



City of Lake St. Croix Beach

City Hall

16455 20th Street South

Lake St. Croix Beach, MN 55043

TRUTH IN TAXATION MEETING

CITY COUNCIL MEETING

December 15, 2025

6.00PM

Topic: City Council
Join Zoom Meeting
Meeting ID: 992 441 7375
Passcode: 5vh1rw

If calling in by phone to zoom
+1 312 626 6799 US (Chicago)
Meeting ID: 992 441 7375
Passcode: 502054

Truth in Taxation – 6:00pm

Lake St. Croix Beach will hold their 2026 Budget and Tax Hearing at 6:00pm prior to the Regular City Council Meeting. The hearing is an opportunity for the public to ask questions and provide feedback regarding the proposed budget.

City Council Agenda – following the Truth in Taxation meeting

1 CALL TO ORDER

2. PLEDGE OF ALLEGIANCE

3. ROLL CALL

_____	Mayor McCarthy
_____	Council Member Bluesky
_____	Council Member Burger
_____	Council Member Freppert
_____	Council Member Schneider

4. APPROVE AGENDA

A. Approval of the Agenda for the City Council Meeting December 15, 2025

Motion _____ **Second** _____

_____	Mayor McCarthy
_____	Council Member Bluesky
_____	Council Member Burger
_____	Council Member Freppert
_____	Council Member Schneider

5. CONSENT AGENDA

All items on the Consent Agenda will be approved with one vote. If a council member wishes to pull any item from the Consent Agenda that item will be placed at the end of the agenda for discussion and a vote.

A. Approval of the Minutes for the City Council Meeting of November 17th, 2025.

B. City Accountant Report

1. State of Operations October, 2025

2. Claims to be Approved – December 15th, 2025

Motion to approve consent agenda for December 15th, 2025

Motion _____ **Second** _____

_____ Mayor McCarthy
_____ Council Member Bluesky
_____ Council Member Burger
_____ Council Member Freppert
_____ Council Member Schneider

6. **Resolution 2025-12-1** to approve the increase of \$425 to the proposed Benefit Level of the Lower St. Croix Valley Fire Relief Association

Motion to approve the increase of \$425 to the proposed Benefit Level of the Lower St. Croix Valley Fire Relief Association

Motion _____ **Second** _____

_____ Mayor McCarthy
_____ Council Member Bluesky
_____ Council Member Burger
_____ Council Member Freppert
_____ Council Member Schneider

7. **PUBLIC INPUT**

Residents may share their comments or concerns on any issue that is a responsibility or function of the Lake St. Croix Beach City Council, whether the issue is on the agenda or not. The Council Chair will request your full name and address and you can then present your comments. Presentations are to be no more than 3 minutes and there will be no personal attacks.

8. **PUBLIC SAFETY REPORTS**

- A. Law Enforcement
- B. Emergency Response and Fire
- C. Animal Control

9. **CITY STAFF REPORTS**

A. **City Engineer Parotti**

- I. Valley Branch Watershed District 2026-2035 Watershed Management Plan.
- II. Lumen Update

B. **City Attorney Benson**

- I. Litigation - Pocket Serve – SV Carlson

C. **Administration-City Clerk Ashby**

- I. Resolution No. 2025-12-2 – Adopting Final Budgets and Final Property Tax Levies - 2026
- II. 5 City Alliance Meeting – December 17th 4:00pm

D. **Building Permit Activity**

10. **NEW BUSINESS**

City Hall Information Technology

- I. CIT – 365 Migration
- II. CIT – Managed Services with Unlimited Help Desk
- III. MNIT Cyber Navigator

11. OLD BUSINESS – none

12. COUNCIL REPORTS AND REQUESTS

Council Member Bluesky
Council Member Burger
Council Member Freppert
Council Member Schneider
Mayor McCarthy

13. ADJOURN



Truth in Taxation Meeting

2026 Budget Packet

December 15th, 2025

City of Lake St Croix Beach Budget Packet

December 15, 2025

1. Budget Update Memo
2. Budget Summary
3. Budget Detail with updated preliminary actuals through December 5th.
4. Council
5. Staff
6. Tax Impact
7. Levy Form
8. Levy Resolution

City of Lake St. Croix Beach 2026 Budget recommended changes and comments.

1. Reduced wages by \$41,870 due to staff change and no staff or council increases.
2. Meeting per diem increases \$3,500 per new rate.
3. Comm Equip increased \$6,000 for a new IT contract.
4. The net effect of these changes lowers the tax levy by \$32,370, which equates to a Certified Property tax Levy of 12.737% instead of 17.789%. The Local Tax Rate increase is 2.3% instead of 7.3%.
5. Five-year comparison of tax levies:

				If filed correctly	
Cert. Levy	Local Tax Rate	Market		Cert. Levy	Local Tax Rate
2022 – 2.4%	(2.1%)	3.9%			
2023 – (6.6%)	(22.0%)	20.0%	Mistake started	5.7%	(12.0%)
2024 – 7.6%	(4.4%)	12.5%	Carried on	7.6 %	(1.2%)
2025 – 6.2%	16.4%	(9.5%)	Carried on	6.2 %	16.8
2026 – 12.7%	2.3%	10.0%			

6. Copied portion of email from the county explaining market value increase 2026:

The tax impact on individual parcels will vary depending on market value changes and other factors. Areas with median tax increases greater than 10% include the City of Lake St Croix Beach, City of Willernie, and Town of May. This is primarily due to value increases in these municipalities greater than the countywide median:

	Countywide Median	City of Lake St Croix Beach	City of Willernie	Town of May
Value Increase	1.7%	9.4%	9.7%	10.8%
County Tax	4.3%	13.4%	14.1%	15.2%
Total Tax	3.9%	12.2%	10.7%	10.4%

Written by RiverBluff Accounting, Inc

City of Lake St Croix Beach
Summary of Proposed 2026 Budgets and Certified Levy
Presented at the Council Meeting 12-15-25

	2025 Annual Budget	2026 Proposed Budget	Inc (Dec) 2026 Budget	
			\$ Inc (Dec)	% Inc (Dec)
A. Summary of Expenses				
General Fund Expenses excl Fire Debt Service & Transfers	\$720,429	\$759,223	\$38,794	5.4%
Transfers to Street Imp Fund	\$151,028	\$145,034	(\$5,994)	-4.0%
Other Transfers (Parks, LT Improvement)	\$91,650	\$88,750	(\$2,900)	-3.2%
Fire Hall Debt Service Expenses	\$5,000	\$0	(\$5,000)	-100.0%
Total Expenses	\$968,107	\$993,007	\$24,900	2.6%

B. Summary of Non-Levy Funding Sources				
LGA (Trf to Street Imp Fund)	\$119,428	\$119,460	\$32	0.0%
Small City Assistance (Trf to Street Imp Fund)	\$31,600	\$25,574	(\$6,026)	-19.1%
Licenses and Permits	\$19,400	\$19,800	\$400	2.1%
Charges for Services (mostly Beach Parking & Boat Permits)	\$77,900	\$82,900	\$5,000	6.4%
Cable Commission Distributions	\$14,000	\$14,000	\$0	0.0%
Other Revenue (Recycling, Rent, Other)	\$7,850	\$8,949	\$1,099	14.0%
Total Non-Levy Funding Sources	\$270,178	\$270,683	\$505	0.2%

C. Summary of Certified Levy Funding				
Fire Hall Debt Service Allocation	\$0	\$0	\$0	
Fiscal Disparity Levy	\$57,214	\$66,194	\$8,980	15.7%
General Property Tax Levy (Local)	\$583,501	\$656,130	\$72,629	12.4%
Total Certified Levy Funding	\$640,715	\$722,324	\$81,609	12.7%

D. Calculation of Local Tax Rate				
Taxable Market Value	Final	Preliminary		
	\$1,624,810	\$1,786,535	\$161,725	10.0%
Local Taxable Value (Tax Capacity)	\$1,645,305	\$1,809,649	\$164,344	10.0%
Local Tax Rate	35.465%	36.257%	0.793%	2.2%

City of Lake St Croix Beach
2026 Proposed Budget and Levy Presented at the 12-15-25 Council Meeting.

Fund and Account Numbers/Description	2024 Actual	2025 Preliminary YTD 12/31/25	2025 Annual Budget	YTD % Annual Budget	2026 Proposed Budget	Inc (Dec) from 2025 to 2026		Comments
						\$	%	
101 General Fund								
General Fund Revenue								
31000 General Prop Taxes								
31100 Genl Prop Taxes - Curr Yr	545,819	570,755	583,501	97.8%	656,130	72,629	12.4%	
31101 Genl Prop Tax - Prior Yr	7,129	3,675	0			0		
31200 Fiscal Disp Levy - Curr	51,215	55,602	57,214	97.2%	66,194	8,980	15.7%	3 numbers for Levy request
31201 Fiscal Disp Levy - Prior	256	0	0			0		
Total 31000 General Prop Taxes	604,419	630,032	640,715	98.3%	722,324	81,609	12.7%	
31300 Franchise Fees & Taxes								
31301 Cable Commission	14,104	189	14,000	1.4%	14,000	0	0.0%	For video/computers exp
Total 31300 Franchise Fees & Taxes	14,104	189	14,000	1.4%	14,000	0	0.0%	16,742 to be received in 2025 for 2024
31500 Assessments - Water	0	0	0		0	0		
31700 Fire Stat Debt Levy	0	0	0		0	0		Include if FD issues bonds
32000 Lic & Permits								
32100 Bus Lic & Permits								
32110 Liquor & Cigarettes	1,960	1,950	1,800	108.3%	1,950	150	8.3%	Average 2024 - 2025 Actuals
32120 Zoning - Business	2,055	1,320	1,500	88.0%	1,500	0	0.0%	PY
32130 Refuse Haulers Permit	0	300	450	66.7%	450	0	0.0%	\$150 x 3
Total 32100 Bus Lic & Permits	4,015	3,570	3,750	95.2%	3,900	150	4.0%	
32200 Non-Bus Lic & Permits								
32210 Animal Permits	25	25	0			0		No longer collect yearly
32215 Bldg Permits	32,312	26,763	15,000	178.4%	15,000	0	0.0%	
32220 Zoning - Non-Bus/Rental	330	1,430	200	715.0%	200	0	0.0%	
34115 ATV/Golf Cart Permits	1,290	825	450	183.3%	700	250	55.6%	\$15/permit x 30 permits
Total 32200 Non-Bus Lic & Permits	33,957	29,043	15,650	185.6%	15,900	250	1.6%	
Total 32000 Lic & Permits	37,972	32,613	19,400	168.1%	19,800	400		
33000 Intergov't Revenues								
33050 PERA Aid	0	0	0		0	0		
33101 Local Govt Aid	119,317	59,714	119,428	50.0%	119,460	32	0.0%	For Any Lawful Expenditure
33150 Federal Disaster Aid	0	0	0		0	0		
33155 State Disaster Aid	0	0	0		0	0		
33160 Oth Disaster Aid/Contrib	0	0	0		0	0		
33200 Recycling Grant/Reimb	3,432	3,444	3,400	101.3%	3,400	0	0.0%	
33250 MN Small City Assistance	23,749	7,699	31,600	24.4%	25,574	(6,026)	-19.1%	For Roadways (SCA Forecasted Amt)
33255 MN Public Safety Aid	45,073	0	0			0		
33260 Local Grants - General	0	0	0		0	0		
Total 33000 Intergov't Revenues	191,571	70,857	154,428	45.9%	148,434	(5,994)	-3.9%	

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					2026 Proposed Budget	%	
34000 Chgs for Serv							
34050 General Government							
34051 Newsletter Sponsors	3,650	3,540	3,600	98.3%	3,600	0	0.0%
34052 Assessment Searches	0		0			0	
34053 City Hall Rent	1,975	2,425	2,400	101.0%	2,400	0	0.0%
Total 34050 General Government	5,625	5,965	6,000	99.4%	6,000	0	0.0%
34070 Garbage, Recycling & Oth							
34071 Clean Up Day	0	0	0		0	0	Will there be a Clean Up Day?
Total 34070 Garbage, Recycling & Oth	0	0	0		0	0	
34100 Parks & Rec							
34105 Park Dedication Fees	0	0	0		0	0	
34107 Park Rental	460	265	400	66.3%	400	0	0.0%
34110 Beach Parking Permits	66,742	92,770	65,000	142.7%	68,000	3,000	4.6%
34120 Watercraft Permits	6,250	6,475	6,500	99.6%	6,500	0	0.0%
34130 Other Park Revenue	100	0	0		2,000	2,000	Beach Parking Fines
Total 34100 Parks & Rec	73,552	99,510	71,900	138.4%	76,900	5,000	7.0%
34200 Other Service Charges	0	0	0		0	0	
Total 34000 Chgs for Serv	79,177	105,475	77,900	135.4%	82,900	5,000	6.4%
35000 Fines & Forfeits	5,202	1,771	2,200	80.5%	2,000	(200)	-9.1%
36000 Investment Earnings	5,360	7,900	1,750	451.4%	3,049	1,299	74.2%
37000 All Oth Rev							
37010 Insurance Dividends	641	0	500	0.0%	500	0	0.0%
37020 Reimbursements	0	0	0		0	0	
37030 Miscellaneous	12	0	0		0	0	
37050 Donations - General City	0	11,500	0		0	0	
Total 37000 All Oth Rev	653	11,500	500	2300.0%	500	0	0.0%
Total General Fund Revenue	938,458	860,336	910,893	94.4%	993,007	82,114	9.0%

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						\$	%	
General Fund Expenses								
41000 Genl Govt								
41100 Mayor & Council								
41110 Wages & Benefits	8,303	12,484	13,500	92.5%	13,629	129	1.0%	
41120 Other Expenses	0	0	0		0	0		
Total 41100 Mayor & Council	8,303	12,484	13,500	92.5%	13,629	129	1.0%	
41200 Admin & Finance								
41210 Clerk/City Administrator	88,328	89,863	96,257	93.4%	96,242	(15)	0.0%	See "City Clerk & Staff" Tab
41215 Deputy Clerk/Treasurer	73,043	77,761	70,393	110.5%	53,683	(16,710)	-23.7%	See "City Clerk & Staff" Tab
41220 Accounting	42,444	63,685	40,200	158.4%	54,000	13,800	34.3%	
41230 Payroll Service	0	-	0		-	0		
41250 Other/Miscellaneous	0	-	100	0.0%	-	(100)	-100.0%	
Total 41200 Admin & Finance	203,814	231,309	206,950	111.8%	203,925	(3,025)	-1.5%	
41300 Oth Genl Govt								
41301 Meeting Per Diem & Exp	1,407	1,064	2,000	53.2%	5,000	3,000	150.0%	Per diem rate \$25 per mtg
41303 Banking Fees & Charges	528	612	200	306.0%	500	300	150.0%	PY
41305 Misc/Other Expense	0		500	0.0%	(500)	(500)	-100.0%	PY
41310 Financial Audit	17,009	6,435	17,000	37.9%	19,000	2,000	11.8%	
41315 Elections	6,604	1,321	2,000	66.1%	5,000	3,000	150.0%	Election Year
41320 Printing & Publishing	1,373	553	1,750	31.6%	200	(1,550)	-88.6%	
41325 Assessment Services	9,151	9,388	9,150	102.6%	9,500	350	3.8%	
41330 Legal Services	27,559	31,916	26,600	120.0%	30,000	3,400	12.8%	
41335 Office Equip & Supplies	13,168	11,121	6,500	171.1%	9,500	3,000	46.2%	Copier is \$7K Yrly
								Potential of \$3,500 Comcast Decrease,
								\$6K Increase IT
41340 Comm Equip & Service	15,878	27,007	12,500	216.1%	31,000	18,500	148.0%	
41345 Transportation & Mileage	875	894	1,500	59.6%	1,000	(500)	-33.3%	
41350 Dues & Subscriptions	1,933	2,480	2,500	99.2%	2,500	0	0.0%	
41355 Newsletter	6,828	3,087	7,500	41.2%	2,950	(4,550)	-60.7%	Postage \$225/month
41360 Training & Education	1,392	2,918	2,500	116.7%	2,000	(500)	-20.0%	
41390 Grants & Contributions	0		0			0		
Total 41300 Oth Genl Govt	103,706	98,796	92,200	107.2%	118,150	25,950	28.1%	
41500 City Bldgs & Plant								
41507 City Hall Maint & Util	10,568	12,782	12,500	102.3%	12,500	0	0.0%	
41509 City Hall Imp	0	0	0		0	0		
Total 41500 City Bldgs & Plant	10,568	12,782	12,500	102.3%	12,500	0	0.0%	
Total 41000 Genl Govt	326,392	355,371	325,150	109.3%	348,204	23,054	7.1%	

City of Lake St Croix Beach
2026 Proposed Budget and Levy Presented at the 12-15-25 Council Meeting.

