



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

M E M O

To: Mayor McCarthy and Council Members: Bluesky, Ewig, Freppert and Schneider.

From: Mary Ashby, Interim City Clerk

Re: 2027 Budget Workshop Meeting – September 21st, 2026

This is the fourth version (V4) of the 2027 LSCB Proposed Budget. This version incorporates changes agreed to by council during previous workshops and through analysis of expected revenues and expenses in 2027 conducted by Nicole Runge (accountant) and me. Nicole will have this version displayed on the screens. Hard copies will be at your seat in chambers.

This version (V4) uses revenue information received from the State/County regarding LGA funding and Small Cities Assistance. Also, information that was not previously available has now been included for 2027 Sheriff expense and WaCo assessment.

This proposed budget represents a zero dollar increase over the 2026 budget. While revenue remained basically flat over last year, increases in personnel and public safety expenses were offset by reduced contributions to fund reserves. The attached Property Tax Worksheet shows the resulting property tax/fiscal disparity revenue now that all revenue has been included.

The plan at this budget meeting is to briefly cover the budget and answer any questions you may have on V4. We will then focus on the Property Tax Worksheet and budget forms. We only have 30-45 minutes scheduled for this meeting. The Resolution for this proposed budget will be voted on during the City Council Meeting held immediately after this budget meeting. If a material change to V4 is identified at the workshop, please note that this will impact what was distributed for the City Council meeting and will need to be addressed as part of the 2027 Budget agenda item.

Please review this entire budget packet prior to the upcoming budget workshop which will start promptly at **5:15pm on Monday 9/21**. Come prepared with your questions/comments.

Remember that once this proposed budget is passed and the information is sent to Washington County (by September 30th), any future changes to the final budget (due in December) can **only result in a lowering of budget and property tax**.

Thank you for your preparation for this upcoming meeting.

Mary Ashby
Interim City Clerk

City of Lake St Croix Beach

Summary of Proposed 2027 Budgets and Certified Levy

	2026 Annual Budget	2027 Final Budget	\$ Inc (Dec)	% Inc (Dec)
A. Summary of Expenses				
General Fund Expenses excl Fire Debt Service & Transfers	\$759,223	\$804,159	\$44,936	5.9%
Transfers to Street Imp Fund	\$145,034	\$131,687	(\$13,347)	-9.2%
Other Transfers (Parks, LT Improvement)	\$88,750	\$51,170	(\$37,580)	-42.3%
Fire Hall Debt Service Expenses	\$0	\$0	\$0	
Total Expenses	\$993,007	\$987,016	(\$5,991)	-0.6%
B. Summary of Non-Levy Funding Sources				
LGA (Trf to Street Imp Fund)	\$119,460	\$119,787	\$327	0.3%
Small City Assistance (Trf to Street Imp Fund)	\$25,574	\$11,900	(\$13,674)	-53.5%
Licenses and Permits	\$19,800	\$26,205	\$6,405	32.3%
Charges for Services (mostly Beach Parking & Boat Permits)	\$82,900	\$84,900	\$2,000	2.4%
Cable Commission Distributions	\$14,000	\$12,000	(\$2,000)	-14.3%
Other Revenue (Recycling, Rent, Other)	\$8,949	\$9,900	\$951	10.6%
Total Non-Levy Funding Sources	\$270,683	\$264,692	(\$5,991)	-2.2%
C. Summary of Certified Levy Funding				
Fire Hall Debt Service Allocation	\$0	\$0	\$0	
Fiscal Disparity Levy	\$66,194	\$65,438	(\$756)	-1.1%
General Property Tax Levy (Local)	\$656,130	\$656,886	\$756	0.1%
Total Certified Levy Funding	\$722,324	\$722,324	\$0	0.0%
D. Calculation of Local Tax Rate				
Local Taxable Value	Final 2026	Preliminary 2027		
Local Taxable Property Capacity Value	\$1,784,705	\$1,838,636	\$53,931	3.0%
Local Tax Rate	\$1,807,817	\$1,862,088	\$54,271	3.0%
	36.294%	35.277%	-1.017%	-2.8%

