

City of Biwabik



2025 Budget

December 9, 2024

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General Description and Form of Government

The City of Biwabik provides a full range of municipal services authorized by state statute or city charter. These services include police, fire, and ambulance protection, parks and recreational activities, planning and zoning, general administrative services, building inspection, and the construction and maintenance of streets and alleys.

Utilities such as water, sewer, electric, and trash removal are provided and funded by the Biwabik Public Utilities Commission. These services are not subsidized by tax levy dollars. The revenue needed to run these departments is generated through user fees.

The City operates under a Council-Mayor form of government. All powers of the City are vested in the Mayor and Council, who are elected by voters of the entire City. City elections are held in even numbered years with the Mayor serving a two year term, and Councilors serving four year terms. The Council appoints a City Administrator to oversee day to day operations as allowed in the City Charter.

Budget Approval

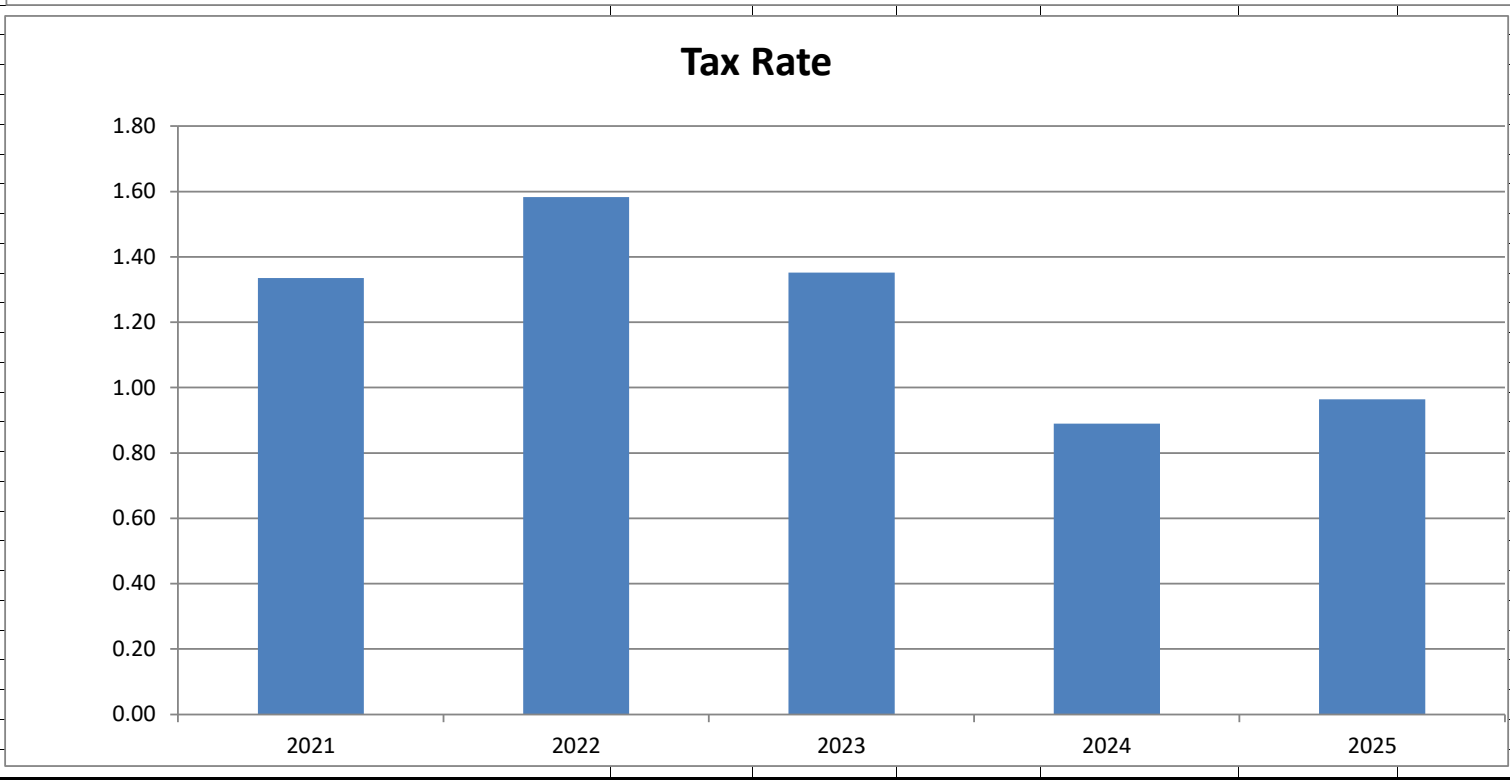
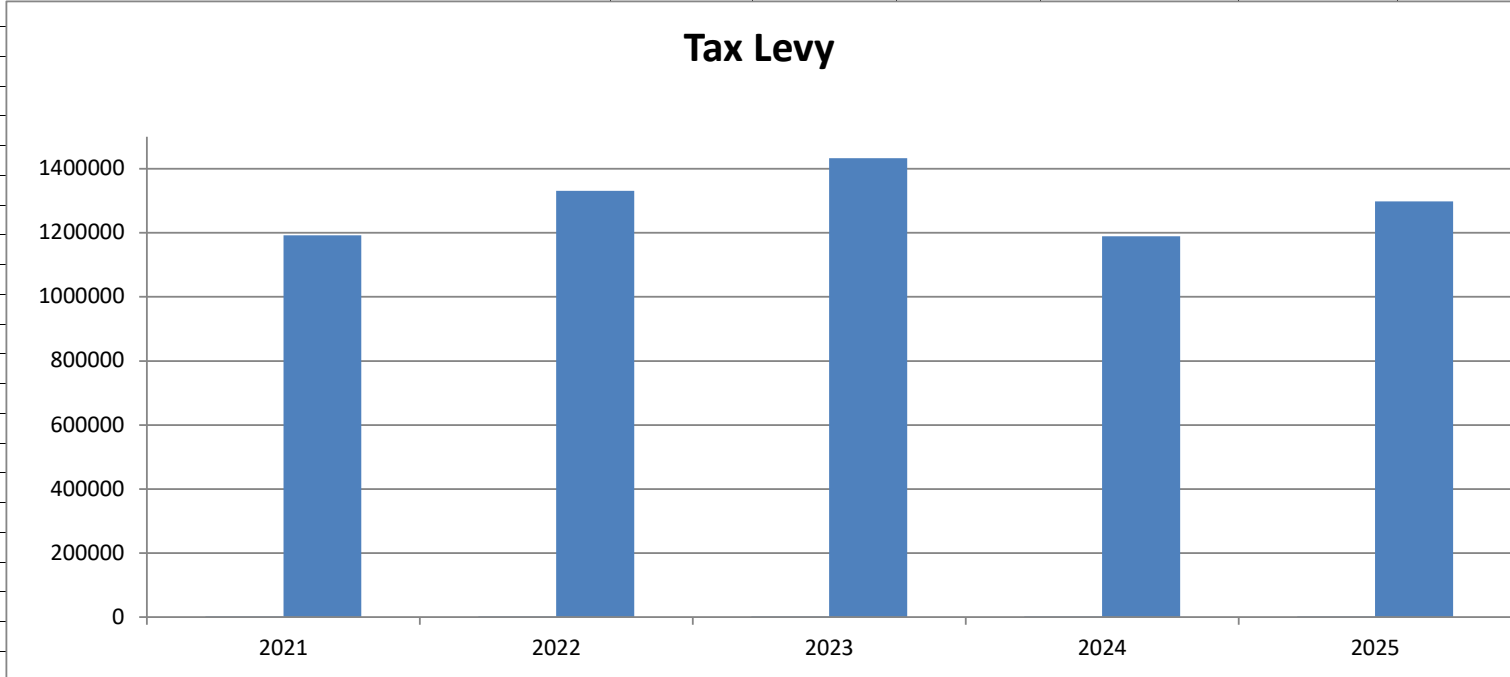
A preliminary budget is accepted by resolution of the City Council and certified to St. Louis County in September of each year. The preliminary levy is used by the County to prepare and mail notices to each taxpayer indicating what their tax bill would be if the preliminary numbers were used. Following a public hearing in December, the final budget is approved by resolution of the City Council and certified to St. Louis County before December 31st of each year. The final levy is used by the County to prepare and mail tax bills to each taxpayer, which are due in May and October.

