AGENDA

Blackduck City Council - Work Session Meeting

6:00 PM - Monday, August 17, 2026

City Hall, 8 Summit Drive, Blackduck MN

CITY OF BLACKDUCK 2027 GENERAL FUND BUDGET HIGHLIGHTS

AUGUST 13, 2026 @ 2:00PM CITY HALL BLACKDUCK, MN

BLACKDUCK FINANCE COMMITTEE

FY27 FINANCE COMMITTEE:

1. Review 2027 Bond / Debt Schedule with committee – items to note: new debt for PW Lift station debt (if closes before EOM Sept.)
2. REVENUE:
   a. 2027 Property Tax Proposal includes the Levy at: $427,013 w/o surplus - $317,013 with/surplus
      i. Provide and review EOY 2025 General Fund Surplus by Department
   b. 2027 Local Government Aid is confirmed @ $325,753 *(increase of $1,166)*
   c. Contribution from Liquor Fund total to transfer = $60,000
   d. Small Cities Assistance State Aid = $16,160.00 *(reduction of $1,369 over 2026)*
   e. No Class 4d(1) transition Aid for 2027 - *loss of $19,757 in revenue*
   f. No Police Training Reimbursement or Police Aid – *loss of $14,000 in revenue*

3. EXPENDITURES:

   g. Payroll & Benefits:
      i. Estimating Department of Labor 2027 minimum wage increase *($.28/per employee)* for: Administration; Public Works; & Police employees
      ii. MN Paid Leave – percentage unchanged for 2027 remains @ 0.08%
      iii. Proposed 2027 Proposed Wage Scale -
         1. Recommending **6% increase** per wage scale for:
            a. Administrator = $48.34 *(includes DOL increase item ai.)*
         2. Recommending **4% increase** for: all Union employees per 2025 contract
            a. Public Works Director = $48.31 *(includes DOL increase)*
            b. Deputy Clerk = $35.47 *(includes DOL increase item ai.)*
            c. Maintenance = $35.00 & $31.41 respectively *(includes DOL increase item ai.)*
      iv. Health Insurance premium $? *(2027 amount not available Coop annual meeting 8/24/26)*
      v. Health Care Savings Account contribution @ $266.67/month a $3,200 deductible *(2026 amount not available)*
      vi. Dental Insurance premium $38.08 *(increase over 2026 $1.81)*
      vii. Central Pension Fund Employer contribution per Union Contract estimated in wage budgets.

- *viii.* PERA *(no full-time employee increase for 2027)*
- *ix.* PERA Police & Fire 17.7% *(no change for 2027)*
- x. PERA part time employees *(no change)* (base withholding of 6.5% factored for all PT grossing + $5,100yr)

h. General Fund Operating Budgets – Department Highlights – **total general fund budget decreased $12,994**

- i. Administration: increase +5.83% (audit services & payroll)
- ii. Police: decrease -14.71% (contract for services; no auto/WC insurance; only building operating expense)
- *iii.* Fire: decrease -2.79% (turnout gear; reduction in insurance; increase to payroll)
- *iv.* Streets: increase +3.32% (retain street materials budget; machinery repairs increase)
- *v.* Parks: increase +9.59% (addition of repairs to machinery for mowers)
- *vi.* Street Lighting: increase +6.25% (increase cost of electricity)
- *vii.* City Council: decrease -0.14%
- *viii.* Buildings & Planning: decrease -70.0%
- *ix.* Library: increase +0.86%
- *x.* License Center: increase +1.77% (audit services & payroll)

i. Other:

- *i.* Liability *(+7%)*, Property *(+5%),* Auto *(+10%),* and Workers Compensation *(+5%)* Insurance estimated increases for 2027

4. Review Sample Property Tax – 2026 Net Tax Capacity (not available at this time)

NEXT BUDGET MEETING SCHEDULE FOR September 10, 2026 @ 2PM

BLACKDUCK FINANCE COMMITTEE MEETING

THURSDAY, AUGUST 13, 2026 @ 2PM

BLACKDUCK CITY HALL 8 SUMMIT AVE. E.

CALL TO ORDER: The Finance Committee for the City of Blackduck met in a scheduled work session in council chambers at City Hall at 2:00PM on August 13, 2026.

Roll Call
Councilors present: Mayor Gullette

Staff Present: City Administrator, Christina Regas

Topics covered in the work session were as follows:

1. The 2027 City of Blackduck Bond/Debt Schedule was provided and discussed. Regas reports the debt schedule could change as the lift station debt has not been issued.
2. The 2027 LGA commitment from the State of MN was provided: $325,753 *(increase of $1,166)*
3. Small Cities Assistance State Aid of $16,160 *(decrease of $1,369)*
4. Class 4d(1) transition aid not provided in 2027. Loss of $19,757 in revenue
5. Police Training Reimbursement or Police Aid not budgeted from loss of department. Loss of $14,000 in revenue.
6. At this time 2027 preliminary budget numbers provide the City levy a decrease with use of a surplus from 2025.
7. Proposed Payroll and Benefit changes were provided. Regas reports proposed budgets on wages were discussed with all department heads noting
8. Operating Budgets for each department were provided for review.
    a. Administration preliminary budget increase = +5.83%
    b. Police preliminary budget increase = -14.71%
    c. Fire preliminary budget decrease = -2.79% - *Annual Budget meeting – August 13, 2026*
    d. Streets preliminary budget increase = +3.32%
    e. Parks preliminary budget increase = +9.59% *(includes request for repairs to machinery for mowers)*
    f. City Council, Buildings, and Street Lighting preliminary budgets are flat
    g. Planning Budget to decrease – no rental inspections in 2027
    h. Library preliminary budget increase = +0.86%
    i. License Center preliminary budget increase +1.77%
    j. Other – LMCIT insurance recommended increases are as follows: Liability +7%; Property +5%; Auto +10%; and Workers Compensation +5%
9. Review of Sample Property Tax & 2026 Net Tax Capacity – shows reduction of per household tax due to use of 2025 surplus. At time of meeting 2026 NTC amount from County Assessor's office not available.
10. Committee next meeting scheduled for September 10, 2026 @ 2pm.

ADJOURN – Finance Committee adjourned their work session at 2:40pm.

2027 GO BONDS - *Updated 8/10/2026*
Budgeting 2027 P/I Payments
Utilizing 2026 Special Assessments

	Principle Payments	Interest	Specials (uses Dec 25, Jan. 26 & June 26)	Property Tax	Revenue		P & I
Intra Loan (325)	$5,974.24	$413.80	$3,611.77	$0.00	$0.00		$6,579.68
Revenue GO (601)	$50,000.00	$11,475.00	$0.00	$0.00	$61,475.00	*Fund (601)*	$64,548.75
Revenue Go (320)	$5,000.00	$1,360.00	$11,627.23	$0.00	$0.00		$6,550.80
Go Bond 2023A USDA (381)	$27,737.12	$35,446.44	$0.00	$23,829.89	$41,249.18	*Fund (601 & 602)*	$65,079.07
Go Bond 2023B USDA (382)	$5,909.68	$11,774.48	$0.00	$10,391.74	$7,822.94	*Fund (601 & 602)*	$18,214.68
Go Bond 2026A Sewer Disposal System	$0.00	$35,681.25	$0.00	$21,926.27	$14,825.42	*Fund (602)*	$36,751.69
Revenue 2021A Go Bond (609)	$30,000.00	$9,355.00	$0.00	$0.00	$41,322.75		$41,322.75
USDA Loan#09 Skid Steer (352)	$3,406.00	$0.00	$0.00	$0.00	$0.00	*Levy*	*$3,406.00*
Go Equipment Bond 2024A - PW (331)	$24,000.00	$7,245.00		$32,807.25	$0.00		$32,807.25
Intra Loan Shed (613)	$5,000.00	$0.00	$0.00	$0.00	$5,000.00		$5,000.00
Intra Loan Shed (613)	$924.76	$193.24	$0.00	$0.00	$1,118.00		$1,118.00
Internal Loan Rough Mower (613)	$3,502.63	$148.11	$0.00	$0.00	$3,650.74		$3,650.74
2025A Go Equipment Certificate - Fire (341)	$30,000.00	$15,660.00	$0.00	$0.00	$47,943.00	*uses Relief donations*	$47,943.00
Blackduck HRA Levy				$8,255			
Demolition Revolving Loan Debt	$11,950.54	$2,485.46	$0.00	$0.00	$15,157.80	*uses 250 cash*	$15,157.80
Totals	$203,404.97	$131,237.78	$15,239.00	$97,209.92	$239,564.83		$348,130.21

General Fund $317,013.00

Levy: $414,222.92

2026A Sewer Bond not finaled only estimating

-6.5% *assumes surplus of $110,000 from 2025*

Bond Maturity Dates:	Description:	Balance After 2027 Payments:
2/1/2035	Water Tower (601)	$450,000.00
8/20/2046	Water (Main & Summit) (320)	$131,000.00
2/1/2029	Frontage/Pine Ave (325)	$9,301.64
3/1/2031	2020 Golf Cart Shed (613)	$4,973.03
3/1/2031	2020 Golf Cart Shed (613)	$15,000.00
2/1/2042	2021 Go Bond (609)	$500,000.00
2/1/2031	USDA Loan #09 Skid Steer (318)	$10,218.00
2/1/2032	2024A Go Equipment Cert. Streets (331)	$138,000.00
2/1/2028	2022 Golf Rough Mower (613)	$1,915.79
8/1/2063	Go Bond 2023A USDA (101, 601, 602)	$1,547,659.88
8/1/2063	Go Bond 2023B USDA (101, 601, 602)	$288,676.32
8/15/2036	Demolition Revolving Loan Fund (250)	$115,294.99
2/1/2036	2025A Go Equipment Certificate - Fire (341)	$333,000.00
		$3,545,039.65