Fund and Account Numbers/Description	2024 Actual	2025		YTD % Annual Budget	2026 Proposed Budget	Inc (Dec) from 2025 to 2026		Comments
		Preliminary YTD 12/31/25	Annual Budget			\$	%	
42000 Public Safety								
42103 Law Enforcement	94,588	49,792	99,811	49.9%	101,239	0	1.4%	Washington County Sheriff 7/29
42105 Fire & Emergency Response	77,198	77,242	77,242	100.0%	89,058	11,816	15.3%	2025 + 15% - LSCV Fire District
42107 Animal Control	2,362	2,478	1,500	165.2%	2,000	500	33.3%	
42109 Building Inspection Serv	23,153	18,318	10,500	174.5%	10,500	0	0.0%	Est 70% of Building Permits Rev
42111 Oth Public Safety	10,000	3,500	0			0		
42150 Erosion & Flood Control	0	0	5,000	0.0%	5,000	0	0.0%	
42160 Public Safety Grants	0	0	0		0	0		
42203 Fire Hall Debt Serv	0	0	5,000	0.0%	0	(5,000)	-100.0%	
Total 42000 Public Safety	207,300	151,330	199,053	76.0%	207,797	8,744	4.4%	
43000 Public Works								
43100 Streets								
43102 Contract Labor	0	0	0		0	0		
43103 Street Maintenance	13,160	4,880	17,500	27.9%	17,500	0	0.0%	Curb cutting
43105 Snow & Ice Removal	4,074	12,065	25,000	48.3%	25,000	0	0.0%	
43107 Engineering Services	11,010	23,656	15,500	152.6%	20,000	4,500	29.0%	
43109 Traffic Signs & Control	965	1,250	1,250	0.0%	1,250	0	0.0%	
43111 Street Lighting	8,706	9,342	10,600	88.1%	11,000	400	3.8%	
43113 Street Drainage/Flooding	4,600	0	5,000	0.0%	5,000	0	0.0%	Street Sweeping (annual) + Cleaning of
43115 Weed Control	0	0	1,000	0.0%	1,000	0	0.0%	Drains/Culverts
43116 Tree Program	0	0	0		0	0		PY
Total 43100 Streets	42,516	49,943	75,850	65.8%	80,750	4,900	6.5%	
43200 Sanitation								
43203 Recycling Services	45,854	48,777	48,700	100.2%	50,550	1,850	3.8%	\$4,023/mo with 5% increase + Ortlly
43205 City Clean Up Day	0	0	0		0	0		\$100 Bill Actual thru July
43207 Garbage/Refuse Removal	530	513	505	101.6%	500	(5)	-1.0%	\$42/mo x 12 mo.
Total 43200 Sanitation	46,384	49,290	49,205	100.2%	51,050	1,845	3.7%	
Total 43000 Public Works	88,900	99,233	125,055	79.4%	131,800	6,745	5.4%	
45000 Parks & Rec								
45100 Park Wages & Benefits	12,624	12,002	14,771	81.3%	14,772	0	0.0%	See "City Clerk & Staff" Tab
45103 Mowing & Lawn Maint	22,778	18,247	18,500	98.6%	20,000	1,500	8.1%	PY
45105 Park Mnt, Supplies & Util	13,144	14,837	13,000	114.1%	13,000	0	0.0%	
45107 Beach Patrol	9,609	2,578	10,500	24.5%	5,000	(5,500)	-52.4%	
45110 Equipment	0	0	0		0	0		
45200 Park Imp - General	0	0	0		0	0		
Total 45000 Parks & Rec	58,155	47,663	56,771	84.0%	52,772	(3,999)	-7.0%	

City of Lake St Croix Beach
2026 Proposed Budget and Levy Presented at the 12-15-25 Council Meeting.

Fund and Account Numbers/Description	2024 Actual	2025		YTD % Annual Budget	2026		Inc (Dec) from 2025 to 2026		Comments
		Preliminary YTD 12/31/25	Annual Budget		Proposed Budget	\$	%		
46500 Econ Dev									
46505 Water Mgmt Org	4,346	4,403	4,400	100.1%	4,400	0	0.0%	PY	
46510 Codification	0	0	0		0	0			
46525 Easement & Land Acq	0	0	0		0	0			
46530 City Dev - Heritage Day	929	1,257	1,500	83.8%	1,500	0	0.0%		
Total 46500 Econ Dev	5,274	5,660	5,900	95.9%	5,900	0	0.0%		
49000 Miscellaneous									
49240 Insurance - Prop & Liab	10,669	10,275	11,750	87.4%	11,000	(750)	-6.4%		
49250 Insurance - Workers Comp	1,580	1,264	1,750	72.2%	1,750	0	0.0%		
Total 49000 Miscellaneous	12,249	11,539	13,500	85.5%	12,750	(750)	-5.6%		
49300 Oth Financing Uses/Trfs									Predicted Fund Balances
49305 Trf to Street Imp Fd (LGA) 39305	121,488	48,485	119,428	40.6%	119,460	32	0.0%	Balance \$150,000.00 on 12/31/25	
49306 Trf to Street Imp Fd (SCA) 39306	0	7,699	31,600	24.4%	25,574	(6,026)	-19.1%		
49307 Trf to Pettitt Park Fd 39307	1,000	1,000	1,000	100.0%	1,000	0	0.0%	Balance \$2,454.55 on 12/31/25	
49309 Trf to Playground Fd 39309	(3,500)	1,000	1,000	100.0%	1,000	0	0.0%	Balance \$10,255.69 on 12/31/25	
49310 Trf to Bluffland Fd	84,655	44,629	33,400	133.6%	35,000	1,600	4.8%	Balance \$25,914.73 on 12/31/25	
49315 Trf to Bldg & Land Fd 39315	10,000	0	12,500	0.0%	12,500	0	0.0%	Balance \$3,276.04 on 12/31/25	
49319 Trf to Street Imp Fd (Other) 39319	0	(60,000)	0		0	0			
49320 Trf to LT Imp - Water Main 58021	10,000	(41,896)	8,104	-517.0%	8,000	(104)	-1.3%	Balance \$15,000.00 on 12/31/25	
49320 Trf to LT Imp - Veg Mgmt 58022	5,000	5,000	5,000	100.0%	5,000	0	0.0%	Balance \$10,406.05 on 12/31/25	
49320 Trf to LT Imp - Parks Gen'l 58023	1,000	1,000	1,000	100.0%	1,000	0	0.0%	Balance \$5,594.79 on 12/31/25	
49320 Trf to LT Imp - Equip/Vehicles 58024	0	1,896	1,896	100.0%	2,000	104	5.5%	Balance \$10,150.50 on 12/31/25	
49320 Trf to LT Imp - Office Equip 58025	250	250	250	100.0%	250	0	0.0%	Balance \$1,750.00 on 12/31/25	
49320 Trf to LT Imp - City Hall Imp 58026	5,000	0	10,000	0.0%	10,000	0	0.0%	Balance \$13,301.00 on 12/31/25	
49320 Trf to LT Imp - Comp Plan 58027	4,000	500	500	100.0%	500	0	0.0%	Balance \$5,640.42 on 12/31/25	
49320 Trf to LT Imp - Snow Ice Reserve 58028	0	0	0		0	0		Balance \$6,000.00 on 12/31/25	
49320 Trf to LT Imp - Comm (Cable) 58030	0	0	0		0	0		Balance \$0.00 on 12/31/25	
49320 Trf to LT Imp - Warning Siren	0	0	0		0	0		Balance \$600.00 on 12/31/25	
49320 Trf to LT Imp - Codification 58032	2,000	5,500	5,500	100.0%	1,000	(4,500)	-81.8%	Balance \$10,639.68 on 12/31/25	
49320 Trf to LT Imp - ROW 58033	5,988	5,000	5,000	100.0%	5,000	0	0.0%	Balance \$5,820.71 on 12/31/25	
49320 Trf to LT Imp - Tree Prog 58034	5,000	5,000	5,000	100.0%	5,000	0	0.0%	Balance \$7,656.89 on 12/31/25	
49320 Trf to LT Imp - Audit Legal 58035	500	500	500	100.0%	500	0	0.0%	Balance \$3,140.00 on 12/31/25	
49320 Trf to LT Imp - MN UI 58036	500	500	500	100.0%	500	0	0.0%	Balance \$5,500.00 on 12/31/25	
49320 Trf to LT Imp - Fire Relief 58037	500	500	500	100.0%	500	0	0.0%	Balance \$3,000.00 on 12/31/25	
49320 Trf to LT Imp - Heritage Days 58038	0	0	0		0	0		Balance \$0	
49320 Trf to LT Imp - Covid Funds	0	0	0		0	0		Balance \$0	
49320 Trf to LT Imp - Levee 58040	0	0	0		0	0		Balance \$0	
49320 Trf to LT Imp - 2023 Flood	0	0	0		0	0		Balance \$0	
Total 49300 Oth Financing Uses/Trfs	263,381	26,563	242,678	10.9%	233,784	(8,894)	-3.7%		
Total General Fund Expense	961,651	697,359	968,107	72.0%	993,007	24,900	2.6%		
Total 101 General Fund	(23,193)	162,978	(57,214)	-284.9%	0	57,214			

City of Lake St Croix Beach
2026 Proposed Budget and Levy Presented at the 12-15-25 Council Meeting.

Fund and Account Numbers/Description	2024 Actual	2025		YTD % Annual Budget	2026		Comments
		Preliminary YTD 12/31/25	2025 Annual Budget		2026 Proposed Budget	%	
250 Charitable Gaming Fd							
31820 Charitable Gaming Rev	0	950	0		(0)		Gaming Tax. Not Levied
36102 Investment Earnings	663	426	100	426.5%	100		
45820 Charitable Gaming Exp	0	(10,000)	0		0		See attachment for uses
Total 250 Charitable Gaming Fd	663	(8,623)	100	-8623.3%	100		
402 Street Imp Fd							
36103 Investment Earnings	4,928	4,161	0				
39305 Trf fr Gen'l Fd (LGA)	97,739	48,485	119,428	40.6%	119,460		
39306 Trf fr Gen'l Fd (SCA)	23,749	7,699	31,600	24.4%	25,574		
393019Trf fr Gen'l Fd (Other)	(26,000)	(58,800)	0		0		
43407 Engineering - Street Imp	(1,650)	(3,530)	0		(10,000)		
43415 Street Improvements	(57,405)	(66,764)	(100,000)	66.8%	(70,000)		
Total 402 Street Imp Fd	41,361	(68,749)	51,028	-134.7%	65,034		
404 Pettitt Park Imp Fd							
34810 Pettitt Park Banner Fees	1,200	1,400	1,000	140.0%	1,000		
34811 Pettitt Park Rental Fees	0	300	0		0		
36104 Investment Earnings	315	78	0		0		
36836 Grants & Donations	500	500	0				
39307 Trf fr Genl (Pettitt Park)	1,000	1,000	1,000	100.0%	1,000		
45810 Pettitt Park Imp	(11,400)	0	0		0		
Total 404 Pettitt Park Imp Fd	(8,385)	3,278	2,000	163.9%	2,000		
405 Playground Imp Fd							
36105 Investment Earnings	772	374	0		100		
36835 Donations - Playground Imp	0	0	0				
39309 Trf fr Genl (Playground)	(3,500)	1,000	1,000	100.0%	1,000		
45815 Playground Improvements	(3,990)	(203)	0		0		
Total 405 Playground Imp Fd	(6,718)	1,171	1,000	117.1%	1,100		
410 Bluffland							
33265 Grant - SCRA Shoreline Stabilization	0	0	0		0		
36106 Investment Earnings	1,126	575	0		0		
39310 Trf fr Genl (Bluffland)	84,655	44,629	33,400		35,000		
39322 Trf fr LT Imp (Levee Maintenance)	0	0	0				
39312 Trf fr Genl (Stair 7 Project)	0	0	0				
43805 Bluff Maint, Suppl & Util	(2,020)	(1,950)	0				
43807 Eng'g - Bluffland/Levee	(9,381)	(10,982)	0				
Vegetation Mgmt - Natural Shore	0	(6,589)	(5,000)	131.8%	(5,000)		Natural Shore
Rip Rap Maintenance	(5,357)		(5,000)	0.0%	(5,000)		WCD
43815 Bluffland/Levee Imp	0	0	0		0		
Total 410 Bluffland	69,023	25,684	23,400	109.8%	25,000		

#3

City of Lake St Croix Beach
2026 Proposed Budget and Levy Presented at the 12-15-25 Council Meeting.

Fund and Account Numbers/Description	2024 Actual	2025		2025 Annual Budget	YTD % Annual Budget	2026		Comments
		Preliminary YTD 12/31/25	0			Proposed Budget	%	
415 Bldg & Land Fund								
36107 Investment Earnings	1,020	245	0	0	0.0%	0		
39315 Trf fr Genl (Bldg & Land)	10,000	0	12,500			12,500		Cancelled Funding 5-13-25 for 2025
41709 City Hall Imp	0	(439)	0					
41785 16860 19th St								
41790 Other Bldg & Land Expense	(33,109)	0						
Total 415 Bldg & Land Fd	(22,089)	(194)	12,500	-1.6%		12,500		
450 LT Improvement Fd								
36108 Investment Earnings	(1,388)	3,538	0					
58021 Water Main Repairs	(9,854)	(46,771)	8,104	-577.1%		8,000		
58022 Vegetative Management	5,000	5,000	5,000	100.0%		5,000		
58023 Park Imp - General	12,438	1,000	1,000	100.0%		1,000		
58024 Equip/Vehicle Replacement	(6,443)	1,896	1,896	100.0%		2,000		
58025 Office Equipment	250	250	250	100.0%		250		
58026 City Hall Imp	5,000	(5,214)	10,000	-52.1%		10,000		Cancelled Funding 5-13-25 for 2025
58027 Comprehensive Plan	(9,000)	500	500	100.0%		500		
58028 Snow & Ice Reserve	0	0	0					
58029 Clean Up Day Reserve	0	0	0					
58030 Community Communications (Cable)	0	0	0					
58031 Warning Siren	(4,000)	0	0					
58032 Codification	668	4,363	5,500	79.3%		1,000		
58033 Right of Way Maint	(5,141)	(1,285)	5,000	-25.7%		5,000		
58034 Tree Program (Park Land)	548	(3,849)	5,000	-77.0%		5,000		
58035 Audit & Legal Reserve	500	500	500	100.0%		500		
58036 MN UI Reserve	500	500	500	100.0%		500		
58037 Fire Relief	500	500	500	100.0%		500		
58038 Heritage Days	0	0	0			0		
58039 Future Infrastructure	0	0	0			0		
58040 Levee	0	0	0			0		
58044 2019 Flood	0	0	0			0		
58045 COVID-19/ACA Funding	0	0	0			0		
58046 2023 Flood	0	0	0			0		
58047 2023 Storm Damage	0	0	0			0		
Total 450 LT Improvement Fd	(10,423)	(39,072)	43,750	-89.3%		39,250		
510 Veterans Memorial								
36109 Investment Earnings	773	1,621	0					
36830 Veterans Memorial Donations	55,191	42,676	0			25,000		Donations
45830 Veterans Mem Imp/Exp	(35,100)	(6,383)	0			(25,000)		Land Contract Pymt
Total 510 Veterans Memorial	20,864	37,915	0			0		
	61,102	114,388				144,984		

City of Lake St Croix Beach
2026 Proposed Budget - Mayor and Council

	2025 Pay Rate	Increase	2026 Pay Rate	PERA/SS Rate	PERA	Medicare Rate	Medicare
Mayor	2,925	0.0%	2,925	5.0%	146.25	1.45%	42.41
Councilmember	2,438	0.0%	2,438	5.0%	121.88	1.45%	35.34
Councilmember	2,438	0.0%	2,438	5.0%	121.88	1.45%	35.34
Councilmember	2,438	0.0%	2,438	7.7%	186.47	1.45%	35.34
Councilmember	2,438	0.0%	2,438	7.7%	186.47	1.45%	35.34
			12,675		762.94		183.79

City of Lake St Croix Beach *2026 Proposed Budget - City Clerk and Staff*

Description	City				Total
	Admin/Clerk	Deputy Clerk	Treasurer	Public Works	
Current Salary Rate per Pay Period	\$3,083.00				
Current Hourly Rate		\$28.16	\$26.86	\$24.67	
Current Weekly Hours		10	20	10	
Current Annual Wages	\$73,992	\$14,643	\$27,934	\$12,828	\$129,398
Pay Increase - %	0.00%	0.00%	0.00%	0.00%	
Pay Increase - \$	\$0	\$0	\$0	\$0	\$0
New Annual Wages	\$73,992	\$14,643	\$27,934	\$12,828	\$129,398
Contingency	\$0	\$0	\$0	\$0	\$0
<u>Employer Paid Taxes/Benefits</u>					
Soc Sec/Medicare 7.65%	\$5,660	\$1,120	\$2,137	\$981	\$9,899
PERA 7.50%	\$5,549	\$1,098	\$0	\$962	\$7,610
Health/Dental/Life Ins	\$9,000	\$2,250	\$4,500	\$0	\$15,750
Disability	\$2,040	\$0	\$0	\$0	\$2,040
Subtotal - Emp Pd Taxes/Benefits	\$22,250	\$4,468	\$6,637	\$1,944	\$35,299
Employer Pd Taxes/Benefits % of Wages	30.07%	30.52%	23.76%	15.15%	27.28%
Total Wages & Emp Pd Taxes/Benefits	\$96,242	\$19,112	\$34,571	\$14,772	\$164,697
Other Expenses:					\$0
Office Supplies					\$0
Training/Miscellaneous					\$0
Total Budget					\$164,697

Prepared by RiverBluff Accounting, Inc

Estimated Pay 2026 Property Tax Impact Worksheet

Taxing District:

2000 Lake St Croix Beach

STEP 1 - Calculate the Taxing District's Tax Rate:

Item		Actual Pay 2025 (A)	Proposed Pay 2026 (B)	% Change (C)
1. Levy before reduction for state aids		\$640,715	\$722,324	12.7%
2. State Aids	-	\$0	\$0	0.0%
3. Certified Property Tax Levy	=	\$640,715	\$722,324	12.737%
4. Fiscal Disparity Portion of Levy	-	\$57,214	\$66,194	15.7%
5. Local Portion of Levy	=	\$583,501	\$656,130	12.4%
6. Local Taxable Value	2026 is an ESTIMATE	\$1,624,810	\$1,786,535	10.0%
7. Local Tax Rate	=	35.912%	36.726%	2.3%
8. Market Value Referenda Levy		\$0	\$0	0.0%
9. Fiscal Disparity Portion of Levy (SD only)	-	\$0	\$0	0.0%
10. Local Portion of Levy	=	\$0	\$0	0.0%
11. Referenda Market Value	2026 is an ESTIMATE	0	0	0.0%
12. Market Value Referenda Rate	=	0.00000%	0.00000%	0.0%

STEP 2 - Calculate the Impact of the Taxing District's Rate on Residential Homestead Taxes:

13. Assumes a 9.4% change in market value from 2025 to 2026, which is the city median change.

(D)	(E)	(F)	(G)	(H)
Market Value Before Exclusion	Homestead Market Value Exclusion	Taxable Market Value	Tax Capacity	Taxing District Portion of Tax

Actual Pay 2025				
Pay 2025 MV	95,000 @40% - rem @ 9%	(D) - (E)	500,000@1.0% rem @ 1.25%	(A7 x G) + (A12 X D)
14. 309,100	18,700	290,400	2,904	\$1,042.88
15. 228,500	26,000	202,500	2,025	\$727.22
16. 274,200	21,900	252,300	2,523	\$906.06
17. 319,900	17,800	302,100	3,021	\$1,084.90
18. 365,600	13,600	352,000	3,520	\$1,264.10

Estimated Pay 2026				
Pay 2026 MV X 1.094	95,000 @40% - rem @ 9%	(D) - (E)	500,000@1.0% rem @ 1.25%	(B7 x G) + (B12 x D)
19. 338,200	16,100	322,100	3,221	\$1,182.94
20. 250,000	24,100	225,900	2,259	\$829.64
21. 300,000	19,600	280,400	2,804	\$1,029.80
22. 350,000	15,100	334,900	3,349	\$1,229.95
23. 400,000	10,600	389,400	3,894	\$1,430.11

Percentage Change from 2025 to Estimated 2026				
24. 9.4%	-13.9%	10.9%	10.9%	13.4%
25. 9.4%	-7.3%	11.6%	11.6%	14.1%
26. 9.4%	-10.5%	11.1%	11.1%	13.7%
27. 9.4%	-15.2%	10.9%	10.9%	13.4%
28. 9.4%	-22.1%	10.6%	10.6%	13.1%

Instructions for Calculating a Residential Homestead Property Tax:

D. Market Value of Residential Homestead

Assumes that the Pay 2026 market value changed from Pay 2025 by 9.4%.
Countywide, the median change in market value from Pay 2025 to Pay 2026 is 1.6%.