Property Tax Levy: 2020-2025

The property tax system is not the most equitable way to raise funds, but it is the revenue source that Cities are authorized to use in order to finance a significant portion of our activities. I want to assure the taxpayers of Biwabik that we make every effort to keep the city property tax bill at a reasonable level. Even while experiencing significant cutbacks in Local Government Aid from the State of Minnesota, we have not automatically raised our levy to make up for the cuts. The following chart illustrates the property tax levy from 2020-2025.

Year	Total Levy	Increase From Previous Year	City Tax Rate
2020	\$1,099,595	\$114,947	1.32
2021	\$1,192,037	\$92,442	1.34
2022	\$1,331,101	\$139,064	1.58
2023	\$1,432,755	\$101,654	1.35
2024	\$1,243,237	\$(243,870)	.89
2025	\$1,297,922	\$109,036	.96

	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>2025</u>
General Fund	\$1,099,595	\$1,192,037	\$1,331,101	\$1,432,756	\$1,188,886	\$1,297,922
Debt Service	\$0	\$0				
Total Levy	\$1,099,595	\$1,192,037	\$1,331,101	\$1,432,756	\$1,188,886	\$1,297,922
Increase:	\$114,947	\$92,442	\$139,064	\$101,655	(\$243,870)	\$109,036
Tax Rate	1.32	1.34	1.58	1.35	0.89	0.96



City Council

Revenues

City Council revenues include various state aids:

- Taconite Aid is a state aid that is provided to communities within the Taconite Relief Area.
- Mining Effects Aid is a state aid that is provided specifically to communities in close proximity to an active taconite mining operation.
- Local Government Aid (LGA) is a general-purpose aid that can be used for any lawful expenditure. The MN Legislature increased funding to the LGA program in the last session resulting in an increase of roughly \$20,000 to Biwabik.

The City Council also receives revenue from liquor and tobacco license fees, and a cable tv franchise fee that is collected by the provider and submitted to the City.

The City receives an amount equal to 10% of the revenue received by any organization conducting charitable gambling in Biwabik. This was increased substantially this year based on actual donations received in previous year.

In some years, the City receives a dividend from our insurance provider, the League of MN Cities Insurance Trust. This is received in the years that the LMCIT fund balance is high enough due to low usage of the pooled reserve funds.

The City has \$79,394 in one-time COVID related federal funding which must be used by December 31, 2025.

Expenses

City Council expenditures include the salaries for Mayor and Council along with training costs and membership dues to professional organizations including the East Range Joint Powers Board, League of MN Cities, Minnesota Association of Small Cities and the Range Association of Municipalities and Schools.

The City Council's legal fees include an annual agreement for general legal services with our City Attorney for \$30,000. This expense is shared with the Public Utilities Commission, with the City paying \$24,000 and the PUC paying \$6,000.

The donations line item is generally used as a pass-through of funds that are submitted to the City by charitable gambling organizations operating "pull-tabs" in local establishments. The City forwards this money to the Biwabik Area Civic Association. The City has also received donations to be used for specific purposes such as ballfield bleachers and park benches.

The City Council budget includes two new proposed lines:

- Strategic Plan Expenses for things like promoting the incubator spaces in City Hall and the Bavarian them effort
- Nuisance Cleanup to provide funds for abating nuisances that we might not recover

These two items will be offset by use of the one-time COVID related funding.

Revenues	2024 Budget	YTD 9/1/2024	2024 Balance	2025 Budget
Property Tax	1,188,886	718,719	470,167	1,297,922
State Aid (detailed below under property tax and state aid)	371,564	195,998	175,566	482,383
City Council (detailed below)	30,350	25,306	5,044	31,350
City Administrator (detailed on page 8)	0	0	0	0
Election (detailed on page 8)	10	0	10	0
Accounting (detailed on page 8)	500	1,303	-803	500
Buildings (detailed on page 10)	18,000	16,259	1,741	18,000
Police (detailed on page 10)	12,000	14,361	-2,361	12,000
Fire Dept (detailed on page 12)	7,000	8,790	-1,790	7,000
Building Inspection (detailed on page 12)	24,000	95,296	-71,296	24,000
Public Works (detailed on page 14)	0	0	0	0
Recreation (detailed on page 16)	160,200	168,643	-8,443	170,800
Capital (detailed on page 16)	0	0		0
Total	1,812,510	1,244,675	567,835	2,043,955
Expenditures	2024 Budget	YTD 9/1/2024	2024 Balance	2025 Budget
City Council (detailed below)	80,100	66,367	13,733	106,067
City Administrator (detailed on page 8)	169,105	120,497	48,608	193,949
Election (detailed on page 8)	3,800	2,728	1,072	0
Accounting (detailed on page 8)	118,660	81,836	36,824	120,680
Buildings (detailed on page 10)	106,730	64,358	42,372	101,730
Police (detailed on page 10)	338,103	169,052	169,052	438,103
Fire Dept (detailed on page 12)	152,093	115,977	36,116	163,833
Building Inspection (detailed on page 12)	16,000	24,538	-8,538	16,000
Public Works (detailed on page 14)	443,371	352,812	90,559	495,012
Recreation (detailed on page 16)	153,580	76,342	77,238	153,580
Capital (detailed on page 16)	230,000	139,423	90,577	255,000
Total	1,811,543	1,213,929	597,613	2,043,955
Property Tax and State Aid	2024 Budget	YTD 9/1/2024	2024 Balance	2025 Budget
R 101-41000-31000 General Property Taxes	1,188,886	718,719	470,167	1,297,922
R 101-41000-33000 Mining Effects	25,000		25,000	25,000
R 101-41000-33400 Taconite Aid	75,000	60,216	14,784	75,000
R 101-41000-33401 Local Government Aid	271,564	135,782	135,782	271,702
R 101-41000-3403 Small Cities Aid		21,369		31,287
R 101-41000-36200 Miscellaneous			0	79,394
Total	1,560,450	936,086	645,733	1,780,305
Council	2024 Budget	YTD 9/1/2024	2024 Balance	2025 Budget
Revenue				
R 101-41110-32000 Liquor License	3,200	2,400	800	3,200
R 101-41110-32100 Tobacco Licenses	150	150	0	150
R 101-41110-32260 Other		250		
R 101-41110-34770 Cable TV Franchise Fee	9,000	10,461	-1,461	10,000
R 101-41110-34950 Donations		225	-225	
R 101-41110-36200 Miscellaneous		167	-167	
R 101-41110-36210 Interest Earnings		6,504	-6,504	
R 101-41110-36230 Contributions and Donations	18,000	5,150	12,850	18,000
R 101-41110-39000 Insurance Dividend				
R 101-41110-37915 Sale of Assett				
Total	30,350	25,306	5,294	31,350
Expenditures				
E 101-41110-100 Wages and Salaries	15,600	10,400	5,200	15,600
E 101-41110-122 FICA	0	796	-796	967
E 101-41110-208 Training		125		
E 101-41110-300 Professional Services				
E 101-41110-304 Legal Fees	24,000	20,000	4,000	24,000
E 101-41110-331 Conference Expenses	2,000	252	1,748	2,000
E 101-41110-352 General Notices and Public Info	2,500	1,564	936	2,500
E 101-41110-430 Miscellaneous	500	1,910	-1,410	500
E 101-41110-433 Dues and Subscriptions	17,500	9,116	8,385	17,500
E 101-41110-490 Donations	18,000	22,204	-4,204	18,000
E 101-41110---- Strategic Plan Expenses	0	0	0	10,000
E 101-41110---- Nuisance Cleanup				15,000
Department Total	80,100	66,367	13,858	106,067

