



GENERAL FUND ANALYSIS

THE EXPECTATION IS TO LEAD WITH EXCELLENCE:
(ALL CITY OF BIG LAKE EMPLOYEES ARE LEADERS)

CITY OF

Big Lake

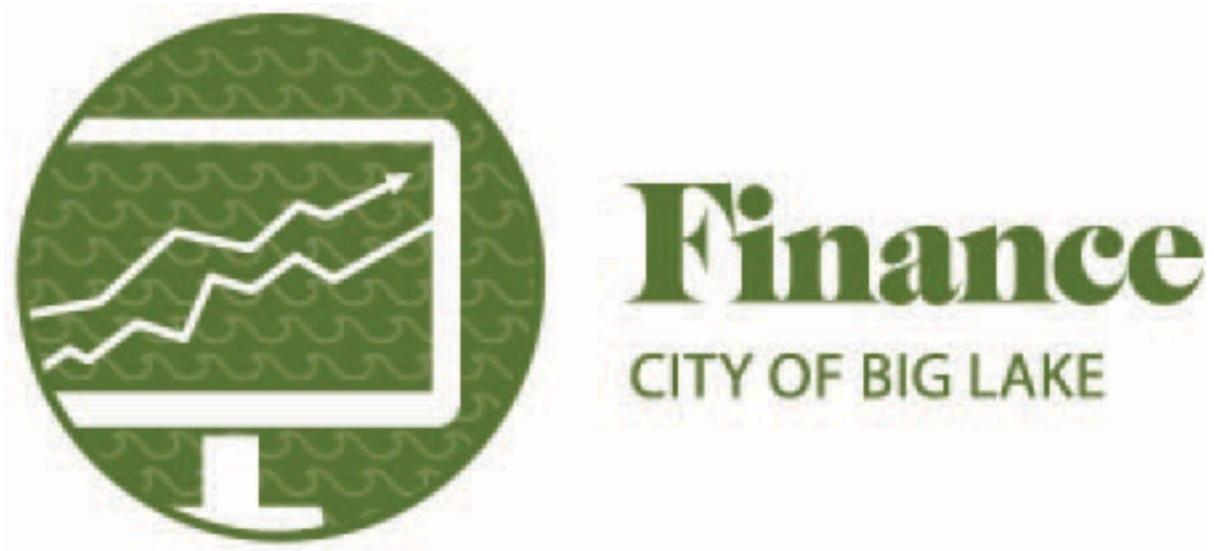


LIVE BIG!

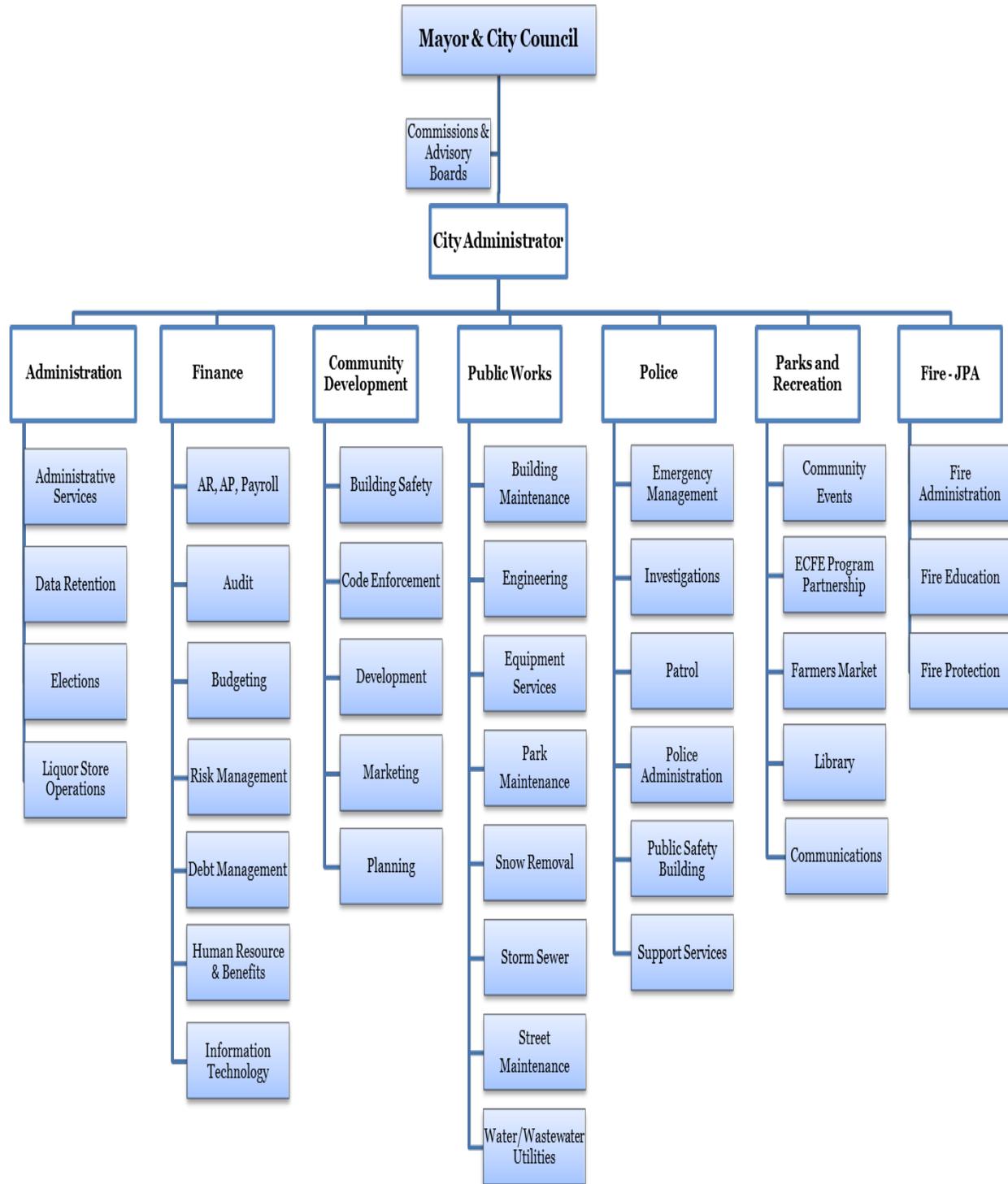
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City Organizational Chart – by Services



Budget Overview

General Fund

Includes the departments and services of:

- Mayor/Council
- Planning
- Elections
- Administration/Finance
- Big Lake Community Service Center
- Economic Development
- Building (Inspections)
- Engineering
- Streets
- Parks
- Fleet Maintenance
- Police
- Fire
- Recreation/Community
- IT – Computer/Software/Maintenance

The **primary source of funding** for the General Fund is **property tax**, which represents approximately **66% of total revenues**. Services such as **public safety**—the largest expenditure area in the General Fund—are highly dependent on property tax funding. In fact, **over half of the total property tax levy** collected by the City supports public safety.

The remaining **34% of General Fund revenues** come from **non-property tax sources**, including:

- **Charges for services**
- **Franchise fees**
- **Licenses and permits**

The City has historically set charges for services and license/permit fees at levels sufficient to **cover the full cost of services provided**. All fees and charges are reviewed annually to ensure they remain **reasonable and competitive**.