E. Calculate the Homestead Market Value Exclusion - see note below. There was a change in calculation for Pay 2025.

40% of the first 95,000 of market value (D), reduced by 9% on the market value over 95,000
The exclusion decreases as the market value over 95,000 increases, until a 517,200 home receives 0 exclusion.

F. Calculate Taxable Market Value

Market Value before Exclusion (D) - Homestead Market Value Exclusion (E).

G. Calculate the Net Tax Capacity of a Residential Homestead

Pay 2025: 1st 500,000 of (F) Taxable Market Value @ 1.00%, remainder @ 1.25%
Pay 2026: 1st 500,000 of (F) Taxable Market Value @ 1.00%, remainder @ 1.25%

H. Calculate the Taxing District's portion of the Tax

Pay 2025: multiply the Pay 2025 net tax capacity (G) by the Pay 2025 tax capacity local tax rate (A7), plus
multiply the Pay 2025 market value before exclusion (D) by the Pay 2025 market value tax rate (A12)
Pay 2026: multiply the Pay 2026 net tax capacity (G) by the Pay 2025 tax capacity local tax rate (B7) , plus
multiply the Pay 2026 market value before exclusion (D) by the Pay 2026 market value tax rate (B12)

19-23. Line 19 will default to the median residential homestead value for the taxing authority for taxes payable in 2026.

24-28. Calculate the % increase/decrease from 2025 to 2026
(2026-2025) / 2025

There is no longer a homestead credit. The market value homestead credit was eliminated starting with taxes payable in 2012 and was replaced with a market value exclusion for homestead property. Starting with Pay 2025, the market value of the exclusion was raised from 76,000 to 95,000 and the maximum from 413,800 to 517,200.

WASHINGTON COUNTY

Payable Year 2026 FINAL Property Tax Levy Certification

DUE: December 29, 2025

Municipality:

Select a municipality from drop-down list

Expenditure Category	(A) Budget Requirement	(B) State Aid (LGA)	(C) Other Resources	(D) Certified Levy (A-B-C=D)
Debt-Gen Obligation (fill in on pg 2)	0			0
Debt-Other (fill in on pg 2)	0			0
General Revenue	993,007	119,460	151,223	722,324
Library				0
Road and Bridge				0
Water Management Org (WMO)				0
MISC-Must select valid desc:				0
MISC-Must select valid desc:				0
MISC-Must select valid desc:				0
MISC-Must select valid desc:				0
TOTAL NET TAX CAPACITY LEVY	993,007	119,460	151,223	722,324
Referenda Market Value Levy	This amount will be zero unless you have held a referendum			
TOTAL LEVY	Total Net Tax Capacity Levy + Referenda Market Value Levy = Total Levy			722,324

NOTE: If a levy is entered into a MISC category, you must select a description from the drop down box

- (A) Budget Requirement..... Amount needed to fund services. Round to the nearest WHOLE DOLLAR.
- (B) State Aid (LGA)..... Certified to the taxing district by the Department of Revenue. The aid can be used to reduce any individual budget requirement item or a combination of items; or may be deducted proportionally from all budget requirement items.
- (C) Other Resources..... All other resources that will be used to finance your taxing district budget - including but not limited to other aids, interest income, prior year reserves, grants, etc.
- (D) Certified Levy..... Levy certified to the county auditor. Round to the nearest WHOLE DOLLAR.
The county will deduct Fiscal Disparities from all certified levies.

BOND CERTIFICATION

I hereby certify that _____ has been duly _____ Select choice _____ Treasurer of the above named city in the County of Washington, State of Minnesota; that the official bond has been approved by the city council of said city at _____; that said Treasurer has duly filed a bond in said sum; that said bond has been approved by the city council and remains on file in my office. The term of said Treasurer will expire _____.

Before signing, please verify the following:

- MAKE SURE THAT ALL LINES ADD ACROSS AND ALL COLUMNS ADD UP TO THE TOTAL LINE
- BREAKDOWN OF DEBT SERVICE LEVY BY INDIVIDUAL BOND HAS BEEN PROVIDED - Page 2
- AMOUNTS REPORTED MATCH ANY OTHER SUPPORTING DOCUMENTATION INCLUDED (i.e. Resolution, etc.)

I, the authorized representative of the above indicated taxing district, certify that the foregoing information is accurate to the best of my knowledge:

--	--	--

Signature of authorized representative

Date

Phone

Mary Ashby Interim City Clerk/Administrator

mary.ashby@ci.lakestcroixbeach.mn.us

Print Name/Title

E-mail

AN ORIGINAL SIGNED FORM MUST BE MAILED OR HAND DELIVERED TO WASHINGTON COUNTY TAXATION DIVISION BY 12/29/2025

You may submit an advance copy by FAX to (651) 430-6155 or E-mail to PRTS-Taxation-Mailbox@washingtoncountymn.gov

Please mail the original signed form to:

Washington County - Taxation Division

14949 62nd St N, PO Box 6, Stillwater MN 55082-0006

Questions? Call (651) 430-6155

#7



Taxes Proposed in 2026

November 18, 2025

Property Tax Refund Programs from the State of MN



Regular Property Tax Refund “Circuit Breaker”

- Based on income and property taxes due
- The 2026 limits are not available yet; for 2025 the total household income must have been less than \$139,320. The 2025 maximum refund was \$3,410
- Must own and occupy home on January 2, 2026



Special Property Tax Refund

- A homeowner may also be eligible for a special property tax refund
- This refund has no income limit, and the maximum refund is \$1,000
 - Homeowner must owned and occupied home on January 2, 2025 and January 2, 2026
 - The net property tax on homestead increased by more than 12% from 2025 to 2026
 - The increase was at least \$100



Form M1PR

- Available online at www.revenue.state.mn.us
- Call 651-296-3781
- File by August 15, 2026



City Council
Meeting Packet
December 15th, 2025



City of Lake St. Croix Beach

City Hall
16455 20th Street South
Lake St. Croix Beach, MN 55043

CITY COUNCIL MEETING

November, 17th, 2025

6.00PM

MINUTES

Topic: City Council

Join Zoom Meeting

<https://us02web.zoom.us/j/9924417375?pwd=dmJGMXgzMmFMSzZGNWptaUNUclg4Zz09>

Meeting ID: 992 441 7375

Passcode: 5vh1rw

1 CALL TO ORDER: 6:00PM

2. PLEDGE OF ALLEGIANCE

3. ROLL CALL

___P via Zoom___ Mayor McCarthy
___P___ Council Member Bluesky
___P___ Council Member Burger
___P___ Council Member Freppert
___P via Zoom___ Council Member Schneider

4. APPROVE AGENDA

A. Approval of the Agenda for the City Council Meeting November 17th, 2025

Mayor McCarthy made a motion to approve the agenda as amended for the City Council Meeting of November 17th, 2025 and Council Member Bluesky seconded the motion.

___A___ Mayor McCarthy
___A___ Council Member Bluesky
___A___ Council Member Burger
___A___ Council Member Freppert
___A___ Council Member Schneider

Motion carried 5:0

5. CONSENT AGENDA

All items on the Consent Agenda will be approved with one vote. If a council member wishes to pull any item from the Consent Agenda that item will be placed at the end of the agenda for discussion and a vote.

A. Approval of the Minutes for the City Council Meeting of October 20th, 2025.

B. City Accountant Report – Mary Paul attended by phone.

1. State of Operations September, 2025.

2. Claims to be Approved – November 17th, 2025.

Claims to be approved in the amount of \$68,246.40 with checks: 20573-20577; 20607-20608; 20611-20614; and EFT/Direct Deposits: 251101-251129

Council Member Bluesky made a motion to approve the consent agenda for November 17th, 2025, and Council Member Freppert seconded the motion.

☐ A Mayor McCarthy
☐ A Council Member Bluesky
☐ A Council Member Burger
☐ A Council Member Freppert
☐ A Council Member Schneider

Motion carried 5:0

6. PUBLIC INPUT

Fire Department – Lower St. Croix Valley Fire Relief Association – Kevin Wall, President and Mike Cruz, Secretary presented. Provided information on the Benefit Level Policy and Audited 2024 Financial and Investment Reporting. FD Relief Association is asking for a \$425 increase in pension credit to keep it at a 115% funding ratio. Recent survey at the FD supports this increase as an incentive to keep fire fighters in the job longer.

Motion to approve increase in FD Relief Association funding from \$5,500 to \$5,925 was made by Council Member Bluesky and seconded by Mayor McCarthy

☐ A Mayor McCarthy
☐ A Council Member Bluesky
☐ A Council Member Burger
☐ A Council Member Freppert
☐ A Council Member Schneider

Motion carried 5:0

Mike Cruz also had a couple of items: Noted that 30% of the 24 members currently in the department live in Lake St. Croix Beach. Pancake Breakfast is December 7th, 8:00am till noon. All are invited.

Derrick Nelson, Surf & Turf Direct: Is interested in purchasing an area of city property behind the Beach Barn to put in a warehouse for his business.

Dawn Bulera, 16667 16th Street S. Commented on last month's minutes record of comments of residents. Asked about "covid" rules that did not previously allow absent council members attending remotely to vote. Has this rule changed?

Joe Dvorak, 16477 23rd St. S., St. Mary's Point. Asking again about connecting to Lake St. Croix Beach's water service as his well has now run dry. Upset with delays in getting this done, difficulty in dealing with three cities; St. Mary's Point, Lake St. Croix Beach and Lakeland Water.

Keith Huberty: 1880 Quasar Ave S. Talked about previously wanting to put up a shed in his yard but previous City Clerk said he should put in a garage. Is now concerned that his neighbor has put in "Pole Shed" when the permit was for a garage. Concerned about the processes in place at City Hall.

Cindie Reiter, 16560 17th St. S. Condolences to family of Ron and Joy Carlson who have both passed away. Budget and levy concerns, gave breakdown of % increases in neighboring cities showing Lake St. Croix Beach at a high rate in comparison. Mentioned 2024 audit miscommunications and shortfall items. Wants to know when to expect the 2025 audit. Concerned about recent mis-steps in zoning. Suggested a moratorium on zoning changes or projects for 6 months or longer. Wonders if city should consider hiring a planner to review city's zoning ordinances. Personnel committee resolution includes the City Administrator when it should be City Clerk/Administrator.

Lynn Pritchett, 1836 Quasar Ave S. Followed up on Dawn Bulera's comments regarding comments from residents in the minutes of the last meeting.

Joe Dvorak asked when the Fire Extinguisher event at the Fire Department was going to be held. Answer, Wednesday, November 19th 9:00am till noon.

7. PUBLIC SAFETY REPORTS

- A. Law Enforcement. 25 incidents; 3 traffic stops and 1 citation
- B. Emergency Response and Fire. 39 calls this month, 9 to LSCB
- C. Animal Control. No pickups or impounds this month

8. CITY STAFF REPORTS

A. City Engineer Parotti

- i. Update on Lumen/Century Link Fiber Optic Work around the city.
Lumen is aware of issues around the city after doing their work. They have not yet carried out their quality control review around the city. A meeting is tentatively scheduled for next Friday, November 21st. Lumen has been given a list of properties in the city to look at specifically.
- ii. Update on Water Service Connection for 16477 23rd St. S, St. Mary's Point. Mr. Parotti commented on current status of this project. This project involves three cities; St Mary's Point, Lake St. Croix Beach and Lakeland in a Joint Powers Agreement. This is a unique situation and involves a lot of moving parts. The contractor for this resident is ready to get this done as soon as everything is approved. Parotti stated "No required action needed tonight by Council". City staff sent out a Lake St. Croix Beach Right of Way permit for the owner to complete. Lakeland is meeting tomorrow night to discuss this project. All cities will jump on this as soon as all approvals are received.

B. City Attorney Benson

- i. Resolution – ICE. City Attorney Benson commented that anyone is able to use public spaces and there is not an option to exclude anyone from coming onto public spaces, including ICE agents. The resolutions passed in other cities pertaining to this issue have been specifically for their own police departments to not have to assist in ICE activities.

C. Administration-City Clerk Ashby

- i. Update on 1877 Quasar Ave S - potential variance. Council Member Bluesky and City Clerk Ashby have been reviewing this permit. Project meets setbacks, impervious surface percentages and color requirements per city ordinances. The size of the building however, exceeds the 1000 sq feet and will be discussed at a public hearing at the Planning Commission meeting to be held on December 3rd. Council Member Bluesky has also been working with City Building Inspector Isaac Stensland, who has been on site a couple of times, having found some items after inspection that needed to be corrected.
- ii. City Hall Repairs – back of garage and well capping. Photographs showing deterioration of concrete and results after correction with epoxy resins. Painting of building will happen in the spring. Potentially put in garden planting in the spring.
- iii. Veterans Memorial Park – separation of bank accounts is complete. There are no longer any city staff listed on the Veterans Memorial Park bank account.
- iv. Cable Commission Checks. Nicole Runge has completed reconciliation of the amounts payable to the five cities. Checks will be sent out shortly.
- v. Recycle Mattress Update. 21 mattresses. City pays \$15 for each mattress, total of \$315 which will be taken from recycling grant monies.
- vi. Building Permit Activity. Not a lot of activity this time of year.
- vii. Resolution 2025 -11- 02 Bayport Legion donation for FD generator. A check for \$8000 was received from Bayport Legion made out to Lake St. Croix Beach and deposited in the bank. This donation was requested by Mayor McCarthy to be put towards a new generator for the Fire Department. This resolution is needed to direct staff to forward this donation to the Fire Department.

Motion to approve Resolution 2025-11-02, to move \$8,000 donation received from Bayport Legion to the LSCV Fire Department, was made by Council Member Bluesky and seconded by Mayor McCarthy

____A____ Mayor McCarthy
____A____ Council Member Bluesky
____A____ Council Member Burger
____A____ Council Member Freppert
____A____ Council Member Schneider

Motion carried 5:0

9. **NEW BUSINESS**

A. **Employment Agreement – Interim City Clerk/Administrator.** City Attorney Benson provided a document using a League of MN Cities model agreement.

Motion to approve the Employment Agreement for Mary Ashby was made by Council Member Bluesky and seconded by Council Member Schneider.

___A___ Mayor McCarthy
___A___ Council Member Bluesky
___A___ Council Member Burger
___A___ Council Member Freppert
___A___ Council Member Schneider

Motion carried 5:0

B. **Personnel Committee Resolution.** City Attorney Benson provided an updated Personnel Committee document updating the last version dated 2009.

Motion to approve Resolution 2025-11-01, approving the updated Personnel Committee, was made by Council Member Bluesky and seconded by Council Member Burger.

___A___ Mayor McCarthy
___A___ Council Member Bluesky
___A___ Council Member Burger
___A___ Council Member Freppert
___A___ Council Member Schneider

Motion carried 5:0

10. **OLD BUSINESS - none**

11. **COUNCIL REPORTS AND REQUESTS**

Council Member Bluesky – Attended the Yellow Ribbon Veterans Dinner at the Church and thanked those who organized the event. Council Member Bluesky also mentioned again that he is taking residents' concerns seriously and is working diligently on the building issues at 1877 Quasar and reviewing all the ordinances affecting that project.

Council Member Burger – nothing to report.

Council Member Freppert – nothing to report.

Council Member Schneider – has strep throat and was thankful he could attend via Zoom. With regards to the topic of safety issues in Lake St. Croix Beach, he wanted to reassure everyone that LSCB is a safe community and will continue to be a safe community as we all watch out for each other.

Mayor McCarthy – STS are done for the year. The brush behind city hall will be picked up within the next couple of weeks. Street sweeping and French drains will be done shortly. The city has a grant from Washington County to cover the cost of capping the well in the basement. A small section of the concrete path outside the back door along with a small section of the roof overhang, will be cut out to allow for the removal of the well pipe. Mayor McCarthy asked Council Member Bluesky to review this project for repairs.