City of Lake St Croix Beach
2027 Proposed Budget V4 9/21/2026

Fund and Account Numbers/Description	2024 Actual	2025 Actual	2026 Preliminary YTD 8/31/26	2026 Annual Budget	YTD % Annual Budget	2027 Final Budget	Inc (Dec) from 2026 to 2027		Comments
							\$	%	
101 General Fund									
General Fund Revenue									
31000 General Prop Taxes									
31100 Genl Prop Taxes - Curr Yr	545,819	572,368	334,599	656,130	87.2%	656,886	756	0.1%	Need amount for Levy request - waiting for WaCo 2027 tax impact worksheet
31101 Genl Prop Tax - Prior Yr	7,129	3,911	9,841				0		
31200 Fiscal Disp Levy - Curr	51,215	55,602	34,812	66,194	84.0%	65,438	(756)	-1.1%	Need amount for Levy request - waiting for WaCo 2027 Fiscal Disparity Distribution
31201 Fiscal Disp Levy - Prior	256		1,612	0		0	0		
Total 31000 General Prop Taxes	604,419	631,880	380,864	722,324	87.5%	722,324	0	0.0%	Certified Levy Funding Amount - Goal of same amount as 2026 for zero \$ increase
31300 Franchise Fees & Taxes									
31301 Cable Commission	14,104	15,626	12,305	14,000	111.6%	12,000	(2,000)	-14.3%	Expect 2027 closer to 2026 actual
Total 31300 Franchise Fees & Taxes	14,104	15,626	12,305	14,000	111.6%	12,000	(2,000)	-14.3%	
31500 Assessments - Water	0	0	0	0		0	0		
31700 Fire Stat Debt Levy	0	0	0	0		0	0		Include if FD issues bonds
32000 Lic & Permits									
32100 Bus Lic & Permits									
32110 Liquor & Cigarettes	1,960	1,950	1,650	1,950	100.0%	1,500	(450)	-23.1%	2 Businesses @ current fee schedule
32120 Zoning - Business	2,055	1,655	1,515	1,500	110.3%	1,500	0	0.0%	CUPs \$100 * 11 + amendments
32130 Refuse Haulers Permit	0	300	300	450	66.7%	450	0	0.0%	\$150 x 3
Total 32100 Bus Lic & Permits	4,015	3,905	3,465	3,900	100.1%	3,450	(450)	-11.5%	
32200 Non-Bus Lic & Permits									
32210 Animal Permits	25	25	50	0			0		Chickens
32215 Bldg Permits	32,312	28,156	18,623	15,000	187.7%	20,000	5,000	33.3%	Based on past activity
32220 Zoning - Non-Bus/Rental	330	1,575	980	200	787.5%	1,750	1,550	775.0%	\$70 fee (\$50 for fire insp) * 25 of properties
34115 ATV/Golf Cart Permits	1,290	825	705	700	117.9%	1,005	305	43.6%	\$15/permit x 67 permits
Total 32200 Non-Bus Lic & Permits	33,957	30,581	20,358	15,900	192.3%	22,755	6,855	43.1%	
Total 32000 Lic & Permits	37,972	34,486	23,823	19,800	174.2%	26,205	6,405		
33000 Intergov't Revenues									
33050 PERA Aid	0	0	0	0		0	0		
33101 Local Govt Aid	119,317	119,428	59,730	119,460	100.0%	119,787	327	0.3%	For Any Lawful Expenditure. 2027 estimated published
33150 Federal Disaster Aid	0	0	0	0		0	0		
33155 State Disaster Aid	0	0	0	0		0	0		
33160 Oth Disaster Aid/Contrib	0	0	0	0		0	0		
33200 Recycling Grant/Reimb	3,432	3,444	3,442	3,400	101.3%	3,400	0	0.0%	Same as Prior Year (PY)
33250 MN Small City Assistance									For roadways. SCA published 2027 forecast amt \$23,745 * 50%
33255 MN Public Safety Aid	23,749	15,397	8,764	25,574	60.2%	11,900	(13,674)	-53.5%	expected
33260 Local Grants - General	45,073	0	0	0		0	0		
Total 33000 Intergov't Revenues	191,571	138,269	71,936	148,434	93.2%	135,087	(13,347)	-9.0%	

City of Lake St Croix Beach
2027 Proposed Budget V4 9/21/2026

Inc (Dec) from
2026 to 2027

Fund and Account Numbers/Description	2024 Actual	2026			YTD % Annual Budget	2027 Final Budget	Inc (Dec) from 2026 to 2027		Comments
		2025 Actual	Preliminary YTD 8/31/26	2026 Annual Budget			\$	%	
34000 Chgs for Serv									
34050 General Government	3,650	3,540	2,490	3,600	98.3%	3,600	0	0.0%	\$360/yr x 10 sponsors
34051 Newsletter Sponsors	0			0			0		
34052 Assessment Searches	1,975	2,425	1,500	2,400	101.0%	2,400	0	0.0%	\$200/mo x 12 months
34053 City Hall Rent	5,625	5,965	3,990	6,000	99.4%	6,000	0	0.0%	
Total 34050 General Government	0	0	0	0			0		No clean up day planned
34070 Garbage, Recycling & Oth	0	0	0	0		0	0		
34071 Clean Up Day	0	0	0	0		0	0		
Total 34070 Garbage, Recycling & Oth	0	0	0	0		0	0		
34100 Parks & Rec									
34105 Park Dedication Fees	0	0		0		0	0		Either park pavillion rental - same as PY
34107 Park Rental	460	265	250	400	66.3%	400	0	0.0%	No fee increase. Weather/flood dependent; 2025 & 2026 no flood
34110 Beach Parking Permits									
34110 Beach Parking Permits	66,742	92,770	100,485	68,000	136.4%	70,000	2,000	2.9%	& hot PY
34120 Watercraft Permits	6,250	6,475	5,945	6,500	99.6%	6,500	0	0.0%	Beach parking fines paid
34130 Other Park Revenue	100	0	2,470	2,000	0.0%	2,000	0	0.0%	
Total 34100 Parks & Rec	73,552	99,510	109,150	76,900	129.4%	78,900	2,000	2.6%	
34200 Other Service Charges									
34200 Other Service Charges	79,177	105,475	113,140	82,900	127.2%	84,900	2,000	2.4%	
Total 34000 Chgs for Serv	5,202	1795	1500	2,000	85.8%	2,000	0	0.0%	From state of MN - same as PY - varies
35000 Fines & Forfeits	5,360	9169	6656	3,049	300.7%	4,500	1,451	47.6%	4M fund 3.6% on fund balances
36000 Investment Earnings									
37000 All Oth Rev	641	0	0	500	0.0%	0	(500)	-100.0%	LMCIT performance based & paid out retroactive
37010 Insurance Dividends	0	0		0		0	0		
37020 Reimbursements	12	2,635	24	0		0	0		
37030 Miscellaneous	0	11,500	2,000	0		0	0		Fire Dept Donations pass through via the City
37050 Donations - General City	653	14,135	2,024	500	2826.9%	0	(500)	-100.0%	
Total 37000 All Oth Rev	938,458	950,835	612,247	993,007	95.8%	987,016	(5,991)	-0.6%	
Total General Fund Revenue									