Special Revenue Funds

Includes the services of:

- Big Lake Economic Development Authority
- Farmers Market
- Music in the Park
- Statewide Affordable Housing Grant
- Park Dedication Fund

The special revenue funds account for and report proceeds of specific revenue sources that are restricted or committed to expenditures for specified purpose. The Big Lake Economic Development Authority is supported by property taxes, the Farmer’s Market is supported by vendor licenses as well as donations and sponsorships. Music in the Park is supported by donations, sponsorships, and a transfer from the general fund. The Park Dedication Fund is financed by park dedication fees from new housing and commercial development within the City.

Debt Service Funds

The debt service funds are used to manage the accumulation of resources for and the payment of general long-term debt principal, interest, and related costs. These funds are supported by property taxes, special assessments, and transfers from other funds, including the general fund and capital improvement funds.

The transfers from other funds reduce the amount the City needs to levy for the yearly debt payments, helping to lower the property tax burden.

Capital Improvement Funds

The capital improvement funds account for financial resources designated for acquiring or constructing major projects not financed by enterprise funds. The Council approves the annual Capital Improvement Plan (CIP) document, which outlines capital projects, including those funded by the park dedication fund and enterprise funds. Individual capital construction projects are presented to the City Council for approval by staff.

In 2015, the City Council created the Capital Improvement Funds, with allocations for current and future projects. Beginning in 2016, the capital improvement funds have been supported by the yearly Local Government Aid (LGA) received by the City and yearly transfers from the General Fund. For the enterprise capital funds, those funds are supported by operating transfers from the enterprise fund. Following are the capital improvement funds established by the City of Big Lake:

- CIP Fund 194 – Computer/Software Equipment
- CIP Fund 195 – Parks & Trail Maintenance/Improvements
- CIP Fund 196 – Streets Improvement/Maintenance
- CIP Fund 197 – Lake Maintenance
- CIP Fund 198 – Infrastructure Improvement projects
- CIP Fund 199 – Equipment & Building Replacements

Projects and purchases are funded from the General Fund Transfers, the Enterpriser Funds transfers, Park Dedication funds, LGA, as well as **CIP Fund balances**.

Balanced Budget

A **balanced budget** occurs when **total revenues and other financing sources** equal **total expenditures and other financing uses**.

- Revenues and other financing sources increase financial resources.
- Expenditures and other financing use decrease financial resources.

In a balanced budget, **reserves or fund balance** are not used to cover the costs of providing services. An **unbalanced budget**—whether a **surplus** or a **deficit**—does not necessarily indicate poor fiscal management. It may be related to the type of fund:

- **Debt service funds** often accumulate resources (revenues) in the year prior to the actual expenditure.
- **Capital improvement funds** may generate a surplus of revenues to build a **fund balance** for future projects or expenditures.

The City's policy is to adopt a **balanced budget for the General Fund**. For other funds, the City's policy is to ensure **positive cash flow** to support the related programs or services. The City achieves this policy through its **budget process**, which begins in the **spring of each year**. The City follows a **"bottom-up" resource allocation approach**, where each department can request personnel, goods, capital items, and services necessary to fulfill its responsibilities.

To maintain **fiscal stability**, the City budgets to sustain **adequate fund balances**, ensuring resources are available for both **planned and unforeseen** expenditures. The City's policy is to maintain an undesignated and unreserved General Fund balance of 42% to 50% of the following year's concept budget.

City of Big Lake Property Taxes

The City's governmental funds tend to be an area of high visibility, as it includes the City's property taxes levy. The City levies for the General Fund, including the Capital Transfers, Abatement Property Taxes, Debt Service Fund, and the Big Lake Economic Development Authority Fund. **The City will only receive the amount it levies each year.** For conservative measures, the City budgets for a 97-98% collection rate, which is in line with what is received each year.

City of Big Lake Property Tax compared to Other Cities

Using the proposed 2025 City tax rate and based on a \$400,000 home, the property taxes received in Big Lake are below the average. The average tax rate among comparable cities is **46.79**, resulting in a total property tax of **\$4,940**. In contrast, the City of Big Lake's tax rate is **38.718**, with a total property tax of **\$4,886**.

Of this amount, the City's portion is only **\$1,508**, which is well below the average. It is important to note that the City Council only has authority over the City's portion of property taxes, not the total tax amount, which includes county, school district, and other taxing jurisdictions.

City	City Tax Rate	Homestead Property Tax	City Portion Property Tax
Becker	48.928	\$ 5,174	\$ 1,906
Big Lake	38.718	\$ 4,886	\$ 1,508
Elk River	39.524	\$ 5,159	\$ 1,539
Princeton	56.535	\$ 4,918	\$ 2,202
Zimmerman	38.244	\$ 5,049	\$ 1,539
St Cloud	53.973	\$ 5,115	\$ 2,102
Buffalo	51.965	\$ 4,968	\$ 2,024
Monticello	37.701	\$ 4,124	\$ 1,468
Clearwater	55.526	\$ 5,067	\$ 2,162

Average	46.79044	\$ 4,940	\$ 1,828
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General Fund Revenues

Property Taxes (Taxes/Special Assessment)

The general fund property tax is the primary source of general fund revenues, and it is the largest tax collected by the City for any fund. The City will only receive taxes for the amount that is levied each year, plus penalties and interest on taxes paid late.

Franchise Fees

The fee is collected by gas and electric companies and remitted to the City to support the maintenance of street improvement and public rights-of-way. These funds are transferred to the CIP Fund 196 on a yearly basis. Residential accounts are charged **\$4.00 per month**, while commercial accounts are charged **\$8.00 per month**.

Licenses and Permits

This category includes **building permits, liquor licenses**, and other licenses. The City takes a **conservative approach** when budgeting for these revenues, basing the yearly estimate on **prior years' activity** and any **known development** projects at the time.

Intergovernmental

These funds consist of **grants, programs, and formula-driven aid** from state and federal governments, supporting **roads, emergency response**, and other services. The City takes a **conservative approach** when estimating the annual amount received for state aid, basing the budget on **prior years' trends**.

Charges for Services

These are user fees imposed to generate the necessary funding for operating city facilities, specifically from those who utilize them. This category includes the **street light fee** charged on every water bill, as well as the **fleet maintenance services** provided to the Fire Department. Similar to other revenue sources, the City takes a **conservative approach** when budgeting for charges for services.

Transfers from other Funds

These funds represent the **yearly transfer from the Liquor Store**, which allocates its profits back into the community. This annual contribution helps support various city initiatives and services, reinvesting the store's earnings for the benefit of residents.

Other Revenues

The City's revenues include **investment earnings**, which are subject to a **fair market value (FMV) adjustment** at year-end. Each year, the City compares the market value of its investments to the book value. If the market value is higher, the adjustment increases the total revenues earned for that year. In previous years, these FMV adjustments have enabled the City to make **substantial year-end transfers** to capital funds for future projects. These transfers have funded **road projects, trails, and land acquisitions** that would not have been feasible without a significant increase to the general levy.

The **detailed analysis reports for 2015–2024** provide a comprehensive overview of these year-end transfers and their impact on the City's capital funding.