12. **ADJOURN - 7:08pm**

Reasons for attending by interactive technology:

Mayor McCarthy: in Florida

Council Member Schneider: Illness

City of Lake St. Croix Beach

Financial Reports

Meeting Date: December 15, 2025

- A. Financial Snapshot: October 2025**
- B. Statement of Operations: October 2025**
- C. 2025 Recap – Street Improvement Fund**
- D. 2025 Recap - Bluffland Fund**
- E. 2025 Recap – Building & Land Fund**
- F. 2025 Recap – Parks thru November 2025**
- G. Claims to be Approved will be provided with the Council packet**

City of Lake St Croix Beach
Financial Snapshot October 2025

Fund #	Fund Description	Balance 12/31/23	Balance 12/31/24	Balance 09/30/25	Revenue Oct-25	Expense Oct-25	Transfers Oct-25	Balance 10/31/25	Oct-25 Net Income	2025 Budgeted Transfers
101	General Fund	\$245,415.36	\$205,221.35	\$200,695.94	\$5,393.55	\$83,566.88		\$122,522.61	(\$78,173.33)	(\$208,949.38)
250	Charitable Gaming Fund	\$12,706.48	\$13,369.37	\$4,715.68	\$15.11			\$4,730.79	\$15.11	\$0.00
402	Street Improvement Fund	\$104,868.86	\$146,229.33	\$80,162.81	\$328.11	\$3,270.70		\$77,220.22	(\$2,942.59)	\$151,028.00
404	Pettitt Park Imp Fund	\$5,792.68	\$407.74	\$3,168.46	\$7.47			\$3,175.93	\$7.47	\$1,000.00
405	Playground Imp Fund	\$15,937.15	\$9,218.92	\$9,824.23	\$33.90			\$9,858.13	\$33.90	\$1,000.00
410	Bluffland Fund	(\$79,021.71)	\$4,001.42	\$14,837.11	\$49.95	\$1,200.00		\$13,687.06	(\$1,150.05)	\$22,171.38
415	Building & Land Fund	\$25,616.46	\$3,527.11	\$3,310.88	\$11.47			\$3,322.35	\$11.47	\$0.00
450	LT Improvement Fund	\$140,433.22	\$129,010.34	\$86,355.49	\$308.38	\$5,516.51		\$81,147.36	(\$5,208.13)	\$33,750.00
Total Fund Balances		\$471,748.50	\$511,985.56	\$403,070.60	\$6,147.94	\$93,554.09	\$0.00	\$315,664.45	(\$87,406.15)	\$0.00

Significant/Notable Receipts and Transfers Between Funds:

Significant/Notable Expenses and Reclasses:			
101 Legal Services	\$ 8,542	410 Bluffland	\$ 1,200
101 Fire Response	\$ 19,310	450 Water Main	\$ 4,875
101 Mowing	\$ 13,254	101 Park Supplies	\$ 3,113
		101 Bouys	

Detail of LT Improvement Fund									
	Balance 12/31/23	Balance 12/31/24	Revenue YTD 2025	Expense YTD 2025	Transfers YTD 2025	Balance 10/31/25	YTD 2025 Net Income	2025 Budgeted Transfers	
36108 Investment Earnings	\$1,455.98	\$68.28	\$3,257.55			\$3,325.83	\$3,257.55		
58021 Water Main Repairs	\$66,750.00	\$56,896.00		\$54,875.00	\$4,052.00	\$6,073.00	(\$50,823.00)	\$8,104.00	
58022 Vegetative Management	\$406.05	\$5,406.05			\$2,500.00	\$7,906.05	\$2,500.00	\$5,000.00	
58023 Park Imp - General	(\$7,843.21)	\$4,594.79			\$500.00	\$5,094.79	\$500.00	\$1,000.00	
58024 Vehicle Replacement	\$14,697.83	\$8,254.50			\$948.00	\$9,202.50	\$948.00	\$1,896.00	
58025 Office Equipment	\$1,250.00	\$1,500.00			\$125.00	\$1,625.00	\$125.00	\$250.00	
58026 City Hall Improvements	\$8,301.00	\$13,301.00				\$13,301.00	\$0.00		
58027 Comprehensive Plan	\$14,140.42	\$5,140.42			\$250.00	\$5,390.42	\$250.00	\$500.00	
58028 Snow & Ice Reserve	\$6,000.00	\$6,000.00				\$6,000.00	\$0.00	\$0.00	
58031 Warning Siren	\$4,600.00	\$600.00				\$600.00	\$0.00	\$0.00	
58032 Codification	\$3,265.12	\$3,932.68		\$1,136.51	\$2,750.00	\$5,546.17	\$1,613.49	\$5,500.00	
58033 Right of Way Maintenance	\$9,061.91	\$3,920.71		\$5,385.00	\$2,500.00	\$1,035.71	(\$2,885.00)	\$5,000.00	
58034 Tree Program (Park Land)	\$9,708.12	\$10,255.89		\$7,599.00	\$2,500.00	\$5,156.89	(\$5,099.00)	\$5,000.00	
58035 Audit & Legal Reserve	\$2,140.00	\$2,640.00			\$250.00	\$2,890.00	\$250.00	\$500.00	
58036 MN UI Reserve	\$4,500.00	\$5,000.00			\$250.00	\$5,250.00	\$250.00	\$500.00	
58037 Fire Relief	\$2,000.00	\$2,500.00			\$250.00	\$2,750.00	\$250.00	\$500.00	
58038 Heritage Days	\$0.00	\$0.00				\$0.00	\$0.00	\$0.00	
58040 Levee	\$0.00	\$0.00				\$0.00	\$0.00	\$0.00	
58045 COVID/ACA/ARP Funding	\$0.00	\$0.00				\$0.00	\$0.00	\$0.00	
58046 2023 Flood	\$0.00	\$0.00				\$0.00	\$0.00	\$0.00	
58047 2023 Storm Damage	\$0.00	\$0.00				\$0.00	\$0.00	\$0.00	
58048 2024 Flood	\$0.00	\$0.00				\$0.00	\$0.00	\$0.00	
Total LT Imp Fund as Above	\$140,433.22	\$130,010.32	\$3,257.55	\$68,995.51	\$16,875.00	\$81,147.36	(\$48,862.96)	\$33,750.00	

City of Lake St Croix Beach
Statement of Operations
October 2025

Fund and Account Numbers/Description		2024 Full Year Actual	Current Month	2025 Actual Year to Date	2025 Annual Budget	YTD % Annual Budget	Remaining Budget	Comments
101 General Fund								
General Fund Revenue								
31000 General Prop Taxes								
31100 Genl Prop Taxes - Curr Yr		545,819	0	298,670	583,501	51.2%	284,831	Levy less Fiscal Disp
31101 Genl Prop Tax - Prior Yr		7,129	0	3,269	0		(3,269)	
31200 Fiscal Disp Levy - Curr		51,215	0	28,199	57,214	49.3%	29,015	Source: League of MN Cities
31201 Fiscal Disp Levy - Prior		256	0	0	0		0	
Total 31000 General Prop Taxes		604,419	0	330,138	640,715	51.5%	310,577	Total requested
31300 Franchise Fees & Taxes								
31301 Cable Commission		14,105	0	189	14,000	1.4%	13,811	For video/computers exp
Total 31300 Franchise Fees & Taxes		14,105	0	189	14,000	1.4%	13,811	
31500 Assessments - Water		0	0	0	0		0	
31700 Fire Stat Debt Levy		0	0	0	0		0	
31710 Fire Relief Assn Levy		0	0	0	0		0	
32000 Lic & Permits								
32100 Bus Lic & Permits								
32110 Liquor & Cigarettes		1,960	0	1,950	1,800	108.3%	(150)	
32120 Zoning - Business		2,055	0	1,145	1,500	76.3%	355	
32130 Refuse Haulers Permit		0	0	300	450	66.7%	150	
Total 32100 Bus Lic & Permits		4,015	0	3,395	3,750	90.5%	205	
32200 Non-Bus Lic & Permits								
32210 Animal Lic & Fees		25	0	25	0		(25)	No longer collect yearly
32215 Bldg Permits		32,312	2,368	25,967	15,000	173.1%	(10,967)	
32220 Zoning - Non-Bus		330	0	1,430	200	715.0%	(1,230)	
32225 ATV/Gof Cart Permits		1,290	30	825	450	183.3%	(375)	\$15/permit x 30 permits
Total 32200 Non-Bus Lic & Permits		33,957	2,398	28,247	15,650	180.5%	(12,222)	
Total 32000 Lic & Permits		37,972	2,398	31,642	19,400	163.1%	(12,017)	
33000 Intergov't Revenues								
33050 PERA Aid		0	0	0	0		0	For Any Lawful Exp (currently appropriated for Streets)
33101 Local Govt Aid		119,317	0	59,714	119,428	50.0%	59,714	
33150 Federal Disaster Aid		0	0	0	0		0	
33155 State Disaster Aid		0	0	0	0		0	
33160 Oth Disaster Aid/Contrib		0	0	0	0		0	
33200 Recycling Grant/Reimb		3,432	0	3,444	3,400	101.3%	(44)	
33250 MN Small City Assistance		23,749	0	7,699	31,600	24.4%	23,902	For Street Improvement
33255 MN Public Safety Aid		45,073	0	0	0		0	
33260 Local Grants - General		0	0	0	0		0	
Total 33000 Intergov't Revenues		191,571	0	70,857	154,428	45.9%	83,572	

City of Lake St Croix Beach
Statement of Operations
October 2025

Fund and Account Numbers/Description	2024 Full Year Actual	Current Month	2025 Actual Year to Date	2025 Annual Budget	YTD % Annual Budget	Remaining		Comments
						Budget	Budget	
34000 Chgs for Serv								
34050 General Government								
34051 Newsletter Sponsors	3,650	0	3,540	3,600	98.3%	60		\$360/yr x 10 sponsors
34052 Assessment Searches	0	0	0	0		0		
34053 City Hall Rent	1,975	200	2,025	2,400	84.4%	375		\$200/mo x 12 months
Total 34050 General Government	5,625	200	5,565	6,000	92.8%	435		
34070 Garbage, Recycling & Oth	0	0	0	0		0		
34071 Clean Up Day	0	0	0	0		0		
Total 34070 Garbage, Recycling & Oth	0	0	0	0		0		
34100 Parks & Rec								
34105 Park Dedication Fees	0	0	0	0		0		
34107 Park Rental	460	0	265	400	66.3%	135		
34110 Beach Parking Permits	66,742	1,821	92,770	65,000	142.7%	(27,770)		
34120 Watercraft Permits	6,250	0	6,475	6,500	99.6%	25		
34130 Other Park Revenue	100	0	0	0		0		
Total 34100 Parks & Rec	73,552	1,821	99,510	71,900	138.4%	(27,610)		
34200 Other Service Charges	0	0	0	0		0		
Total 34000 Chgs for Serv	79,177	2,021	105,075	77,900	134.9%	(27,175)		
35000 Fines & Forfeits	5,202	258	1,765	2,200	80.2%	435		
36000 Investment Earnings	5,360	717	7,355	1,750	420.3%	(5,605)		
37000 All Oth Rev						0		
37010 Insurance Dividends	641	0	0	500	0.0%	500		
37020 Reimbursements	0	0	0	0		0		
37030 Miscellaneous	12	0	0	0		0		
37050 Donations - General City	0	0	3,500	0		(3,500)		
Total 37000 All Oth Rev	653	0	3,500	500	700.0%	(3,000)		
Total General Fund Revenue	938,459	5,394	550,521	910,893	60.4%	360,597		

City of Lake St Croix Beach
Statement of Operations
October 2025

Fund and Account Numbers/Description	2024 Full Year Actual	Current Month	2025 Actual Year to Date	2025 Annual Budget	YTD % Annual Budget	Remaining Budget	Comments
General Fund Expenses							
41000 Genl Govt							
41100 Mayor & Council							
41110 Wages & Benefits	8,303	1,129	11,355	13,500	84.1%	2,145	
41120 Other Expenses	0	0	0	0		0	
Total 41100 Mayor & Council	8,303	1,129	11,355	13,500	84.1%	2,145	
41200 Admin & Finance							
41210 Clerk/City Administrator	88,329	9,131	82,844	96,257	86.1%	13,413	
41215 Deputy Clerk	73,211	7,670	73,242	70,393	104.0%	(2,849)	
41220 Treasurer/Accounting	42,444	4,395	59,780	40,200	148.7%	(19,580)	
41230 Payroll Service	0	0	0	0		0	
41250 Other/Miscellaneous	0	0	0	0		0	
Total 41200 Admin & Finance	203,984	21,196	215,867	206,950	104.3%	(8,917)	
41300 Oth Genl Govt							
41301 Meeting Per Dlem & Exp	1,407	975	1,064	2,000	53.2%	936	
41303 Banking Fees & Charges	528	(350)	572	200	286.0%	(372)	
41305 Misc/Other Expense		0	0	500	0.0%	500	
41310 Financial Audit	17,009	0	6,435	17,000	37.9%	10,565	
41315 Elections	6,435	0	1,470	2,000	73.5%	530	
41320 Printing & Publishing	1,373	413	553	1,750	31.6%	1,197	
41325 Assessment Services	9,151	0	9,388	9,150	102.6%	(238)	
41330 Legal Services	27,559	8,542	31,916	26,600	120.0%	(5,316)	
41335 Office Equip & Supplies	13,168	878	10,116	6,500	155.6%	(3,616)	
41340 Comm Equip & Service	15,878	895	26,160	12,500	209.3%	(13,660)	
41345 Transportation & Mileage	875	36	894	1,500	59.6%	606	
41350 Dues & Subscriptions	1,933	0	2,500	2,500	100.0%	(0)	
41355 Newsletter	6,828	200	2,689	7,500	35.8%	4,811	
41360 Training & Education	1,392	0	2,918	2,500	116.7%	(418)	
41390 Grants & Contributions	0	0	0	0		0	
Total 41300 Oth Genl Govt	103,537	11,589	96,675	92,200	104.9%	(4,475)	
41500 City Bldgs & Plant							
41507 City Hall Maint & Util	10,568	860	11,784	12,500	94.3%	716	
41509 City Hall Imp	0	0	0	0		0	
Total 41500 City Bldgs & Plant	10,568	860	11,784	12,500	94.3%	716	
Total 41000 Genl Govt	312,642	34,774	335,681	325,150	103.2%	(10,531)	

Non-Election Year

City of Lake St Croix Beach
Statement of Operations
October 2025

Fund and Account Numbers/Description	2024 Full Year Actual	Current Month	2025 Actual Year to Date	2025 Annual Budget	YTD % Annual Budget	Remaining Budget	Comments
42000 Public Safety							
42103 Law Enforcement	94,506	0	49,792	99,811	49.9%	50,019	
42105 Fire & Emergency Response	77,198	19,310	77,242	77,242	100.0%	0	
42107 Animal Control	2,362	370	2,478	1,500	165.2%	(978)	
42109 Building Inspection Serv	23,153	763	18,318	10,500	174.5%	(7,818)	
42111 Oth Public Safety	10,000	0	3,500	0		(3,500)	
42150 Erosion & Flood Control	0	0	0	5,000	0.0%	5,000	
42160 Public Safety Grants	0	0	0	0		0	
42203 Fire Hall Debt Serv	0	0	0	5,000	0.0%	5,000	Fire Hall Roof
Total 42000 Public Safety	207,218	20,443	151,330	199,053	76.0%	47,723	
43000 Public Works							
43100 Streets							
43102 Contract Labor	0	0	0	0		0	
43103 Street Maintenance	13,160	0	4,408	17,500	25.2%	13,092	Curb cutting
43105 Snow & Ice Removal	4,074	0	12,065	25,000	48.3%	12,935	
43107 Engineering Services	11,010	3,221	23,656	15,500	152.6%	(8,156)	
43109 Traffic Signs & Control	965	0	0	1,250	0.0%	1,250	
43111 Street Lighting	8,706	850	8,501	10,600	80.2%	2,099	
43113 Street Drainage/Flooding	4,600	0	0	5,000	0.0%	5,000	Annual sweeping/drain clean up
43115 Weed Control	0	0	0	1,000	0.0%	1,000	
Total 43100 Streets	42,516	4,071	48,630	75,850	64.1%	27,220	
43200 Sanitation							
43203 Recycling Services	45,854	4,338	40,627	48,700	83.4%	8,073	\$3,833/mo with 5% increase + Qrtly \$100 Bill
43205 City Clean Up Day	0	0	0	0		0	
43207 Garbage/Refuse Removal	530	47	466	505	92.3%	39	\$42/mo x 12 mo.
Total 43200 Sanitation	46,384	4,385	41,093	49,205	83.5%	8,112	
Total 43000 Public Works	88,900	8,456	89,722	125,055	71.7%	35,333	
45000 Parks & Rec							
45100 Park Wages & Benefits	12,624	1,804	12,002	14,771	81.3%	2,769	
45103 Mowing & Lawn Maint	22,778	13,254	18,247	18,500	98.6%	253	
45105 Park Mnt, Supplies & Util	13,144	3,113	14,474	13,000	111.3%	(1,474)	
45107 Beach Patrol	9,609	1,722	2,578	10,500	24.5%	7,922	
Total 45000 Parks & Rec	58,155	19,894	47,300	56,771	83.3%	9,471	
46500 Econ Dev							
46505 Water Mgmt Org	4,346	0	4,403	4,400	100.1%	(3)	
46525 Easement & Land Acq	0	0	0	0		0	
46530 City Dev - Heritage Day	929	0	1,257	1,500	83.8%	243	
Total 46500 Econ Dev	5,274	0	5,660	5,900	95.9%	240	
49000 Miscellaneous							
49240 Insurance - Prop & Liab	10,669	0	10,275	11,750	87.4%	1,475	
49250 Insurance - Workers Comp	1,580	0	1,264	1,750	72.2%	486	

City of Lake St Croix Beach
Statement of Operations
October 2025

Fund and Account Numbers/Description	2024 Full Year Actual	Current Month	2025 Actual Year to Date	2025 Annual Budget	YTD % Annual Budget	Remaining Budget	Comments
Total 49000 Miscellaneous	12,249	0	11,539	13,500	85.5%	1,961	
49300 Oth Financing Uses/Trfs							
49303 Trf to Debt Service Fd	0	0	0	0		0	
49305 Trf to Street Imp Fd (LGA)	59,659	0	59,714	119,428	50.0%	59,714	
49306 Trf to Street Imp Fd (SCA)	21,583	0	7,699	31,600	24.4%	23,902	
49307 Trf to Pettitt Park Fd	1,000	0	500	1,000	50.0%	500	
49309 Trf to Playground Fd	(3,500)	0	500	1,000	50.0%	500	
49310 Trf to Bluffland Fd	84,655	0	16,700	33,400	50.0%	16,700	
49315 Trf to Bldg & Land Fd 39315	10,000	0	0	0		0	
49319 Trf to Street Imp Fd - Other 39319	40,247	0	(60,000)	0		60,000	
49320 Trf to LT Imp Fd - Water Main	0	0	(45,948)	8,104	-567.0%	54,052	
49320 Trf to LT Imp Fd - Veg Mgmt 58022	5,000	0	2,500	5,000	50.0%	2,500	
49320 Trf to LT Imp Fd - Parks Genl 58023	1,500	0	500	1,000	50.0%	500	
49320 Trf to LT Imp Fd - Vehicles 58024	0	0	948	1,896	50.0%	948	
49320 Trf to LT Imp Fd - Office Equip 58025	250	0	125	250	50.0%	125	
49320 Trf to LT Imp Fd - City Hall Imp 58026	5,000	0	0	0		0	
49320 Trf to LT Imp Fd - Comp Plan 58027	(6,000)	0	250	500	50.0%	250	
49320 Trf to LT Imp Fd - Snow Ice Reserve 58028	0	0	0	0		0	
49320 Trf to LT Imp Fd - Clean Up Day 58029 Moved to Gen	0	0	0	0		0	
49320 Trf to LT Imp Fd - Warning Siren 58031	(4,000)	0	0	0		0	
49320 Trf to LT Imp Fd - Codification 58032	2,000	0	2,750	5,500	50.0%	2,750	
49320 Trf to LT Imp Fd - ROW 58033	5,000	0	2,500	5,000	50.0%	2,500	
49320 Trf to LT Imp Fd - Tree Prog 58034	5,000	0	2,500	5,000	50.0%	2,500	
49320 Trf to LT Imp Fd - Audit Legal 58035	500	0	250	500	50.0%	250	
49320 Trf to LT Imp Fd - MN UI 58036	500	0	250	500	50.0%	250	
49320 Trf to LT Imp Fd - Fire Relief 58037	500	0	250	500	50.0%	250	
49320 Trf to LT Imp Fd - Heritage Days 58038	0	0	0	0		0	
49320 Trf to LT Imp Fd - Future Infrastructure 58039	0	0	0	0		0	
49320 Trf to LT Imp Fd - Levee 58040	0	0	0	0		0	
49320 Trf to LT Imp Fd 2023 Flood 58046	29,983	0	0	0		0	
49320 Trf to LT Imp Fd 2024 Flood 58048	4504.85	0	0	0		0	
Total 49300 Oth Financing Uses/Trfs	263,381	0	(8,013)	220,178	-3.6%	228,191	
Total General Fund Expense	961,652	83,567	633,220	945,607	67.0%	312,387	
Total 101 General Fund	(23,194)	(78,173)	(82,699)	(34,714)	238.2%	48,210	