City Administrator

Revenues

There are no specific revenue sources connected to this department.

Expenses

Administration expenditures include 70% of the salary and benefits for the City Administrator, (With the balance being paid by the Public Utilities commission) along with training costs and membership dues to professional organizations. The proposed 2025 budget includes a 3% cost of living increase in the Wage and Salaries line.

The City's Workers Compensation insurance that covers all City employees, and the City's general liability insurance provided through the League of MN Cities Insurance Trust are also included in this department.

The Telephone line item includes the City's portion of landline and cellular telephones, wired and wireless internet service, and the service that provides voicemail, fax, and call forwarding services.

Professional Services in this department include things like general engineering or surveying services from our City Engineer. This line is increased by \$15,000 in 2025 to pay for a facilities assessment to be done on City buildings. The cost of the facilities assessment will be offset by use of the one-time COVID related funding.

Elections

2025 is not an election year for Local, State and National offices, so this budget is not funded this year.

Accounting

Revenues

Charges for Service in this department include fees charged for:

- Copies
- Notary Services
- Pet Licenses
- Public Record Requests

Expenses

Accounting expenditures include the City's portion of the salary and benefits for the Deputy Clerk, as well as on-going training and education under conference expenses and dues and subscriptions. The proposed 2025 budget includes a 3% cost of living increase in the Wage and Salaries line.

This budget includes the City's portion of the annual audit done by Walker, Giroux, and Hahne. This audit covers all City financial activity for the year.

EDP, Software and Design covers the annual license fees for our accounting software, website hosting, work management software and a Geographic Information System (mapping) program.

City Administrator	2024 Budget	YTD 9/1/2024	2024 Balance	2025 Budget
Revenue				
Department Total	0	0	0	0
Expenditures				
E 101-41300-100 Wages and Salaries	67,836	44,354	23,482	69,871
E 101-41300-121 PERA	5,088	3,326	1,762	5,240
E 101-41300-122 FICA	4,206	3,393	813	4,332
E 101-41300-123 Medicare	984		984	1,013
E 101-41300-131 Employer Paid Health	7,312	8,932	-1,620	7,813
E 101-41300-133 Employer Paid Dental	210	183	27	210
E 101-41300-134 Employer Paid Life	69	18	51	69
E 101-41300-151 Worker s Comp Insurance Prem	28,000	24,971	3,029	28,000
E 101-41300-200 Office Supplies	5,000	3,107	1,893	5,000
E 101-41300-300 Professional Svcs	5,000	12,131	-7,131	20,000
E 101-41300-301 Auditing and Acct	1,400		1,400	1,400
E 101-41300-321 Telephone/Internet	16,000	18,846	-2,846	21,000
E 101-41300-322 Postage	500		500	500
E 101-41300-331 Conference Expenses	2,500	753	1,747	2,500
E 101-41300-352 General Notices and Publication		483		
E 101-41300-362 Insurance	25,000		25,000	27,000
E 101-41300-433 Dues and Subscriptions			0	
E 101-41300-436 Bank Fees				
Department Total	169,105	120,497	49,091	193,949
Elections	2024 Budget	YTD 9/1/2024	2024 Balance	2025 Budget
Revenue				
R 101-41410-34760 Filing Fees	10		10	0
R 101-41110-36200 Miscellaneous	0			0
Department Total	10	0	10	0
Expenditures				
E 101-41410-111 Part-time wages	3,000	1,980	1,020	0
E 101-41410-200 Office Supplies	300	608	-308	0
E 101-41410-208 Training and Instruction	500		500	0
E 101-41410-340 Advertising		140		0
Department Total	3,800	2,728	1,212	0
Accounting	2024 Budget	YTD 9/1/2024	2024 Balance	2025 Budget
Revenue				
R 101-41500-34000 Charges for Services	500	842	-342	500
R 101-41500-36200 Miscellaneous		461		
Department Total	500	1,303	-342	500
Expenditures				
E 101-41500-100 Wages and Salaries	39,172	25,609	13,563	40,347
E 101-41500-121 PERA	2,938	1,921	1,017	3,026
E 101-41500-122 FICA	2,448	1,959	489	2,522
E 101-41500-123 Medicare	568		568	585
E 101-41500-131 Employer Paid Health	28,005	32,555	-4,549	28,671
E 101-41500-133 Employer Paid Dental	210		210	210
E 101-41500-134 Employer Paid Life	69	36	33	69
E 101-41500-301 Auditing and Accounting Services	32,000	2,100	29,900	32,000
E 101-41500-309 EDP, Software and Design	11,500	17,557	-6,057	11,500
E 101-41500-331 Conference Expenses	1,000		1,000	1,000
E 101-41500-430 Miscellaneous	500		500	500
E 101-41500-433 Dues and Subscriptions	250	100	150	250
Department Total	118,660	81,836	36,824	120,680

Buildings

Revenues

Office leases in this budget includes the fees we charge for private businesses or organizations that rent office space in City Hall. There are two active leases.

The fees for rental of the Biwabik Park Pavilion are budgeted under Rental.

The grocery store located in the City Hall pays, as rent, \$2,850 per month directly to the bank for the loan that the City received to pay for the new City Hall in 1994.

Expenses

The Buildings category includes all expenses necessary to heat, cool, light and maintain the Police/Fire Station, Pavilion, Public Works Garage, City Hall and other various smaller buildings.