City of Lake St Croix Beach

2027 Proposed Budget V4 9/21/2026

Inc (Dec) from
2026 to 2027

Fund and Account Numbers/Description	2024 Actual	2025 Actual	2026 Preliminary YTD 8/31/26	2026 Annual Budget	YTD % Annual Budget	2027 Final Budget	\$	%	Comments
General Fund Expenses									
41000 Genl Govt									
41100 Mayor & Council	8,303	13,654	9063	13,629	100.2%	13,671	42	0.3%	2027 includes 0% increase and MN PL.
41110 Wages & Benefits	0	0	0	0		0	0		
41120 Other Expenses	8,303	13,654	9,063	13,629	100.2%	13,671	42	0.3%	
Total 41100 Mayor & Council									
41200 Admin & Finance	88,328	100,641	77,120	96,242	104.6%	133,950	37,708	39.2%	See "City Clerk & Staff" Tab
41210 Clerk/City Administrator	73,043	79,917	25,696	53,683	148.9%	35,474	(18,209)	-33.9%	See "City Clerk & Staff" Tab
41215 Deputy Clerk/Treasurer	42,444	69,183	30,418	54,000	128.1%	57,000	3,000	5.6%	
41220 Accounting	0	-	0	0		-	0		
41230 Payroll Service	0	-	0	0		-	0		
41250 Other/Miscellaneous	203,814	249,740	133,234	203,925	122.5%	226,423	22,498	11.0%	
Total 41200 Admin & Finance									
41300 Oth Genl Govt									
41301 Meeting Per Diem & Exp	1,407	4,792	138	5,000	95.8%	5,000	0	0.0%	Per diem rate \$25 * 200 mtgs: plan, park, fire, special, STS, WaCo, etc
41303 Banking Fees & Charges	528	652	203	500	130.4%	500	0	0.0%	Same as PY
41305 Misc/Other Expense	0	0	0	0		0	0		
41310 Financial Audit	17,009	20,185	16,475	19,000	106.2%	18,000	(1,000)	-5.3%	\$15,000 Auditor + \$3,000 Accountant support
41315 Elections	6,604	1,321	1,620	5,000	26.4%	2,000	(3,000)	-60.0%	WaCo election equipment maint. No election 2027
41320 Printing & Publishing	1,373	571	659	200	285.5%	200	0	0.0%	Newspaper notices
41325 Assessment Services	9,151	9,585	9,448	9,500	100.9%	9,500	0	0.0%	From WaCo - same as PY
41330 Legal Services	27,559	39,104	21,392	30,000	130.3%	35,000	5,000	16.7%	See details
41335 Office Equip & Supplies	13,168	11,836	9,751	9,500	124.6%	13,300	3,800	40.0%	See details
41340 Comm Equip & Service	15,878	30,268	18,501	31,000	97.6%	23,000	(8,000)	-25.8%	Same as PY
41345 Transportation & Mileage	875	894	373	1,000	89.4%	1,000	0	0.0%	See details
41350 Dues & Subscriptions	1,933	2,500	2,320	2,500	100.0%	3,400	900	36.0%	Postage \$225/month
41355 Newsletter	6,828	3,087	395	2,950	104.6%	2,700	(250)	-8.5%	Administrator transition
41360 Training & Education	1,392	2,918	2,823	2,000	145.9%	3,004	1,004	50.2%	
41390 Grants & Contributions	0	0	0	0		0	0		
Total 41300 Oth Genl Govt	103,706	127,714	84,097	118,150	108.1%	116,604	(1,546)	-1.3%	
41500 City Bldgs & Plant	10,568	13,910	7,451	12,500	111.3%	13,000	500	4.0%	
41507 City Hall Maint & Util	0	0	0	0		0	0		
41509 City Hall Imp	10,568	13,910	7,451	12,500	111.3%	13,000	500	4.0%	
Total 41500 City Bldgs & Plant	326,392	405,019	233,846	348,204	116.3%	369,698	21,494	6.2%	
Total 41000 Genl Govt									