City of Lake St Croix Beach
Statement of Operations
October 2025

Fund and Account Numbers/Description	2024 Full Year Actual	Current Month	2025 Actual Year to Date	2025 Annual Budget	YTD % Annual Budget	Remaining Budget	Comments
250 Charitable Gaming Fd							
31820 Charitable Gaming Rev	0	0	950	0			Gaming Tax, Not Levied
36102 Investment Earnings	663	15	411	0			
45820 Charitable Gaming Exp	0	0	(10,000)	0			
Total 250 Charitable Gaming Fd	663	15	(8,639)	0			
402 Street Imp Fd							
36103 Investment Earnings	4,928	328	3,901	0			
39305 Trf fr Gen'l Fd (LGA)	97,739	0	48,485	119,428	40.6%		
39306 Trf fr Gen'l Fd (SCA)	23,749	0	7,699	31,600	24.4%		
39310 Trf fr Gen'l Fd (Other)	(26,000)	0	(58,800)	0			
43407 Engineering - Street Imp	(1,650)	0	(3,530)	0			
43415 Street Improvements	(57,405)	(3,271)	(66,764)	(100,000)	66.8%		
Total 402 Street Imp Fd	41,360	(2,943)	(69,009)	51,028	-135.2%		
404 Pettit Park Imp Fd							
34810 Pettit Park Banner Fees	1,200	0	1,400	1,000	140.0%		
34811 Pettit Park Rental Fees	0	0	300	0			
36104 Investment Earnings	315	7	68	0			
36836 Grants & Donations	500	0	500	0			
39307 Trf fr Genl (Pettit Park)	1,000	0	500	1,000	50.0%		
45810 Pettit Park Imp	(11,400)	0	0	0			
Total 404 Pettit Park Imp Fd	(8,385)	7	2,768	2,000	138.4%		

City of Lake St Croix Beach
Statement of Operations
October 2025

Fund and Account Numbers/Description	2024 Full Year Actual	Current Month	2025 Actual Year to Date	2025 Annual Budget	YTD % Annual Budget	Remaining Budget	Comments
405 Playground Imp Fd							
33270 Local Grants - Playground	0	0	0	0			
36105 Investment Earnings	772	34	342	0			
36835 Donations - Playground Imp	0	0	0	0			
39309 Trf fr Genl (Playground)	(3,500)	0	500	1,000	50.0%		
39329 Trf fr Charitable (Playground)	0	0	0	0			
45815 Playground Improvements	(3,920)	0	(203)	0			
Total 405 Playground Imp Fd	(6,648)	34	639	1,000	63.9%		
410 Bluffland							
33265 Grant - SCRA Shoreline Stabilization	0	0	0	0			
36106 Investment Earnings	1,126	50	527	0			
39315 Trf fr Genl (Bluffland)	84,655	0	27,929	33,400	83.6%		
43805 Bluff Maint, Suppl & Util	(2,020)	(1,200)	(1,200)	0			
43807 Eng'g - Bluffland/Levee	(9,381)	0	(10,982)	0			
43810 Rip Rap Maintenance	(2,679)	0	0	(5,000)	0.0%		WCD
43813 Veg Mgmt - Natural Shore	0	0	(6,589)	(5,000)	131.8%		Natural Shore
43815 SCRA Shoreline Stabil Proj	0	0	0	0			
Total 410 Bluffland	71,702	(1,150)	9,686	23,400	41.4%		
415 Bldg & Land Fd							
36107 Investment Earnings	1,020	11	234	0			
39315 Trf fr Genl (Bldg & Land)	10,000	0	0	0			
41709 City Hall Imp	0	0	0	0			
41785 16860 19th Street	(33,019)	0	(439)	0			
41790 Other Bldg & Land Exp	(90)	0	0	0			
Total 415 Bldg & Land	(22,089)	11	(205)	0			

City of Lake St Croix Beach
Statement of Operations
October 2025

Fund and Account Numbers/Description		2024 Full Year Actual	Current Month	2025 Actual Year to Date	2025 Annual Budget	YTD % Annual Budget	Remaining Budget	Comments
450 LT Imp Fd								
36108 Investment Earnings		(1,388)	308	3,258	0			
58021 Water Main Repairs		(9,854)	(4,875)	(50,823)	8,104	-627.1%		
58022 Vegetative Management		5,000	0	2,500	5,000	50.0%		
58023 Park Imp - General		12,438	0	500	1,000	50.0%		
58024 Vehicle Replacement		(6,443)	0	948	1,896	50.0%		
58025 Office Equipment		250	0	125	250	50.0%		
58026 City Hall Imp		5,000	0	0	0			
58027 Comprehensive Plan		(9,000)	0	250	500	50.0%		
58029 Clean Up Day Reserve		0	0	0	0			
58031 Warning Siren		(4,000)	0	0	0			
58032 Codification		668	(642)	1,613	5,500	29.3%		
58033 Right of Way Maint		(5,141)	0	(2,885)	5,000	-57.7%		
58034 Tree Program (Park Land)		548	0	(5,099)	5,000	-102.0%		
58035 Audit & Legal Reserve		500	0	250	500	50.0%		
58036 MN UI Reserve		500	0	250	500	50.0%		
58037 Fire Relief		500	0	250	500	50.0%		
58038 Heritage Day		0	0	0	0			
58039 Future Infrastructure		0	0	0	0			
58040 Levee		0	0	0	0			
58045 COVID-19/ACA Funding		0	0	0	0			
58046 2023 Flood		0	0	0	0			
58047 2023 Storm Damage		0	0	0	0			
58048 2024 Flood		0	0	0	0			
Total 450 LT Imp Fd		(10,423)	(5,208)	(48,863)	33,750	-144.8%		
TOTAL		42,986	(87,406)	(196,321)				

Street Improvement Fund Recap 2025

Acct # 402	Funding:	
	Fund Balance 12/31/2024	\$ 146,229.33
	Investment Earnings	3,900.53
	Koller Street Damage (Escrow) to Street Imp Fund	1,200.00
	2025 LGA	48,485.38
	2025 SCA	7,698.50
	Expenditures:	
	Engineering	(3,529.52)
	Street Improvements	(66,764.00)
	To General Fund	(60,000.00)
Ending Balance 10/31/2025		\$ 77,220.22

Proposed Future 2025 Transactions:	
2025 Local Government Aid (LGA) Funding	59,715.00
2025 Small Cities Assistance (SCA) Funding	23,901.50
Street Improvements	
\$ 119,428 less \$11,228 to Bluffland	

Estimated 12/31/25 Fund Balance	
Predicted 2026 Income	145,034.00
2026 Expense	(70,000.00)
Estimated 12-31-26 Balance	235,870.72

Bluffland Fund Recap 2025

Funding:		
Fund Balance 12/31/2024	\$	4,001.42
Investment Earnings		527.25
9.402% of 1st Half 2025 LGA fr Genl to Bluffland Fd		11,228.62
Budgeted Transfers		16,700.00
Bluffland Income		500.00
		Middle St Croix River WMO
Expenditures:		
Engineering		(10,981.58)
Rip Rap Maintenance		0.00
Veg Mgmt - Natural Shore		(7,088.65)
Other Expenses		(1,200.00)
Ending Balance 10/31/2025	\$	13,687.06
Proposed Future 2025 Transactions:		
Budgeted Transfers		16,700.00
Rip Rap Maintenance		(5,000.00)
Estimated 12/31/25 Fund Balance	\$	25,387.06

12/31/24 Bal \$6,679.92 - 2024 BMP Maint Inv for \$2,678.50 Rec'd in March

Building & Land Fund Recap 2025

Funding:

Fund Balance 12/31/2024	\$	3,527.11
Investment Earnings		234.24
1st Half General Prop Tax Levy 2025		0.00
		0.00
		0.00

Expenditures:

16860 19th Street:		
Washington County Property Taxes		(439.00)
		0.00
		0.00
Ending Balance 10/31/2025	\$	3,322.35

Proposed Future Transactions:

2025 Budgeted Transfer		
	0.00	No funding 2025

Estimated 12/31/25 Fund Balance

\$	3,322.35
----	----------

Parks Budget Analysis for 2025 as of November 30, 2025

Fund and Account Numbers/Descript		2025 Annual Budget	Actual to Date	Variance Over/(Under)
101 General Fund				
34100 Parks & Rec				
	34107 Park Rental	\$ 400.00	\$ 265.00	\$ (135.00)
	34110 Beach Parking Permits	\$ 65,000.00	\$ 92,770.26	\$ 27,770.26
	34120 Watercraft Permits	\$ 6,500.00	\$ 6,475.00	\$ (25.00)
	34130 Other Park Revenue	\$ -	\$ -	\$ -
Total 34100 Parks & Rec		\$ 71,900.00	\$ 99,510.26	\$ 27,610.26
45000 Parks & Rec				
	45100 Park Wages & Benefits	\$ 14,771.00	\$ 12,002.18	\$ (2,768.82)
	45105 Park Mnt, Supplies & Util (Includes 5% CC Fee)	\$ 13,000.00	\$ 14,647.73	\$ 1,647.73
	45107 Beach Patrol	\$ 10,500.00	\$ 2,577.52	\$ (7,922.48)
Total 45000 Parks & Rec		\$ 38,271.00	\$ 29,227.43	\$ (9,043.57)
404 Pettitt Park <i>This fund includes the banner fees</i>				
12/31/2024	Beginning Balance	\$ 407.74		
	Banner Fee Revenue	\$ 1,400.00	See Below	
	Revenue - Int/Donations, etc	\$ 868.19		
	Budgeted Transfer	\$ 500.00		
	Expenses	\$ -		
10/31/2025	Ending Balance	<u>\$ 3,175.93</u>		
	Budget 2025 Funding	<u>\$ 500.00</u>		
12/31/2025	Projected Balance	<u>\$ 3,675.93</u>		
405 Playground Imp Fund				
12/31/2024	Beginning Balance	\$ 9,218.92		
	Revenue - Int/Donations, etc	\$ 342.45		
	Budgeted Transfer	\$ 500.00		
	Expenses	\$ (203.24)		
	Expenses - Other	\$ -		
10/31/2025	Ending Balance	<u>\$ 9,858.13</u>		
	Budget 2025 Funding	<u>\$ 500.00</u>		
12/31/2025	Projected Balance	<u>\$ 10,358.13</u>		
450-58023 Park Imp Fund				
12/31/2024	Beginning Balance	\$ 4,594.79		
	Revenue - Donations, etc	\$ -		
	Budgeted Transfer	\$ 500.00		
		\$ -		
		\$ -		
		\$ -		
10/31/2025	Ending Balance	<u>\$ 5,094.79</u>		
	Budget 2025 Funding	<u>\$ 500.00</u>		
12/31/2025	Projected Balance	<u>\$ 5,594.79</u>		
Banner Fees:				
	St Croix Valley Athletic Assoc	200.00		
	Al's Automatic Transmission	200.00		
	Alec's Auto, LLC	200.00		
	Pinky's Sewer Service	200.00		
	Windmill Marina	200.00		
	Hubbard	200.00		
	River Valley Catering	200.00		

CITY OF LAKE ST. CROIX BEACH, MINNESOTA

RESOLUTION NO. 2025 - 12 - 01RESOLUTION TO APPROVE THE LOWER ST. CROIX VALLEY FIRE DEPARTMENT
BENEFIT INCREASE

Whereas, the Lower St Croix Valley Firefighters Relief Association has updated their General Membership Benefit Level to \$5,925 per year of service.

Whereas the Lower St Croix Valley Firefighters Relief Association is respectfully requesting the member cities of the Lower St Croix Valley Fire Protection District to approve the benefit increase to stay compliant with MN State Statute.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF Lake St Croix Beach, WASHINGTON COUNTY, MINNESOTA, as follows:

Approve the Lower St Croix Valley Firefighters Relief Association General Membership benefit level of \$5,925/year of service, effective upon approval of all five cities.

Whereupon, said resolution was declared duly passed and adopted and signed by the mayor and attested by the City Clerk, passed by the City Council, City of Lake St. Croix Beach, Washington County, Minnesota, on this ____ day of ____, 2025.

(name)_____, Mayor

Attest:

(name)_____, City Clerk

Lower Saint Croix Valley Fire Relief Association
2024 Financial and Investment Reporting Entry (Form FIRE-24)
Financial Information

	Special Fund	General Fund
A. Total Net Assets as of December 31, 2023	2,164,254	40,097
Revenues - 2024		
Fire State Aid (regular fire state aid and supplemental state aid)	74,199	
State 10% Supplemental Reimbursement	1,000	
Municipal/Independent Fire Department Contributions	0	
Member Contributions/Dues	0	0
Interest & Dividends	71,209	0
Appreciation/(Depreciation) in Fair Market Value (Realized or Unrealized)	141,059	0
LESS: Investment Management Fees	(18,260)	0
Fundraising Revenue	0	13,846
Outside Donations	0	2,010
Other Income	0	0
B. Total Revenues	269,207	15,856
Benefit Expenditures - 2024		
Service Pensions - Retirees	57,650	
Service Pensions - Monthly (including monthly survivor and disability benefits)	0	
Service Pensions - Survivors	0	
Service Pensions - Disabled	0	
Illness or Short-term Disability	0	
1. Total Benefit Expenditures	57,650	
Administrative Expenditures - 2024		
Salary	2,300	783
Conventions & Meetings	0	1,790
Dues (including insurance)	0	0
Training	0	0
Professional Fees (Actuarial, Audit and Legal)	8,445	0
Bond	0	0
Investment Performance Evaluation	0	0
Fundraising Expenses		5,639
Other Expenditures	0	11,507
2. Total Administrative Expenditures	10,745	19,719
C. Total Expenditures (1 + 2)	68,395	19,719
D. Transfers (Can be made from General Fund to Special Fund only)	0	0
E. Total Net Assets at December 31, 2024 (A + B - C +/- D)	2,365,066	36,234

Lower Saint Croix Valley Fire Relief Association
2024 Financial and Investment Reporting Entry (Form FIRE-24)
Financial Information

	<u>Special Fund</u>	<u>General Fund</u>
Selected Assets and Liabilities		
Accounts Receivable (Other than interest income receivable)	1,000	0
Other Assets	0	0
Accounts Payable or Other Liabilities	0	0
Accrued Liability - 2024	1,908,391	

OFFICE OF THE STATE AUDITOR**Financial Projections**

	2024	2025	
Total Active Member Liabilities	2,003,126	2,136,617	
Total Deferred Member Liabilities	48,949	48,949	
Total Unpaid Installments	0	0	
Grand Total Special Fund Liability	A. 2,052,075	B. 2,185,566	
Normal Cost (Cell B minus Cell A)			C. 133,491

Projection of Net Assets for Year Ending December 31, 2024

Special Fund Assets at December 31, 2023 (FIRE-23 Form ending assets) 1 2,164,254

Projected Income for 2024

Fire State Aid (2023 fire state aid of \$54,687 may be increased by up to 3.5%) D. 64,255

Supplemental State Aid (actual 2023 supplemental state aid) E. 9,944

Municipal / Independent Fire Dept. Contributions F.

Interest / Dividends G. 71,209

Appreciation / (Depreciation) H. 122,799

Member Dues I.

Other Revenues J.

Total Projected Income for 2024 (Add Lines D through J) 2 268,207

Projected Expenses for 2024

Service Pensions (fill in individual pension amounts below) K. 56,650

Names:

Redacted

\$ Amounts:

56,650

Other Benefits L.

Administrative Expenses M. 10,745

Total Projected Expenses for 2024 (Add Lines K through M) 3 67,395

Projected Net Assets at December 31, 2024 (Add Lines 1 and 2, subtract Line 3) 4 2,365,066

Projection of Surplus or (Deficit) as of December 31, 2024

Projected Assets (Line 4) 5 2,365,066

2024 Accrued Liability (Page 4, cell A) 6 2,052,075

Surplus or (Deficit) (Line 5 minus Line 6) 7 312,991

Lower St. Croix Valley Firefighters Relief Association

Benefit Level Policy

Lower St. Croix Valley Firefighters Relief Association

Policy Number	=	LSCVFRA-012
Policy Revision	=	005
Policy Type	=	Benefit Level Policy
Date Approved	=	02/13/2024

Station 1
1560 St Croix Trail S
Lakeland, MN 55043
(651) 436-7033

Lower St. Croix Valley Firefighters Relief Association

Overview

This document outlines the policy of Lower St. Croix Valley Firefighters Relief Association. (the Association) for determining the benefit level increase as it applies to the Association's Defined Benefit Level.

The following policy is adopted by the LSCVFDRA Board of Trustees on January 27, 2024, and presented to the Relief Association General Membership at the annual meeting held February 13, 2024.

In order to ensure our fiduciary responsibility to our membership and in accordance with Minnesota State Statute the following procedure will be used when determining benefit level increases for the general membership.