Total Liquor Debt:	$500,000.00
Total Water Debt:	$581,000.00
Total Golf Debt:	$21,888.82
Total Sewer Debt:	$0.00
Total General Fund Debt:	$490,519.64
PW/PS Facility Debt:	$1,836,336.20

Property Tax Levy History:

2020	$252,138.00	Certified
2021	$303,411.00	Certified
2022	$305,866.00	Certified
2023	$373,941.00	Certified
2024	$405,703.74	Certified
2025	$430,981.05	Certified
2026	$443,156.65	Certified
2027	$414,222.92	Proposed

2027 General Fund Revenues

updated 8/12/2026

General Fund Revenue	2025 Budget	2025 YTD Amount	2026 Budget	2026 YTD Amount	2027 Budget	
R 101-31000 General Property Taxes	$376,346.00	$376,790.56	$379,393.00	$214,800.85		*levy should be less the surplus and show unbalanced*
R 101-31030 Mobile Home Tax	$800.00	$1,066.56	$800.00	$132.48	$800.00	
R 101-31900 Penalties and Interest DelTax	$1,000.00	$3,312.86	$1,000.00	$70.91	$1,000.00	
R 101-31050 Tax Increments	$0.00	$338.39	$1,000.00	$2,088.39	$0.00	
R 101-32000 Licenses and Permits	$3,500.00	$570.00	$10,000.00	$12,863.24	$3,500.00	
R 101-32240 Animal Licenses	$0.00	$20.00	$125.00	$0.00	$0.00	
R 101-33100 Federal Grants and Aids	$0.00	$0.00	$0.00	$0.00	$0.00	
R 101-33130 CDBG	$0.00	$0.00	$0.00	$0.00	$0.00	
R 101-33400 State Grants and Aids	$21,871.00	$30,310.00	$37,286.00	$15,842.50	$16,160.00	
R 101-33401 Local Government Aid	$323,855.00	$323,855.00	$324,587.00	$162,293.50	$325,753.00	
R 101-33403 Market Value Credit-MH	$0.00	$0.00	$0.00	$0.00	$0.00	
R 101-33404 PERA AID	$0.00	$0.00	$0.00	$0.00	$0.00	
R 101-33405 Market Value Credit - Real	$0.00	$0.00	$0.00	$0.00	$0.00	
R 101-33406 Market Value Credit-TIF	$0.00	$0.00	$0.00	$0.00	$0.00	
R 101-33407 Market Value Credit-AG	$0.00	$89.66	$0.00	$0.00	$0.00	
R 101-33416 Police Training Reimbursement	$1,500.00	$0.00	$1,500.00	$0.00	$0.00	*no PD will not apply for*
R 101-33423 State Police Aid	$13,000.00	$12,703.64	$13,000.00	$0.00	$0.00	*no PD will not apply for*
R 101-33424 State Fire Aid	$19,000.00	$33,695.84	$19,000.00	$0.00	$19,000.00	
R 101-33620 Other County Grants/Aid	$0.00	$0.00	$0.00	$0.00	$0.00	
R 101-34000 Charges for Services	$58,000.00	$835,786.41	$60,000.00	$51,481.79	$60,000.00	
R 101-34103 Zoning and Subdivision Fees	$0.00	$0.00	$0.00	$25.00	$0.00	
R 101-34108 Admin Charges to Other Funds	$0.00	$0.00	$0.00	$0.00	$0.00	
R 101-34110 Sale of Property	$0.00	$50.00	$0.00	$0.00	$0.00	
R 101-34202 Fire Protection Srvs	$102,357.46	$102,357.45	$105,943.34	$106,139.81	$103,531.90	
R 101-34781 Reservation Fees	$0.00	$0.00	$0.00	$0.00	$0.00	
R 101-35000 Fines and Forfeits	$200.00	$60.00	$200.00	$761.08	$200.00	
R 101-35102 Parking Fines	$100.00	$0.00	$100.00	$0.00	$0.00	
R 101-36100 Special Assessments	$0.00	$0.00	$0.00	$0.00	$0.00	
R 101-36102 Penalties and Interest	$0.00	$30.00	$0.00	$0.00	$0.00	
R 101-36200 Miscellaneous Revenues	$1,000.00	$434.35	$1,000.00	$364.03	$1,000.00	
R 101-36210 Interest Earnings	$1,500.00	$14,996.43	$3,000.00	$8,805.59	$3,000.00	
R 101-36220 Other Rents and Royalties	$0.00	$0.00	$0.00	$0.00	$0.00	
R 101-36230 Contributions and Donations	$0.00	$6.00	$0.00	$0.00	$0.00	
R 101-36231 Community Development Grants	$0.00	$0.00	$0.00	$0.00	$0.00	
R 101-36240 Reimbursements	$8,554.00	$17,863.71	$9,000.00	$669.69	$9,000.00	
R 101-39101 Sales of General Fixed Assets	$0.00	$0.00	$0.00	$0.00	$0.00	
R 101-39200 Interfund Transfer	$0.00	$289.11	$0.00	$0.00	$0.00	
R 101-39203 Transfer from Other Fund	$0.00	$0.00	$0.00	$0.00	$0.00	
R 101-39204 Intrafund Transfer	$0.00	$10,000.00	$18,000.00	$0.00	$0.00	
R 101-39269 Transfer from Liquor Fund	$65,000.00	$65,000.00	$60,000.00	$40,000.00	$60,000.00	
R 101-39282 Transfer fm Debt Service Fund	$0.00	$195.23	$0.00	$0.00	$0.00	
R 101-39300 Proceeds-Gen Long-term Debt	$0.00	$0.00	$0.00	$0.00	$0.00	
R 101-39330 Inception-Capital Lease Agmt	$0.00	$0.00	$0.00	$0.00	$0.00	
R 101-39331 Insurance Proceeds	$0.00	$1,875.95	$0.00	$0.00	$0.00	
	$997,583.46	$1,831,697.15	$1,044,934.34	$616,338.86	$602,944.90	

General Fund Expenditure Total:	2027 Budget	% +/- 2026	YTD 2026 Actual	2026 Budget
Administration & Transfer for Cemetery	$253,608.00	5.83%	$169,308.88	$239,642.06
License Center	$64,352.00	1.77%	$37,983.74	$63,233.69
Police	$186,180.00	-14.71%	$37,859.90	$218,289.61
Fire	$120,654.00	-2.79%	$49,692.68	$124,118.19
Streets	$263,486.00	3.32%	$109,774.31	$255,030.87
Parks	$50,339.00	9.59%	$21,321.28	$45,934.65
Library	$32,377.00	0.86%	$15,050.35	$32,101.81
Buildings	$16,484.00	-0.72%	$9,981.67	$16,603.61
Street Lighting	$25,500.00	6.25%	$8,322.84	$24,000.00
Planning & Zoning	$3,000.00	-70.00%	$14,839.65	$10,000.00
City Council	$13,978.00	-0.14%	$1,255.00	$13,997.68
	$1,029,958.00	-1.25%	$475,390.30	$1,042,952.17
		-$12,994.17		

$427,013	tax levy need
$110,000.00	less 2025 surplus
$317,013	net tax levy

2026 Blackduck Administration Department Budget vs Actual

updated 8/12/2026

	2026 Budget	2026 Actual Expenditures	2026 Balance	2027 Budget	
E 101-41400-101 Full-Time Employees Regular	$124,507.17	$81,551.29	$42,955.88	$131,950.43	
E 101-41400-102 Full-Time Employees Overtime	$750.00	$231.84	$518.16	$750.00	
E 101-41400-120 Employer Contribution to Union Pension	$1,310.40	$868.64	$441.76	$1,310.40	
E 101-41400-121 PERA	$9,338.04	$6,138.28	$3,199.76	$9,896.28	
E 101-41400-122 FICA	$9,524.80	$6,125.65	$3,399.15	$10,094.21	
E 101-41400-131 Employer Paid Health	$12,496.22	$8,466.31	$4,029.91	$12,219.59	*Does not include updated Medica Rate*
E 101-41400-135 Employer Paid Leave - MN	$1,095.66	$723.11	$372.55	$1,161.16	
E 101-41400-200 Office Supplies (GENERAL)	$2,000.00	$603.11	$1,396.89	$2,000.00	
E 101-41400-207 Computer Supplies	$3,153.00	$2,578.14	$574.86	$2,000.00	
E 101-41400-208 Training and Instruction	$500.00	$0.00	$500.00	$0.00	
E 101-41400-210 Operating Supplies (GENERAL)	$500.00	$1,527.45	($1,027.45)	$500.00	
E 101-41400-300 Professional Srvs (GENERAL)	$0.00	$0.00	$0.00	$0.00	
E 101-41400-301 Auditing and Acct g Services	$22,405.00	$65,973.63	($43,568.63)	$27,500.00	*2027 rate = $47,000?*
E 101-41400-303 Engineering Fees	$0.00	$0.00	$0.00	$0.00	
E 101-41400-304 Legal Fees	$6,000.00	$2,241.20	$3,758.80	$6,000.00	
E 101-41400-305 Medical Fees	$0.00	$0.00	$0.00	$0.00	
E 101-41400-310 Other Professional Services	$4,500.00	$8,526.00	($4,026.00)	$8,800.00	
E 101-41400-311 Website Development/maintenance	$948.00	$569.00	$379.00	$1,188.00	increase monthly to $99
E 101-41400-321 Telephone	$4,700.00	$2,764.05	$1,935.95	$4,500.00	
E 101-41400-322 Postage	$1,000.00	$10.48	$989.52	$1,000.00	
E 101-41400-327 Internet Access	$1,140.00	$700.00	$440.00	$1,200.00	
E 101-41400-331 Travel Expenses	$500.00	$0.00	$500.00	$0.00	
E 101-41400-351 Legal Notices Publishing	$200.00	$83.90	$116.10	$0.00	
E 101-41400-352 General Notices and Pub Info	$200.00	$189.30	$10.70	$200.00	
E 101-41400-353 Ordinance Publication	$100.00	$0.00	$100.00	$100.00	
E 101-41400-355 Election Expense	$4,000.00	$441.10	$3,558.90	$1,000.00	**no election in 2027**
E 101-41400-366 Workers Compensation Insurance	$726.57	$449.55	$277.02	$472.03	increase 5%
E 101-41400-367 Unemployment Paid	$0.00	$0.00	$0.00	$0.00	
E 101-41400-384 Refuse/Garbage Disposal	$300.00	$160.00	$140.00	$160.00	
E 101-41400-431 Cash Short	$0.00	$291.92	($291.92)	$100.00	
E 101-41400-432 Uncollectable Checks	$50.00	$0.00	$50.00	$50.00	
E 101-41400-433 Dues and Subscriptions	$4,800.00	$2,357.96	$2,442.04	$5,500.00	
E 101-41400-437 Bad Debt Expense	$250.00	$0.00	$250.00	$0.00	
E 101-41400-438 Bank Service Charges	$750.00	$284.00	$466.00	$750.00	
E 101-41400-490 Donations to Civic Org s	$0.00	$0.00	$0.00	$0.00	
E 101-41400-570 Office Equip and Furnishings	$0.00	$0.00	$0.00	$0.00	
E 101-41400-603 Short-Term Debt Principal *(Copier Lease)*	$2,397.20	$898.20	$1,499.00	$1,705.82	*split with LC 40% admin*
E 101-41400-786 State Fire Aid	$19,500.00	$0.00	$19,500.00	$19,500.00	
	$239,642.06	$194,754.11	$44,887.95	$251,607.92	