General Fund Expenditures

The largest expense of the General Fund is **salary and benefits** for staff operating and supporting the City services and is approximately 65% of the total general fund budget. The other categories of expenditures are as follows:

Professional services: Includes services provided to the City by outside sources, including engineering, legal, audit, planning, contractors, etc.

Operations: Includes cost associated with maintaining the core functions of each department. Examples include office supplies, computer maintenance, electricity, gas, cleaning, fuel, advertising, uniforms, etc.

Capital improvements: Items that are greater than \$5,000 with a useful life of more than one year and all infrastructure and building construction projects that are capitalized.

Transfers to other Funds: The City makes **yearly transfers** to the **Capital Improvement Funds** to support future projects. By setting aside funds in advance, these transfers **reduce the need to increase the city levy** when the projects are ready for completion.

General Fund by Services

Following is the breakdown of the services provided by the City and the departments that are included within those services.

General Government Includes the following departments:

- Mayor/Council
- Planning
- Elections
- Administration/Finance
- IT- Computer Services

Public Safety includes the following departments:

- Police
- Fire
- Building Division

Streets and Highways includes the following departments:

- Engineering
- Fleet
- Streets

Culture and Recreation includes the following departments

- Parks
- BLCSC
- Recreation-Community (other)

Economic Development includes the following department:

- Economic Development – general fund

General Fund Transfers

The yearly transfers from the General Fund beginning in 2015 have been used to:

- Establish **Capital Improvement Funds**.
- Pay **yearly debt service payments**.
- Support **Music in the Park**.
- Fund projects included in the **Capital Improvement Plan** or other projects brought forward to the Council for consideration.

The main contributing factors for these yearly transfers include:

- **Increase in market value** of the city's investments at year-end.
- Higher-than-anticipated **permit revenue**.
- **Increase in state aid**.
- Staff's **fiscal responsibility**, critically evaluating every expenditure.

As a result of this process, the **year-end budget** has historically been at **98% of the overall budget**, generating savings that allow for additional transfers to the Capital Improvement Funds for future projects. These transfers enable the city to **complete future projects without raising the tax levy**.

Following are examples of projects funded through these transfers.

<ul style="list-style-type: none"> • Mill and Overlay Street projects • CR 5 Trail and signal project • Safe Route to School projects • Pedestrian Connectivity and Safety projects • Boat landing repairs • CR 73 Highline Trail project • CR 43 project • 2023, 2024 and 2025 Street projects • Purchase of Smith property • Purchase of the Old School building • Debt payments 2021A & 2022A for 2025, 2026 	<ul style="list-style-type: none"> • City Hall Repairs, siding/HVAC • Numerous studies, including the code revision, staff study and feasibility study. • Equipment replacement for departments • Computer replacement as well as server • New financial software • Fleet replacement
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On the following pages, you will find information on the transfers, revenues and expenditures for the General Fund from 2015 through 2024. This includes:

- **Budgeted amounts** for each revenue program and expenditure service.
- **Actuals** for each year.
- **Yearly transfers** and the corresponding fund impacted by the transfer.
- **Fund balance** for each year, which is cumulative.

Per City policy, the **General fund balance** must be maintained at **42% – 50%** of the following year’s expenditure budget. While the City can maintain a **higher fund balance**, it cannot fall below 42%. The majority of the City’s revenues come from **property taxes**, which are received **twice a year**:

- **July** - First Payment
- **December** – Second payment

Looking at the 2024 analysis, the variances over (under) the budget include the following:

- Intergovernmental Revenues - \$150,207
 - The City received additional state aid for the Police Department and Street Maintenance than what was projected.
- Interest Earnings - \$495,124
 - Investments earning at a higher rate than what was budgeted.
 - The City FMV adjustment for the year was \$434,972, this is not additional cash, but as described earlier is an adjustment to revenue and fund balance only.
- Streets & Highways Expenditures – (\$81,097)
 - In the street department, the cost for striping, hot mix and sealcoating came in under the expended budget amount. As well as electricity cost for the street lights.
- Culture & Recreation – (\$124,511)
 - The Parks Department experienced savings in salary and benefits due to employing fewer seasonal staff and a retirement, resulting in expenditures coming in under budget.

- The department also saved on water utility costs, as the previous summer was less dry, leading to reduced water usage in the parks.

By establishing the **capital improvement funds** and annually transferring **unreserved fund balances** into these funds, the City has effectively avoided the need to levy additional taxes for upcoming street projects and equipment purchases.

Key Points:

- **Capital Improvement Funds:** These are dedicated accounts used to finance major infrastructure projects and equipment acquisitions.
- **Unreserved Fund Balances:** These represent funds that are not earmarked for specific purposes and can be allocated at the City's discretion.

Benefits of This Approach:

1. **Financial Flexibility:** Utilizing unreserved funds allows the City to address capital needs without imposing new taxes.
2. **Budget Stability:** By proactively funding capital projects, the City ensures smoother financial planning and reduces reliance on debt.
3. **Community Investment:** Allocating resources to infrastructure and equipment enhances public services and contributes to community development.

This prudent financial strategy demonstrates the City's commitment to responsible fiscal management and proactive community investment.

If you need additional information, please reach out to Deb. You can contact me at **763-251-2974** or via email at dwegeleben@biglakemn.org.



Summary of yearly transfers

2015

Revenues over budget for year for a total amount of \$849,165

- Increase in collection of taxes over what was budgeted - \$281,586
 - 90% of levied amount was budgeted and 100% collected, including delinquencies from prior years and penalty and interest
- Increase in Local Government Aid than what was budgeted - \$340,265
- Increase in Franchise fees than what was budgeted - \$92,771

Expenditures under budget for year for a total amount of \$125,101

- Expenditures for year were at 97% of total budgeted amount

Year-end transfers out of unreserve Fund balance - \$1,259,084

- Capital Street Maintenance Fund - \$578,000
 - Funds used for the CR 5 Trail and Signal
- Capital Equipment/Building Fund - \$224,910
 - Funds used to purchase equipment for the fire department
 - Funds used to purchase equipment for the street department
 - Funds used to remodel the police building
- GO Tax Increment Bond 2004C debt payment - \$212,880
- GO Taxable Tax Abatement Bond 2014A debt payment - \$6,532
- Local Development Fund, for the proposed Rail Road Development - \$39,437
- Capital Construction Fund - \$197,325
 - Funds used for the CR 43 Project - \$113,000
 - Fund used for the Eagle Lake Quiet Zone - \$84,325

2016

Revenues over budget for year for a total amount of \$563,763

- Increase in collection of taxes over what was budgeted - \$107,904
 - 91% of levied amount was budgeted and 96% collected, includes delinquencies from prior years and penalty and interest
- Increase in permit activity over what was budgeted - \$189,478
- Increase in state aid over what was budgeted - \$89,788
- Increase in donations over what was budgeted - \$63,704
- Increase in Franchise fees than what was budgeted - \$54,093

Expenditures under budget for year for a total amount of \$128,333

- Expenditures for year were at 97% of total budgeted amount

Year-end transfers out of unreserve Fund balance - \$461,232

- Capital Street Maintenance Fund - \$300,000
- Capital Equipment/Building Fund - \$150,000
- GO Taxable Tax Abatement Bond 2014A debt payment - \$6,929
- Capital Construction Fund - \$4,303
 - Funds used for the Railroad Pedestrian Maze
 -

