



**GREATER NAPLES FIRE RESCUE DISTRICT
BOARD OF FIRE COMMISSIONERS
Action Item Worksheet**

TENTATIVE BUDGET HEARING

Agenda Item: D., E., F., G., H., I., J., K.
Subject: Adoption of FY 26-27 Tentative Budget
Meeting Date: September 10, 2026
Prepared By: Nicole Chesser, Chief of Staff

Background

Truth in Millage (TRIM) establishes the statutory requirements that all taxing authorities levying a millage must follow, including all notices and budget hearing requirements. The District is required to be TRIM compliant to levy a millage rate and collect ad valorem tax revenue.

Recommendation

Staff recommends the adoption of Resolutions 2026-03, 2026-04, 2026-05, 2026-06, 2026-07, 2026-08, 2026-09 and 2026-10.

Potential Motions

1. I move to adopt Resolution 2026-03 establishing the tentative millage rate for Fiscal Year 2026-2027 to be 2.0 mills which represents a 00.6289% increase of the rolled back rate of 1.9875 mills.
2. I move to adopt Resolution 2026-04 approving the Fiscal Year 2026-2027 Tentative General Fund Budget in the amount of \$84,552,069.
3. I move to adopt Resolution 2026-05 establishing a tentative rate for Impact Fees of \$.433 per square foot for commercial and residential for Fiscal Year 2026-2027.
4. I move to adopt Resolution 2026-06 approving the Fiscal Year 2026-2027 Tentative Impact Fee Fund Budget in the amount of \$12,735,644.
5. I move to adopt Resolution 2026-07 approving the Fiscal Year 2026-2027 Tentative Mile Marker 63 Fund Budget in the amount of \$2,000,000.
6. I move to adopt Resolution 2026-08 approving the Fiscal Year 2026-2027 Tentative Ochopee Fund Budget in the amount of \$6,052,930.
7. I move to adopt Resolution 2026-09 approving the Fiscal Year 2026-2027 Tentative Capital Improvement Projects Fund Budget in the amount of \$20,410,266.
8. I move to adopt Resolution 2026-10 approving the Fiscal Year 2026-2027 Tentative Grant Fund Budget in the amount of \$2,145,665.

Attachment

1. FY 26-27 Tentative Budget Book

GREATER NAPLES FIRE RESCUE DISTRICT
FY 26-27

BUDGET



TENTATIVE HEARING
SEPTEMBER 10, 2026

Greater Naples Fire Rescue District

INTRODUCTION

The Greater Naples Fire Rescue District is the largest independent fire district in the State of Florida, covering an area of approximately 1,512 square miles. Employing a total of 300+ personnel, year to date the District responded to 20,093 calls for service in 2026, versus 19,044 for the period between January and August of last year. The District operates from 16 Fire Stations.

FY 25-26 Budget Highlights:

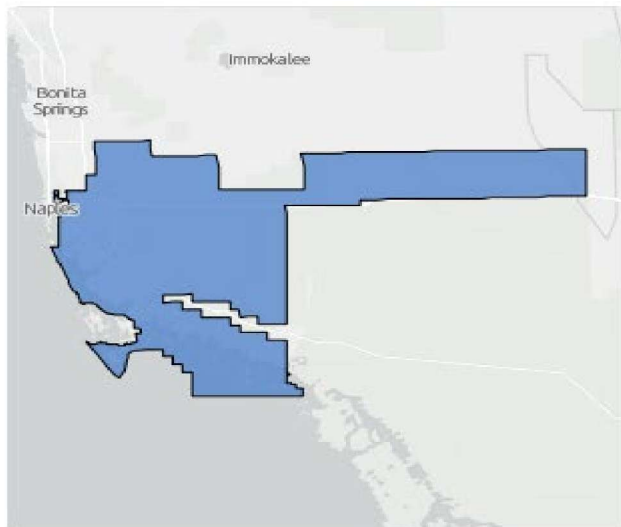
1. Salary adjustments for all employees based on employment groups
2. Hired two new cadres of recruits, one being partially funded by the SAFER Grant for the first three years
3. Added Procurement Coordinator position and filled Water Supply Tech and Wellness Coordinator
4. Replaced multiple laptops/iPads
5. Added enhanced mobile data to district vehicles
6. Purchased 7 additional pumper trucks, 1 with impact fees and 6 via lease agreement
7. Opened Station 74