Professional Services in this department include inspection and maintenance of fire extinguishers and sprinklers, maintenance and certification of the elevator, pest control, maintenance of doors and locks, and a service to provide rugs, paper towels, and bathroom supplies.

The Repairs and Maintenance budget covers plumbing, electrical, flooring, roofing and other needed contractors. \$20,000 of this line item is offset by use of the one-time COVID related funding.

The City Pavilion needs repairs to the roof and siding. The City Hall entrance needs to be improved for safety and accessibility.

Police Services

Revenues

The City receives an annual \$12,000 payment for the police department providing daily checks of the grounds at a nearby explosives distributor.

Expenses

The only Police Services expenditure for 2025 is the payment of \$438,103 to the City of Gilbert in exchange for police services.

The contract price has not been increased for several years and the City of Gilbert is seeking a substantial increase for 2025.

Buildings	2024 Budget	YTD 9/1/2024	2024 Balance	2025 Budget
Revenue				
R 101-41940-34000 Charges for Services				
R 101-41940-34101 Office Leases	12,000	7,184	4,816	12,000
R 101-41940-36200 Miscellaneous Revenues				
R 101-41940-36220 Rental	6,000	9,075	-3,075	6,000
Department Total	18,000	16,259	1,741	18,000
Expenditures				
E 101-41940-200 Office Supplies		85	-85	
E 101-41940-215 Shop Supplies	500		500	500
E 101-41940-223 Building Repair Supplies		465	-465	
E 101-41940-300 Professional Svcs	25,000	17,452	7,548	25,000
E 101-41940-301 Telephone		225	-225	
E 101-41940-354 Application/Permit fees/licens	130	130	0	130
E 101-41940-381 Electric Utilities	12,000	3,610	8,390	7,000
E 101-41940-383 Gas Utilities	28,000	16,994	11,006	28,000
E 101-41940-401 Repairs/Maint Buildings	40,000	23,686	16,314	40,000
E 101-41940-430 Miscellaneous	500	1,010	-510	500
E 101-41940-570 Equipment		326	-326	
E 101-41940-602 Building Loan			0	
E 101-41940-750 Pers Prop Tax - Office Lease	600	374	226	600
Department Total	106,730	64,358	42,372	101,730
Police	2024 Budget	YTD 9/1/2024	2024 Balance	2025 Budget
Revenue				
R 101-42000-32240 Animal Licenses		360	-360	
R 101-42000-34000 Charges for Services	12,000	12,000	0	12,000
R 101-42000-35100 Court Fines		2,001		
Department Total	12,000	14,361	-360	12,000
Expenditures				
E 101-42000-300 Professional Svcs	338,103	169,052	169,052	438,103
E 101-42000-780 Criminal Fines				
Department Total	338,103	169,052	169,052	438,103

Fire Department

Revenues

The City receives a reimbursement from the State each year for a portion of our training expenses.

Expenses

The Wages and Salaries line includes:

- \$6,060 in officer stipends
- \$3,780 in training wages
- \$2,100 in truck inspection wages
- \$5,400 in fire call wages
- \$7,500 that may be necessary for a pension contribution

The Training and Instruction line includes:

- \$6,200 in new hire training (based on 4 new hires)
- \$1,850 for physicals and self-contained breathing apparatus fitting
- \$1,500 for two live burn trainings
- \$1,500 for 2 pump operations training
- \$650 water supply, hydrants, and hose training
- \$800 for auto-extrication and landing zone training
- \$1,500 for ladder operations classes
- \$2,400 for winter classes
- \$500 for additional regional trainings

Conference Expenses include:

- \$2,500 for the MN FIRE Officer Conference
- \$3,000 for the MN FIRE Conference

Equipment Repair includes:

- \$14,285 for Engine 1
- \$250 for Squad 1
- \$31,225 for Quint 1

The Repairs/Maintenance includes:

- 4,500 for hose and ladder testing
- \$2,625 for maintenance on Engine 1
- \$200 for maintenance on the Squad 1 (Pick-up)
- \$800 for maintenance on the auto extrication equipment
- \$700 for maintenance on the air compressor
- \$5,200 for maintenance on Quint 1 (ladder truck)
- \$1,250 for SCBA testing
- \$200 for 4 Gas calibration

The Equipment line includes:

- \$21,500 for new hire equipment
- \$8,342 for 2 thermal imaging cameras
- \$5,966 for a vent fan
- \$2,160 for auto extrication tools
- \$1,500 for a 4 gas monitor

The uniforms line includes:

- \$2,500 for duty wear

This budget also includes a \$25,000 annual payment for money borrowed to purchase the ladder truck. \$5,000 of the Repairs/Maintenance line item is offset by use of the one-time COVID related funding.

Building Inspection

Revenues

Building permit revenue is the sole source of revenue in this department.

Expenses

Building Inspection expenditures are for the contract price for our Certified Building Official and the cost for the City Engineer to conduct inspections of erosion control measures on projects that require them.

Fire	2024 Budget	YTD 9/1/2024	2024 Balance	2025 Budget
Revenue				
R 101-42260-33630 Grant		5,000		
R 101-42260-33418 State Aid	7,000			7,000
R 101-42260-36200 Misc		3,790		
Department Total	7000	8,790	-1790	7000
Expenditures				
E 101-42260-100 Wages and Salaries	23,010	17,488	5,523	24,840
E 101-42260-122 FICA	625	1,338	-713	1,540
E 101-42260-200 Office Supplies	100	20	80	100
E 101-42260-205 Equipment Repair	5,675	13,691	-8,016	45,760
E 101-42260-208 Training and Instruction	18,050	14,315	3,735	16,900
E 101-42260-212 Vehicle Gas/Diesel Fuel	1,200	562	638	1,200
E 101-42260-221 Equipment Parts		64	-64	
E 101-42260-300 Professional Svcs	550		550	550
E 101-42260-331 Conference Expenses	5,500	576	4,924	5,500
E 101-42260-404 Repairs/Maint Machinery/Equip	36,547	26,104	10,443	15,475
E 101-42260-415 Equipment	31,336	41,752	-10,416	24,468
E 101-42260-417 Uniforms	4,500		4,500	2,500
E 101-42260-430 Miscellaneous		67		
Loan Payment for Fire Truck	25,000		25,000	25,000
Department Total	152,093	115,977	36,183	163,833
Building Inspection	2024 Budget	YTD 9/1/2024	2024 Balance	2025 Budget
Revenue				
R 101-42400-32210 Building Permits	24,000	94,896	-70,896	24,000
R 101-42400-34204 Erosion Control Permit		400		
Department Total	24,000	95,296	-70,896	24,000
Expenditures				
E 101-42400-300 Professional Svcs	16,000	24,538	-8,538	16,000
E 101-42400-302 Erosion Control Inspection			0	
Department Total	16,000	24,538	-8,538	16,000

Public Works

Revenues

Charges for Service in this department include billing for cleanup of nuisance properties if the owner of the property does not voluntarily comply with the City's nuisance ordinance.