Summary of Transfers – Continued

2017

Revenues over budget for year for a total amount of \$541,019

- Increase in collection of taxes over what was budgeted - \$196,355
 - 92% of levied amount was budgeted and 99% collected including delinquencies from prior years and penalty and interest
- Increase in permit activity over what was budgeted - \$201,017
- Increase in donations over what was budgeted - \$42,870
- Increase in Franchise fees than what was budgeted - \$54,945

Expenditures under budget for year for a total amount of \$194,637

- Expenditures for year were at 95% of total budgeted amount

Year-end transfers out of unreserve Fund balance - \$648,259

- Capital Street Maintenance Fund - \$330,000
 - Funds allocated for paving the compost location
- Capital Equipment/Building Fund - \$285,834
 - Funds allocated to the departments for purchases of equipment
- GO Taxable Tax Abatement Bond 2014A debt payment - \$6,929
- GO Improvement Bond 2011A debt payment - \$14,496
- Establish the Farmers Market Special Revenue Fund - \$11,000

2018

Revenues over budget for year for a total amount of \$221,374

- Increase in collection of taxes over what was budgeted - \$112,187
 - 95% of levied amount was budgeted and 96% collected, including delinquencies from prior years and penalty and interest
- Increase in permit activity over what was budgeted - \$51,920
- Increase in donations over what was budgeted - \$49,427
- Increase in Franchise fees than what was budgeted - \$30,562

Expenditures under budget for year for a total amount of \$141,473

- Expenditures for year were at 97% of total budgeted amount

Year-end transfers out of unreserve Fund balance - \$637,874

- Capital Street Maintenance Fund - \$420,000
 - Funds allocated for the CR 73 Highline Trail
 - Funds allocated to Northern Star Station Road
- Capital Equipment/Building Fund - \$166,000
 - Funds allocated to the departments for purchases of equipment
- GO Taxable Tax Abatement Bond 2014A debt payment - \$6,929
- Industrial Park Fund to pay for assessments - \$44,864

Summary of Transfers – Continued

2019

Revenues over budget for year for a total amount of \$557,817

- Increase in collection of taxes over what was budgeted - \$70,695
 - 97% of levied amount was budgeted and 99% collected, including delinquencies from prior years and penalty and interest
- Increase in permit activity over what was budgeted - \$225,028
- Increase in investment income over what was budgeted - \$192,353
- Increase in state aid than what was budgeted - \$35,102

Expenditures under budget for year for a total amount of \$73,420

- Expenditures for year were at 98% of total budgeted amount

Year-end transfers out of unreserve Fund balance - \$678,650

- Capital Street Maintenance Fund - \$330,000
 - Funds allocated for the 2019 Street projects
- Capital Equipment/Building Fund - \$236,840
 - Funds allocated to the departments for purchases of equipment
- Parks and Trail Maintenance Fund - \$25,000
- Lake Maintenance Fund - \$32,664
- GO Taxable Tax Abatement Bond 2014A debt payment - \$7,150
- Industrial Park Fund to pay for assessments - \$46,996

2020

Revenues over budget for year for a total amount of \$81,514

- Increase in collection of taxes over what was budgeted - \$112,187
 - 95% of levied amount was budgeted and 100% collected, including delinquencies from prior years and penalty and interest
- Increase in state aid over what was budgeted - \$50,624
- Increase in investment income over what was budgeted - \$119,896
- Increase in donations over what was budgeted - \$20,001

Expenditures under budget for year for a total amount of \$343,678

- Expenditures for year were at 93% of total budgeted amount

Year-end transfers out of unreserve Fund balance - \$577,328

- Capital Street Maintenance Fund – \$479,033
 - Funds allocated for the street projects
 - Funds allocated for debt payments
- Capital Equipment/Building Fund - \$20,640
 - Funds allocated to the departments for purchases of equipment
- Parks and Trail Maintenance Fund - \$14,000
- Lake Maintenance Fund - \$7,424
- Computer Replacement Fund - \$23,400
- GO Taxable Tax Abatement Bond 2014A debt payment - \$6,929
- Industrial Park Fund to pay for assessments - \$44,864

Summary of Transfers – Continued

2021

Revenues over budget for year for a total amount of \$130,445

- Increase in collection of taxes over what was budgeted - \$124,205
 - 97% of levied amount was budgeted and 100% collected, including delinquencies from prior years and penalty and interest
- Increase in permit activity over what was budgeted - \$184,730

Expenditures under budget for year for a total amount of \$454,510

- Expenditures for year were at 92% of total budgeted amount
- Police department was not fully staff for the year

Year-end transfers out of unreserve Fund balance - \$731,938

- Capital Street Maintenance Fund – \$629,656
 - Funds allocated for the street projects
 - Funds allocated for debt payments
- Capital Equipment/Building Fund - \$19,640
- Parks and Trail Maintenance Fund - \$25,750
- Lake Maintenance Fund - \$8,757
- Computer Replacement Fund - \$9,840
- GO Taxable Tax Abatement Bond 2014A debt payment - \$7,831
- Industrial Park Fund to pay for assessments - \$25,464
- Music in the Park - \$5,000

2022

Revenues were **under** budget for the year by \$341,373

- Increase in collection of taxes over what was budgeted - \$20,794
 - 97% of levied amount was budgeted and 98% collected, including delinquencies from prior years and penalty and interest
- Increase in permit activity over what was budgeted - \$160,275
- **Decrease** in investment income over what was budgeted - **\$593,434**

Expenditures under budget for year for a total amount of \$192,264

- Expenditures for year were at 97% of total budgeted amount

Year-end transfers out of unreserve Fund balance - \$593,230

- Capital Street Maintenance Fund – \$330,000
 - Funds allocated for the street projects
 - Funds allocated for debt payments
- Capital Equipment/Building Fund - \$17,640
 - Funds allocated to the departments for purchases of equipment
- Parks and Trail Maintenance Fund - \$125,750
- Lake Maintenance Fund - \$7,424
- Computer Replacement Fund - \$10,000
- GO Taxable Tax Abatement Bond 2014A debt payment - \$80,221
- Industrial Park Fund to pay for assessments - \$25,000

Summary of Transfers – Continued

2023

Revenues over budget for year for a total amount of \$714,768

- Increase in collection of taxes over what was budgeted - \$72,573
 - 98% of levied amount was budgeted and 100% collected, including delinquencies from prior years and penalty and interest
- Increase in permit activity over what was budgeted - \$86,734
- Increase in state aid over what was budgeted - \$85,180
- Increase in investment income over what was budgeted - \$428,332

Expenditures under budget for year for a total amount of \$188,481

- Expenditures for year were at 97% of total budgeted amount

Year-end transfers out of unreserve Fund balance - \$796,067

- Capital Street Maintenance Fund – \$629,656
 - Funds allocated for the street projects
 - Funds allocated for debt payments
- Capital Equipment/Building Fund - \$29,611
- Parks and Trail Maintenance Fund - \$209,000
 - Funds are allocated for parks and trail projects
- Lake Maintenance Fund - \$2,456
- Computer Replacement Fund - \$10,000
- Industrial Park Fund to pay for assessments - \$25,000