- 1- Benefit levels will be reviewed annually on the following schedule:
 - a. Once the yearly financial audit is complete, using the SC-XX (prior year) the Treasurer will determine if a new Annual Benefit Level is justified by calculating a maximum liability level by dividing the previous year-end audited asset balance by the minimum funding ratio (1.15). Ensure the prior year's SC-XX liability total is equal to the audited liability level. If not adjust liability until it equals the audited liability total. Then adjusting the **Annual Benefit Level** field (in multiples of \$25) at the top of the **Active** tab until the previous year-end **Accrued Liability** (on the SC-XX this is line 45 in the **Financial Projections** tab) reaches but does not exceed the maximum liability level.
 - b. Enter financials into the current year's SC-XX once released by the OSA. Then using the new benefit level enter it into the current year's SC-XX to insure it does not create a deficit.
 - c. The treasurer will present these results with supporting documents to the Board for review and approval and benefit level increase if supported.
 - d. Present the approved results and supporting documents with recommendations at a special meeting of the LSCVFDRA General Membership for approval and ratification.
 - e. Submit the SC-XX to the OSA by required due date of August 1st of each year.
 - f. Present to all 5 City Councils meetings the new SC-XX financial data and audit. If a proposed benefit level increase is justified, present for municipal ratification of benefit level.
 - g. If benefit level increase is approved by all 5 City Councils, update the current year's SC-XX with new benefit level and submit a revised version to the OSA if required.
- 2- Any proposed benefit level increase will maintain a funding ratio of the Pension fund of not less than 115% funding level. Once ratified, benefit levels cannot be decreased.
- 3- If funding allows, the benefit level increase will be a minimum of \$25/year in \$25 increments.
- 4- Market conditions may allow the Board to adjust these provisions of this policy based on data.

Policy Contact

Station 1
1560 St Croix Trail S
Lakeland, MN 55043
(651) 436-7033

Lower St. Croix Valley Firefighters Relief Association

Any questions concerning this policy should be directed to the Association's Board of Directors.

_____2/13/2024_____ (Date)

___Michael Cruz- Secretary_____ (By)

Revision history:

February 2014 revision #1
December 2016 revision #2
February 11, 2020 revision # 3
February 8, 2022 revision #4
February 13, 2024 revision #5

Lower St Croix Valley Fire Department Relief
Association
1560 St Croix Trail S
Lake St. Croix Beach, MN 55043
(651) 436-7033

Date: Thursday November 20, 2025

From: Lower St Croix Valley Fire Department Relief Association (LSCVFDRA) Board of Trustees

To: Honorable Mayor, City Council, & City Administrator

Dear Honorable Mayor, City Council, & City Administrator,

The General Membership (your residents, neighbors & firefighters) of the Lower St Croix Valley Firefighters Relief Association used our Benefit Policy and Audited financials at the October 2025 Special Meeting to approve and adopt a benefit increase. The benefit increase is from \$5,500/year of service to \$5,925/year of service. This is in line with our benefit policy.

To comply with State statute, the Relief Association must have all 5 Joint Powers cities' approval for the benefit level increase. The Membership also took the step to bring this benefit increase to the Joint Powers Fire District Board.

The Fire Department asks that we report, discuss and request to approve a resolution during the Public Safety Fire report at your next city council meeting.

Resolution request:

Whereas, the Lower St Croix Valley Firefighters Relief Association has updated their General Membership Benefit Level to \$5,925 per year of service.

Whereas the Lower St Croix Valley Firefighters Relief Association is respectfully requesting the member cities of the Lower St Croix Valley Fire Department to approve the benefit increase to stay compliant with MN State Statute.

Now, therefore, be it resolved by the City Council of Lake St Croix Beach, Minnesota does hereby approve the Lower St Croix Valley Firefighters Relief Association General Membership benefit level of \$5,925/year of service. Effective date will be the date of approval from all 5 cities.

If you have any questions, please feel free to contact either of us.

Sincerely,
Mike Cruz & Kevin Malecek
Secretary & Treasurer, Lower St Croix Valley Firefighters Relief Association
lscbmike@comcast.net, kevin.malecek@outlook.com
Mike (cell)- (651) 303-6618, Kevin (cell)- (651) 231-9036

Enclosures: LCVFDRA benefit policy, Office of the State auditor SC-25 financials, Form FIRE-24, Resolution Request document

Current Proposed Cross Check

Current Benefit Level	\$5,500
2024 End of year Assets (audited)	\$2,365,066
2024 End of Year Liabilities (audited)	\$1,908,391
2024 End of Year Funding Ratio (audited)	123.93%

Proposed Benefit Level	\$5,925
2024 End of year Assets (audited)	\$2,365,066
2024 End of Year Liabilities with proposed increase	\$2,052,075
2024 End of Year Funding Ratio with proposed increase	115.25%

Proposed Benefit Level	\$5,925
2025 End of year Assets (projected)	\$2,596,063
2025 End of Year Liabilities with proposed increase (projected)	\$2,154,688
2025 End of Year Funding Ratio with proposed increase (projected)	120.48%

Proposed Benefit Level	\$5,925
Assets as of 11/12/2025	\$2,603,718
2025 End of Year Liabilities with proposed increase (projected)	\$2,154,688
Funding Ratio with proposed increase as of 11/12/25 (projected)	120.84%

OFFICE OF THE STATE AUDITOR**Financial Projections**

	2025	2026
Total Active Member Liabilities	2,105,739	2,235,216
Total Deferred Member Liabilities	48,949	48,949
Total Unpaid Installments	0	0
Grand Total Special Fund Liability	A. 2,154,688	B. 2,284,165
Normal Cost (Cell B minus Cell A)		C. 129,477

Projection of Net Assets for Year Ending December 31, 2025

Special Fund Assets at December 31, 2024 (FIRE-24 Form ending assets) 1 2,365,066

Projected Income for 2025

Fire State Aid (2024 fire state aid of \$64,091 may be increased by up to 3.5%)

Supplemental State Aid (actual 2024 supplemental state aid)

Municipal / Independent Fire Dept. Contributions

Interest / Dividends

Appreciation / (Depreciation)

Member Dues

Other Revenues

Total Projected Income for 2025 (Add Lines D through J)

D.	66,334
E.	10,108
F.	0
G.	71,000
H.	94,555
I.	0
J.	0

2 241,997

Projected Expenses for 2025

Service Pensions (fill in individual pension amounts below)

Names:

\$ Amounts:

K. 0

Other Benefits

Administrative Expenses

L. 0

M. 11,000

Total Projected Expenses for 2025 (Add Lines K through M)

3 11,000

Projected Net Assets at December 31, 2025 (Add Lines 1 and 2, subtract Line 3)

4 2,596,063

Projection of Surplus or (Deficit) as of December 31, 2025

Projected Assets (Line 4)

2025 Accrued Liability (Page 4, cell A)

Surplus or (Deficit) (Line 5 minus Line 6)

5 2,596,063

6 2,154,688

7 441,375

OFFICE OF THE STATE AUDITOR**Financial Projections**

	2025	2026	
Total Active Member Liabilities	2,105,739	2,235,216	
Total Deferred Member Liabilities	48,949	48,949	
Total Unpaid Installments	0	0	
Grand Total Special Fund Liability	A. 2,154,688	B. 2,284,165	
Normal Cost (Cell B minus Cell A)			C. 129,477

Projection of Net Assets for Year Ending December 31, 2025

Special Fund Assets at December 31, 2024 (FIRE-24 Form ending assets) 1 2,365,066

Projected Income for 2025

Fire State Aid (2024 fire state aid of \$64,091 may be increased by up to 3.5%)	D.	66,334	
Supplemental State Aid (actual 2024 supplemental state aid)	E.	10,108	
Municipal / Independent Fire Dept. Contributions	F.	0	
Interest / Dividends	G.	71,000	
Appreciation / (Depreciation)	H.	94,555	
Member Dues	I.	0	
Other Revenues	J.	0	
Total Projected Income for 2025 (Add Lines D through J)			2 241,997

Projected Expenses for 2025

Service Pensions (fill in individual pension amounts below)

Names:

\$ Amounts:

K. 0

Other Benefits

L. 0

Administrative Expenses

M. 11,000

Total Projected Expenses for 2025 (Add Lines K through M) 3 11,000

Projected Net Assets at December 31, 2025 (Add Lines 1 and 2, subtract Line 3) 4 2,596,063

Projection of Surplus or (Deficit) as of December 31, 2025

Projected Assets (Line 4)	5	2,596,063
2025 Accrued Liability (Page 4, cell A)	6	2,154,688
Surplus or (Deficit) (Line 5 minus Line 6)	7	441,375



LAKE ST. CRO ^{8A} BEACH

MONTHLY NEWSLETTER | NOVEMBER-DECEMBER 2025



ANOTHER TOP-LEVEL TEAM AT K9 TRIALS

Recently, the Washington County Sheriff's Office K9 Unit attended the United States Police Canine Association national patrol dog trials in Bradenton, Fla. They joined 69 other K9 teams from around the country in this annual competition. As they have in past years, WCSO's K9 Unit performed at an excellent level, bringing home several awards. These include:

2nd place team — Pictured from left are Deputy Nate Thienes with K9 Goose, Deputy Brandon Yetter with K9 Huck, Deputy Dave Peters with K9 Red, and Deputy Josh Liebenow with K9 Viking.

Deputy Brandon Yetter — 2nd place overall and 3rd place in suspect search and evidence recovery.

Deputy Nate Thienes — 5th place overall and 1st place in criminal apprehension.

Deputy Dave Peters — 19th place overall.

Congratulations to the WCSO K9 team and their trainers for another successful nationals trial! We're fortunate to have these skilled teams helping to keep our communities safe.



NUMBER OF INCIDENTS

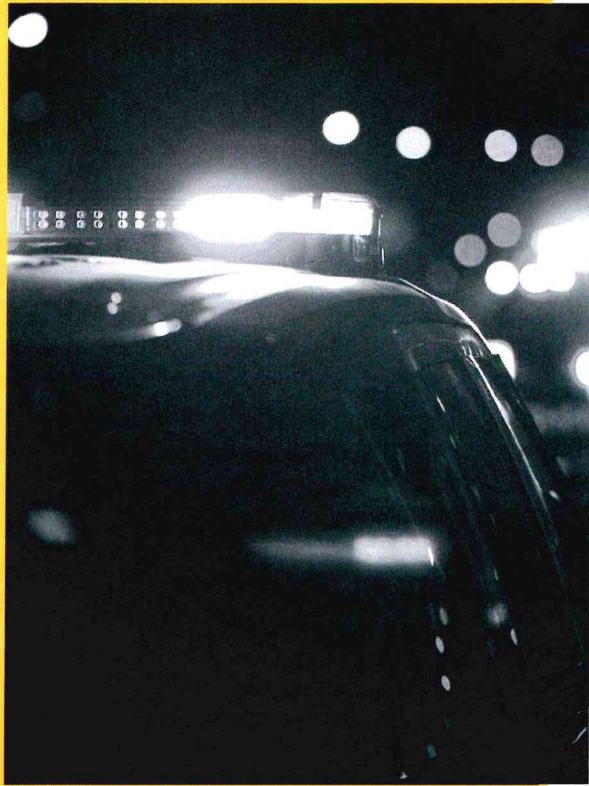
14

LOCAL AREA CHECKS

6

TOTAL LSCV CONTRACT INDICENTS

114



WC25061741 THREATS

XXXX QUEBEC AVENUE S

At 6:30pm on Nov. 17, a crisis social worker who lives in Lake St. Croix Beach reported threats and harassment by a person whose family had been trying to get him help for mental health issues. After a physical confrontation on Nov. 3 — including threats with a knife — that involved the family and the social worker at a Woodbury residence, the person had begun leaving harassing voicemails for the social worker. The social worker had already made a police report in Woodbury but also wanted to inform the Sheriff's Office as her local law enforcement agency. Several days later, the person was served a harassment restraining order while he was under a 72-hour mental health hold at a hospital, where he had been using a hospital phone to attempt to contact the social worker, leaving more concerning voicemails (WC25062843).

MESSAGE FROM THE SHERIFF

This month I'm proud to tell you about the North Starrys, a hockey team made up of first responders including Sheriff's Office staff as well as police officers, firefighters and EMS from departments throughout Washington County. We're gearing up to join other teams from around the state at the 8th annual Big Bear Hockey Classic in April.

This event began as a way to honor Brooklyn Park Officer Andy "Big Bear" Suerth, who died suddenly in 2017. The first Big Bear Hockey Classic was held in 2019, and to date the event has raised \$92,000 for first-responders and their families in need of financial support as they face medical battles or deal with family loss.

Our own Deputy Chris Majeski has been chosen as the beneficiary of the 2026 Big Bear Hockey Classic. Deputy Majeski continues to battle metastatic oropharynx, or throat cancer. This condition is considered incurable but can be treated with various options to manage symptoms and improve quality of life. Deputy Majeski, who has been with Washington County Sheriff's Office since 2003 in various roles — including stints as the Scandia contract deputy, a K9 handler and a dive team member — continues to work on patrol as a field training officer despite his health challenges. We greatly admire his determination and dedication, as well as the example he sets for his fellow deputies.

Besides the Big Bear tournament, the North Starrys also play non-competitive pick-up games throughout Washington County, typically bi-weekly. If you're a first responder or know one who might be interested in joining the North Starrys to help support Deputy Majeski, please [email Deputy Jake Anderson](#). And to learn more about the Big Bear organization and how to donate or volunteer, [visit their website](#). We appreciate your support for Deputy Majeski and his family.



In service,

Sheriff Dan Starry

Total for City LAKE SAINT CROIX BEACH: 14

Incident Date	Case#	Address	Event Description
11/2/2025 2:12:50 PM	WC25058643	16XXX 17th St S, LAKE SAINT CROIX BEACH	DISTURBANCE
11/3/2025 7:52:27 AM	WC25058770	16XXX 21st St S, LAKE SAINT CROIX BEACH	CIVIL MATTER/DISPUTE
11/3/2025 8:58:48 AM	WC25058780	16XXX 21st St S, LAKE SAINT CROIX BEACH	CITIZEN/PUBLIC ASSIST
11/4/2025 7:33:08 PM	WC25059137	Saint Croix Trl S / 15th St S, LAKE SAINT CROIX BEACH	ACCIDENT
11/5/2025 3:53:10 PM	WC25059300	1XXX Quinlan Ave S, LAKE SAINT CROIX BEACH	911 ABANDONED/HANGUP/OPEN LINE
11/5/2025 6:30:32 PM	WC25059340	13th St S / Saint Croix Trl S, LAKE SAINT CROIX BEACH	WELFARE CHECK
11/7/2025 11:31:38 PM	WC25059838	1XXX Queens Ave S, LAKE SAINT CROIX BEACH	JUVENILE COMPLAINT
11/9/2025 4:14:39 PM	WC25060116	2XXX Saint Croix Trl S, LAKE SAINT CROIX BEACH	MEDICAL
11/15/2025 6:28:27 PM	WC25061318	2XXX Quentin Ave S, LAKE SAINT CROIX BEACH	ANIMAL COMPLAINT
11/15/2025 9:32:22 PM	WC25061343	1XXX Quasar Ave S, LAKE SAINT CROIX BEACH	SUSPICIOUS PERSON/ACTIVITY
11/17/2025 6:30:00 PM	WC25061741	2XXX Quebec Ave S, LAKE SAINT CROIX BEACH	OFFICER INFORMATION
11/23/2025 2:16:01 PM	WC25062843	2XXX Quebec Ave S, LAKE SAINT CROIX BEACH	HARASSMENT
11/23/2025 6:02:36 PM	WC25062876	1XXX RACINE AVE S, LAKE SAINT CROIX BEACH	ANIMAL COMPLAINT
11/24/2025 7:34:44 PM	WC25063091	16XXX 17th St S, LAKE SAINT CROIX BEACH	WARRANT ATTEMPT



LOWER ST. CROIX VALLEY FIRE DEPARTMENT

District Run Summary – November 2025

Total Number of Runs

November	28	2025 Year to Date	531
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Runs by District

District	# of Calls this Month	# of Calls YTD
Afton	9	193
Lakeland	8	120
Lakeland Shores	0	10
Lake St. Croix Beach	3	96
St. Mary's Point	1	33
Interstate 94	3	33
St. Croix River	0	3
Other	4	43

Mutual Aid LSCVFD Responded to:

Fire	Month: 4	YTD: 35	Ambulance	Month: 0	YTD: 0
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Mutual Aid LSCVFD Received from other Agencies:

Fire	Month: 1	YTD: 14	Ambulance	Month: 2	YTD: 41
		Year to date	LSCV A1 OAC: 15	ALS: 16] OOS: 7	Multiple Pts: 3

Incident Type Summary - Month

Type	Total # of Runs
Medical/Ambulance	17
Fire/Hazmat	7
Duty Officer Only Response	4
Dive Team	0

Number of Runs by Shift – Month

A Shift (Mon.-Fri, 6am-6pm)	B Shift (Mon-Fri. 6pm-6am + Weekends/Holidays)
11	17

Companion Animal Care & Control

Providing Animal Welfare Services in Minnesota & Wisconsin since 2011
Companion Animal Center
80 Helmo Ave North Oakdale, MN 55128
www.companionanimalcenter.com
www.companionanimalcontrol.com
5-220-1332

MONTHLY INVOICE

Month: November
Animal Control Monthly Retainer: \$110
(retainer for 24/7/365 animal control services for jurisdiction)
Animal Impound Monthly Retainer: \$75
(retainer to reserve boarding and care for animals from jurisdiction)

8C

Total Due: \$185.00
(total includes monthly retainers & service fees listed below)

se te	Case #	RP Address	Animal Type	Photo/Video	Intake Type	Notes/Owner Information	Outcome	Call/Pickup Fee	Mileage	Boarding	Subt
1/2025 00am	2025- 500				No Pickups/Impounds This Month		No response to scene, no charge	\$0.00	\$0.00	\$0	\$0.0

Watershed Management Plan

2026–2035

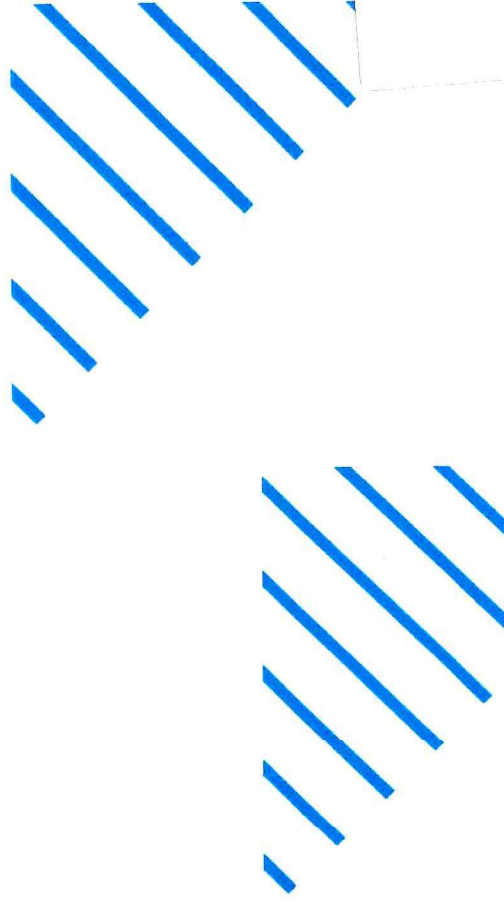


Prepared for the
Valley Branch Watershed District

Prepared by
Barr Engineering Co.