Expenses

Public Works expenditures consist of salaries and benefits for a Working Foreman, and 3 Heavy Equipment Operators. Equipment and supplies needed for snowplowing and ice clearing, street maintenance, street lighting, and traffic marking and signage are also budgeted for under Public Works.

Personnel costs are in accordance with a collective bargaining agreement.

\$50,000 of the total Wage and Salaries for Public Works are covered by the Public Utilities Commission in exchange for services provided by the crew such as snow removal, mowing, and excavation.

The Repair/Maintenance line item includes \$10,000 to cover items needed to keep our vehicles and equipment running.

The Crack Sealing line includes funding for a contracted service to apply rubberized sealant to cracks in our paved roads through a cooperative purchasing agreement with St Louis County and other communities.

There is one new line item in the Public Works budget:

- \$37,500 for the second of 4 payments on a Streetsweeper that was badly needed

Stormwater

Revenues

The City instituted a stormwater charge starting in 2016 to provide dedicated funding for the stormwater system. Before that, the stormwater system was funded by the tax levy and appeared in the Public Works budget.

Expenses

The stormwater expenses include \$10,000 for maintenance of the stormwater system, and \$40,000 each year is used to help pay the debt for the City-Wide Reconstruction project.

Public Works	2024 Budget	YTD 9/1/2024	2024 Balance	2025 Budget
Revenue				
R 101-43000-34000 Charges for Services				
Department Total	0	0	0	0
			0	
Expenditures				
E 101-43000-100 Wages and Salaries	195,849	157,679	38,170	204,169
E 101-43000-111 Part-time wages	17,920	9,877	8,043	17,920
E 101-43000-121 PERA	18,439	11,682	6,756	19,063
E 101-43000-122 FICA	16,515	12,672	3,843	17,151
E 101-43000-123 Medicare	3,825		3,825	3,945
E 101-43000-125 Central Pension Benefit	19,968	16,960	3,008	19,968
E 101-43000-131 Employer Paid Health	85,936	85,686	250	88,376
E 101-43000-133 Employer Paid Dental	1,200	900	300	1,200
E 101-43000-134 Employer Paid Life	320	345	-25	320
E 101-43000-135 Employer Paid Other	2,400	1,600	800	2,400
E 101-43000-205 Equipment Repair	4,000	4,064	-64	4,000
E 101-43000-208 Training and Instruction		354	-354	2,000
E 101-43000-212 Vehicle Gas/Diesel Fuel	18,000	14,017	3,983	18,000
E 101-43000-215 Shop Supplies	3,500	5,001	-1,501	3,500
E 101-43000-220 Repair/Maint Supply	10,000	21,747	-11,747	10,000
E 101-43000-224 Street Repairs	10,000		10,000	10,000
E 101-43000-226 Sign Materials	2,000	247	1,753	2,000
E 101-43000-228 Street Crack Seal Program	20,000		20,000	20,000
E 101-43000-300 Professional Services	5,000	2,800	2,200	5,000
E 101-43000-321 Telephone	0	1,070	-1,070	0
E 101-43000-362 Insurance	0		0	0
E 101-43000-381 Electric Utilities	0	663	-663	0
E 101-43000-415 Equipment	5,000	3,940	1,060	5,000
E 101-43000-430 Miscellaneous	3,500	1,509	1,991	3,500
E 101-43000-510 Equipment (Sweeper)			0	37,500
Department Total	443,371	352,812	90,559	495,012
Stormwater System				
	2024 Budget	YTD 9/1/2024	2024 Balance	2025 Budget
Revenue				
R 604-49451-37100 Residential	45,000	32,379	12,621	45,000
R 604-49451-37150 Commercial	5,000	3,195		5,000
R 604-49451-37160 Penalty		250		
Department Total	50,000	35,824	12,621	50,000
Expenditures				
Repairs & Maintenance	10,000	0	10,000	10,000
Debt Service	40,000	0	40,000	40,000
Department Total	50,000	0	50,000	50,000

Recreation

Revenues

The revenues in the Recreation department consist mainly of fees collected for use of the campground. The campground collects fees for recreational camping, seasonal camping, and off-season storage of camping related items.

The City has also rented out the Pavilion for “sleep & Ski” groups that come up and use it as an inexpensive lodging option when visiting Giants Ridge Ski Area.

Expenses

The Recreation category includes the City’s contribution to the local public access cable channel.

Professional Services includes \$13,500 for Biwabik’s share of the joint youth activities director position, approximately \$7,000 to fund the lifeguards at the Biwabik beach, and \$5,000 for other services that may be needed.

Management Services includes funds for an amenities coordinator, costs associated with running the campground reservation system, water, electric and trash utilities, and portable toilets.

Capital

Expenses

There is \$215,000 under Capital Outlay as we explore options for building upgrades at City Hall, Public Works vehicles and other large projects.

\$15,000 in Capital Outlay is offset by use of the one-time COVID related funding.

Ambulance

Revenues

Ambulance revenue is provided through charges for service when the department responds to 911 costs for medical care. We also receive some reimbursement from the State for training costs.

Expenses

Wages and Salaries for emergency medical personnel are provided for responding to 911 calls as well as time spent “on-call”, which is when members commit to being available for calls so we have people available 24 hours a day to provide medical care. This self-supporting department also includes funds for training, supplies, equipment, and other operational expenses.

Cemetery

This is a new department for 2025 following the official transfer of cemetery operations from the Lakeside Cemetery Association to the City of Biwabik.

Revenue

The \$10,000 in revenue will come from the cemetery funds that are transferred to the City from the Cemetery Association.

Expenses

There is \$10,000 budgeted for mowing and maintenance in 2025.