$167,382.07	total payroll
$159,022.29	2026 budget
$8,359.78	increase over 2026

Budget meeting notes:

No 2027 Election
increase to Audit Expenses
Increase to Website Host $99/month

433 Dues & Subscriptions	2025
Diligent - Icompass	$2,653.00
TimeValue software	$35.00
NWS Coop dues	$111.00
Microsoft	$112.68
Banyon Data	$864.00
MIS IT Support	$840.00
PICORI Fees	$50.00
USPS PO Box	$175.00
Zoom	$185.00
Canva	$120.00
I Drive (server cloud backup)	$100.00
Bemidji Pioneer	$198.00
MCFOA	$50.00
	$5,493.68

310 Professional Services	
Beltrami County Assessor	$5,500.00
TIF Fees to Ehlers	$300.00
Northern Consulting	$3,000.00
	$8,800.00

321 Telephone		
Verizon	$576.00	
Cell Phone CR	$480.00	
PBC	$3,480.00	*includes fax and phone line*
	$4,536.00	

603 Marco Copier Lease	
contract price	$4,264.56

Police Department Budgeted Expenditures for 2026

updated 8/12/26

		2026 Budget	2026 Expenditures	2026 Balance	2027 Budget		
E 101-42110-101	Full-Time Employees Regular	$68,001.57	$10,200.00	$57,801.57	$0.00		
E 101-42110-102	Full-Time Employees Overtime	$4,000.00	$0.00	$4,000.00	$0.00		
E 101-42110-103	Part-Time Employees	$29,973.00	$3,493.72	$26,479.28	$0.00		
E 101-42110-121	PERA	$17,940.27	$2,423.79	$15,516.48	$0.00		
E 101-42110-122	FICA	$1,469.68	$198.88	$1,270.80	$0.00		
E 101-42110-131	Employer Paid Health	$26,730.68	$7,416.40	$19,314.28	$0.00		
E 101-42110-135	Employer Paid Leave - MN	$891.95	$120.51	$0.00	$0.00		
E 101-42110-205	Heating Fuel	$2,000.00	$1,099.14	$900.86	$500.00		
E 101-42110-206	Electricity	$2,500.00	$1,593.44	$906.56	$2,500.00		
E 101-42110-208	Training and Instruction	$2,000.00	$0.00	$2,000.00	$0.00		
E 101-42110-209	Other Office Supplies	$500.00	$0.00	$500.00	$0.00		
E 101-42110-210	Operating Supplies (GENERAL)	$1,500.00	$346.81	$1,153.19	$0.00		
E 101-42110-212	Motor Fuels	$6,000.00	$353.47	$5,646.53	$0.00		
E 101-42110-213	Lubricants and Additives	$0.00	$0.00	$0.00	$0.00		
E 101-42110-222	Tires	$2,000.00	$518.32	$1,481.68	$0.00		
E 101-42110-223	Building Repair Supplies	$0.00	$0.00	$0.00	$0.00		
E 101-42110-230	Equipment	$2,200.00	$0.00	$2,200.00	$0.00		
E 101-42110-233	Uniforms	$2,750.00	$0.00	$2,750.00	$0.00		
E 101-42110-302	Architect Fees	$0.00	$0.00	$0.00	$0.00		
E 101-42110-304	Legal Fees	$0.00	$0.00	$0.00	$0.00		
e 101-42110-309	Construction Services - PWPS Facility	$0.00	$0.00	$0.00	$0.00		
E 101-42110-310	Other Professional Service	$0.00	$0.00	$0.00	$170,000.00	*charges for service County est.*	
E 101-42110-305	Medical Fees	$750.00	$0.00	$750.00	$0.00		
E 101-42110-321	Telephone	$2,550.00	$1,224.63	$1,325.37	$240.00	*PBC only no Verizon*	
E 101-42110-322	Postage	$150.00	$0.00	$150.00	$0.00		
E 101-42110-327	Internet Access	$200.00	$98.00	$102.00	$168.00	PBC	
E 101-42110-331	Travel Expenses	$500.00	$0.00	$500.00	$0.00		
E 101-42110-351	Legal Notices Publishing	$0.00	$0.00	$0.00	$0.00		
E 101-42110-361	General Liability Ins	$2,877.74	$1,459.14	$1,418.60	$3,020.42	increase	7%
E 101-42110-362	Property Ins	$5,586.84	$2,474.00	$3,112.84	$5,071.70	increase	5%
E 101-42110-363	Automotive Ins	$3,050.30	$1,543.50	$1,506.80	$3,241.35	increase	10%
E 101-42110-366	Workers Compensation Insurance	$14,269.06	$4,514.54	$9,754.52	$4,740.27	increase	5%
E 101-42110-384	Refuse/Garbage Disposal	$200.00	$0.00	$200.00	$0.00		
E 101-42110-401	Repairs/Maint Buildings	$1,500.00	$0.00	$1,500.00	$1,500.00		
E 101-42110-404	Repairs/Maint Machinery/Equip	$2,500.00	$791.97	$1,708.03	$0.00		
E 101-42110-420	Tower Lease	$500.00	$0.00	$500.00	$500.00		
E 101-42110-425	Depreciation	$10,000.00	$0.00	$10,000.00	$0.00		
E 101-42110-433	Dues and Subscriptions	$800.00	$225.00	$575.00	$0.00		
E 101-42110-436	Towing Charges	$500.00	$0.00	$500.00	$500.00		
E 101-42110-437	Bad Debt Expense	$0.00	$0.00	$0.00	$0.00		
E 101-42110-550	Motor Vehicles	$0.00	$0.00	$0.00	$0.00		
E 101-42110-580	Other Equipment *Copier Lease*	$1,898.52	$1,087.94	$810.58	$2,179.68	Marco year 4	
		$218,289.61	$41,183.20	$177,106.41	$194,161.42		
					$7,981.62	*insurance that may not need*	
					$186,179.80	net budget	

	2026
Payroll	$169,276.21
Operating	$26,414.88
Equipment	$22,598.52
	$218,289.61
	1 Fte

Notes from 7/30/25 meeting with CLEO:

In 2025 Department will

1. Replace Laptop in Tahoe (unit is from 2014) cost = $2200
2. Replace AirCard for new laptop noted above cost = $600
3. Purchase tires for Durango - summer set and winter set will use set budget of $2000

In 2026 Department may:

1. Replace agency handguns to mirror County - will budget for cost of handgun, red-dot sight, and holster
2. Agency will not budget for 2nd FT Officer - hiring has been very difficult - wages for 2026 will focus on PT wages reducing budget and benefits
3. Department budget will stay close to 2025 on operating lines and reduced for wages/benefits.