November 2025

60-day Review Draft



Executive Summary

The Valley Branch Watershed District's 2026–2035 Watershed Management Plan (Plan) guides the management of waters and connected natural resources within the boundaries of the Valley Branch Watershed District (VBWD) for the next decade. The Plan was developed with input from watershed residents, cities, townships, regional and State agencies, and other partners. It provides background information on water and natural resources; identifies watershed-wide and resource-specific issues; establishes measurable goals; and describes the tools, programs, and projects intended to achieve or make progress towards these goals.

The work of the VBWD outlined in this Plan supports the VBWD's vision:

Always be stewards of our waters and connected natural resources through the coordinated efforts of the District, its communities, and residents.

About the VBWD

The VBWD is a special-purpose unit of local government that manages surface water resources, including lakes, ponds, wetlands, and streams, within an approximately 70 square mile jurisdiction in the eastern Twin Cities metropolitan area. It includes the entire drainage area of its namesake, Valley Creek, and covers portions of 15 cities and townships in Washington and Ramsey Counties, including.

- | | | |
|------------------------|--------------------|--------------------------|
| • Afton | • Mahtomedi | • Pine Springs |
| • Baytown Township | • Maplewood | • St. Mary's Point |
| • Grant | • North St. Paul | • West Lakeland Township |
| • Lake Elmo | • Oak Park Heights | • White Bear Lake |
| • Lake St. Croix Beach | • Oakdale | • Woodbury |

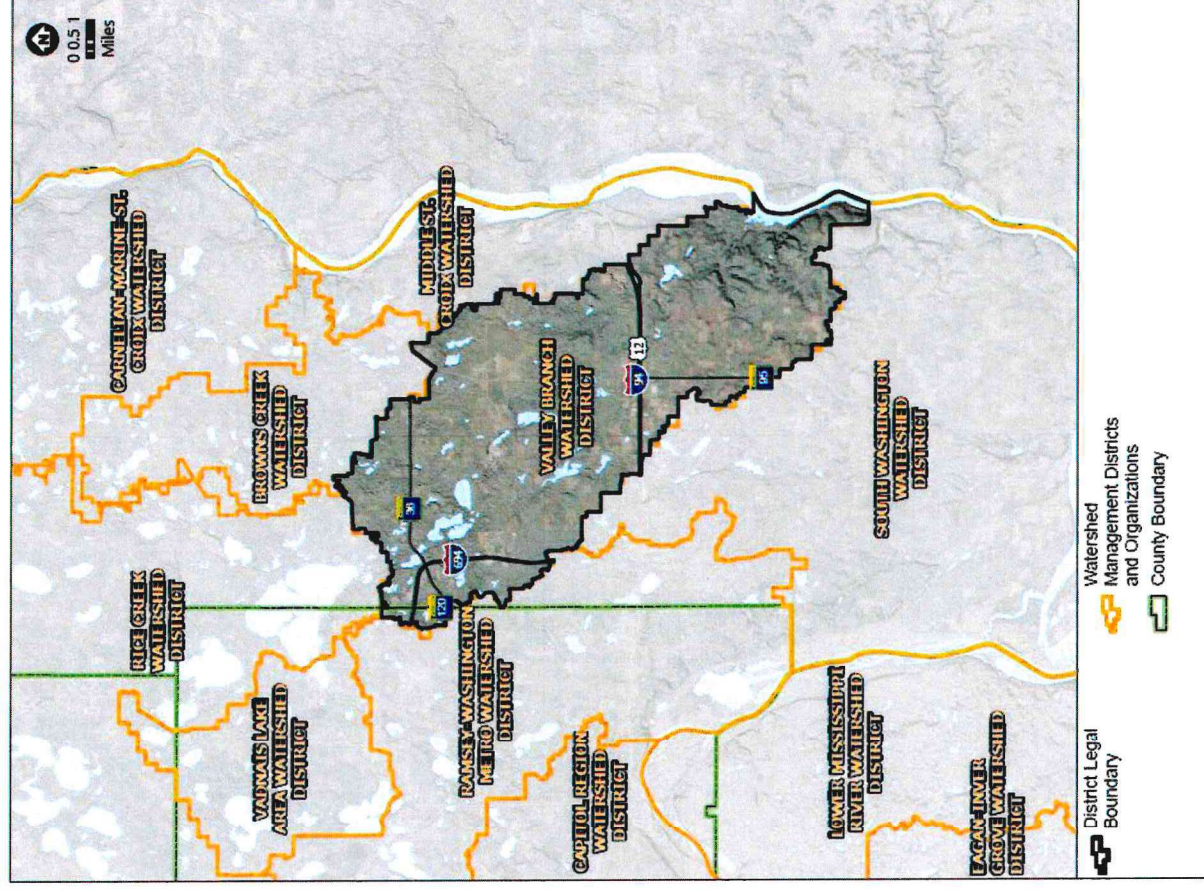


Figure ES-1 Location of the VBWD

The VBWD was established on November 14, 1968, to address existing flooding problems and prevent future flooding in the watershed. For the first 20 years of its existence, the VBWD focused on solutions to flooding. This major effort culminated in the construction of VBWD's Project 1007, a \$4.25 million project completed in 1987 to relieve flooding problems on many of the lakes in the north and central part of the watershed. Following the completion of Project 1007 and the VBWD's 1995 Plan update, VBWD's work has generally addressed a balance of water quality and water quantity concerns.

The VBWD is governed by a five-member Board of Managers with managers serving appointments for staggered three-year terms. Four managers are appointed by the Washington County Board, and one manager is appointed by the Ramsey County Board.

The VBWD primarily uses its ad valorem taxing authority, exercised consistent with Minnesota Statutes 103D, to fund its operations, programs, and projects. State and local grant funds, as well as development review fees, provide additional funding support. The VBWD also leverages partnerships with the Washington Conservation District (WCD), the East Metro Water Resources Education Program (EMWREP), and others to promote operational efficiency and reduce costs.

Priority Issues and Goals

The VBWD identified and prioritized resource-based issues early in the planning process with consideration of input gathered from State and regional agencies, cities and townships, and residents. Specific issues were grouped into six broad resource issue categories. Each resource issue category was assigned a relative priority level of high, medium, or low. The relative priorities consider the extent and severity of the issue within the watershed as well as the potential role or authority of the VBWD to address the issue. For example, the classification of "groundwater" as a medium-priority issue reflects its significance as a drinking water source and public health concern, while also recognizing that other agencies (e.g., counties, Minnesota Department of Health) have more direct roles and authorities.

HIGH

Surface Water Quality
Water Quantity, Flood Risk, and Climate Resiliency

MEDIUM

Stormwater Management
Groundwater
Wetlands

LOW

Uplands/Natural Areas

Water quality and water quantity remain top issues for the VBWD. Water quality across the VBWD remains stable in many basins, with several lakes and streams continuing to meet VBWD's goals for clarity, nutrient levels, and aquatic habitat. However, many of the lakes and streams in the watershed have degraded water quality and habitats, impacting aquatic life, ecosystem stability, and recreation opportunities. Primary pollutants, carried in stormwater runoff, include chloride (i.e., salt from winter deicers), nutrients, sediment, and bacteria.

Most dwellings within the VBWD are protected from flooding. However, properties at several landlocked basins have experienced flooding and are at elevated flood risks due to prolonged wet conditions. In addition, flood risk and the resilience of natural and built systems to climate trends can impact water resources, infrastructure, and watershed communities.

The VBWD also identified issues related to how the District operates—these are termed "administrative issues" and are grouped into the following two categories:

- Education and engagement issues
- Organization and operations issues

For each issue, the VBWD drafted a brief issue statement and developed one or more measurable goals to describe the change or desired outcome expected over the next 10 years. Some goals may address multiple issues but are assigned to a single primary issue. The VBWD will use a process of adaptive management to track progress and adjust activities depending on new data or changing conditions. A more thorough evaluation of progress is scheduled approximately halfway through Plan implementation.

Table 2-4 lists all of the goals included in the 2026–2035 Watershed Management Plan in one location. Notable new goals address chloride loading, climate resiliency, and groundwater conservation, including, but not limited to:

Goal 2A: Increase understanding of the condition of VBWD priority waterbodies relative to chloride pollution and the sources of chloride loading within the watershed through a study and expanded monitoring.

Goal 2B: Increase understanding of the existing road and facility chloride management practices of cities and townships within the VBWD through engagement with partners.

Goal 6A: Identify areas, communities, and waterbodies most vulnerable to flood risk under current and anticipated future conditions through a resilience study.

Goal 7C: Promote the use of climate-resilient practices through the addition of relevant practices and resiliency considerations into the VBWD rules and project review process.

Goal 10B: Increase the use of water conservation practices by landowners within the watershed.

Goal 10C: Implement VBWD-led stormwater re-use and/or groundwater conservation projects, targeting at least one project over 10 years.

Operations, Programs, and Projects

The VBWD uses various tools, programs, and projects to make progress toward its goals. In addition to general administrative duties, these include:

- Planning
- Permitting and project review
- Wetland management
- Stream, basin, and groundwater monitoring
- Inspections, operations, and maintenance
- Studies
- Modeling
- Capital improvement projects
- Public education and engagement
- Evaluation and reporting

Much of the work performed by the VBWD is done in collaboration with partners including its cities and townships, Washington and Ramsey Counties, WCD, EMWREP, lake associations, and others.

During the life of this Plan, the VBWD will build on the success of its existing programs and activities with few programmatic changes. Additional studies are planned to better understand emerging priority issues and identify opportunities for improvements aimed at achieving VBWD goals.

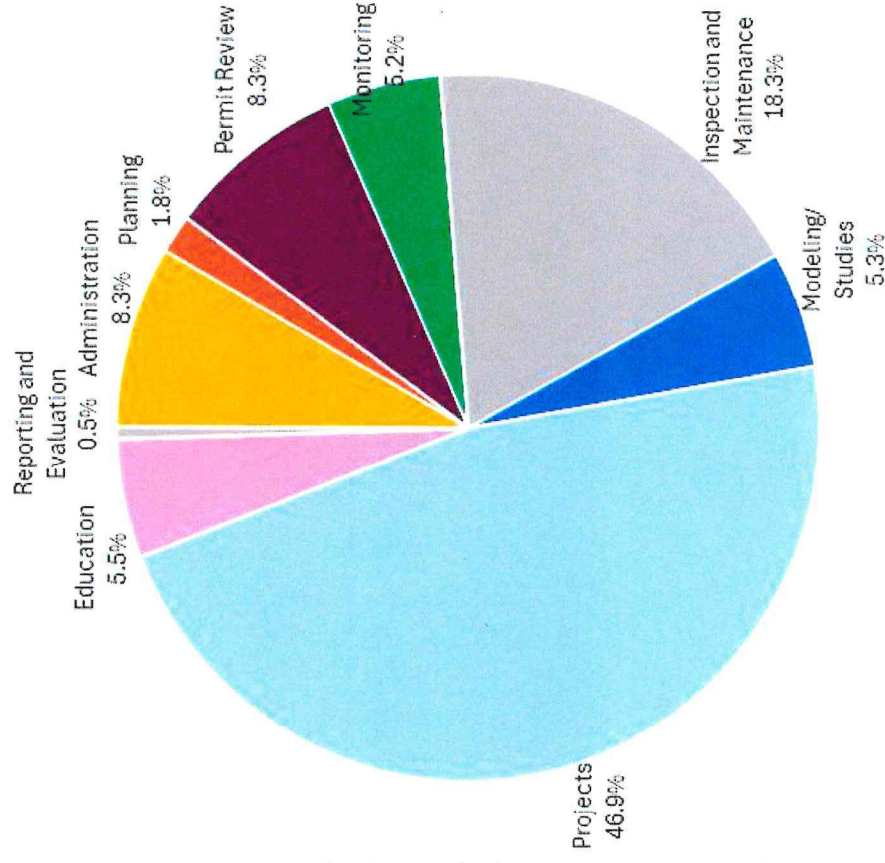
The VBWD's implementation activities are summarized in Table 3-1 and presented by year of planned implementation in Table 3-2. The VBWD will annually report its activities and will assess implementation progress and progress towards its goals at least biennially. The VBWD may alter the timing of some programs and projects due to changes in opportunities, partnerships, and available funds. New activities are identified as new in Table 3-1.

Some notable new activities within the implementation schedule include, but are not limited to:

Activity ID	Activity Description
PL-6	Annual Coordination Meeting(s) —VBWD will meet (individually or collectively) with local government and agency partners to coordinate opportunities related to shared goals (e.g., MDH, MDNR, Washington Conservation District).
WQ-5	Downs Lake Water Quality Improvement —VBWD will implement water quality improvement project(s) (i.e., in-lake alum treatment and possibly stormwater inflow treatment project(s)).
WQ-9	Chloride Loading/Land Use Study —VBWD will evaluate land use and monitoring data to evaluate chloride loading hot spots.
WQ-10	Municipal Chloride Cost Share Program —VBWD will consider cost share to financially support cities, townships, and private partners in efforts to reduce chloride loading.
FL-5	Climate Resilience Study —VBWD will complete an evaluation of the impact of climate trends on VBWD waterbodies and communities.
FL-6	Surface Water-Groundwater Interaction Study —VBWD will complete an evaluation of the surface water-groundwater interaction potential of priority waterbodies and identify priority areas for infiltration.
FL-7	Groundwater Conservation/Reuse projects —VBWD will implement groundwater conservation and/or reuse projects.

The VBWD's annual budget (in 2025 dollars) is estimated to be between \$3.1 million and \$3.7 million per year over the life of this Plan. An approximate breakdown of costs among VBWD program areas is shown below.

Breakdown of 10-Year Costs by Program Area



Notes: Wetland management is included within permit review; project total includes debt service for past projects.

RESOLUTION 2025-12-02

CITY OF LAKE ST. CROIX BEACH
WASHINGTON COUNTY, MINNESOTA

**A RESOLUTION ADOPTING THE FINAL BUDGET AND FINAL PROPERTY TAX
LEVIES FOR 2026**

BE IT RESOLVED by the City Council of the City of Lake Saint Croix Beach, County of Washington, Minnesota, that the following sum of money be budgeted for the year 2026, and levied in the current year for collection in 2026, upon taxable property in the City of Lake Saint Croix Beach, for the following purposes:

Final General Fund Budget	\$993,007
----------------------------------	------------------

Final Certified Levy	\$722,324
-----------------------------	------------------

The City Clerk/Administrator is hereby instructed to transmit a certified copy of this Resolution to the County Auditor of Washington County, Minnesota.

**ADOPTED BY THE CITY COUNCIL OF THE CITY OF LAKE ST. CROIX BEACH
THIS 15TH DAY OF DECEMBER, 2025.**

SIGNED:

Tom McCarthy, Mayor

ATTEST:

Mary Ashby, Interim City Clerk/Administrator

City of Lake St. Croix Beach
November 2025 PERMITS

Prepared by Carol Billig

Permit #	Date	Permit Type	Contractor	Owner	Job Description	Hs #	Address
2025-51	11.03.2025	Mechanical	Hoffmanb Refrig & Heating	Robert Wolfe	Replace furnace	1910	Quasar Ave. S.
2025-52	11.13.2025	Deck	Home Owner	Nathan Gagner	Repair and replace	1770	Quinlan Ave. S.
2025-53	11.17.2025	Reroof	Timberland Exteriors	Andrew Koppen	Tear down and reroof shingles	1995	Quant Ave. S.
2025-54	11.17.2025	Siding	Monarch Home Improvement	Mark Rivet	Remove old siding with new siding	2265	Quebec Ave S.



365 Migration

Date: 11/25/2025

Prepared For:

City of Lake St Croix Beach
16455 20th Street South
Lake St Croix Beach, MN 55043
clerk@ci.lakestcroixbeach.mn.us
651-436-7031

Prepared By:

CIT
Nick Lesneski
Senior Account Executive
Nick.Lesneski@citsolutions.net
(651) 255-5734
<https://www.citsolutions.net>

Executive Summary

- Business Objective:
 - The City of Lake St. Croix Beach currently utilizes a third-party GoDaddy-hosted email platform. The City wishes to migrate to its own Office 365 Government Community Cloud (GCC) tenant to enhance security, compliance, and manageability.
- Intended Outcome\Deliverable:
 - CIT will provision and secure an Office 365 GCC tenant, configure user accounts and shared mailboxes, migrate email data from GoDaddy, update DNS records for mail flow and website connectivity, and decommission legacy GoDaddy mailboxes.