Recreation	2024 Budget	YTD 9/1/2024	2024 Balance	2025 Budget
Revenue				
R 101-45100-34000 Charges for Service		36		
R 101-45100-34700 Seasonal Storage	4,000	1,200		4,000
R 101-45100-34710 Seasonal Fees	83,400	91,900		90,000
R 101-45100-34720 Campground Fees	71,000	74,127	-3,127	75,000
R 101-45100-34730 Registration Fees				
R 101-45100-34740 Park & Rec Concessions				
R 101-45100-34750 Sleep n Ski	1,800	1,380	420	1,800
R 101-45100-34950 Donations				
Department Total	160,200	168,643	-2,707	170,800
Expenditures				
E 101-45100-100 Wages and Salaries		1,196		
E 101-45100-122 FICA		92		
E 101-45100-204 Campground Host	20,000		20,000	20,000
E 101-45100-206 Channel 2 Operations	3,080		3,080	3,080
E 101-45100-300 Professional Svcs	25,500	14,025	11,475	25,500
E 101-45100-307 Management Services	83,000	55,255	27,745	83,000
E 101-45100-321 Telephone				
E 101-45100-381 Electric Utilities	12,000	5,629	6,371	12,000
E 101-45100-415 Equipment	10,000	146	9,854	10,000
E 101-45100-435 Lodging Tax				
Department Total	153,580	76,342	78,526	153,580
Capital	2024 Budget	YTD 9/1/2024	2024 Balance	2025 Budget
Revenue				
Capital Total	0	0	0	0
Expenditures				
E 101-45200-308 Parks Committee	30,000	17,207	12,793	40,000
E 101-45200-510 Equip - Capital Outlay	200,000	122,216	77,784	215,000
Capital Total	230,000	139,423	90,577	255,000
Ambulance	2024 Budget	YTD 9/1/2024	2024 Balance	2025 Budget
Revenues				
R 608-42153-32160 Reimbursements	3,200			3,200
R 608-42153-34205 Ambulance Revenues	118,000	63,441	54,559	118,000
Department Total	121,200	63,441	54,559	121,200
Expenditures				
E 608-42153-100 Wages and Salaries	63,090	43,973	19,118	63,090
E 608-42153-122 FICA	2,500	3,364	-864	2,500
E 608-42153-200 Office Supplies	50		50	50
E 608-42153-205 Equipment Repair	6,500	15,542	-9,042	6,500
E 608-42153-208 Training and Instruction	6,525	6,690	-165	6,525
E 608-42153-210 Operating Supplies	10,000	8,491	1,509	10,000
E 608-42153-212 Vehicle Gas/Diesel Fuel	1,350		1,350	1,350
E 608-42153-221 Equipment Parts	500		500	500
E 608-42153-300 Professional Svcs	18,000	8,262	9,738	18,000
E 608-42153-321 Telephone	800	777	23	800
E 608-42153-331 Conference Expenses	2,050	625	1,425	2,050
E 608-42153-352 General Notices and Pub Info	0		0	0
E 608-42153-362 Insurance	1,750		1,750	1,750
E 608-42153-415 Equipment	1,000	157	843	1,000
E 608-42153-417 Uniforms	1,500		1,500	1,500
E 608-42153-430 Miscellaneous	200	75	125	200
Department Total	115,815	87,956	27,859	115,815
Cemetery	2024 Budget	YTD 9/1/2024	2024 Balance	2025 Budget
Revenues				
Transferred Cemetery Funds				10,000
R 101-49010-XXXXXX Plot Sales				
R 101-49010-34000 Charges for Service				
Department Total	0	0	0	10,000
Expenditures				
E 101-49010---- Cemetery Operations				10,000
Department Total	0	0	0	10,000

Utility Funds

Utility funds are entirely self-supporting and are not subsidized through property taxes.

Revenues	2024 Budget	YTD 9/1/2024	2024 Balance	Proposed 2025
Water	511,500	333,417	178,083	478,000
Electrical	832,861	607,286	225,575	853,408
Wastewater	312,685	296,944	15,741	328,653
Refuse	182,000	108,275	73,725	182,000
	1,839,046	1,345,922	493,124	1,842,061
Expenditures				
Water	513,062	291,866	221,196	479,062
Electrical	838,264	619,647	218,617	852,445
Wastewater	312,685	537,950	-225,265	323,685
Refuse	182,368	177,967	4,401	182,368
	1,846,379	1,627,430	218,949	1,837,560

Water Utility

Revenue

Water Revenues are generated by providing water service to Biwabik Residents. The Biwabik PUC provides water to approximately 690 accounts in the City of Biwabik. The extension of water service to the Voyageurs Retreat development will continue to expand the customer base in years to come. New customers are also charged a Water Access Charge when hooking on to the system for the first time.

Expenses

The Water budget includes a portion of the personnel costs for City staff.

The largest expense is the Professional Services line which covers the contract we have with a private company to provide operation on maintenance of the system.

Water	2024 Budget	YTD 9/1/2024	2024 Balance	Proposed 2025
Revenue				
R 600-49400-36200 Miscellaneous Revenue		650		
R 600-49400-36210 Interest Earnings				
R 600-49400-37100 Residential	435,000	291,656	143,344	410,000
R 600-49400-37150 Commercial	63,500	38,318	25,182	55,000
R 600-49400-37160 Penalty	3,500	2,453	1,047	3,500
R 600-49400-37170 Municipal	1,500	340	1,160	1,500
R 600-49400-37250 Connect/Reconnect Fee	8,000		8,000	8,000
R 600-49400-36200 Misc			0	
Department Total	511,500	333,417	178,733	478,000
Expenditures				
E 600-49400-100 Wages and Salaries	29,838	24,199	5,639	30,733
E 600-49400-121 PERA	2,238	1,815	423	2,305
E 600-49400-122 FICA	1,853	1,966	-113	1,908
E 600-49400-131 Employer Paid Health	15,083	25,083	-10,000	17,206
E 600-49400-133 Employer Paid Dental	150	120	30	150
E 600-49400-134 Employer Paid Life	50	0	50	50
E 600-49400-151 Worker s Comp Insurance Prem	0	0	0	0
E 600-49400-200 Office Supplies	500	264	236	500
E 600-49400-205 Equipment Repair			0	
E 600-49400-215 Shop Supplies	5,000		5,000	
E 600-49400-216 Chemicals and Chem Products			0	
E 600-49400-300 Professional Svcs	215,000	151,136	63,864	205,000
E 600-49400-301 Auditing and Acct g Services	3,333	4,140	-807	3,333
E 600-49400-304 Legal Fees	2,000		2,000	2,000
E 600-49400-306 Commissioner Salary	2,400	1,500	900	2,400
E 600-49400-309 EDP, Software and Design	3,950	1,152	2,798	3,950
E 600-49400-321 Telephone	500		500	500
E 600-49400-322 Postage	550	1,565	-1,015	550
E 600-49400-331 Conference Expenses			0	
E 600-49400-352 General Notices and Pub Info		699	-699	
E 600-49400-354 Application/Permit fees/licens	300	7,281	-6,981	300
E 600-49400-355 Connection Fee - State			0	
E 600-49400-362 Insurance			0	
E 600-49400-381 Electric Utilities	7,000	5,502	1,498	7,000
E 600-49400-383 Gas Utilities	9,000	19	8,981	1,000
E 600-49400-400 Repairs & Maint Cont	2,500	3,000	-500	2,500
E 600-49400-401 Repairs/Maint Buildings	1,000	1,085	-85	1,000
E 600-49400-415 Equipment	6,000	7,376	-1,376	6,000
E 600-49400-430 Miscellaneous			0	
E 600-49400-433 Dues and Subscriptions	1,676	1,676	0	1,676
E 600-49400-601 Bond Payment	200,000	39,350	160,650	189,000
E 600-49400-611 Investment			0	
E 600-49400-610 Interest		12,938	-12,938	
E 600-49400-720 Fiscal Agent Fees			0	
Transfer to Project Account			0	
Department Total	509,921	291,866	218,055	479,062

Electric Utility

Revenue

Electric Revenues are generated by providing electric service to Biwabik Residents. The Biwabik PUC provides electric service to approximately 400 accounts in the City of Biwabik. Wholesale electrical power is purchased from Minnesota Power.

Expenses

The Electric budget includes a portion of the personnel costs for City staff.

The largest expense is the Electric Utilities line which covers the cost of the wholesale electricity that we purchase from MN Power which we then sell to our retail users.