2027 Department:

budget for contract with Beltrami County Charges for Services

Budget for building operations: heating, electrical, insurance, phone, internet, Marco

2026 Blackduck Fire Department Budget vs. Actual & 2027 Proposed Budget

updated 8/12/26 *Township authorized budget 8/13/26*

		2026 Budget	2026 YTD Expenditures	2026 Balance	2027 Budget		
E 101-42200-103	Part-Time Employees	$20,000.00	$19,270.00	$730.00	$20,870.00		
E 101-42200-122	FICA	$1,530.00	$1,422.51	$107.49	$1,596.56		
E 101-42200-124	Fire Pension Contributions	$0.00	$0.00	$0.00	$0.00		
E 101-42200-135	Employer Paid Leave - MN	$176.00	$169.57	$0.00	$183.66		
E 101-42200-200	Office Supplies (GENERAL)	$0.00	$0.00	$0.00	$0.00		
E 101-42200-205	Heating Fuel -	$5,000.00	$4,525.56	$474.44	$5,000.00		
E 101-42200-206	Electricity	$5,000.00	$3,191.40	$1,808.60	$5,000.00		
E 101-42200-207	Computer Supplies	$0.00	$0.00	$0.00	$0.00		
E 101-42200-208	Training and Instruction	$2,000.00	$910.00	$1,090.00	$2,000.00		
E 101-42200-210	Operating Supplies (GENERAL)	$1,000.00	$846.87	$153.13	$1,000.00		
E 101-42200-211	Cleaning Supplies	$0.00	$0.00	$0.00	$0.00		
E 101-42200-212	Motor Fuels	$2,200.00	$1,261.99	$938.01	$2,200.00		
E 101-42200-221	Equipment Parts	$0.00	$0.00	$0.00	$0.00		
E 101-42200-222	Tires	$0.00	$0.00	$0.00	$0.00		
E 101-42200-223	Building Repair Supplies	$0.00	$0.00	$0.00	$0.00		
E 101-42200-233	Uniforms - *turnout gear*	$10,000.00	$0.00	$10,000.00	$10,000.00		
E 101-42200-240	Small Tools and Minor Equip	$2,000.00	$779.18	$1,220.82	$2,000.00		
E 101-42200-304	Legal Fees	$0.00	$0.00	$0.00	$0.00		
E 101-42200-305	Medical Fees	$2,500.00	$0.00	$2,500.00	$2,500.00		
E 101-42200-307	Management Fees	$0.00	$0.00	$0.00	$0.00		
E 101-42200-310	Other Professional Services	$0.00	$0.00	$0.00	$0.00		
E 101-42200-321	Telephone	$800.00	$338.09	$461.91	$800.00	*Verizon & PBC*	
E 101-42200-322	Postage	$210.00	$20.90	$189.10	$210.00		
E 101-42200-323	Radio/Communications Expenses	$5,000.00	$2,393.42	$2,606.58	$5,000.00	*Verizon & Rogers*	
E 101-42200-327	Internet Access	$600.00	$420.00	$180.00	$600.00	*PBC*	
E 101-42200-331	Travel Expenses	$250.00	$0.00	$250.00	$250.00		
E 101-42200-351	Legal Notices Publishing	$0.00	$0.00	$0.00	$0.00		
E 101-42200-352	General Notices and Pub Info	$0.00	$0.00	$0.00	$0.00		
E 101-42200-361	General Liability Ins -	$440.28	$208.64	$76.08	$431.88	increase	7%
E 101-42200-362	Property Ins	$4,197.90	$1,851.00	$2,346.90	$3,794.55	increase	5%
E 101-42200-363	Automotive Ins	$2,753.30	$1,418.50	$1,334.80	$2,978.85	increase	10%
E 101-42200-366	Workers Compensation Insurance -	$8,260.71	$3,846.34	$5,521.92	$4,038.66	increase	5%
E 101-42200-384	Refuse/Garbage Disosal	$350.00	$320.00	$30.00	$350.00		
E 101-42200-367	Unemployment Paid	$0.00	$0.00	$0.00	$0.00		
E 101-42200-401	Repairs/Maint Buildings	$3,750.00	$5,900.00	($2,150.00)	$3,750.00		
E 101-42200-404	Repairs/Maint Machinery/Equip	$10,000.00	$3,535.06	$6,464.94	$10,000.00		
E 101-42200-420	Tower Lease	$500.00	$0.00	$500.00	$500.00		
E 101-42200-425	Depreciation	$0.00	$0.00	$0.00	$0.00		
E 101-42200-433	Dues and Subscriptions	$200.00	$0.00	$200.00	$200.00		
E 101-42200-436	Towing Charges	$0.00	$0.00	$0.00	$0.00		
E 101-42200-437	Bad Debt Expense	$0.00	$0.00	$0.00	$0.00		
E 101-42200-500	Capital Outlay *(Armer Radios year 7 - 2027)*	$5,000.00	$5,000.00	$0.00	$5,000.00		
E 101-42200-520	Buildings and Structures	$0.00	$0.00	$0.00	$0.00		
E 101-42200-550	Motor Vehicles	$0.00	$21.25	($21.25)	$0.00		
E 101-42200-580	Other Equipment -	$400.00	$3,689.28	($3,289.28)	$400.00		
E 101-42200-701	Transfer to General Fund	$0.00	$0.00	$0.00	$0.00		
E 101-42200-708	Transfer to Fire Dept Reserve *(year 3 of contract - 2027)*	$30,000.00	$30,000.00	$0.00	$30,000.00		
E 101-42200-782	Intrafund Transfer	$0.00	$0.00	$0.00	$0.00		
		$124,118.19	$91,339.56	$33,724.19	$120,654.15		

Notes from meeting with Brian:

Consider what to do with 2025 surplus of $11,696 unspent due to not spending all of uniform budget or workers comp insurance

Goal is to keep 2027 budget operating the same as 2026 but lower WC so overall budget equals 2025 budget or less.

Chief Larson will order turnout gear 3 sets in 2026

2026 Blackduck Streets Department Budget vs. Actual & 2027 Budget

updated 8/12/26

		2026 Budget	2026 Actual Expenditures	2026 Balance	2027 Budget		
E 101-43100-101	Full-Time Employees Regular	$74,997.57	$48,737.61	$26,259.96	$79,416.46		
E 101-43100-102	Full-Time Employees Overtime	$6,000.00	$4,768.31	$1,231.69	$6,000.00		
E 101-43100-103	Part-Time Employees	$1,373.11	$731.18	$641.93	$1,444.01		
E 101-43100-120	Employer Contribution to Union Pension	$1,726.40	$1,311.75	$414.65	$1,726.40		
E 101-43100-121	PERA	$5,727.80	$3,767.56	$1,960.24	$6,064.54		
E 101-43100-122	FICA	$5,842.36	$4,058.07	$1,784.29	$6,185.83		
E 101-43100-131	Employer Paid Health	$11,931.87	$8,117.04	$3,814.83	$11,849.80	*does not include updated Medica rate*	
E 101-43100-135	Employer Paid Leave - MN	$672.06	$483.00	$0.00	$711.57		
E 101-43100-142	Unemployment Benefit Payments	$0.00	$0.00	$0.00	$0.00		
E 101-43100-200	Office Supplies (GENERAL)	$500.00	$0.00	$500.00	$500.00		
E 101-43100-205	Heating Fuel	$2,100.00	$1,020.00	$1,080.00	$2,100.00		
E 101-43100-206	Electricity	$4,500.00	$2,694.12	$1,805.88	$4,500.00		
E 101-43100-208	Training and Instruction	$0.00	$0.00	$0.00	$0.00		
E 101-43100-210	Operating Supplies (GENERAL)	$2,500.00	$1,421.03	$1,078.97	$2,500.00		
E 101-43100-212	Motor Fuels	$15,000.00	$8,294.76	$6,705.24	$15,000.00		
E 101-43100-213	Lubricants and Additives	$3,000.00	$292.58	$2,707.42	$3,000.00		
E 101-43100-220	Repair/Maint Supply (GENERAL)	$3,000.00	$89.91	$2,910.09	$3,500.00		
E 101-43100-221	Equipment Parts	$1,500.00	$250.17	$1,249.83	$2,000.00		
E 101-43100-222	Tires	$4,000.00	$0.00	$4,000.00	$4,000.00		
E 101-43100-223	Building Repair Supplies	$0.00	$0.00	$0.00	$0.00		
E 101-43100-224	Street Maint Materials	$47,000.00	$1,491.31	$45,508.69	$47,000.00	*includes Small Cities Assistance $16,160*	
E 101-43100-233	Uniforms	$2,000.00	$482.45	$1,517.55	$2,000.00		
E 101-43100-235	Personal Protective Equipment	$2,000.00	$72.00	$1,928.00	$2,000.00		
E 101-43100-240	Small Tools and Minor Equip	$2,000.00	$0.00	$2,000.00	$2,000.00		
E 101-43100-302	Architect Fees	$0.00	$0.00	$0.00	$0.00		
E 101-43100-303	Engineering Fees	$0.00	$0.00	$0.00	$0.00		
E 101-43100-304	Legal Fees	$0.00	$0.00	$0.00	$0.00		
E 101-43100-309	Construction Services - PWPS Facilty	$0.00	$0.00	$0.00	$0.00		
E 101-43100-310	Other Professional Services	$2,300.00	$2,254.70	$45.30	$2,300.00		
E 101-43100-321	Telephone	$1,750.00	$1,009.24	$740.76	$1,750.00	*Verizon plan + PBTV + PR*	
E 101-43100-322	Postage	$168.00	$0.00	$168.00	$0.00		
E 101-43100-327	Internet Access	$0.00	$98.00	($98.00)	$0.00		
E 101-43100-331	Travel Expenses	$0.00	$0.00	$0.00	$0.00		
E 101-43100-351	Legal Notices Publishing	$0.00	$0.00	$0.00	$0.00		
E 101-43100-361	General Liability Ins	$440.28	$208.64	$231.64	$431.88	increase	7%
E 101-43100-362	Property Ins	$3,916.92	$1,748.50	$2,168.42	$3,584.43	increase	5%
E 101-43100-363	Automotive Ins	$2,071.30	$917.50	$1,153.80	$1,926.75	increase	10%
E 101-43100-366	Workers Compensation Insurance	$4,257.20	$2,131.50	$2,125.70	$2,238.08	increase	5%
E 101-43100-384	Refuse/Garbage Disposal	$350.00	$0.00	$350.00	$350.00	*county levy only*	
E 101-43100-387	Snow Removal	$0.00	$0.00	$0.00	$0.00		
E 101-43100-400	Repairs & Maint Cont (GENERAL)	$0.00	$0.00	$0.00	$0.00		
E 101-43100-401	Repairs/Maint Buildings	$3,000.00	$2,432.26	$567.74	$3,000.00		
E 101-43100-404	Repairs/Maint Machinery/Equip	$10,000.00	$13,739.31	($3,739.31)	$15,000.00	*increased*	
E 101-43100-425	Depreciation - *set for PW truck replacement in 5 yr*	$14,000.00	$14,000.00	$0.00	$14,000.00	Year 2	
E 101-43100-433	Dues and Subscriptions	$0.00	$586.00	($586.00)	$0.00		
E 101-43100-436	Towing Charges	$0.00	$0.00	$0.00	$0.00		
E 101-43100-500	Capital Outlay - *Depreciate for equipment*	$12,000.00	$12,000.00	$0.00	$12,000.00	Year 2	
E 101-43100-530	Improvements Other Than Bldgs	$0.00	$0.00	$0.00	$0.00		
E 101-43100-550	Motor Vehicles - GMC Lease Trucks - sunsets in 2025	$0.00	$33.00	($33.00)	$0.00		
E 101-43100-580	Other Equipment - *Skid Steer*	$3,406.00	$3,406.00	$0.00	$3,406.00	*CAT payment moves to 381 debt*	
		$255,030.87	$142,647.50	$112,194.31	$263,485.74		