Some of the goals and considerations for the FY 26-27 Budget are:

1. Salary adjustments for all employees based on employment groups
2. Continuing the replacement of technology devices
3. Equip all apparatus with standardized equipment to provide additional resources, reduce swapping time, and allow for more control and accountability of inventory
4. Continuing CIP re-development and prioritizing
5. Focus will be on reducing overtime to allow for the staffing of strategic positions to enhance operations and administrative capacity
6. Anticipate substantially completing design of Station 26
7. Station remodels to be completed with funding from the HMGP (Hazard Mitigation Grant Program)

Greater Naples Fire Rescue District

DISTRICT KEY INDICATORS



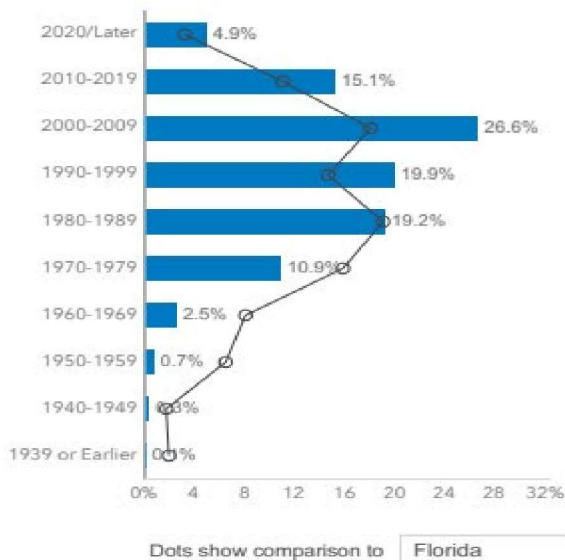
Housing Information



High-Risk Occupancies



Housing Age by Year Built



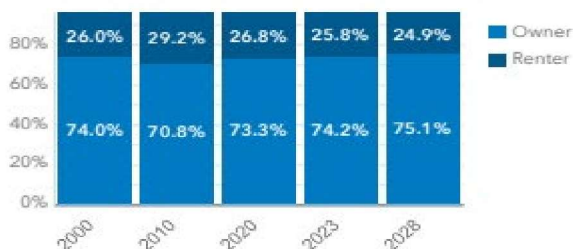
Household Appliances



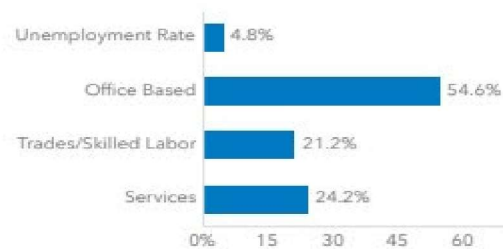
Businesses



Owner vs Renter Occupied Units



Employment

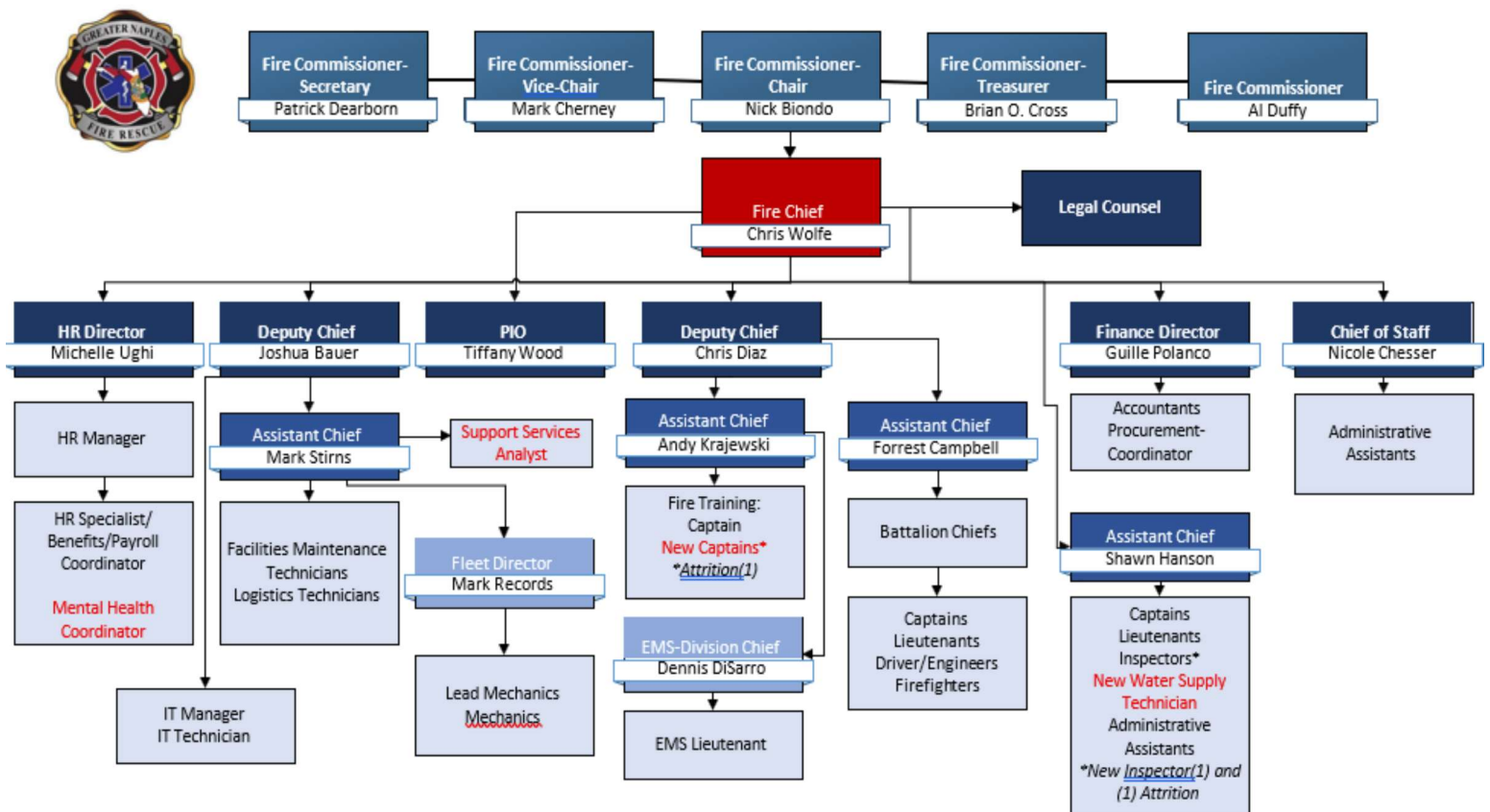


Source: This infographic contains data provided by Esri-MRI-Simmons (2026), ACS (2020-2024), Esri (2026, 2031), U.S. Census (2000, 2010, 2020), Esri-Data Axle (2026). Values in orange highlight populations at elevated risk. Conditional styling is used to show when values exceed national benchmarks, based on data from the National Fire Protection Association (NFPA), the Federal Emergency Management Agency (FEMA), and other federal sources. © 2026 Esri