2024

Revenues over budget for year for a total amount of \$759,009

- Increase in collection of taxes over what was budgeted - \$51,839
 - 97% of levied amount was budgeted and 100% collected, including delinquencies from prior years and penalty and interest
- Increase in intergovernmental revenues over what was budgeted - \$150,207
- Increase in investment income over what was budgeted - \$495,124

Expenditures under budget for year for a total amount of \$215,875

- Expenditures for year were at 97% of total budgeted amount

Year-end transfers out of unreserve Fund balance - \$989,685

- Capital Street Maintenance Fund – \$270,000
 - Funds allocated for the street projects
 - Funds allocated for debt payments
- Capital Equipment/Building Fund - \$527,611
 - Funds allocated to the departments for purchases of equipment
 - Purchase of new ladder for the Fire Department in 2025
- Parks and Trail Maintenance Fund - \$109,000
- Computer Replacement Fund - \$19,000
- Industrial Park Fund to pay for assessments - \$25,000
- Statewide Affordable Housing Grant - \$34,074

Revenue and Expenditure Analysis for the General Fund

2015

	<u>Budget</u>	<u>Actual</u>	<u>Variance Over (Under)</u>	<u>Levied Amount</u>	<u>Variance over (under) to Levy</u>
Taxes and Other Revenues					
Taxes (includes delq frm prior yrs)	\$ 2,053,268	\$ 2,334,854	\$ 281,586	\$ 2,282,465	\$ 52,389
Special assessments	2,000	2,256	256		
Licenses and permits	279,950	319,432	39,482	*budget 15 home/Actual 34	
Intergovernmental revenues	639,056	979,321	340,265	LGA was budgeted in GF 525K	
Franchise Fees	340,000	432,771	92,771		
Charges for services	243,900	259,280	15,380		
Fines and forfeitures	30,300	36,553	6,253		
Interest earnings	5,000	17,203	12,203		
Contributions/Donations	11,000	33,825	22,825		
Miscellaneous revenue	58,000	96,144	38,144		
Total Revenues	3,662,474	4,511,639	849,165		
Expenditures					
General Government	645,131	632,869	(12,262)		
Public Safety	1,986,767	2,003,945	17,178		
Streets & Highways	592,639	509,650	(82,989)		
Culture and recreation	465,722	434,188	(31,534)		
Economic Development	124,315	108,821	(15,494)		
Total Expenditures	3,814,574	3,689,473	(125,101)		
Excess of revenues over (under) expenditures	(152,100)	822,166	974,266		
Other Financing Sources					
Proceeds from Bond Sales	-	-	-		
Proceeds from Capital Leases	-	-	-		
Sales of Capital Assets	2,500	1,625	(875)		
Insurance Recoveries	-	-	-		
Transfer In from Other Funds	275,000	537,567	262,567		
Transfer out to Other Funds	(125,400)	(1,259,084)	(1,133,684)		
Total Other Financing Sources	152,100	(719,892)	(871,992)		
Net Change in Fund Balance	\$ -	102,274	\$ 102,274		
Fund Balances					
Beginning of Year	<u>2,601,415</u>				
End of Year	\$ 2,703,689				
Transfers Out					
	578,000	CIP 198			
	224,910	CIP 199			
	39,437	Fund 150			
	197,325	Fund 175			
	6,532	Debt Service 221			
	212,880	Debt Service 250			
	1,259,084				

Revenue and Expenditure Analysis for the General Fund – Continued

2016

			<u>Variance</u>	<u>Over</u>	<u>Variance</u>
	<u>Budget</u>	<u>Actual</u>	<u>(Under)</u>	<u>Levied Amount</u>	<u>over</u>
					<u>(under) to</u>
					<u>Levy</u>
Taxes and Other Revenues					
Taxes (includes delq frm prior yrs)	\$ 2,167,594	\$ 2,275,498	\$ 107,904	\$ 2,378,779	\$(103,281)
Special assessments	1,000	2,343	1,343		
Licenses and permits	310,175	499,653	189,478		*budget 24 home/Actual 53
Intergovernmental revenues	398,435	488,223	89,788		
Franchise Fees	388,740	442,833	54,093		
Charges for services	256,584	257,309	725		
Fines and forfeitures	37,500	43,467	5,967		
Interest earnings	25,000	42,698	17,698		
Contributions/Donations	4,700	68,405	63,705		
Miscellaneous revenue	53,900	86,960	33,060		
Total Revenues	3,643,628	4,207,389	563,761		
Expenditures					
General Government	708,946	674,191	(34,755)		
Public Safety	2,065,375	2,100,167	34,792		
Streets & Highways	627,521	497,296	(130,225)		
Culture and recreation	457,541	459,268	1,727		
Economic Development	141,245	141,373	128		
Total Expenditures	4,000,628	3,872,295	(128,333)		
Excess of revenues over (under) expenditures	(357,000)	335,094	692,094		
Other Financing Sources					
Proceeds from Bond Sales	-	-	-		
Proceeds from Capital Leases	-	26,213	26,213		
Sales of Capital Assets	5,000	4,947	(53)		
Insurance Recoveries	18,000	50,893	32,893		
Transfer In from Other Funds	345,000	364,568	19,568		
Transfer out to Other Funds	(11,000)	(461,232)	(450,232)		
Total Other Financing Sources	357,000	(14,611)	(371,611)		
Net Change in Fund Balance	\$ -	320,483	\$ 320,483		
Fund Balances					
Beginning of Year	2,703,689				
End of Year	\$ 3,024,172				
Transfers Out					
	300,000	CIP 198			
	150,000	CIP 199			
	4,303	Fund 175			
	6,929	Debt Service 221			
	461,232				
	-				

Revenue and Expenditure Analysis for the General Fund – Continued

2017

			<u>Variance</u>		<u>Variance over</u>
	<u>Budget</u>	<u>Actual</u>	<u>Over</u>	<u>Levied</u>	<u>(under) to</u>
Taxes and Other Revenues			<u>(Under)</u>	<u>Amount</u>	<u>Levy</u>
Taxes (includes delq frm prior yrs)	\$ 2,429,362	\$2,625,717	\$ 196,355	\$ 2,638,204	\$ (12,487)
Special assessments	1,500	2,149	649		
Licenses and permits	418,425	619,442	201,017		*budget 40 home/Actual 96
Intergovernmental revenues	403,494	375,428	(28,066)		
Franchise Fees	380,000	434,945	54,945		
Charges for services	280,488	316,189	35,701		
Fines and forfeitures	37,000	50,773	13,773		
Interest earnings	25,000	37,181	12,181		
Contributions/Donations	7,500	50,370	42,870		
Miscellaneous revenue	27,000	38,594	11,594		
Total Revenues	4,009,769	4,550,788	541,019		
Expenditures					
General Government	731,308	697,120	(34,188)		
Public Safety	2,174,592	2,145,014	(29,578)		
Streets & Highways	608,131	510,976	(97,155)		
Culture and recreation	567,317	533,885	(33,432)		
Economic Development	139,823	139,539	(284)		
Total Expenditures	4,221,171	4,026,534	(194,637)		
Excess of revenues over (under) expenditures	(211,402)	524,254	735,656		
Other Financing Sources					
Proceeds from Bond Sales	-				
Proceeds from Capital Leases	-				
Sales of Capital Assets	3,000	3,188	188		
Insurance Recoveries	18,000	25,532	7,532		
Transfer In from Other Funds	300,000	300,000	-		
Transfer out to Other Funds	(109,598)	(648,259)	(538,661)		
Total Other Financing Sources	211,402	(319,539)	(530,941)		
Net Change in Fund Balance	\$ -	204,715	\$ 204,715		
Fund Balances					
Beginning of Year	3,024,172				
End of Year	\$3,228,887				
Transfers Out					
	330,000	CIP 198			
	285,834	CIP 199			
	14,496	Debt Service 214			
	6,929	Debt Service 221			
	11,000	Farmers Market			
	648,259				