Begin 10-year Depreciation for Equipment $10,000/annually for 15-20years
Plan for Street Sign Replacements
Notes from 8/1/25 budget meeting with Mike:
Small Cities Assistance Aid $17,529 added to Street Materials operating line
Begin 5-year Depreciation for PW Truck replacement $14,000/annually (current trucks will be 10 years old)
COB will transfer un-used Street Materials budgeted funding to reserve accounts at year end for future use
Notes from 8/5/2026 budget meeting with Mike:
Small Cities Assistance Aid is unknown at budget meeting date will follow up by committee meeting
Keep street materials line same as 2026 - Christina will verify total funding reserved in 2025
Increase Machinery Repairs budget (offset by insurance reduction costs)

2026 Blackduck Park Department Budget vs Actual & 2027 Budget

updated 8/12/26

	2026 Budget	2026 YTD Amount	2026 Balance	2027 Budget		
E 101-45200-101 Full-Time Employees Regular	$9,749.10	$6,011.50	$3,737.60	$10,312.58		
E 101-45200-102 Full-Time Employees Overtime	$1,000.00	$556.34	$443.66	$1,000.00		
E 101-45200-103 Part-Time Employees	$6,178.94	$3,235.51	$2,943.43	$6,498.06		
E 101-45200-120 Employer Contribution to Union Pension	$228.80	$164.62	$64.18	$228.80		
E 101-45200-121 PERA	$1,194.60	$464.86	$729.74	$1,260.80		
E 101-45200-122 FICA	$1,218.50	$740.17	$478.33	$1,286.01		
E 101-45200-131 Employer Paid Health	$1,578.95	$1,008.63	$570.32	$1,568.84	*Does not include updated Medica rate*	
E 101-45200-135 Employer Paid Leave - MN	$140.17	$86.42	$0.00	$147.93		
E 101-45200-206 Electricity	$3,275.00	$1,552.88	$1,722.12	$3,275.00		
E 101-45200-208 Training and Instruction	$0.00	$0.00	$0.00	$0.00		
E 101-45200-210 Operating Supplies (GENERAL)	$2,000.00	$1,989.44	$10.56	$3,000.00		
E 101-45200-211 Cleaning Supplies	$1,000.00	$60.52	$0.00	$1,000.00		
E 101-45200-212 Motor Fuels	$3,000.00	$432.45	$2,567.55	$3,000.00		
E 101-45200-221 Equipment Parts	$0.00	$1,022.54	$0.00	$0.00		
E 101-45200-225 Landscaping Materials	$3,000.00	$0.00	$3,000.00	$3,000.00		
E 101-45200-240 Small Tools and Minor Equip	$0.00	$0.00	$0.00	$0.00		
E 101-45200-305 Medical Fees	$0.00	$0.00	$0.00	$0.00		
E 101-45200-361 General Liability Ins	$1,469.75	$695.45	$774.30	$1,439.58	increase	7%
E 101-45200-362 Property Ins	$1,408.05	$626.50	$781.55	$1,284.33	increase	5%
E 101-45200-366 Workers Compensation Insurance	$1,352.15	$834.86	$517.29	$876.60	increase	5%
E 101-45200-384 Refuse/Garbage Disposal	$1,100.00	$160.00	$940.00	$110.00	*Woodcarvers & Bash - cnty & WM*	
E 101-45200-401 Repairs/Maint Buildings	$4,000.00	$137.29	$3,862.71	$4,000.00		
E 101-45200-404 Repairs/Maint Machinery/Equip	$0.00	$0.00	$0.00	$5,000.00	*new*	
E 101-45200-430 Miscellaneous (GENERAL)	$1,000.00	$0.00	$1,000.00	$0.00		
E 101-45200-433 Dues and Subscriptions	$0.00	$0.00	$0.00	$0.00		
E 101-45200-501 Assessment	$2,040.64	$1,848.50	$192.14	$2,050.00		
E 101-45200-530 Improvements Other Than Bldgs	$0.00	$1,204.55	$0.00	$0.00		
	$45,934.65	$22,833.03	$24,335.48	$50,338.53		

Notes from budget meeting with Mike:

Parks budget needs repairs to machinery (mowers) - this is a new line after tracking mower repairs 2025-2026

2026 Blackduck Council Budget vs Actual Expenditures

updated 8/12/26

	2026 Budget	2026 Actual Expenditures	2026 Balance	2027 Budget
E 101-41110-101 Full-Time Employees Regular	$11,100.00	$0.00	$11,100.00	$11,100.00
E 101-41110-121 PERA	$0.00	$0.00	$0.00	$0.00
E 101-41110-122 FICA	$850.00	$0.00	$850.00	$850.00
E 101-41110-135 Employer Paid Leave - MN	$97.68	$0.00	$0.00	$97.68
E 101-41110-207 Computer Supplies	$500.00	$0.00	$500.00	$250.00
E 101-41110-208 Training and Instruction	$500.00	$0.00	$500.00	$250.00
E 101-41110-322 Postage	$0.00	$0.00	$0.00	$0.00
E 101-41110-331 Travel Expenses	$350.00	$0.00	$350.00	$175.00
E 101-41110-361 General Liability Ins	$0.00	$0.00	$0.00	$0.00
E 101-41110-433 Dues and Subscriptions	$600.00	$1,255.00	($655.00)	$1,255.00
E 101-41110-437 Bad Debt Expense	$0.00	$0.00	$0.00	$0.00
	$13,997.68	$1,255.00	$12,645.00	$13,977.68

2026 Blackduck Street Lighting Budget vs. Actual

	2026 Budget	2026 Actual Expenditures	2026 Balance	2027 Budget
E 101-43160-206 Electricity	$11,000.00	$7,099.24	$3,900.76	$12,500.00
E 101-43160-210 Operating Supplies (GENERAL)	$3,000.00	$0.00	$3,000.00	$3,000.00
E 101-43160-220 Repair/Maint Supply (GENERAL)	$10,000.00	$4,557.46	$5,442.54	$10,000.00
	$24,000.00	$11,656.70	$12,343.30	$25,500.00

2026 Blackduck Government Bldgs. Budget vs. Actual

	2026 Budget	2026 Actual Expenditures	2026 Balance	2027 Budget		
E 101-41940-206 Electricity	$7,500.00	$8,345.89	($845.89)	$7,500.00		
E 101-41940-210 Operating Supplies (GENERAL)	$1,700.00	$1,003.17	$696.83	$1,700.00		
E 101-41940-211 Cleaning Supplies	$0.00	$0.00	$0.00	$0.00		
E 101-41940-223 Building Repair Supplies	$400.00	$0.00	$400.00	$400.00		
E 101-41940-361 General Liability Ins	$146.76	$69.55	$77.21	$143.97	increase	7%
E 101-41940-362 Property Ins	$1,256.85	$556.00	$700.85	$1,139.80	increase	5%
E 101-41940-380 Utility Services (GENERAL)	$600.00	$336.61	$263.39	$600.00		
E 101-41940-401 Repairs/Maint Buildings	$5,000.00	$313.50	$4,686.50	$5,000.00		
E 101-41940-520 Buildings and Structures	$0.00	$7,350.45	($7,350.45)	$0.00		
	$16,603.61	$17,975.17	-$1,371.56	$16,483.77		

2026 Blackduck Planning & Zoning Budget vs. Actual

	2026 Budget	2026 Actual Expenditures	2026 Balance	2027 Budget
E 101-41910-300 Professional Srvs (GENERAL)	$10,000.00	$14,839.65	-$4,839.65	$3,000.00
	$10,000.00	$14,839.65	-$4,839.65	$3,000.00

2026 Blackduck Library Department Budget vs. Actual

	2026 Budget	2026 YTD Expenditures	2026 Balance	2027 Budget		
E 101-45500-122 FICA	$0.00	$0.00	$0.00	$0.00		
E 101-45500-200 Office Supplies (GENERAL)	$0.00	$0.00	$0.00	$0.00		
E 101-45500-206 Electricity	$3,500.00	$1,907.36	$1,592.64	$3,500.00		
E 101-45500-210 Operating Supplies (GENERAL)	$1,200.00	$425.32	$774.68	$1,200.00		
E 101-45500-211 Cleaning Supplies	$0.00	$0.00	$0.00	$0.00		
E 101-45500-223 Building Repair Supplies	$0.00	$0.00	$0.00	$0.00		
E 101-45500-301 Professional Services	$0.00	$0.00	$0.00	$0.00		
E 101-45500-304 Legal Fees	$0.00	$0.00	$0.00	$0.00		
E 101-45500-330 Transportation (GENERAL)	$0.00	$0.00	$0.00	$0.00		
E 101-45500-331 Travel Expenses	$210.00	$0.00	$210.00	$210.00		
E 101-45500-361 General Liability Ins	$146.76	$69.55	$77.21	$143.97	increase	7%
E 101-45500-362 Property Ins	$1,450.05	$845.00	$605.05	$1,732.25	increase	5%
E 101-45500-367 Unemployment Paid	$0.00	$0.00	$0.00	$0.00		
E 101-45500-380 Utility Services (GENERAL)	$1,250.00	$799.46	$450.54	$1,250.00		
E 101-45500-401 Repairs/Maint Buildings	$3,000.00	$506.50	$2,493.50	$3,000.00		
E 101-45500-404 Repairs/Maint Machinery/Equip	$0.00	$0.00	$0.00	$0.00		
E 101-45500-426 Automation Repair & Replace.	$350.00	$350.00	$0.00	$350.00		
E 101-45500-433 Dues and Subscriptions	$20,995.00	$10,497.50	$10,497.50	$20,991.00		
E 101-45500-580 Other Equipment	$0.00	$0.00	$0.00	$0.00		
	$32,101.81	$15,400.69	$16,701.12	$32,377.22		