Greater Naples Fire Rescue District

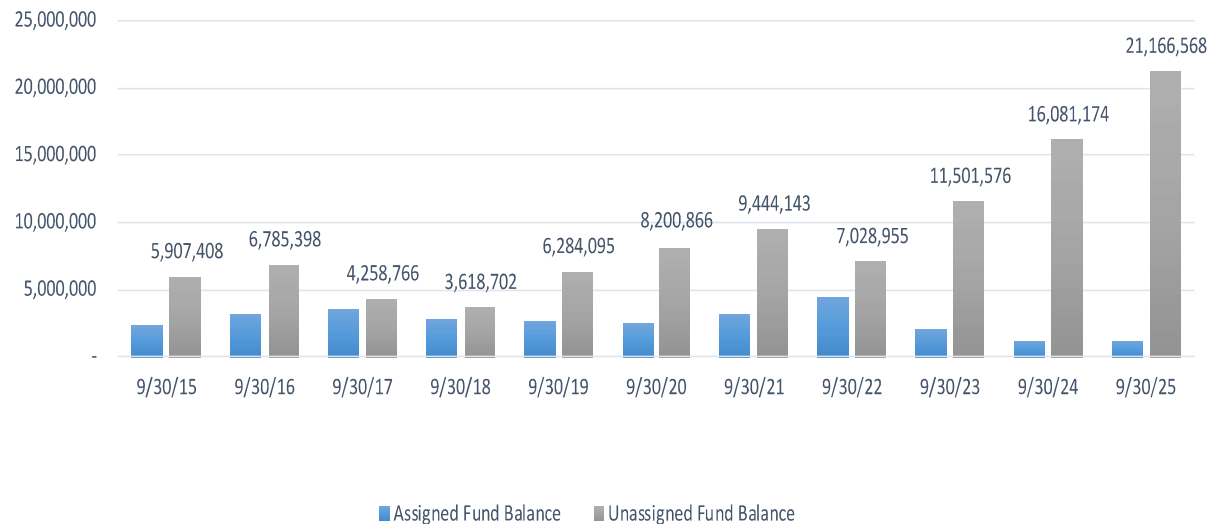
Organizational Structure

GNFD Organizational Chart – FY 2026/2027



Greater Naples Fire Rescue District **GENERAL FUND**

Audited Fund Balance



Fund Balance Appropriations

Fund Balance Appropriations

Reserve Type	Beginning Balance	FY26 Appropriations	Ending Balance
Property Insurance	\$ 1,217,456	\$0	\$ 1,217,456
Health Insurance	-	650,000	650,000
Unassigned Reserves	21,166,568	500,000	21,666,568
Total	\$22,384,024	\$1,150,000	\$ 23,534,024

Greater Naples Fire Rescue District **AD VALOREM**

TRIM Analysis—GENERAL FUND AND CAPITAL IMPROVEMENT PROJECTS FUND

The Truth in Millage (TRIM) process as provided by the Florida Department of Revenue dictates the responsibilities and requirements of the District as it relates to determining proposed tax rates and budgeting. The proposed FY 26-27 budget was prepared with a millage rate of 2.0. The rolled back rate is the millage rate which will provide the same ad valorem tax revenue levied in the prior year. The current year roll-back millage rate is 1.9875 mills. The proposed rate of 2.0 mills is a 00.6289% increase from the roll-back rate.

Ad Valorem tax accounts for 95% of revenue sources for the Fire District. The projected gross taxable value for Greater Naples Fire Rescue is \$42,337,402,330 which is an 3.48% increase from FY 25-26. It is required that the District budget at least 95% of anticipated ad valorem revenue generated from the adopted millage rate. The County Tax Collector remits ad valorem that is levied each November 1 as it is collected, with the majority of the revenue being received toward the end of the first quarter of the fiscal year.

GENERAL FUND, 1.5 MILLS

2025 GROSS TAXABLE VALUE (FINAL)	2026 GROSS TAXABLE VALUE	DIFFERENCE IN TAXABLE VALUE	2025 AD VALOREM PROCEEDS	2026 AD VALOREM (PROJECTED AT 1.5 MILLS)	DIFFERENCE IN AD VALOREM	PERCENT CHANGE
\$40,912,768,293	\$42,337,402,330	\$1,424,634,037	\$61,369,152	\$63,506,103	\$2,136,951	3.48%

FY 25-26

PROPOSED FY 26-27

General Fund Ad Valorem - 1.5 Mills

\$61,369,152

\$63,506,103

Less 5%

\$3,068,458

\$3,175,305

Budgeted Ad Valorem

\$58,300,695

\$60,330,798

CAPITAL IMPROVEMENT PROJECTS FUND, 0.5 MILLS

2025 GROSS TAXABLE VALUE (FINAL)	2026 GROSS TAXABLE VALUE	DIFFERENCE IN TAXABLE VALUE	2025 AD VALOREM PROCEEDS	2026 AD VALOREM (PROJECTED AT 0.5 MILLS)	DIFFERENCE IN AD VALOREM	PERCENT CHANGE
\$40,912,768,293	\$42,337,402,330	\$1,424,634,037	\$20,456,384	\$21,168,701	\$712,317	3.48%

FY 25-26

PROPOSED FY 26-27

Capital Projects Ad Valorem - .05 Mills

\$20,456,384

\$21,168,701

Less 5%

\$1,022,819

\$1,058,435

Budgeted Ad Valorem

\$19,433,565

\$20,110,266

Greater Naples Fire Rescue District **DEBT SERVICE**

Debt Service—CAPITAL IMPROVEMENT PROJECTS AND IMPACT FEE FUND

The District has paid off its re-financing loan with First Horizon for Stations 72, 73, and Headquarters.