City of Lake St Croix Beach
2027 Proposed Budget V4 9/21/2026

Inc (Dec) from
2026 to 2027

Fund and Account Numbers/Description	2024 Actual	2025 Actual	2026 Preliminary YTD 8/31/26	2026 Annual Budget	YTD % Annual Budget	2027 Final Budget	\$	%	Comments
42000 Public Safety									
42103 Law Enforcement	94,588	101,295	50,620	101,239	100.1%	106,508	5,269	5.2%	Washington County Sheriff Jun 15 memo
42105 Fire & Emergency Response	77,198	79,292	64,994	89,058	89.0%	104,478	15,420	17.3%	LSCV Fire District 2027 approved budget (LSCB 2026+17.3%)
42107 Animal Control	2,362	2,848	1,562	2,000	142.4%	2,220	220	11.0%	\$185/mo *12
42109 Building Inspection Serv	23,153	19,993	12,439	10,500	190.4%	14,000	3,500	33.3%	Est 70% of Building Permits Rev 32215
									Fire inspection fee CUP/rentals 31 * \$50 plus \$200 for repeat visits
42111 Oth Public Safety	10,000	12,225	250	0		1,750	1,750		PY
42150 Erosion & Flood Control	0	0	0	5,000	0.0%	5,000	0	0.0%	
42160 Public Safety Grants	0	0	0	0		0	0		
42203 Fire Hall Debt Serv	0	0	0	0		0	0		
Total 42000 Public Safety	207,300	215,653	129,864	207,797	103.8%	233,956	26,159	12.6%	
43000 Public Works									
43100 Streets									
43102 Contract Labor	0	0	0	0		0	0		
43103 Street Maintenance	13,160	7,388	8,763	17,500	42.2%	17,500	0	0.0%	Curb cutting, pot holes/minor repairs
43105 Snow & Ice Removal	4,074	29,089	18,195	25,000	116.4%	25,000	0	0.0%	PY
43107 Engineering Services	11,010	15,209	11,485	20,000	76.0%	20,000	0	0.0%	PY
43109 Traffic Signs & Control	965	0	300	1,250	0.0%	1,250	0	0.0%	traffic/parking/street name sign replacement
43111 Street Lighting	8,706	10,655	6,777	11,000	96.9%	11,000	0	0.0%	Electrical costs
43113 Street Drainage/Flooding	4,600	975	0	5,000	19.5%	5,000	0	0.0%	Street Sweeping (annual) + Cleaning of Drains/Culverts
43115 Weed Control	0	0	0	1,000	0.0%	0	(1,000)	-100.0%	
43116 Tree Program	0	0	0	0		0	0		
Total 43100 Streets	42,516	63,316	45,520	80,750	78.4%	79,750	(1,000)	-1.2%	
43200 Sanitation									
43203 Recycling Services	45,854	48,777	33,389	50,550	96.5%	50,925	375	0.7%	\$4,058*3mo + \$4259*9mo + \$105 Qtrly Admin. Current contract exp 3/28
43205 City Clean Up Day	0	0	0	0		0	0		No clean up day planned
43207 Garbage/Refuse Removal	530	560	704	500	112.1%	615	115	23.0%	\$51/mo x 12 mo.
Total 43200 Sanitation	46,384	49,337	34,093	51,050	96.6%	51,540	490	1.0%	
Total 43000 Public Works	88,900	112,654	79,613	131,800	85.5%	131,290	(510)	-0.4%	
45000 Parks & Rec									
45100 Park Wages & Benefits	12,624	12,002	7,713	14,772	81.2%	15,215	443	3.0%	See "City Clerk & Staff" Tab
45103 Mowing & Lawn Maint	22,778	20,002	0	20,000	100.0%	20,000	0	0.0%	PY
45105 Park Mint. Supplies & Util	13,144	14,853	10,581	13,000	114.3%	13,000	0	0.0%	PY
45107 Beach Patrol	9,609	2,578	0	5,000	51.6%	3,000	(2,000)	-40.0%	Reduced based on 2026 activity
45110 Equipment	0	0	0	0		0	0		
45200 Park Imp - General	0	0	0	0		0	0		
Total 45000 Parks & Rec	58,155	49,435	18,295	52,772	93.7%	51,215	(1,557)	-3.0%	

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2026 to 2027

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46500 Econ Dev									
46505 Water Mgmt Org	4,346	4,403	2,263	4,400	100.1%	4,400	0	0.0%	PY
46510 Codification	0	0	0	0		0	0		
46525 Easement & Land Acq	0	0	0	0		0	0		
46530 City Dev - Heritage Day	929	1,257	462	1,500	83.8%	1,500	0	0.0%	PY
Total 46500 Econ Dev	5,274	5,660	2,726	5,900	95.9%	5,900	0	0.0%	
49000 Miscellaneous									
49240 Insurance - Prop & Liab	10,669	10,275	9,707	11,000	93.4%	11,000	0	0.0%	PY
49250 Insurance - Workers Comp	1,580	1,264	905	1,750	72.2%	1,100	(650)	-37.1%	Based on LMC 2027 estimate
Total 49000 Miscellaneous	12,249	11,539	10,612	12,750	90.5%	12,100	(650)	-5.1%	
49300 Oth Financing Uses/Trfs									Predicted Fund Balances:
49305 Trf to Street Imp Fd (LGA) 39305	121,488	119,428	59,730	119,460	100.0%	119,787	327	0.3%	Balance \$214,933.28 on 12/31/26, \$273,600 on 12/31/27
49306 Trf to Street Imp Fd (SCA) 39306	0	15,397	8,763	25,574	60.2%	11,900	(13,674)	-53.5%	Balance \$6,450 on 12/31/26, \$7,450 on 12/31/27 repairs, parking lot netting
49307 Trf to Pettitt Park Fd 39307	1,000	1,000	500	1,000	100.0%	0	(1,000)	-100.0%	Balance \$10,400 on 12/31/26, \$11,500 on 12/31/27 playground equip repairs, parking meter replacement
49309 Trf to Playground Fd 39309	(3,500)	1,000	500	1,000	100.0%	1,000	0	0.0%	Balance \$48,000 on 12/31/26, \$74,550 on 12/31/27 Rip Rap
49310 Trf to Bluffland Fd	84,655	33,400	17,500	35,000	95.4%	26,550	(8,450)	-24.1%	Balance \$15,963 on 12/31/26 & 12/31/27 For purchase of flood properties
49315 Trf to Bldg & Land Fd 39315	10,000	0	6,250	12,500	0.0%	0	(12,500)	-100.0%	Balance \$0
49319 Trf to Street Imp Fd (Other) 39319	0	(60,000)	0	0		0	0		Balance \$18,125 on 12/31/26, \$25,125 on 12/31/27 City water line maintenance
49320 Trf to LT Imp - Water Main 58021	10,000	(41,896)	4,000	8,000	-523.7%	7,000	(1,000)	-12.5%	Balance \$9,906 on 12/31/26 & 12/31/27 Park land tree/brush mgmt
49320 Trf to LT Imp - Veg Mgmt 58022	5,000	5,000	2,500	5,000	100.0%	0	(5,000)	-100.0%	Balance \$6,594 on 12/31/26, \$7,594 on 12/31/27 Gator replacement scheduled for Dec 2028
49320 Trf to LT Imp - Parks Gen'l 58023	1,000	1,000	500	1,000	100.0%	1,000	0	0.0%	Balance \$12,150 on 12/31/26, \$12,900 on 12/31/27 Flood pump, skid loader, truck, etc
49320 Trf to LT Imp - Equip/Vehicles 58024	0	1,896	1,000	2,000	94.8%	750	(1,250)	-62.5%	Balance \$2,000 on 12/31/26, \$2,250 on 12/31/27
49320 Trf to LT Imp - Office Equip 58025	250	250	125	250	100.0%	250	0	0.0%	Furniture/fixture replacement
49320 Trf to LT Imp - City Hall Imp 58026	5,000	0	5,000	10,000	0.0%	2,000	(8,000)	-80.0%	Balance \$18,087 on 12/31/26, \$20,087 on 12/31/27 New steps, ramp, building repairs
49320 Trf to LT Imp - Comp Plan 58027	4,000	500	250	500	100.0%	0	(500)	-100.0%	Balance \$6,140 on 12/31/26 & 12/31/27 Updates & filing of comp plan
49320 Trf to LT Imp - Snow Ice Reserve 58028	0	0	0	0		0	0		Balance \$6,000 on 12/31/26 & 12/31/27 If extreme weather & annual budget is exhausted
49320 Trf to LT Imp - Comm (Cable) 58030	0	0	0	0		0	0		Balance \$0
49320 Trf to LT Imp - Warning Siren	0	0	0	0		0	0		Balance \$600 on 12/31/26 & 12/31/27 Repairs/maintenance
49320 Trf to LT Imp - Codification 58032	2,000	5,500	500	1,000	550.0%	0	(1,000)	-100.0%	Balance \$9,296 on 12/31/26 & 12/31/27 Any code/zoning related costs
49320 Trf to LT Imp - ROW 58033	5,988	5,000	2,500	5,000	100.0%	3,620	(1,380)	-27.6%	Balance \$2,635 on 12/31/26, \$6,255 on 12/31/27 Tree/brush removal in ROW
49320 Trf to LT Imp - Tree Prog (Parkland) 58034	5,000	5,000	2,500	5,000	100.0%	2,500	(2,500)	-50.0%	Balance \$6,406 on 12/31/26, \$8,906 on 12/31/27
49320 Trf to LT Imp - Audit Legal 58035	500	500	250	500	100.0%	500	0	0.0%	Remove/replace trees in park land
									Balance \$3,640 on 12/31/26, \$4,140 on 12/31/27 Avail if annual budget is exhausted