2026 Blackduck License Center Budget

	2026 Budget	2026 Actual Expenditures	2026 Balance	2027 Budget	
E 101-44444-101 Full-Time Employees Regular	$40,190.15	$25,675.91	$14,514.24	$42,382.69	$55,954.41 total payroll 2027
E 101-44444-102 Full-time Employees Overtime	$150.00	$136.17	$13.83	$150.00	$53,487.89 2026 payroll budget
E 101-44444-103 Part-Time Employees	$0.00	$0.00	$0.00	$0.00	
E 101-44444-120 Employer Contribution to Union Pension	$769.60	$498.61	$270.99	$769.60	
E 101-44444-121 PERA	$3,014.26	$1,935.87	$1,078.39	$3,178.70	
E 101-44444-122 FICA	$3,074.55	$1,891.25	$1,183.30	$3,242.28	
E 101-44444-131 Employer Paid Health	$5,935.66	$3,824.10	$2,111.56	$5,858.17	*Does not include updated Medica Rate*
E 101-44444-135 Employer Paid Leave - MN	$353.67	$227.09	$126.58	$372.97	
E 101-44444-200 Office Supplies	$1,500.00	$731.19	$768.81	$1,000.00	*deposit slips & supplies*
E 101-44444-203 Printed Forms	$0.00	$0.00	$0.00	$0.00	
E 101-44444-210 Operating Supplies	$1,000.00	$307.74	$692.26	$750.00	
E 101-44444-300 Professional Services	$150.00	$0.00	$150.00	$0.00	
E 101-44444-301 Auditing & Accounting	$2,000.00	$2,000.00	$0.00	$3,000.00	
E 101-44444-332 Postage	$850.00	$203.67	$646.33	$850.00	
E 101-44444-432 Uncollectable Checks	$500.00	$851.00	($351.00)	$100.00	
E 101-44444-433 Dues & Subscriptions	$0.00	$900.00	($900.00)	$0.00	*2026 expense for return check*
E 101-44444-437 Bad Debt Expense	$100.00	$413.25	($313.25)	$100.00	
E 101-44444-438 Bank Service Charges	$50.00	$0.00	$50.00	$50.00	
E 101-44444-570 Office Equipment	$0.00	$0.00	$0.00	$0.00	
E 101-44444-603 Short-Term Debt Principal *(Copier Lease)*	$3,595.80	$1,234.05	$2,361.75	$2,547.28	*split with Admin 60%*
	$63,233.69	$40,829.90	$22,403.79	$64,351.69	

License Center Notes:

City of Blackduck Sample Property Tax *(includes homestead exclusion)* for Proposed Budget(s) - *proposed*

City of Blackduck

2023 Total Net Tax Capacity:		$407,306.00
Levy:		
General Revenue	$318,564.00	
2009 Refunding	$17,426.72	
Blackduck HRA Levy	$7,401.00	
2014A Disp Sys Bond	$9,116.38	
2012 Go Bond Golf	$10,815.00	
2016 Go Bond Golf	$10,618.75	
	$373,941.85	$373,941.85
(Mill) Rate:		92%
Estimated Market Value:		$100,000.00
Homestead Exclusion:		
1st 76,000 of EMV:	$76,000.00	
	40%	
	$30,400	
Remainder	$24,000	
	9%	
	$2,160	
Homestead Exclusion:	$28,240	(28,240)
Taxable Market Value		$71,760
Homestead Class Rate		1%
Net Tax Capacity		$718
City of Blackduck Tax		$659

City of Blackduck

2024 Total Net Tax Capacity:		$452,212.00
Levy:		
General Revenue	$345,187.00	
2009 Refunding	$16,084.69	
Blackduck HRA Levy	$8,102.00	
2014A Disp Sys Bond	$8,393.22	
2023A USDA Bond	$23,829.90	
2023B USDA Bond	$4,106.70	
	$405,703.51	$405,703.51
(Mill) Rate:		90%
Estimated Market Value:		$100,000.00
Homestead Exclusion:		
1st 76,000 of EMV:	$76,000.00	
	40%	
	$30,400	
Remainder	$24,000	
	9%	
	$2,160	
Homestead Exclusion:	$28,240	(28,240)
Taxable Market Value		$71,760
Homestead Class Rate		1%
Net Tax Capacity		$718
City of Blackduck Tax		$644

City of Blackduck

2025 Total Net Tax Capacity:		$448,979.00
Levy:		
General Revenue	$376,346.00	
Blackduck HRA Levy	$8,019.00	
2014A Disp Sys Bond	$9,398.62	
2023A USDA Bond	$23,829.90	
2023B USDA Bond	$4,106.70	
2024A Equip. Certificate	$9,280.85	
	$430,981.07	$430,981.07
(Mill) Rate:		96%
Estimated Market Value:		$100,000.00
Homestead Exclusion:		
1st 95,000 of EMV:	$95,000.00	
	40%	
	$38,000	
Remainder	$5,000	
	9%	
	$450	
Homestead Exclusion:	$37,550	(37,550)
Taxable Market Value		$62,450
Homestead Class Rate		1%
Net Tax Capacity		$625
City of Blackduck Tax		$599

City of Blackduck

2026 Total Net Tax Capacity:		$408,289.00
Levy:		
General Revenue	$379,393.00	
Blackduck HRA Levy	$8,255.00	
2023A USDA Bond	$23,829.90	
2023B USDA Bond	$4,106.70	
2024A Equip. Certificate	$27,572.27	
	$443,156.87	
		$443,156.87
(Mill) Rate:		109%
Estimated Market Value:		$100,000.00
Homestead Exclusion:		
1st 95,000 of EMV:	$95,000.00	
	40%	
	$38,000	
Remainder	$5,000	
	9%	
	$450	
Homestead Exclusion:	$37,550	(37,550)
Taxable Market Value		$62,450
Homestead Class Rate		1%
Net Tax Capacity		$625
City of Blackduck Tax		$678

City of Blackduck

2027 Total Net Tax Capacity:		$408,289.00
Levy:		*uses 2025 NTC*
General Revenue	$317,013.00	unknown
Blackduck HRA Levy	$8,255.00	
2023A USDA Bond	$23,829.90	
2023B USDA Bond	$10,391.74	
2024A Equip. Certificate	$32,807.25	
2026A Sewer Disposal System	$21,926.27	unknown
	$414,223.16	
updated 8/10/2026		
		$414,223.16
(Mill) Rate:		101%
Estimated Market Value:		$100,000.00
Homestead Exclusion:		
1st 95,000 of EMV:	$95,000.00	
	40%	
	$38,000	
Remainder	$5,000	
	9%	
	$450	
Homestead Exclusion:	$37,550	(37,550)
Taxable Market Value		$62,450
Homestead Class Rate		1%
Net Tax Capacity		$625
City of Blackduck Tax		$634

August, 11,2026

Quote Number081126-1

Misty
Blackduck Municipal Golf Course
20857 Blackduck Lake Road
Blackduck, MN 56630
218-368-2746

Dear Misty:

We are pleased to quote you on the following equipment.

PRODUCT DESCRIPTION

XR-UE12517	2014 Toro Groundsmaster 4000-D Fully Serviced- with Factory warranty through October 2027 – 2956 Hours on Machine	$28,999.00

*** All Platinum Equipment is fully serviced and comes with a one year factory warranty
*** Extended through October 15, 2027

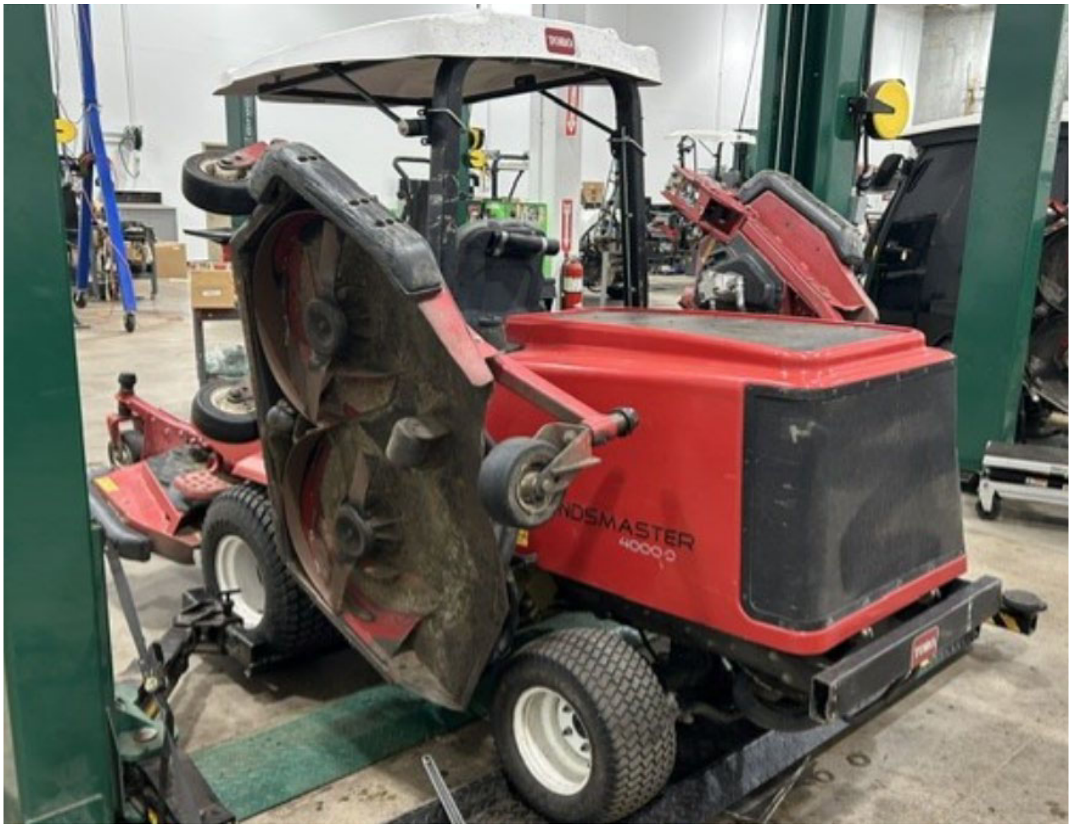
*** All Pre Owned Equipment is subject to availability.