Electrical		YTD 9/1/2024	2024 Balance	
Revenue				
R 601-49550-31900 Late Fees				
R 601-49550-36200 Miscellaneous Revenues		107		
R 601-49550-36210 Interest Earnings	21,575			21,575
R 601-49550-37100 Residential	564,100	335,975	228,125	551,000
R 601-49550-37150 Commercial	246,700	191,262	55,438	255,000
R 601-49550-37160 Penalty	5,300	5,367	-67	5,618
R 601-49550-37170 Municipal	18,612	21,293	-2,681	20,215
R 601-49700-37100 Residential		53,086		
R 601-49700-37150 Commercial		-257		
R 601-49700-37160 Penalty		453		
Department Total	856,287	607,286	280,815	853,408
Expenditures				
E 601-49550-100 Wages and Salaries	29,838	24,199	5,639	30,733
E 601-49550-121 PERA	2,238	1,815	423	2,305
E 601-49550-122 FICA	1,853	1,966	-113	1,908
E 601-49550-131 Employer Paid Health	15,083	25,083	-10,000	17,206
E 601-49550-133 Employer Paid Dental	150	120	30	150
E 601-49550-134 Employer Paid Life	50	0	50	50
E 601-49550-200 Office Supplies	500	264	236	500
E 601-49550-300 Professional Svcs	45,032	105,413	-60,381	80,000
E 601-49550-301 Auditing and Acct g Services		4,140	-4,140	
E 601-49550-303 Engineering Fees			0	
E 601-49550-306 Commissioner Salary	2,400	1,500	900	2,400
E 601-49550-309 EDP, Software and Design	1,000	498	502	1,000
E 601-49550-321 Telephone	520	0	520	520
E 601-49550-322 Postage	1,000	1,612	-612	1,000
E 601-49550-331 Conference Expenses	2,496	0	2,496	2,496
E 601-49550-352 General Notices and Pub Info			0	
E 601-49550-362 Insurance			0	
E 601-49550-381 Electric Utilities	727,787	447,084	280,703	707,000
E 601-49550-383 Gas Utilities		1,261	-1,261	
E 601-49550-386 Energy Star Rebate	500	800	-300	500
E 601-49550-400 Repairs & Maint Cont			0	
E 601-49550-401 Repairs/Maint Buildings			0	
E 601-49550-402 Decorative Lighting Repair			0	
E 601-49550-430 Miscellaneous	2,000	2,460	-460	2,000
E 601-49550-433 Dues and Subscriptions	2,676	1,432	1,244	2,676
E 601-49550-436 Bank Fees			0	
E 601-49550-611 Investment			0	
Department Total	835,123	619,647	215,476	852,445

Wastewater Utility

Revenue

Wastewater Revenues are generated by providing water service to Biwabik Residents. The Biwabik PUC provides wastewater service to approximately 690 accounts in the City of Biwabik. The extension of wastewater service to the Voyageurs Retreat development will continue to expand the customer base in years to come. New customers are also charged a Water Access Charge when hooking on to the system for the first time.

Expenses

The Wastewater budget includes a portion of the personnel costs for City staff.

The largest expense is the Professional Services line which covers the contract we have with a private company to provide operation on maintenance of the system.

Wastewater		YTD 9/1/2024	2024 Balance	
Revenue				
R 602-49450-31900 Late Fees				
R 602-49450-36210 Interest Earnings				
R 602-49450-37100 Residential	280,900	265,852	15,048	297,754
R 602-49450-37150 Commercial	28,090	29,100	-1,010	29,775
R 602-49450-37160 Penalty	1,060	1,992	-932	1,124
R 602-49450-37250 Connect/Reconnect Fee				
Department Total	310,050	296,944	13,106	328,653
Expenditures				
E 602-49450-100 Wages and Salaries	29,838	24,199	5,639	30,733
E 602-49450-121 PERA	2,238	1,815	423	2,305
E 602-49450-122 FICA	1,853	2,004	-151	1,908
E 602-49450-131 Employer Paid Health	15,083	25,083	-10,000	17,206
E 602-49450-133 Employer Paid Dental	140	120	20	140
E 602-49450-134 Employer Paid Life	50	0	50	50
E 602-49450-151 Worker s Comp Insurance Prem			0	
E 602-49450-200 Office Supplies	500	264	236	500
E 602-49450-205 Equipment Repair	3,200		3,200	3,200
E 602-49450-212 Vehicle Gas/Diesel Fuel			0	
E 602-49450-215 Shop Supplies			0	
E 602-49450-300 Professional Srvs	113,000	429,185	-316,185	113,000
E 602-49450-301 Auditing and Acct g Services	3,333	4,140	-807	3,333
E 602-49450-303 Engineering Fees			0	
E 602-49450-304 Legal Fees	2,000		0	2,000
E 602-49450-306 Commissioner Salary	2,400	2,000	1,902	2,400
E 602-49450-309 EDP, Software and Design	3,950	498	3,950	3,950
E 602-49450-321 Telephone	500		-1,065	500
E 602-49450-322 Postage	800	1,565	800	800
E 602-49450-331 Conference Expenses	833		684	833
E 602-49450-352 General Notices and Pub Info	650	149	501	650
E 602-49450-354 Application/Permit fees/licens	1,500	1,600	-100	1,500
E 602-49450-362 Insurance			0	
E 602-49450-381 Electric Utilities	9,000	21,988	-12,988	20,000
E 602-49450-383 Gas Utilities	1,500	356	1,144	1,500
E 602-49450-400 Repairs & Maint Cont	25,000	22,984	2,016	25,000
E 602-49450-415 Equipment	500		500	500
E 602-49450-430 Miscellaneous			0	
E 602-49450-433 Dues and Subscriptions	1,676		1,676	1,676
E 602-49400-530 Loan Payment (PUC)			0	
E 602-49450-601 Bond Payment	90,000			90,000
E 602-49450-610 Interest			0	
E 602-49450-611 Investment			0	
Transfer to Project Account			0	
Department Total	309,544	537,950	-318,555	323,685

Solid Waste Utility

Revenue

Solid Waste Revenues are generated by providing service to Biwabik Residents. The Biwabik PUC provides solid waste collection service to approximately 500 accounts in the City of Biwabik. The City contracts with East Mesabi Sanitation for curbside pickup.

Expenses

The Solid Waste budget includes a portion of the personnel costs for City staff.

The largest expense is the Professional Services line which covers the cost of the contractor who provides curb-side pickup of trash.