City of Lake St Croix Beach

2027 Proposed Budget V4 9/21/2026

Inc (Dec) from
2026 to 2027

Fund and Account Numbers/Description	2024 Actual	2025 Actual	2026 Preliminary YTD 8/31/26	2026 Annual Budget	YTD % Annual Budget	2027 Final Budget	\$	%	Comments
49320 Trf to LT Imp - MN UI 58036	500	500	(5,250)	500	100.0%	5,500	5,000	1000.0%	Balance \$500 on 12/31/26, \$6,000 on 12/31/27 For staff
49320 Trf to LT Imp - Fire Relief 58037	500	500	250	500	100.0%	500	0	0.0%	unemployment claims - benefits can last up to 26 weeks
49320 Trf to LT Imp - Heritage Days 58038	0	0	0	0		0	0		Balance \$3,500 on 12/31/26, \$4,000 on 12/31/27 In event City
49320 Trf to LT Imp - Covid Funds	0	0	0	0		0	0		has to fund Fire Relief Increase
49320 Trf to LT Imp - Levee 58040	0	0	0	0		0	0		Balance \$0
49320 Trf to LT Imp - 2023 Flood	10,000	0	0	0		0	0		Balance \$0
Total 49300 Oth Financing Uses/Trfs	263,381	93,975	107,368	233,784	40.2%	182,857	(50,927)	-21.8%	
Total General Fund Expense	961,651	893,934	582,323	993,007	90.0%	987,016	(5,991)	-0.6%	
Total 101 General Fund	(23,193)	56,901	29,924	0		0	0		Goal to be zero \$ increase for 2027 budget from 2026 budget.

City of Lake St Croix Beach
2027 Proposed Budget V4 9/21/2026

Inc (Dec) from
2026 to 2027

Fund and Account Numbers/Description	2024 Actual	2025 Actual	2026		YTD % Annual Budget	2027 Final Budget	Inc (Dec) from 2026 to 2027		Comments
			YTD 8/31/26	Annual Budget			\$	%	
250 Charitable Gaming Fd									
31820 Charitable Gaming Rev	0	1,883	479	0		0			Gaming Tax. Not Levied
36102 Investment Earnings	663	442	140	100	441.6%	100			
45820 Charitable Gaming Exp	0	(10,000)		0		0			
Total 250 Charitable Gaming Fd	663	(7,676)	619	100	-7675.5%	100			
402 Street Imp Fd									
36103 Investment Earnings	4,928	4,429	3,523	0		0			
39305 Trf fr Gen'l Fd (LGA)	97,739	108,199	59,730	119,460	90.6%	119,787			
39306 Trf fr Gen'l Fd (SCA)	23,749	15,397	8,764	25,574	60.2%	11,900			
393019Trf fr Gen'l Fd (Other)	(26,000)	(58,800)		0		0			
43407 Engineering - Street Imp	(1,650)	(3,530)	(3,470)	(10,000)	35.3%	(3,000)			
43415 Street Improvements	(57,405)	(66,764)	(71,165)	(70,000)	95.4%	(70,000)			
Total 402 Street Imp Fd	41,361	(1,068)	(2,619)	65,034	-1.6%	58,687			
404 Pettitt Park Imp Fd									5 banners * \$200
34810 Pettitt Park Banner Fees	1,200	1,400	600	1,000	140.0%	1,000			
34811 Pettitt Park Rental Fees	0	300	300	0		0			
36104 Investment Earnings	315	90	105	0		0			
36836 Grants & Donations	500	500	1,080	0		0			Twins grant match, parking lot netting, repairs
39307 Trf fr Genl (Pettitt Park)	1,000	1,000	500	1,000	100.0%	0			
45810 Pettitt Park Imp	(11,400)	0	0	0		0			
Total 404 Pettitt Park Imp Fd	(8,385)	3,290	2,585	2,000	164.5%	1,000			
405 Playground Imp Fd									
36105 Investment Earnings	772	407	255	100	407.3%	100			Playground equipment repairs. Parking meter replacement in 2028 w/2 credit card only machines estimated \$10K. Vendor will buy back old meter \$ TBD.
36835 Donations - Playground Imp	0	0	0	0		0			
39309 Trf fr Genl (Playground)									
45815 Playground Improvements	(3,500)	1,000	500	1,000	100.0%	1,000			
Total 405 Playground Imp Fd	(3,990)	(203)	(1,694)	0		0			
410 Bluffland									
33265 Grant - SCRA Shoreline Stabilization	0	0		0		0			Rip rap 300' remaining? Cost ~ \$40K per 100'
36106 Investment Earnings	1,126	668	654	0		0			
39310 Trf fr Genl (Bluffland)	84,655	44,629	17,500	35,000		26,550			
39322 Trf fr LT Imp (Levee Maintenance)	0	0	0	0		0			
39312 Trf fr Genl (Stair 7 Project)	0	0	0	0		0			
43805 Bluff Maint, Suppl & Util	(2,020)	(1,950)		0		0			
43807 Eng'g - Bluffland/Levee	(9,381)	(10,982)	(3,152)	0		0			Natural Shore
Vegetation Mgmt - Natural Shore	0	(6,589)	(3,175)	(5,000)	131.8%	(4,000)			WCD
Rip Rap Maintenance	(5,357)	(4,794)	0	(5,000)	95.9%	(5,000)			
43815 Bluffland/Levee Imp	0	0	0	0		0			
Total 410 Bluffland	69,023	20,983	11,827	25,000	83.9%	17,550			