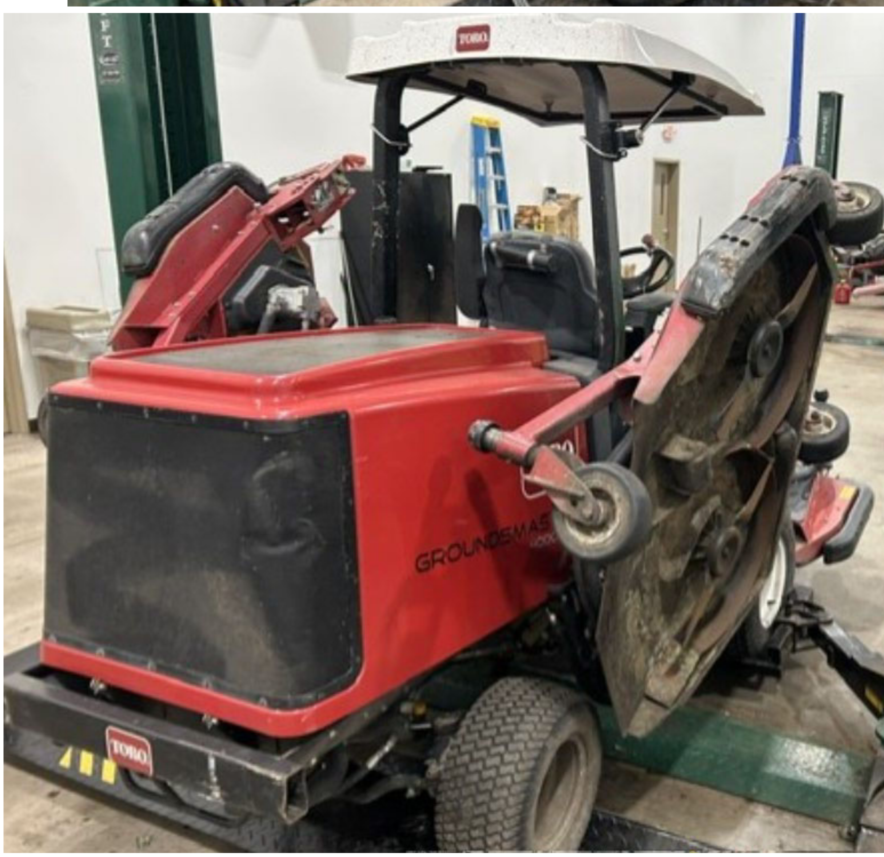
*** Delivery at No Charge

Pricing **does not** include appropriate sales tax.

Thank you for the opportunity to submit this quote. If you have any questions, please call 763-592-5610 or 1-800-362-3665 and I will be happy to help you in any way possible.

Sincerely,
Rick DeValk
Pre Owned Sales Manager


TORO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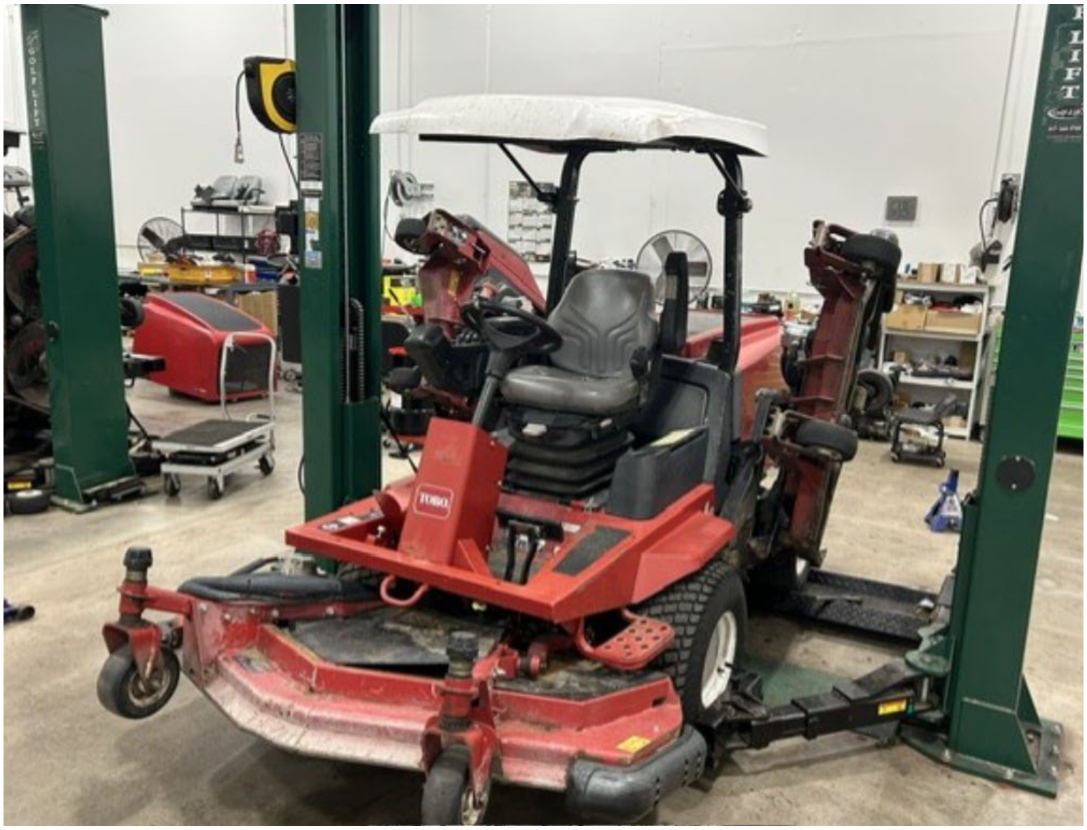
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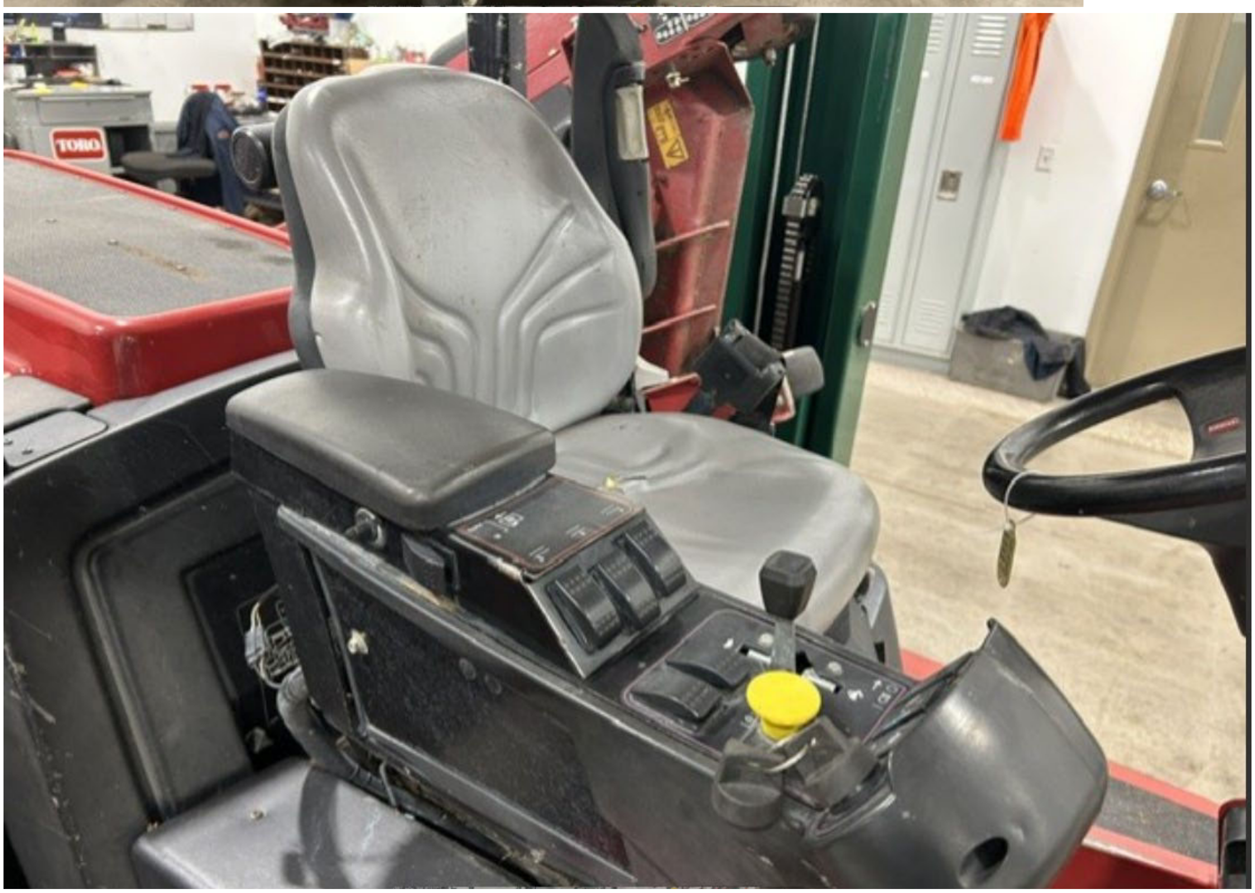
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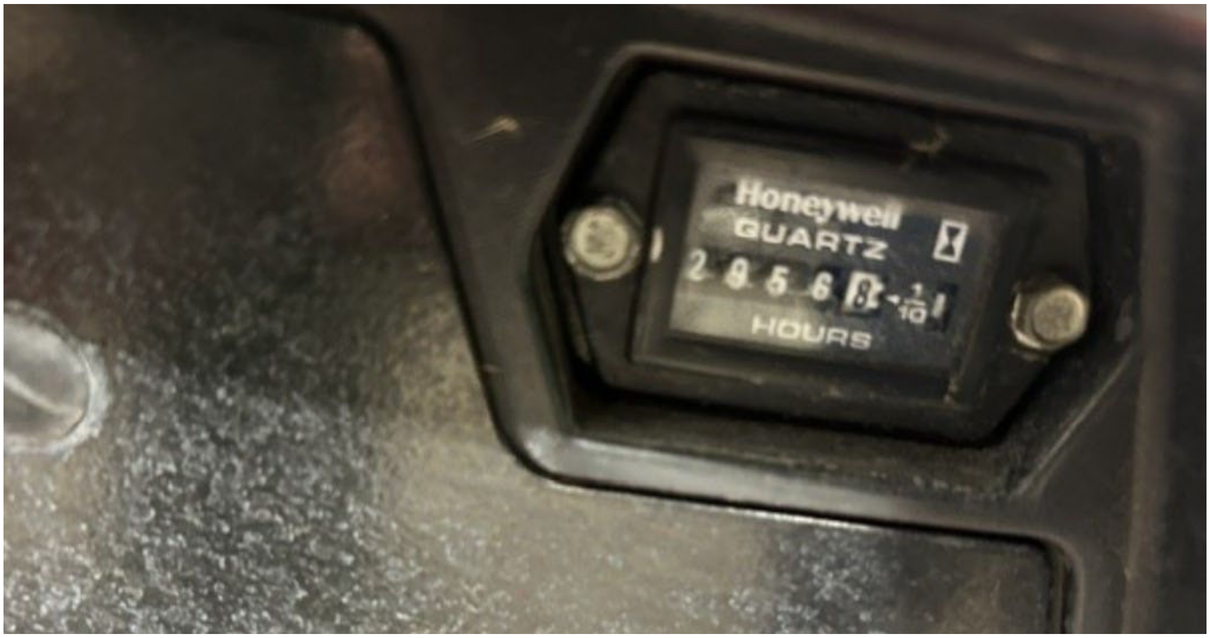
Honeywell
QUARTZ
HOURS