In 2021, the District entered into a 5 year lease agreement with Leasing 2 for five Pierce Saber pumpers in the amount of \$373,750 annually, with the final payment in the amount of \$1,113,000 due on June 15, 2027. One of these trucks, Engine 74, is being paid out of impact fees. In 2022, the District entered into a lease agreement with Leasing 2 for five Pierce Saber pumpers in the amount of \$471,725 annually, with the final payment in the amount of \$1,127,200 due on May 20, 2028. In 2026, the District entered into a lease agreement with Leasing 2 for six Sutphen F-Series pumpers in the amount of \$1,275,643 annually.

In 2021, the District entered into a \$4,000,000 loan agreement with First Horizon for the purchase of 10 acres on White Lake Blvd. The District's payments of approximately \$110,000 are due quarterly, with a final maturity date of June 1, 2031.

In 2022, the District entered into a five-year financing agreement with the Zoll Medical Corporation for the purchase of eight defibrillators and accessories. The terms are five annual payments of \$57,643 totaling \$288,214. In 2024, the District purchased six additional defibrillators for five annual payments of \$58,175 totaling \$290,875.

In 2024, the District entered into a lease agreement with Bancorp for a 2024 E-One 100 Ft. Ladder truck in the amount of \$349,980 annually for a period of five years.

FY27 Debt Service Requirements	Due Date	Principal		Interest		Total
		CIP	Impact	CIP	Impact	
1st Horizon White Lake Property	12/1/26		100,000		10,556	110,556
1st Horizon White Lake Property	3/1/27		100,000		10,025	110,025
1st Horizon White Lake Property	6/1/27		101,000		9,494	110,494
1st Horizon White Lake Property	9/1/27		101,000		8,957	109,957
1st Horizon White Lake Property - Total			402,000		39,032	441,032
Leasing 2, Inc; 6 Engines- 4/15/2026	4/15/27	1,037,217		238,426		1,275,643
Leasing 2, Inc; 5 Engines-1/21/2022	7/20/27	419,364		52,361		471,725
Leasing 2, Inc; 5 Engines-5/12/2021	6/15/27	866,248	216,562	24,153	6,038	1,113,001
Enterprise Lease	Monthly	114,567		27,198		141,765
Zoll Medical - Defibrillators	10/24/25	115,818				115,818
Ladder 21	1/16/26	285,485		64,495		349,980
FY27 Total Principal and Interest by Fund		2,838,699	618,562	406,633	45,070	3,908,964

Greater Naples Fire Rescue District

GENERAL FUND

	Final Budget FY 25-26	Proposed Budget FY 26-27	Variance- Positive (Negative)	
Beginning Fund Balance	\$ 21,166,568	\$ 22,316,568	\$ 1,150,000	(1)
Revenue				
All Revenue Sources	\$ 61,323,834	\$ 63,239,855	\$ 1,916,021	
Expenditures				
Employee Costs	\$ 50,616,597	\$ 51,055,626	\$ 439,029	(2)
Outside Services	6,481,423	6,541,121	59,698	
Materials and Supplies	2,695,377	2,838,754	143,377	
Total Operating Expenditures	\$ 59,793,397	\$ 60,435,501	\$ 642,104	
Budgeted Revenues Over/(Under)				
Budgeted Expenditures	\$ 1,530,437	\$ 2,804,354	\$ 1,273,917	(3)
Other Financing Sources/(Uses)				
Transfer Out to SAFER Grant Fund	\$ (380,437)	\$ (1,004,354)	\$ (623,917)	(4)
Appropriations of Reserves				
Property Insurance	-	500,000	500,000	
Health Insurance	650,000	800,000	150,000	
Unassigned Reserves	500,000	500,000	-	
Total Appropriations of Reserves	\$ 1,150,000	\$ 1,800,000	\$ 650,000	
Use of Fund Balance	\$ -	\$ -	\$ -	
Ending Fund Balance	\$ 22,316,568	\$ 24,116,568	\$ 1,800,000	
GENERAL FUND BUDGET TOTAL (EXPENDITURES PLUS ENDING FUND BALANCE)	\$ 82,109,965	\$ 84,552,069	\$ 2,442,104	

(1) The increase in revenues is primarily due to an increase in taxables values of 3.48% as well as slightly higher expected interest earnings, \$61K.