City of Lake St Croix Beach
2027 Proposed Budget V4 9/21/2026

Fund and Account Numbers/Description	2024 Actual	2025 Actual	2026 Preliminary YTD 8/31/26	2026 Annual Budget	YTD % Annual Budget	2027 Final Budget	Inc (Dec) from 2026 to 2027		Comments
							\$	%	
415 Bldg & Land Fund									
36107 Investment Earnings	1,020	256	93	0		0			For purchase of flood properties
39315 Trf fr Genl (Bldg & Land)	10,000	0	6,250	12,500	0.0%	0			
41709 City Hall Imp	0			0		0			
41785 16860 19th St		(439)		0		0			
41790 Other Bldg & Land Expense	(33,109)			0		0			
Total 415 Bldg & Land Fd	(22,089)	(183)	6,343	12,500	-1.5%	0			
450 LT Improvement Fd									
36108 Investment Earnings	(1,388)	3,856	2,146	0		0			City water line maintenance
58021 Water Main Repairs	(9,854)	(46,771)	4,000	8,000	-584.6%	7,000			Park land tree/brush mgmt
58022 Vegetative Management	5,000	5,000	2,500	5,000	100.0%	0			Gator replacement scheduled for Dec 2028
58023 Park Imp - General	12,438	1,000	500	1,000	100.0%	1,000			Flood pump, skid loader, truck, etc
58024 Equip/Vehicle Replacement	(6,443)	1,896	1,000	2,000	94.8%	750			Furniture/fixture replacement
58025 Office Equipment	250	250	125	250	100.0%	250			New steps, ramp, building repairs
58026 City Hall Imp	5,000	(7,149)	6,545	10,000	-71.5%	2,000			Updates & filing of comp plan
58027 Comprehensive Plan	(9,000)	500	250	500	100.0%	0			If extreme weather & annual budget is exhausted
58028 Snow & Ice Reserve	0	0	0	0		0			
58029 Clean Up Day Reserve	0	0	0	0		0			
58030 Community Communications (Cable)	0	0	0	0		0			Repairs/maintenance
58031 Warning Siren	(4,000)	0	0	0		0			Any code/zoning related costs
58032 Codification	668	4,363	5	1,000	436.3%	0			Tree/brush removal in ROW
58033 Right of Way Maint	(5,141)	(1,285)	2,500	5,000	-25.7%	3,620			Remove/replace trees in park land
58034 Tree Program (Park Land)	548	(3,849)	2,500	5,000	-77.0%	2,500			Avail if annual budget is exhausted
58035 Audit & Legal Reserve	500	500	250	500	100.0%	500			
58036 MN UI Reserve	500	500	(5,250)	500	100.0%	5,500			For staff unemployment claims - benefits can last up to 26 weeks
58037 Fire Relief	500	500	250	500	100.0%	500			In event City has to fund Fire Relief increase
58038 Heritage Days	0	0	0	0		0			
58039 Future Infrastructure	0	0	0	0		0			
58040 Levee	0	0	0	0		0			
58044 2019 Flood	0	0	0	0		0			
58045 COVID-19/ACA Funding	0	0	0	0		0			
58046 2023 Flood	0	0	0	0		0			
58047 2023 Storm Damage	0	0	0	0		0			
Total 450 LT Improvement Fd	(10,423)	(40,688)	17,321	39,250	-103.7%	23,620			
510 Veterans Memorial									
36109 Investment Earnings	773	1,621		0		0			Donations
36830 Veterans Memorial Donations	55,191	42,676		25,000	170.7%	0			Land Contract Pymt
45830 Veterans Mem Imp/Exp	(35,100)	(6,383)		(25,000)	25.5%	0			
Total 510 Veterans Memorial	20,864	37,915	0	0		0			
	61,102	70,677	65,061	144,984		102,057			
			185,118	204,489		199,254			
Non-Property Tax Revenue									

City of Lake St Croix Beach
2027 Proposed Budget - Changes from V2 7/20/26 to V4 9/21/26