RD

To: golfblackduck190... >

Toro GM4000 Quote

isty attached is the proposal, I was able to get you a
: closer. In addition we are willing to extend the
arranty until October 15,2027. Please let me know if
ou have any questions. This unit is currently going
rough refurbishment and will look great when
mpleted. These don't last long as it is our most
pular mower.

ianks

iank you,

ick DeValk I Pre-Owned Equipment Manager
TI Distributing I 4001Lakebreeze Avenue Suite 200 I
ooklyn Center, MN 55429
ell: (612-877-0819)
ww.mtidistributing.com
stagram I Facebook I LinkedIn I TikTok I YouTube

CITY OF BLACKDUCK
RESOLUTION NO: 2022-11

Blackduck
A GREAT PLACE FOR FAMILIES

RESOLUTION APPROVING THE TERMS OF AN INTERNAL LOAN IN CONNECTION WITH PURCHASE OF EQUIPMENT FOR THE BLACKDUCK GOLF COURSE

Be it resolved by the City Council of the City of Blackduck, Minnesota ("City") as follows:

Section 1. Background.

1.01. The City determined a need to incur certain costs in connection with the purchase of equipment for the Blackduck Municipal Golf Course *(Project),*

1.02. The City has determined to finance the costs for the Project from the Unrestricted Revolving Loan Fund *(collectively, the "Fund"),* for a total of $18,253.75, which fund is administered by the City and has a balance that is legally available for such purposes,

1.03. The City intends to reimburse the Fund for the Project from future public financing, or other available City funds -tax levies and/or net revenues- in accordance with the terms of this resolution *(which terms are referred to collectively as the "Internal Loan").*

Section 2. Terms of Internal Loan.

2.01. The City shall repay to the Fund the principal amount of funds advanced for Project together with interest on the principal amount advanced, accruing from the date of each initial expenditure or advance, at the rate of interest specified by the Blackduck City Council. The total amount of $18,253.75 will be classified as a Commercial development loan @ current prime interest rate of 3.25% for a term of 5 years. *(which rate shall be generally comparable to the average rate of earnings on investment of City funds or the average rate on general obligation bonds of the City).*

2.02. Principal and interest ("Payments") shall be paid semi-annually on each August 1 and February 1 ("Payment Dates"), commencing on the first Payment Date after receipt of the first tax levy proceeds after disbursements from the Fund and continuing through the date the principal and accrued interest of the Internal Loans is paid in full. *(reference attached schedule – Blackduck Golf Course Equipment Internal Loan 2022)*

2.03. The principal sum and all accrued interest payable under this Internal Loan are pre-payable in whole or in part at any time by the City without premium or penalty.

2.04. This Resolution is evidence of an internal borrowing by the City and shall not be deemed to constitute a general obligation of the State of Minnesota or any political subdivision thereof, including, without limitation, the City. Neither the State of Minnesota, nor any political subdivision thereof shall be obligated to pay the principal of or interest on this Internal Loan or other costs, and neither the full faith and credit nor the taxing power of the State of Minnesota or any political subdivision thereof is pledged to the payment of the principal of or interest on this Internal Loan or other costs incident hereto. The City shall have no obligation to pay any principal amount of the Internal Loan or accrued interest thereon, which may remain unpaid after the final Payment Date.

2.05. The City may amend the terms of this Internal Loan at any time by resolution of the City Council, including a determination to forgive the outstanding principal amount and accrued interest to the extent permissible under law.

Section 3. **Effective Date.** This resolution is effective upon the date of its approval.

Updated and Adopted this 6th day of June 2022.

Maxwell Gullette, Mayor

Christina Regas - City Administrator

Corner Garage Sales and Rental Inc. INVOICE

5811 Island View Dr. NE
Bemidji, MN. 56601
Phone 218-766-6076 Fax 218-586-4052

DATE: June 1, 2022
INVOICE # 060122CB
FOR: *1600 mower*

Bill To:
City of Blackduck
Golf Course
8 Summit Ave NE
P.O. Box 380
Blackduck, Mn. 56630

DESCRIPTION	AMOUNT
1 – 2002 , 1600 John Deere wide area mower	17,000.00
Serial # TC1600T010283	
Sales Tax	1,253.75
TOTAL	18253.75

Make all checks payable to Corner Garage Sales and Rental Inc.
If you have any questions concerning this i Kevin Erpelding 218-766-6736

THANK YOU FOR YOUR BUSINESS!

Blackduck Golf Course Equipment Internal Loan 2022 - Rough Mower JD 1600

Compounding Period: Exact Days

Nominal Annual Rate: 3.250%

Cash Flow Data - Loans and Payments

	Event	Date	Amount	Number	Period	End Date
1	Loan	06/01/2022	18,253.75	1		
2	Payment	02/01/2023	1,825.37	10	Semiannual	08/01/2027
3	Payment	02/01/2028	1,947.18	1		

TValue Amortization Schedule - Normal, 365 Day Year

	Date	Payment	Interest	Principal	Balance
Loan	06/01/2022				18,253.75
2022 Totals		**0.00**	**0.00**	**0.00**	
1	02/01/2023	1,825.37	398.21	1,427.16	16,826.59
2	08/01/2023	1,825.37	271.18	1,554.19	15,272.40
2023 Totals		**3,650.74**	**669.39**	**2,981.35**	
3	02/01/2024	1,825.37	250.22	1,575.15	13,697.25
4	08/01/2024	1,825.37	221.97	1,603.40	12,093.85
2024 Totals		**3,650.74**	**472.19**	**3,178.55**	
5	02/01/2025	1,825.37	198.14	1,627.23	10,466.62
6	08/01/2025	1,825.37	168.68	1,656.69	8,809.93
2025 Totals		**3,650.74**	**366.82**	**3,283.92**	
7	02/01/2026	1,825.37	144.34	1,681.03	7,128.90
8	08/01/2026	1,825.37	114.89	1,710.48	5,418.42
2026 Totals		**3,650.74**	**259.23**	**3,391.51**	
9	02/01/2027	1,825.37	88.77	1,736.60	3,681.82
10	08/01/2027	1,825.37	59.34	1,766.03	1,915.79
2027 Totals		**3,650.74**	**148.11**	**3,502.63**	
11	02/01/2028	1,947.18	31.39	1,915.79	0.00
2028 Totals		**1,947.18**	**31.39**	**1,915.79**	
Grand Totals		**20,200.88**	**1,947.13**	**18,253.75**	

ANNUAL PERCENTAGE RATE	**FINANCE CHARGE**	**Amount Financed**	**Total of Payments**
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
3.249%	**$1,947.13**	**$18,253.75**	**$20,200.88**