Revenue and Expenditure Analysis for the General Fund – Continued

2018

	<u>Budget</u>	<u>Actual</u>	<u>Variance Over (Under)</u>	<u>Levied Amount</u>	<u>Variance over (under) to Levy</u>
Taxes and Other Revenues					
Taxes (includes delq frm prior yrs)	\$ 2,761,272	\$ 2,873,459	\$ 112,187	\$ 2,899,510	\$ (26,051)
Special assessments	1,500	2,955	1,455		
Licenses and permits	484,800	536,720	51,920	*budget 100 home/Actual 50	
Intergovernmental revenues	430,577	450,858	20,281		
Franchise Fees	392,000	422,562	30,562		
Charges for services	266,669	260,639	(6,030)		
Fines and forfeitures	41,350	53,063	11,713		
Interest earnings	25,000	(30,464)	(55,464)		
Contributions/Donations	15,800	65,227	49,427		
Miscellaneous revenue	2,000	7,323	5,323		
Total Revenues	<u>4,420,968</u>	<u>4,642,342</u>	<u>221,374</u>		
Expenditures					
General Government	760,800	741,459	(19,341)		
Public Safety	2,270,266	2,256,571	(13,695)		
Streets & Highways	637,737	594,754	(42,983)		
Culture and recreation	700,010	640,005	(60,005)		
Economic Development	175,145	169,696	(5,449)		
Total Expenditures	<u>4,543,958</u>	<u>4,402,485</u>	<u>(141,473)</u>		
Excess of revenues over (under) expenditures	(122,990)	239,857	362,847		
Other Financing Sources					
Proceeds from Bond Sales	-	-	-		
Proceeds from Capital Leases	-	-	-		
Sales of Capital Assets	1,000	6,671	5,671		
Insurance Recoveries	-	3,417	3,417		
Transfer In from Other Funds	375,000	375,000	-		
Transfer out to Other Funds	(253,010)	(637,874)	(384,864)		
Total Other Financing Sources	<u>122,990</u>	<u>(252,786)</u>	<u>(375,776)</u>		
Net Change in Fund Balance	\$ -	(12,929)	\$ (12,929)		
Fund Balances					
Beginning of Year	<u>3,228,887</u>				
End of Year	\$3,215,958				
Transfers Out					
	420,000	CIP 198			
	166,000	CIP 199			
	7,010	Debt Service 221			
	44,864	Industrial Park Fund 141			
	-				
	-				
	637,874				

Revenue and Expenditure Analysis for the General Fund – Continued

2019

	<u>Budget</u>	<u>Actual</u>	<u>Variance</u> <u>Over (Under)</u>	<u>Levied</u> <u>Amount</u>	<u>Variance over</u> <u>(under) to</u> <u>Levy</u>
Taxes and Other Revenues					
Taxes (includes delq frm prior yrs)	\$ 2,779,053	\$ 2,849,748	\$ 70,695	\$ 2,878,446	\$ (28,698)
Special assessments	500	4,473	3,973		
Licenses and permits	356,600	581,628	225,028		*budget 50 home/Actual 76
Intergovernmental revenues	428,952	464,054	35,102		
Franchise Fees	415,273	428,316	13,043		
Charges for services	271,307	282,554	11,247		
Fines and forfeitures	46,525	54,786	8,261		
Interest earnings	31,500	223,852	192,352		
Contributions/Donations	31,330	28,024	(3,306)		
Miscellaneous revenue	15,250	16,672	1,422		
Total Revenues	<u>4,376,290</u>	<u>4,934,107</u>	<u>557,817</u>		
Expenditures					
General Government	817,060	805,136	(11,924)		
Public Safety	2,412,614	2,398,225	(14,389)		
Streets & Highways	655,121	646,833	(8,288)		
Culture and recreation	685,159	647,012	(38,147)		
Economic Development	122,322	121,650	(672)		
Total Expenditures	<u>4,692,276</u>	<u>4,618,856</u>	<u>(73,420)</u>		
Excess of revenues over (under) expenditures	(315,986)	315,251	631,237		
Other Financing Sources					
Proceeds from Bond Sales	-				
Proceeds from Capital Leases	-				
Sales of Capital Assets	50,000	56,214	6,214		
Insurance Recoveries	7,000	4,615	(2,385)		
Transfer In from Other Funds	600,000	600,044	44		
Transfer out to Other Funds	(356,654)	(678,650)	(321,996)		
Total Other Financing Sources	<u>300,346</u>	<u>(17,777)</u>	<u>(318,123)</u>		
Net Change in Fund Balance	\$ (15,640)	297,474	\$ 313,114		
Fund Balances					
Beginning of Year	<u>3,215,958</u>				
End of Year	\$ 3,513,432				
Transfers Out					
	30,000	CIP 198			
	236,840	CIP 199			
	25,000	CIP 195			
	300,000	CIP 196			
	32,664	CIP 197			
	7,150	Debt Service 221			
	46,996	Industrial Park Fund 141			
	678,650				

Revenue and Expenditure Analysis for the General Fund – Continued

2020

			<u>Variance</u>		<u>Variance</u>
	<u>Budget</u>	<u>Actual</u>	<u>Over (Under)</u>	<u>Levied Amount</u>	<u>over</u> <u>(under) to</u>
Taxes and Other Revenues					<u>Levy</u>
Taxes (includes delq frm prior yrs)	\$ 3,214,691	\$ 3,296,205	\$ 81,514	\$ 3,291,711	\$ 4,494
Special assessments	2,000	4,598	2,598		
Licenses and permits	656,990	671,381	14,391	*budget 50 home/Actual 44	
Intergovernmental revenues	458,853	509,477	50,624		
Franchise Fees	429,962	436,739	6,777		
Charges for services	272,404	280,963	8,559		
Fines and forfeitures	51,750	50,942	(808)		
Interest earnings	31,500	151,396	119,896		
Contributions/Donations	4,800	24,801	20,001		
Miscellaneous revenue	2,450	18,753	16,303		
Total Revenues	5,125,400	5,445,255	319,855		
Expenditures					
General Government	1,223,748	881,189	(342,559)		
Public Safety	2,720,882	2,822,954	102,072		
Streets & Highways	738,587	680,587	(58,000)		
Culture and recreation	805,913	765,163	(40,750)		
Economic Development	104,528	100,087	(4,441)		
Total Expenditures	5,593,658	5,249,980	(343,678)		
Excess of revenues over (under) expenditures	(468,258)	195,275	663,533		
Other Financing Sources					
Proceeds from Bond Sales	-	-	-		
Proceeds from Capital Leases	-	-	-		
Sales of Capital Assets	8,500	20,610	12,110		
Insurance Recoveries	4,000	10,055	6,055		
Transfer In from Other Funds	753,300	753,307	7		
Transfer out to Other Funds	(319,904)	(577,328)	(257,424)		
Total Other Financing Sources	445,896	206,644	(239,252)		
Net Change in Fund Balance	\$ (22,362)	401,919	\$ 424,281		
Fund Balances					
Beginning of Year	<u>3,513,432</u>				
End of Year	\$ 3,915,351				
Transfers Out					
	20,640	CIP 199			
	23,400	CIP 194			
	14,000	CIP 195			
	479,033	CIP 196			
	7,424	CIP 197			
	7,831	Debt Service 221			
	25,000	Industrial Park Fund 141			
	577,328				