	V4	V2	Inc/(Dec)
Revenue	987,016	984,911	2,105
General Prop Tax	656,886	656,130	756
Fiscal Disparity	65,438	66,194	(756)
Liq/Cigarettes Permits	1,500	1,650	(150)
ATV Permits	1,005	750	255
Beach Parking Permits	70,000	68,000	2,000
Total Revenue Change			2,105
Expenses	987,016	1,000,857	(13,841)
Office Equip & Supplies	13,300	14,000	(700)
Comm Equip & Services	23,000	21,000	2,000
Training & Education	3,004	3,000	4
Animal Control	2,220	2,000	220
Garbage	615	500	115
Beach Patrol	3,000	5,000	(2,000)
Insurance Work Comp	1,100	1,750	(650)
Trf to Bluffland	26,550	35,000	(8,450)
Trf to Building & Land	-	12,500	(12,500)
Trf to LT Water Main	7,000	5,000	2,000
Trf to LT ROW	3,620	2,500	1,120
Trf to LT MN UI	5,500	500	5,000
Total Expense Change			(13,841)
Total General Fund	0	(15,946)	15,946

Estimated Pay 2027 Property Tax Impact Worksheet

Taxing District:

2000 Lake St Croix Beach

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

Item	Actual Pay 2026 (A)	Proposed Pay 2027 (B)	% Change (C)
1. Levy before reduction for state aids	\$722,324	\$722,324	0.0%
2. State Aids	\$0	\$0	0.0%
3. Certified Property Tax Levy	\$722,324	\$722,324	0.000%
4. Fiscal Disparity Portion of Levy	\$66,194	\$65,438	-1.1%
5. Local Portion of Levy	\$656,130	\$656,886	0.1%
6. Local Taxable Value	2027 is an ESTIMATE	\$1,838,636	3.0%
7. Local Tax Rate	36.764%	35.727%	-2.8%
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	2027 is an ESTIMATE	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 2.3% change in market value from 2026 to 2027, 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 2026				
Pay 2026 MV	95,000 @40% - rem @ 9%	(D) - (E)	500,000@1.0% rem @ 1.25%	(A7 x G) + (A12 X D)
14. 338,100	16,100	322,000	3,220	\$1,183.80
15. 244,400	24,600	219,800	2,198	\$808.07
16. 293,300	20,200	273,100	2,731	\$1,004.03
17. 342,100	15,800	326,300	3,263	\$1,199.61
18. 391,000	11,400	379,600	3,796	\$1,395.56

Estimated Pay 2027				
Pay 2027 MV X 1.023	95,000 @40% - rem @ 9%	(D) - (E)	500,000@1.0% rem @ 1.25%	(B7 x G) + (B12 x D)
19. 345,900	15,400	330,500	3,305	\$1,180.78
20. 250,000	24,100	225,900	2,259	\$807.07
21. 300,000	19,600	280,400	2,804	\$1,001.79
22. 350,000	15,100	334,900	3,349	\$1,196.50
23. 400,000	10,600	389,400	3,894	\$1,391.21

Percentage Change from 2026 to Estimated 2027				
24. 2.3%	-4.3%	2.6%	2.6%	-0.3%
25. 2.3%	-2.0%	2.8%	2.8%	-0.1%
26. 2.3%	-3.0%	2.7%	2.7%	-0.2%
27. 2.3%	-4.4%	2.6%	2.6%	-0.3%
28. 2.3%	-7.0%	2.6%	2.6%	-0.3%

**City of Lake St Croix Beach
2027 Budget - Mayor and Council**

	2026 Pay Rate	Increase	2027 Pay Rate	PERA/SS Rate	PERA/SS	Medicare Rate	Medicare	MNPL Rate	MNPL
Mayor	2,925	0.0%	2,925	5.00%	146.25	1.45%	42.41	0.33%	\$ 9.65
Councilmember	2,438	0.0%	2,438	5.00%	121.88	1.45%	35.34	0.33%	\$ 8.04
Councilmember	2,438	0.0%	2,438	5.00%	121.88	1.45%	35.34	0.33%	\$ 8.04
Councilmember	2,438	0.0%	2,438	7.65%	186.47	1.45%	35.34	0.33%	\$ 8.04
Councilmember	2,438	0.0%	2,438	7.65%	186.47	1.45%	35.34	0.33%	\$ 8.04
	12,675		12,675		762.94		183.79		\$ 41.83
									13,664

Can only increase in election years (2026, 2028, 2030) for the following fiscal year (2027, 2029, 2031)