Refuse		YTD 9/1/2024	2024 Balance	
Revenue				
R 603-49500-31900 Late Fees	2,000		2,000	2,000
R 603-49500-37100 Residential	140,000	90,355	49,645	140,000
R 603-49500-37150 Commercial	22,500	17,035	5,465	22,500
R 603-49500-37310 Bag Sales	17,500		17,500	17500
R 603-49500-37160 Penalty		885	-885	
Department Total	182,000	108,275	74,610	182,000
Expenditures				
E 603-49500-100 Wages and Salaries	4,850	3,951	899	4,996
E 603-49500-121 PERA	364	296	68	375
E 603-49500-122 FICA	301	302	-1	310
E 603-49500-131 Employer Paid Health	3,346	5,969	-2,623	3,998
E 603-49500-133 Employer Paid Dental	30	30	0	30
E 603-49500-134 Employer Paid Life	10	0	10	10
E 603-49500-151 Worker s Comp Insurance Prem			0	
E 603-49500-200 Office Supplies	150	264	-114	150
E 603-49500-212 Vehicle Gas/Diesel Fuel			0	
E 603-49500-217 Refuse Supplie (Bags)	7,200	5,468	1,732	7,200
E 603-49500-300 Professional Svcs	92,000	115,063	-23,063	92,000
E 603-49500-301 Auditing and Acct g Services			0	
E 603-49500-309 EDP, Software and Design	500		500	500
E 603-49500-310 Admin Fees (to County)			0	
E 603-49500-321 Telephone		125	-125	
E 603-49500-322 Postage	800	1,440	-640	800
E 603-49500-352 General Notices and Pub Info			0	
E 603-49500-362 Insurance			0	
E 603-49500-384 Transfer Station Tipping Fees	30,000	26,682	3,318	30,000
E 603-49500-385 Solid Waste Mngmt Fee	23,000		23,000	23,000
E 603-49500-437 Commercial Refuse Hauling	19,000	18,377	623	19,000
Department Total	181,551	177,967	3,584	182,368

	Employee	Annual Wage	Longevity	Standby	Sft Diff & Holiday	OT	PERA	FICA	M'Care	Union Pension	Hlth Ins	Life Ins	Dntl	Glasses	Uni's, etc	Total
	Mayor	3,600	0	0	0	0	0	223	52	0	0	0	0	0	0	3,875
	Councilor	3,000	0	0	0	0	0	186	44	0	0	0	0	0	0	1,938
	Councilor	3,000	0	0	0	0	0	186	44	0	0	0	0	0	0	1,938
	Councilor	3,000	0	0	0	0	0	186	44	0	0	0	0	0	0	1,938
	Councilor	3,000	0	0	0	0	0	186	44	0	0	0	0	0	0	1,938
	City Council	15,600	0	0	0	0	0	967	226	0	0	0	0	0	0	16,793
	PUC Chair	2,400	0	0	0	0	0	149	35	0	0	0	0	0	0	2,584
	Commissioner	1,800	0	0	0	0	0	112	26	0	0	0	0	0	0	1,938
	Commissioner	1,800	0	0	0	0	0	112	26	0	0	0	0	0	0	1,938
	PUC Commission	6,000	0	0	0	0	0	372	87	0	0	0	0	0	0	6,459
	GF-Admin	69,871	0	0	0	0	5,240	4,332	1,013	0	7,813	69	210	0	0	88,549
	Elec 10%	9,982	0	0	0	0	749	619	145	0	1,116	10	30	0	0	12,650
	Wtr 10%	9,982	0	0	0	0	749	619	145	0	1,116	10	30	0	0	12,650
	WWTR 10%	9,982	0	0	0	0	749	619	145	0	1,116	10	30	0	0	12,650
1	City Administrator	99,816	0	0	0	0	7,486	6,189	1,447	0	11,162	99	300	0	0	126,499
	GL-Acctg 70%	40,346.79	0	0	0	0	3,026	2,522	585	0	28,671	69	210	0	0	75,430
	Elec 10%	5,763.83	0	0	0	0	432	360	84	0	4,096	10	30	0	0	10,776
	Wtr 10%	5,763.83	0	0	0	0	432	360	84	0	4,096	10	30	0	0	10,776
	WWTR 10%	5,763.83	0	0	0	0	432	360	84	0	4,096	10	30	0	0	10,776
2	Deputy Clerk	57,638.27	0	0	0	0	4,323	3,602	836	0	40,959	99	300	0	0	107,757
	Elec 30%	14,987.72	0	0	0	0	1,124	929	217	0	11,994	30	90	0	0	29,372
	Wtr 30%	14,987.72	0	0	0	0	1,124	929	217	0	11,994	30	90	0	0	29,372
	WWTR 30%	14,987.72	0	0	0	0	1,124	929	217	0	11,994	30	90	0	0	29,372
	Refuse 10%	4,995.91	0	0	0	0	375	310	72	0	3,998	10	30	0	0	9,791
3	Billing Clerk/AA	49,959.05	0	0	0	0	3,747	3,097	724	0	39,981	99	300	0	0	97,908
	PW Foreman	65,991	1,320	0	150	500	4,949	4,214	957	4,992	22,094	80	300	200	400	106,147
	Equip Operator	62,726	627	0	150	500	4,704	3,968	910	4,992	22,094	80	300	200	400	101,651
4	Equip Operator	62,726	0	0	150	500	4,704	3,929	910	4,992	22,094	80	300	200	400	100,985
5	Equip Operator	62,726	0	0	150	500	4,704	3,929	910	4,992	22,094	80	300	200	400	100,985
6	Summer Help	17,920	0	0	0	0	0	1,111	260	0	0	0	0	0	0	19,291
7	GF Pub Wrks Total	272,089	1,947	0	600	2,000	19,063	17,151	3,945	19,968	88,376	320	1,200	800	1,600	429,059
	TOTALS	501,102	1,947	0	600	2,000	34,619	31,379	7,266	19,968	180,477	617	2,100	800	1,600	784,476

2023 CITY OF BIWABIK TAXES**1.352**

Market Value	Homestead Exemption	Taxable Value	Tax Rate	Tax Before Taconite Credit	Taconite Credit	City Tax
70,000	28,000	42,000	0.01352	568	195	373
100,000	28,240	71,760	0.01352	970	195	775
300,000	10,240	289,760	0.01352	3,918	195	3,723
400,000	1,240	398,760	0.01352	5,392	195	5,197
500,000		500,000	0.01352	6,761	195	6,566
750,000		750,000	0.01352	10,987	195	10,792
1,000,000		1,000,000	0.01352	15,212	195	15,017

2024 CITY OF BIWABIK TAXES**0.89**

Market Value	Homestead Exemption	Taxable Value	Tax Rate	Tax Before Taconite Credit	Taconite Credit	City Tax
70,000	28,000	42,000	0.00890	374	195	179
100,000	28,240	71,760	0.00890	639	195	444
300,000	10,240	289,760	0.00890	2,579	195	2,384
400,000	1,240	398,760	0.00890	3,549	195	3,354
500,000		500,000	0.00890	4,450	195	4,255
750,000		750,000	0.00890	7,232	195	7,037
1,000,000		1,000,000	0.00890	10,013	195	9,818

2025 CITY OF BIWABIK TAXES**0.96**

Market Value	Homestead Exemption	Taxable Value	Tax Rate	Tax Before Taconite Credit	Taconite Credit	City Tax
70,000	28,000	42,000	0.00964	405	240	165
100,000	37,550	62,450	0.00964	602	240	362
300,000	19,550	280,450	0.00964	2,703	240	2,463
400,000	10,550	389,450	0.00964	3,753	240	3,513
500,000	1,550	498,450	0.00964	4,803	240	4,563
750,000		750,000	0.00964	7,830	240	7,590
1,000,000		1,000,000	0.00964	10,841	240	10,601