Revenue and Expenditure Analysis for the General Fund – Continued

2021

Taxes and Other Revenues	<u>Budget</u>	<u>Actual</u>	<u>Variance Over (Under)</u>	<u>Levied Amount</u>	<u>Variance over (under) to Levy</u>
Taxes (includes delq frm prior yrs)	\$ 3,414,743	\$ 3,538,948	\$ 124,205	\$ 3,519,979	\$ 18,969
Special assessments	2,000	5,167	3,167		
Licenses and permits	512,917	697,647	184,730		*budget 40 home/Actual 90
Intergovernmental revenues	474,484	473,127	(1,357)		
Franchise Fees	442,362	444,204	1,842		
Charges for services	297,569	297,877	308		
Fines and forfeitures	61,000	51,832	(9,168)		
Interest earnings	17,000	(138,686)	(155,686)		
Contributions/Donations	4,800	16,103	11,303		
Miscellaneous revenue	45,037	16,138	(28,899)		
Total Revenues	<u>5,271,912</u>	<u>5,402,357</u>	<u>130,445</u>		
Expenditures					
General Government	918,962	869,993	(48,969)		
Public Safety	2,820,791	2,627,830	(192,961)		
Streets & Highways	842,634	707,680	(134,954)		
Culture and recreation	716,927	659,077	(57,850)		
Economic Development	116,381	96,605	(19,776)		
Total Expenditures	<u>5,415,695</u>	<u>4,961,185</u>	<u>(454,510)</u>		
Excess of revenues over (under) expenditures	(143,783)	441,172	584,955		
Other Financing Sources					
Proceeds from Bond Sales	-				
Proceeds from Capital Leases	-				
Sales of Capital Assets	500	3,224	2,724		
Insurance Recoveries	1,000	14,644	13,644		
Transfer In from Other Funds	450,000	450,000	-		
Transfer out to Other Funds	(317,717)	(731,938)	(414,221)		
Total Other Financing Sources	<u>133,783</u>	<u>(264,070)</u>	<u>(397,853)</u>		
Net Change in Fund Balance	\$ (10,000)	177,102	\$ 187,102		
Fund Balances					
Beginning of Year	<u>3,915,351</u>				
End of Year	\$ 4,092,453				
Transfers Out					
	19,640	CIP 199			
	9,840	CIP 194			
	25,750	CIP 195			
	629,656	CIP 196			
	8,757	CIP 197			
	7,831	Debt Service 221			
	25,464	Industrial Park Fund 141			
	5,000	Music In the Park			
	731,938				

Revenue and Expenditure Analysis for the General Fund – Continued

2022

	<u>Budget</u>	<u>Actual</u>	<u>Variance Over (Under)</u>	<u>Levied Amount</u>	<u>Variance over (under) to Levy</u>
Taxes and Other Revenues					
Taxes (includes delq frm prior yrs)	\$ 3,564,954	\$ 3,585,748	\$ 20,794	\$ 3,638,582	\$ (52,834)
Special assessments	2,000	5,040	3,040		
Licenses and permits	617,292	777,567	160,275		*budget 40 home/Actual 28
Intergovernmental revenues	487,484	506,597	19,113		
Franchise Fees	434,762	454,572	19,810		
Charges for services	281,247	297,997	16,750		
Fines and forfeitures	61,000	34,512	(26,488)		
Interest earnings	17,000	(576,434)	(593,434)		
Contributions/Donations	4,800	37,555	32,755		
Miscellaneous revenue	8,450	14,462	6,012		
Total Revenues	<u>5,478,989</u>	<u>5,137,616</u>	<u>(341,373)</u>		
Expenditures					
General Government	965,588	938,222	(27,366)		
Public Safety	2,899,611	2,886,083	(13,528)		
Streets & Highways	892,464	813,788	(78,676)		
Culture and recreation	752,868	734,030	(18,838)		
Economic Development	113,737	59,881	(53,856)		
Total Expenditures	<u>5,624,268</u>	<u>5,432,004</u>	<u>(192,264)</u>		
Excess of revenues over (under) expenditures	(145,279)	(294,388)	(149,109)		
Other Financing Sources					
Proceeds from Bond Sales	-				
Proceeds from Capital Leases	-				
Sales of Capital Assets	500	15,000	14,500		
Insurance Recoveries	500	36,907	36,407		
Transfer In from Other Funds	450,000	506,841	56,841		
Transfer out to Other Funds	(316,221)	(593,230)	(277,009)		
Total Other Financing Sources	<u>134,779</u>	<u>(34,482)</u>	<u>(169,261)</u>		
Net Change in Fund Balance	\$ (10,500)	(328,870)	\$ (318,370)		
Fund Balances					
Beginning of Year	<u>4,092,453</u>				
End of Year	\$ 3,763,583				
Transfers Out					
	17,640	CIP 199			
	10,000	CIP 194			
	125,750	CIP 195			
	330,000	CIP 196			
	4,776	CIP 197			
	80,064	Debt Service 221			
	25,000	Industrial Park Fund 141			
	-	Music In the Park			
	593,230				

Revenue and Expenditure Analysis for the General Fund – Continued

2023

	<u>Budget</u>	<u>Actual</u>	<u>Variance Over (Under)</u>	<u>Levied Amount</u>	<u>Variance over (under) to Levy</u>
Taxes and Other Revenues					
Taxes (includes delq frm prior yrs)	\$ 4,048,933	\$ 4,121,506	\$ 72,573	\$ 4,118,078	\$ 3,428
Special assessments	3,000	834	(2,166)		
Licenses and permits	618,029	704,763	86,734	*budget 40 home/Actual 28	
Intergovernmental revenues	505,990	591,170	85,180		
Franchise Fees	447,904	461,496	13,592		
Charges for services	274,945	295,689	20,744		
Fines and forfeitures	62,100	42,848	(19,252)		
Interest earnings	17,000	445,332	428,332		
Contributions/Donations	16,300	27,270	10,970		
Miscellaneous revenue	8,450	26,511	18,061		
Total Revenues	<u>6,002,651</u>	<u>6,717,419</u>	<u>714,768</u>		
Expenditures					
General Government	989,206	963,689	(25,517)		
Public Safety	3,063,208	2,942,785	(120,423)		
Streets & Highways	981,607	961,247	(20,360)		
Culture and recreation	859,644	848,724	(10,920)		
Economic Development	164,375	153,114	(11,261)		
Total Expenditures	<u>6,058,040</u>	<u>5,869,559</u>	<u>(188,481)</u>		
Excess of revenues over (under) expenditures	(55,389)	847,860	903,249		
Other Financing Sources					
Proceeds from Bond Sales	-				
Proceeds from Capital Leases	-				
Sales of Capital Assets	500	699	199		
Insurance Recoveries	53,500	77,189	23,689		
Transfer In from Other Funds	450,000	450,000	-		
Transfer out to Other Funds	(448,611)	(796,067)	(347,456)		
Total Other Financing Sources	<u>55,389</u>	<u>(268,179)</u>	<u>(323,568)</u>		
Net Change in Fund Balance	\$ -	579,681	\$ 579,681		
Fund Balances					
Beginning of Year	<u>3,763,583</u>				
End of Year	\$ 4,343,264				
Transfers Out					
	29,611	CIP 199			
	10,000	CIP 194			
	209,000	CIP 195			
	520,000	CIP 196			
	2,456	CIP 197			
	-	Debt Service 221			
	25,000	Industrial Park Fund 141			
	-	Music In the Park			
	796,067				