City of Lake St Croix Beach 2027 Budget - City Clerk and Staff

Description	Current City Clerk/Admin FT 0 mo	Current City Clerk/Admin 20 hrs PT 10 mo Jan-Oct	Transition Plan: New City Clerk/Admin		Deputy Clerk/Treasurer	Public Works	Total	City Admin/Clerk	Deputy Clerk/Treasurer
			FT 12 mo Jan-Dec	Dec					
Current Salary Rate per Pay Period	\$0.00	\$ 1,541.50	\$3,033.33						
Current Hourly Rate	\$0.00	\$35.57	\$35.00		\$26.86	\$24.67			
Current Weekly Hours		20	40		20	10			
Current Annual Wages	\$0	\$30,830	\$72,800		\$27,934	\$12,828	\$144,393		
Pay Increase - %	3.00%	3.00%	3.00%		3.00%	3.00%		3.00%	3.00%
Pay Increase - \$	\$0	\$925	\$2,184		\$838	\$385	\$4,332		
New Annual Wages	\$0	\$31,755	\$74,984		\$28,772	\$13,213	\$148,725		
Contingency	\$0	\$0	\$0		\$0	\$0	\$0		
Employer Paid Taxes/Benefits									
Soc Sec/Medicare 7.65%	\$0	\$2,429	\$5,736		\$2,201	\$1,011	\$11,377	7.65%	7.65%
PERA 7.50%	\$0	\$2,382	\$5,624		\$0	\$991	\$8,996	7.50%	7.50%
Health/Dental/Life Ins	\$0	\$0	\$9,000		\$4,500	\$0	\$13,500	\$750	\$375
Disability	\$0	\$0	\$2,040		\$0	\$0	\$2,040	\$170	\$0
Subtotal - Emp Pd Taxes/Benefits	\$0	\$4,811	\$22,400		\$6,701	\$2,002	\$35,914		
Employer Pd Taxes/Benefits % of Wages	#DIV/0!	15.60%	30.77%		23.99%	15.60%	24.87%		
Total Wages & Emp Pd Taxes/Benefits	\$0	\$36,566	\$97,384		\$35,474	\$15,215	\$184,638		
2027 Budget Clerk Admin =	\$133,950								
2026 Budget Clerk Admin =	96,242	Deputy clerk=	19112		34571	14772	164697		
		Clerk/Admin inc	\$18,596						
Other Expenses:									
Office Supplies									\$0
Training/Miscellaneous									\$0
Total Budget									\$0
Total Budgeted Hours Annually	0	867	2,080		1,040	520			
Budgeted Cost per Hour	#DIV/0!	\$42.19	\$46.82		\$34.11	\$29.26			
									\$204,580
									\$184,638
									\$19,941
									Total Increase over 2026 budget

Healthcare was budget at \$9,000/\$2,250 for 2026, \$2,250 each for 2025 and 1.LSCB paid \$4,500 each in 2024 & 2023.
Deputy weekly hours for 2026 = 10, 2025 = 24, 2024 = 26.
Treasurer weekly hours for 2026 = 20, 2025 = 27, 2024 = 22.

City of Lake St Croix Beach 2027 Select Budget Expense Details

Office Expense 41335/101	2027
New Copier GreatAmerican (578 + 20)+ color usage \$	7,176
Cleaning & bath supplies	500
Office supplies Quill paper	1,700
Office supplies Non paper	1,000
Accounting postage, office, QB (150*12)	2,150
Stamps, certified mail	300
Wordpress website platform	100
Copier Maintenance Coordinated Bus Systems (31*12)	372
	<u>13,298</u>

Communication Expense 41340/101	2027
American Legal Online internet renewal fee	500
Tech CIT support \$500 mo, Sonic Wall \$600/yr, MS 365 \$865/yr	7,465
Comcast \$350/mo (contract Jan 2026-Dec 2028)	4,200
Don Fixmer Videographer	3,400
AV Support	2,500
Website Hosting	4,200
Clerk Minutes	650
	<u>22,915</u>

Dues & Subscriptions 41350/101	2027
Zoom meeting annual	173
Vimeo video platform annual	720
Dropbox annual	120
Stillwater Gazette	85
LMC membership Jan-Dec 2026 annual	1,560
MN Assn Of Small Cities Jul-Jun 2026 annual	670
	<u>3,328</u>

WASHINGTON COUNTY

Payable Year 2027 PROPOSED Property Tax Levy Certification

DUE: September 30, 2026

Municipality:

City of Lake St Croix Beach

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	987,016	119,787	144,905	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	987,016	119,787	144,905	722,324
Referenda Market Value Levy	This amount will be zero unless you have held a referendum			722,324
TOTAL LEVY	Total Net Tax Capacity Levy + Referenda Market Value Levy = Total Levy			

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.**

CITIES OF 500 OR LESS POPULATION ONLY:

☐ Check this box if you stipulate that your final property tax levy will be the same as the proposed levy certified on this form. If you check this box, no further certification of your levy will be required. **This does not apply to townships whose budgets are set in March or September.**

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
Print Name/Title	E-mail	

AN ORIGINAL SIGNED FORM MUST BE MAILED OR HAND DELIVERED TO WASHINGTON COUNTY TAXATION DIVISION BY 09/30/2026

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

Washington County Truth in Taxation
Certification of Contact Information and Budget/Tax Meeting Dates
For Payable Year 2027

Please return this form to the address below by SEPTEMBER 30, 2026

City of Lake St Croix Beach

Prior Year Meeting Date	DECEMBER 15, 2025
Prior Year Meeting Time	6:00 PM
Pay 2027 Meeting Date	December 21, 2026
Pay 2027 Meeting Time	6:00 PM

The mailing address, telephone and website printed on the Notice of Proposed Taxes that taxpayers will use to contact you with question or comments.
Do NOT include staff names or titles in this section.

☐ Check this box if no changes to the mailing address and contact information.			
Authority Name	CITY OF LAKE ST CROIX BEACH	Change to Authority Name	
Mailing Address	16455 20TH ST S	Change to Mailing Address	
City State Zip	LAKE ST CROIX BEACH MN 55043	Change to City State Zip	
Phone Number	(651) 436-7031	Change to Phone Number	
Website	www.ci.lakestcroixbeach.mn.us	Change to Website	www.lakestcroixbeach.gov

The location of the Truth in Taxation meeting. The tax authority name will print under the mailing address and does not need to be repeated in this section.
☒ Check this box if no changes to the meeting location.

Meeting Location 1	CITY HALL	Change to Meeting Location 1	
Meeting Location 2	16455 20TH ST S	Change to Meeting Location 2	

☐ YES ☐ NO **SCHOOL DISTRICTS ONLY:** Does the school district intend to hold a referendum under 126C.17 subd. 9 at the November general election?

Contact Name	Mary Ashby
Phone Number	651-436-7031

Washington County Property Records & Taxpayer Services
Taxation Division
14949 62nd St N, PO Box 6
Stillwater MN 55082

If you have questions about this form:
Call us at 651-430-6155 or
Email us at PRTS-Taxation-Mailbox@washingtoncountymn.gov