Statement of Work

- Kickoff/Meeting Call
- Phase 1: Preparation
 - Provisioning:
 - Create a new Office 365 GCC tenant.
 - Assign two Microsoft GCC Office G3 licenses.
 - Domain Configuration:
 - Connect the lakestcroixbeach.gov domain.
 - Add all required DNS records (nameservers hosted in Cloudflare, accessible via the new web developer).
 - User Setup:
 - Create and license two user accounts: Mary and Carol.
 - Enable Multi-Factor Authentication (MFA) for both accounts.
 - Shared Mailboxes:
 - Create three shared mailboxes: Dave, Clerk, and LSCB.
 - Assign full access permissions per Mary's direction.
 - Security Hardening:
 - Apply default tenant hardening steps to meet compliance and security best practices.
 - Configure security group and set restrictions for Teams creation allowed to the security group only
 - Configure/disable SharePoint and OneDrive external sharing options for global policy
 - Restrict anonymous users from joining Teams meetings.
 - Configure rule to disable auto forwarding of email
 - Disable anonymous calendar sharing for all users.
 - Restrict capability to enable high-risk OAuth applications without admin approval
 - Create mail flow rule to apply message banner for external senders
 - Enable audit logging
 - Disable Exchange Online PowerShell for standard users

- Enable O365 security defaults
- Disable legacy authentication.
- Enable modern authentication.
- Phase 2: Migration
 - Data Export & Import:
 - Onsite export of PST data for all five mailboxes.
 - Configure new Outlook profiles on Mary and Carol's computers.
 - Import PST data into the five new mailbox locations.
 - Legacy System Decommissioning:
 - Mary will instruct the previous IT provider to delete GoDaddy mailboxes.
 - Release the ci.lakestcroixbeach.mn.us domain for transfer into the City's new GoDaddy account.
 - DNS Transfer & Configuration:
 - Complete DNS transfer into the City's GoDaddy account.
 - Configure all DNS records in Cloudflare for mail flow and website connectivity.
 - Domain Integration:
 - Add ci.lakestcroixbeach.mn.us domain to the GCC tenant.
 - Assign additional email aliases to the five mailboxes:
 - mary.ashby@ci.lakestcroixbeach.mn.us
 - carol.billig@ci.lakestcroixbeach.mn.us
 - dave.engstrom@ci.lakestcroixbeach.mn.us (Shared mailbox)
 - clerk@ci.lakestcroixbeach.mn.us (Shared mailbox)
 - lscb@ci.lakestcroixbeach.mn.us (Shared mailbox)
 - Post project QA checklist
 - Project Management
- CIT will assign a dedicated resource to serve as the Project Manager ("Project Manager"). The Project Manager will be responsible for overseeing the project, coordinating CIT resources, and serving as the primary point of contact for the Customer. Responsibilities will include.
 - Managing project scope, including facilitating and documenting formal change requests.
 - Developing and maintaining the project schedule.
 - Leading regular status meetings with stakeholders, in accordance with the frequency agreed in the Project Plan.
 - Maintaining live project status updates within the Customer Portal, where the Customer may view reports at any time.
 - Performing additional project management activities as defined in this Statement of Work
 - Facilitate a formal project closure, which may include a Project Closure meeting.

CIT Change Orders

- CIT establishes change management procedures to initiate changes to the services identified in the SOW. A change typically occurs when either party encounters any of the following situations during service delivery:
 - Either party identifies new requirements not included in the original service's scope
 - Either party changes the direction and intent of this Service, which requires CIT to rework the services.
- Small Changes
 - Changes less than 20% of the original scope will be managed informally with email verification by the PM.
- Large Changes
 - Changes greater than 20% of the original scope will be managed with a formal approval process.

- Mary will provide direction for mailbox permissions and coordinate with the previous IT provider for domain release.
- Access to Cloudflare and GoDaddy accounts will be available during the migration process.



Quote information:
Quote #4110056-1
Prepared on: 11/25/2025
Expires: 12/25/2025
Account Executive: Nick Lesneski | Nick.Lesneski@citsolutions.net | (651) 255-5734
<https://www.citsolutions.net>

Proposal Summary

365 Migration

Prepared for:
City of Lake St Croix Beach
16455 20th Street South Lake St Croix Beach MN 55043

Ship to:
City of Lake St Croix Beach
16455 20th Street South
Lake St Croix Beach, MN 55043

One-time costs

Optional	Description	Qty	Unit Price	Price Including Tax
	CIT Services Fixed			\$3,672.00
Subtotal:				\$3,672.00
Tax:				\$0.00
Total:				\$3,672.00

Notes:

Monthly recurring costs

Optional	Description	Qty	Unit Price	Price Including Tax
	Microsoft 365 Government			\$48.30
N	NCE Office 365 G3 (GCC) Annual Paid Monthly	2	\$24.15	\$48.30
Monthly Subtotal:				\$48.30
Tax:				\$0.00
Total:				\$48.30

Notes:

Acceptance and Incorporation by Reference

This Proposal, together with the terms and conditions set forth in the Master Services Agreement, Service Attachments and all other agreements identified on Exhibit A (the agreements identified on Exhibit A are hereafter collectively referred to as the "Ancillary Agreements") is between Computer Integration Technologies, a Minnesota corporation (sometimes referred to as "we," "us," "our," or "Provider"), and the customer identified on the signature block at the end of this Proposal (sometimes referred to as "You," "Your," or "Client").

PRIORITY OF NEGOTIATED AGREEMENTS: Notwithstanding anything to the contrary herein, if Client and Provider have previously entered into a separately negotiated and mutually executed Master Services Agreement or a formal Amendment to the MSA ("Negotiated Agreement") with an effective date of 10/01/2025 or later, the terms of that Negotiated Agreement shall supersede any conflicting terms in the online Ancillary Agreements referenced on Exhibit A. If no such Negotiated Agreement exists, the following incorporation terms shall apply:

Client and Provider expressly agree that the terms and conditions set forth in the Ancillary Agreements are hereby incorporated into this Proposal by reference as if fully set forth herein, regardless of whether Client separately executed any of the Ancillary Agreements. Notwithstanding that certain provisions of the Ancillary Agreements may not facially appear applicable to every transaction or circumstance governed by this Proposal, each such provision shall be interpreted broadly and in context, and shall apply and control to the extent such provision can reasonably be construed to apply to the rights, obligations, or subject matter hereof.

This Proposal shall be effective and shall automatically become a legally binding agreement as of the first date upon which both Provider and Client have signed below (the "Effective Date"). Provider and Client are sometimes referred to separately as a "Party", or collectively as the "Parties." Any capitalized terms in this Proposal not defined herein shall have the meaning provided in any Ancillary Agreement(s) defining such capitalized term. If there is a direct conflict between this Proposal and any term or condition set forth in any of the Ancillary Agreements, the conflicting term or condition in this Proposal shall control. By signing or accepting this Proposal, Client acknowledges, represents, and warrants to Provider that Client has read and agrees to all terms and conditions set forth in the Ancillary Agreements on the Effective Date. The Parties agree that electronic signatures on this Proposal shall be relied upon and shall bind the Parties to the terms and conditions stated or incorporated by reference herein. Each Party hereby warrants and represents that such Party is authorized to execute this Proposal and perform the undertakings set forth or incorporated herein. This Proposal supersedes all prior negotiations, proposals, orders, agreements and communications between the Parties regarding all matters expressly addressed or within the reasonable scope of this Proposal or the Ancillary Agreements.

Client acknowledges and agrees that Provider may, from time to time, revise the terms and conditions of the Ancillary Agreements, provided that any such revision shall be effective only in accordance with applicable law, including prevailing legal standards for enforceable "clickwrap" or equivalent electronic consent mechanisms. Revised terms or conditions shall become binding and effective upon the earlier of: (a) Client's continued use of the applicable products or services following reasonably conspicuous notice and opportunity for Client to review the revised term(s) or condition(s); or (b) Client's affirmative acceptance of the revised term(s) via a click-through or similar method reasonably designed to confirm assent. Provider shall make revised terms reasonably available for Client review which shall indicate the date of last revision. If Client does not agree to any revised term(s), Client must discontinue use of the affected products or services and may terminate this Proposal only in accordance with termination provisions set forth in the Ancillary Agreements. Any revision(s) to the terms or conditions of the Ancillary Agreements by Provider shall apply only prospectively, unless otherwise required by applicable law or expressly stated in the revised terms.

Client further agrees that the terms of the Ancillary Agreements shall apply not only to the specific transaction described in this Proposal, but also to all other current and future transactions between Client and Provider unless and until such terms are superseded by a subsequently executed Proposal or Ancillary Agreement.

Both of the Parties, acting through their respectively authorized officers, agents, or representatives hereby execute this Proposal with the intention of being bound hereby.

Exhibit A

Click the buttons below to view the linked documents.

Master Services Agreement

Services Attachment for Managed Services

Service Attachment for Access Control Services

Service Attachment for Managed Video Surveillance

Schedule of Services

Data Processing Agreement

Schedule of Third-Party Services

IN WITNESS WHEREOF, this Order Form is agreed to by the parties below and entered into as of the Order Effective Date.

City of Lake St Croix Beach

Signature:

Name:

Date:



Managed Services with Unlimited Help Desk

Date: 12/5/2025

Prepared For:

City of Lake St Croix Beach
16455 20th Street South
Lake St Croix Beach, MN 55043
clerk@ci.lakestcroixbeach.mn.us
651-436-7031

Prepared By:

CIT
Nick Lesneski
Senior Account Executive
Nick.Lesneski@citsolutions.net
(651) 255-5734
<https://www.citsolutions.net>



Proposal Summary

Managed Services with Unlimited Help Desk

Prepared for:
City of Lake St Croix Beach
16455 20th Street South Lake St Croix Beach MN 55043

Ship to:
City of Lake St Croix Beach
16455 20th Street South
Lake St Croix Beach, MN 55043

Quote information:
Quote #4118422-1
Prepared on: 12/5/2025
Expires: 12/31/2025
Agreement Start Date:
Agreement Term:
Account Executive: Nick Lesneski | Nick.Lesneski@citsolutions.net | (651) 255-5734
<https://www.citsolutions.net>

Monthly recurring costs

Optional	Description	Qty	Unit Price	Price Including Tax
	Managed Services 2025 - Standard			\$500.00
N	CIT Managed Services 2025 Standard Starter (13 Servers or Workstations, 2 KNE, 1 Site, 1 Domain) Unlimited End User Remote Help Desk 24x7 included for 3 Users	1	\$500.00	\$500.00
Monthly Subtotal:				\$500.00
Tax:				\$0.00
Total:				\$500.00

Notes:

Please note: Items marked with "Y" (Yes) in the optional column are not included in the subtotal, tax, or total calculations.

Exhibit A

Click the buttons below to view the linked documents.

Master Services Agreement

Services Attachment for Managed Services

Service Attachment for Access Control Services

Service Attachment for Managed Video Surveillance

Schedule of Services

Data Processing Agreement

Schedule of Third-Party Services

IN WITNESS WHEREOF, this Order Form is agreed to by the parties below and entered into as of the Order Effective Date.

City of Lake St Croix Beach

Signature:

Name:

Date:

Managed Services 2025

Included Services



SERVICES	ProActive Assist	ProActive Standard	ProActive Premium
Password Manager End User Support			●
Password Resets		○	●
Productivity App (PC/Mac) Application Installation & Access Support		○	●
Remote User VPN Issues		○	●
SaaS (Software as a Service) Shadow Application Reporting			●
Security Remediation Not Resolved by Patching on Managed Devices			●
Server Reboots		○	●
Server Service Restarts		○	●
Software Upgrades/Installations			●
Suspected Virus Removal		○	●
User Cybersecurity Training Campaign Management/Reporting		●	●
WiFi Access Point Monitoring, SSID Password Change (KNE License)		○	●
Windows General Help		○	●
Workstation Replacement Service (Purchased from CIT)			●

● = Included in corresponding tier ○ = Included with Unlimited Help Desk add-on

**On-site service offerings are contingent upon location and may not be available in all markets; contact us for more information.*

***Services, Solutions, and Tools not noted in the table above would be subject to Time & Materials (T&M).*

Managed Detection and Response

Minnesota IT Services (MNIT) provides Managed Detection and Response (MDR) and other cybersecurity tools and services to local governments, government-affiliated critical infrastructure providers, and K-12 public schools in Minnesota.

MNIT's goal through the Whole-of-State Cybersecurity Plan is to strengthen Minnesota's cyber resiliency and use grant funding to help offset costs of cybersecurity services to local entities.

About MDR

MDR is a fully managed, anti-virus tool that provides the highest protection against cybersecurity threats.

MDR actively scans for threat signatures – a typical pattern associated with a malicious attack, as well as threat indicators, and unusual behavior.

MDR identifies and protects against potentially malicious actions that lead to data breaches, ransomware, or other major cyber incident.

How it works

Sensors are installed on workstations, laptops, and servers to monitor for security risks and malicious activity. In addition, human analysts do real-time threat hunting, searching for activity that may be associated with new or emerging threats.

MNIT works with a third-party MDR vendor to provide this cloud-based service. MNIT's Cyber Navigator team and Security Operation Center (SOC) provide assistance during the implementation process and after MDR is deployed to ensure partner agencies receive the best product and services available.

Benefits

MNIT's MDR service is designed to relieve the pressure agencies face in an ever-evolving threat landscape.

By partnering with MNIT through the Minnesota Whole-of-State Cybersecurity Plan, entities have:

- Access to the most advanced security solutions at a subsidized cost.
- 24/7/365 monitoring by the vendor's security operation team.
- Support of the MNIT Cyber Navigator team and SOC, including eyes on devices and potential threats.
- Protection of devices (workstations and servers) and nearly every operating system.
- Response to and mitigation of threats prior to an active exploitation, compromise, or exfiltration of data.
- Protection against primary attacks, including malicious links and attachments, credential compromises, and exploitation of vulnerabilities in your network.
- Access to free training, webinars, and demonstrations through MNIT's MDR vendor.

Become a Whole-of-State participant

All Minnesota local government entities and public K-12 schools are eligible to apply for MNIT's MDR program. This includes Minnesota counties, cities, townships, rural communities, government-affiliated critical infrastructure, public K-12 school districts, Tribal Nations, council of governments, or other public agencies. Learn more at www.mn.gov/mnit/about-mnit/security/whole-of-state-cybersecurity-plan/wos

To participate in Minnesota's Whole-of-State Cybersecurity Program:

- **Fill out a short Whole-of-State Survey** with your contact information:
<https://forms.office.com/g/qY2jJnPBdH>
- **Sign up** for Cybersecurity & Infrastructure Security Agency (CISA) Hygiene Services:
www.cisa.gov/cyber-hygiene-services
- **If you have questions**, contact MNIT's Cyber Navigator team:
CN.MNIT@state.mn.us



A Cyber Navigator will schedule a meeting to review roles and share paperwork. Participants commit to the calendar year in which they sign up and one additional calendar year. After documents are signed, MNIT will schedule a kick-off meeting and provide a deployment timeline.

Cost

MNIT offers MDR at a reduced cost for eligible entities through cybersecurity grants. Contact the Cyber Navigator team for specific costs: CN.MNIT@state.mn.us.

Additional services for Minnesota counties

The following services are available to Minnesota counties, with the cost subsidized by cybersecurity grants.

- **External Vulnerability Management Service:** Uses sophisticated vulnerability scanning services to help identify vulnerabilities and threats that may impact an organization's internet-facing systems.
- **Internal Vulnerability Management Service:** Uses enterprise-class vulnerability assessment tools to continuously identify, assess, and prioritize security vulnerabilities.

MNIT is considering offering additional tools and services, and the Cyber Navigator team welcomes feedback.

Contact the MNIT Cyber Navigator team with questions or for more information: CN.MNIT@state.mn.us.



Managed Detection and Response (MDR)

MNIT provides Managed Detection and Response (MDR), as well as other grant-subsidized cybersecurity tools and services, to eligible local government entities through the Whole-of-State Cybersecurity Plan. MNIT's goal is to place little to no burden on entities that may not have the staff or other resources to invest in advanced security tools. MNIT's Cyber Navigator team supports the entire process and meets participants at the level of support needed.

[View a PDF Summary of MDR \(/mnit/assets/MN-Managed-Detection-and-Response_tcm38-652830.pdf\)](#)

Learn more

What is MDR and MNIT's MDR Program?

Managed detection and response (MDR) is a fully managed, anti-virus tool. MNIT's MDR Program provides low-cost, high-value solutions that otherwise might not be available to local government agencies. Sensors are installed on workstations, laptops, and servers, to monitor for security risks and malicious activity 24 hours a day, 7 days a week, 365 days a year. This is a completely managed solution, meaning the vendor and MNIT take the burden from organizations to detect and respond to cybersecurity threats.

What security does MDR provide?

MDR protects your devices (workstations, servers) through active monitoring and response to mitigate threats prior to an active exploitation, compromise, or exfiltration of data. It can protect against the primary attack vectors, including malicious links and attachments, use of credential compromises, and the exploitation of vulnerabilities in your network.

What is the actual product?

MNIT works with a MDR vendor to provide a cloud-based solution without restrictions of operating systems or hardware. A single, lightweight sensor is deployed on systems with no reboots, and a unified console displays your security information. Among its many features, this product includes 24/7/365 monitoring by the vendor's overwatch team, which consists of analysts actively hunting for threats outside of traditional methods to detect advanced adversaries.

Why is it important? What is the value?

MDR looks for the types of attacks that could lead to data breaches, ransomware, or other major events and blocks those attacks. This MDR product is provided at a substantial price reduction and makes security as hands-off as each participating entity desires.

Who is eligible for MDR?

Minnesota's local government entities are eligible to participate in the Whole-of-State Plan and access MDR if they are: any Minnesota municipality, city, town, township, local public authority, critical infrastructure, school district, special district, intrastate district, county, Tribal Nation, port city, council of governments, regional or interstate government entity, or agency or instrumentality of a local government.

What is expected of participants?

Participants are required to sign a MNIT-provided work order, provide basic contact information and security goals, and deploy the sensors in their environments. The MNIT Cyber Navigator team is available to assist with each of these steps, including providing step-by-step instructions and meeting with participants to guide the process. Once entities are actively using MNIT's MDR Program, there are few actions needed unless participants choose to be more involved in mitigation or wish to understand and track threats, mitigations, or other actions.

What is the deployment timeline?

The vendor's security operations center (SOC), MNIT SOC, and MNIT Cyber Navigator team support participating entities through each phase of deployment and continued use. These teams are available to assist with any questions, schedule demonstrations, and expedite any issues you may encounter. The entire process can take as little as two weeks. However, entities are encouraged to start exploring this solution as early as possible to help answer questions that may arise. In some cases, the deployment process may be expedited to facilitate unique situations.

What support is provided?

The vendor's SOC and overwatch team are actively monitoring 24/7/365. Users can submit support tickets directly from their console at any time. The MNIT SOC and Cyber Navigator team are available during extended business hours to lend support and can be alerted after hours as needed. Entities will determine who at their respective organization is notified and what type of actions trigger a notification.

What is the cost?

MNIT utilizes the MDR vendor across a range of environments which enables large-scale and considerably reduced bulk purchasing prices. The cost is then further reduced for local government partners through multiple cybersecurity grants.

The current price model is as follows per device annually:

- **2025:** \$22/device/year
- **2026:** \$32/device/year
- **2027:** \$38/device/year
- **2028 and beyond (after SLCGP funding ends):** To be determined

These annual per-device prices reflect current license cost and availability of grant funds. MNIT seeks to further implement cost-savings for smaller entities and additional longer-term subsidies are actively being explored.