Revenue and Expenditure Analysis for the General Fund – Continued

2024 Unaudited

			<u>Variance</u>		<u>Variance</u>
	<u>Budget</u>	<u>Actual</u>	<u>Over</u>	<u>Levied</u>	<u>over (under)</u>
			<u>(Under)</u>	<u>Amount</u>	<u>to Levy</u>
Taxes and Other Revenues					
Taxes (includes delq frm prior yrs)	\$ 4,415,208	\$ 4,467,047	\$ 51,839	\$ 4,542,990	\$ (75,943)
Special assessments	3,000	1,656	(1,344)		
Licenses and permits	624,187	628,109	3,922		
Intergovernmental revenues	539,990	690,197	150,207		
Franchise Fees	450,303	471,667	21,364		
Charges for services	260,771	286,540	25,769		
Fines and forfeitures	47,100	44,786	(2,314)		
Interest earnings	111,000	606,124	495,124		
Contributions/Donations	3,300	11,870	8,570		
Miscellaneous revenue	5,950	11,822	5,872		
Total Revenues	6,460,809	7,219,818	759,009		
Expenditures					
General Government	1,031,438	1,021,570	(9,868)		
Public Safety	3,333,820	3,333,791	(29)		
Streets & Highways	1,032,797	951,700	(81,097)		
Culture and recreation	881,043	756,532	(124,511)		
Economic Development	182,166	181,796	(370)		
Total Expenditures	6,461,264	6,245,389	(215,875)		
Excess of revenues over (under) expenditures	(455)	974,429	974,884		
Other Financing Sources					
Proceeds from Bond Sales	-				
Proceeds from Capital Leases	-				
Sales of Capital Assets	-	120	120		
Insurance Recoveries	2,500	48,946	46,446		
Transfer In from Other Funds	450,000	450,000	-		
Transfer out to Other Funds	(455,611)	(989,685)	(534,074)		
Total Other Financing Sources	(3,111)	(490,619)	(487,508)		
Net Change in Fund Balance	\$ (3,566)	483,810	\$ 487,376		
Fund Balances					
Beginning of Year	4,343,264				
End of Year	\$ 4,827,074				
Transfers Out					
	527,611	CIP 199			
	19,000	CIP 194			
	109,000	CIP 195			
	270,000	CIP 196			
	-	CIP 197			
	34,074	Statewide Affordable Housing Grant			
	25,000	Industrial Park Fund 141			
	5,000	Music In the Park			
	989,685				

Water and Sewer Rates in Big Lake: An Overview

One thing is certain: **water and sewer bills** in the City of Big Lake have risen over the past few years. However, many residents and businesses may not fully understand the reasons behind these increases.

City of Big Lake Facilities: The Foundation of Our Utilities

Big Lake's water and sewer services rely on two essential facilities:

- **Municipal Water Treatment Facility:**
 - Constructed in **2006** at a cost of **\$9 million**.
 - Treats all water used by residents and businesses.
 - Handles an average of **4.8 million gallons per day**, with a maximum capacity of **5.7 million gallons**.
- **Wastewater Treatment Facility:**
 - Built in **2011** at a cost of **\$15.5 million**.
 - Treats all sewage generated within the city.
 - Constructed to meet the **Minnesota Pollution Control Agency (MPCA)** standards, which our prior facility was no longer able to meet.

Rising Costs and Utility Billing

A key factor driving rate increases is the **stricter wastewater treatment standards** set by the MPCA. Each year, these standards become more stringent, creating **unfunded mandates** that place the financial burden directly on the City of Big Lake. This, in turn, impacts **utility billing**.

Additionally, the **bond payments** on the debt for constructing these facilities have come due in recent years. These substantial costs are paid from **water and sewer fund revenues**, contributing to the higher rates seen by residents and businesses.

Big Lake's Advantage: Prepared for the Future

While the City is managing significant debt payments, it is in a **strong position for the future**. Our modern and compliant facilities have the capacity to:

- Support **continued residential growth**.
- Attract **new industries** with ample water and treatment capacity.
- Avoid the costly infrastructure struggles faced by neighboring communities that are still working to meet MPCA standards.

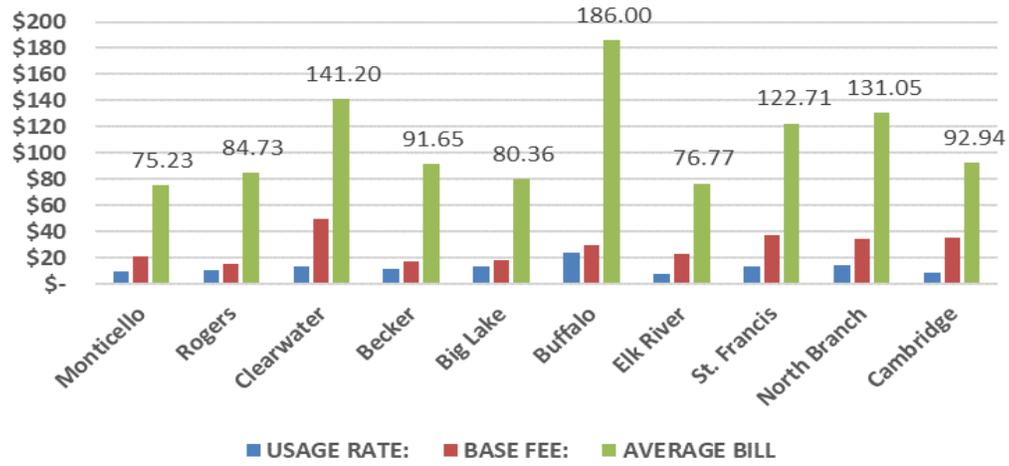
Comparing Rates to Surrounding Communities

The chart below illustrates Big Lake's **water and sewer rates** compared to several neighboring communities, based on an average monthly use of **6,500 gallons**. It's important to note that rate structures vary by community. Some cities apply:

- **Lower base charges** with higher per-gallon rates.
- Others use a **higher base charge** with lower per-gallon rates.
- Many may fall somewhere in between.

If you have any questions regarding **Big Lake's water and sewer rates**, please contact **City Hall**—our staff is happy to assist you.

Rate Comparisons



Utilities
CITY OF BIG LAKE



CITY OF
**Big
Lake**
LIVE BIG!