(2) The increase in employee costs are due primarily to wage adjustments for all employees including benefits such as additional retirement contributions, health insurance increase, payroll tax increases, and additional staff per contractual requirements.

(3) The expected overage of revenues over expenditures will be reserves for future property and health insurance costs in an commensurate with any reductions from the amount initially expected.

(4) Although the SAFER grant only requires a 25% match for the second year, similar to the first year, the District is transferring 66% of the annual approved cost in order to prepare to cover full costs upon the closing of the grant on the third year. The grant requires a 65% match on the third year.

Greater Naples Fire Rescue District

CAPITAL IMPROVEMENT PROJECTS FUND

	Final Budget FY 25-26	Proposed Budget FY 26-27	Variance- Positive (Negative)
Beginning Fund Balance	\$ -	\$ -	\$ -
Revenue			
Ad Valorem	19,486,672	20,110,266	623,594
Interest Income	300,000	300,000	-
	\$ 19,786,672	\$ 20,410,266	\$ 623,594
Expenditures			
Outside Services	389,733	402,205	12,472
Capital Outlay	17,897,795	16,762,729	(1,135,066)
Debt Services	1,499,144	3,245,332	1,746,188
Total Operating Expenditures	\$ 19,786,672	\$ 20,410,266	\$ 623,594
			-
Budgeted Revenues Over/(Under)			
Budgeted Expenditures	\$ -	\$ -	\$ -
			-
Use of Fund Balance	\$ -	\$ -	\$ -
			-
Ending Fund Balance	-	-	-
CIP FUND BUDGET TOTAL (EXPENDITURES PLUS ENDING FUND BALANCE)	\$ 19,786,672	\$ 20,410,266	\$ 623,594

Greater Naples Fire Rescue District

IMPACT FEE FUND

	Final Budget FY 25-26	Proposed Budget FY 26-27	Variance- Positive (Negative)
Beginning Fund Balance	\$ 10,685,644	\$ 10,685,644	\$ -
Revenue			
Impact Fees	1,800,000	1,800,000	-
Interest Income	390,401	250,000	(140,401)
	\$ 2,190,401	\$ 2,050,000	\$ (140,401)
Expenditures			
IberiaBank Facility Loan - Principal	\$ 172,243	\$ -	\$ (172,243)
Iberia Bank Facility Loan Interest	1,940	-	(1,940)
White Lake Property Loan - Principal	394,000	402,000	8,000
White Lake Property Loan Interest	47,468	39,032	(8,436)
Leasing, 2 Inc. - 5 Engines Principal (#74)	66,848	216,562	149,714
Leasing, 2 Inc. - 5 Engines Interest (#74)	7,902	6,038	(1,864)
Station 26 Design	1,500,000	-	(1,500,000)
Engine 26	-	1,205,333	1,205,333
Impact Fee Collection Cost	-	30,000	30,000
Total Operating Expenditures	\$ 2,190,401	\$ 1,898,965	\$ (291,436)
Budgeted Revenues Over/(Under)			-
Budgeted Expenditures	\$ -	\$ 151,035	151,035
Use of Fund Balance	\$ -	\$ -	\$ -
Ending Fund Balance	\$ 10,685,644	\$ 10,836,679	\$ 151,035
IMPACT FEE FUND BUDGET TOTAL (EXPENDITURES PLUS ENDING FUND BALANCE)	\$ 12,876,045	\$ 12,735,644	\$ (140,401)

Greater Naples Fire Rescue District

MM-63 FUND

**Proposed
FY 26-27**

Beginning Fund Balance -

Revenue

Intergovernmental Revenue \$ 2,000,000

Intergovernmental Revenue - Contingency -

All Revenue Sources \$ 2,000,000

Expenditures

Employee Costs \$ 1,874,972

Outside Services 25,650

Materials and Supplies 99,378

Capital Outlay -

Total Operating Expenditures \$ 2,000,000

Budgeted Revenues Over/(Under) Budgeted Expenditures \$ -

Use of Fund Balance \$ -

Ending Fund Balance \$ -

**MM-63 FUND BUDGET TOTAL (EXPENDITURES PLUS ENDING
FUND BALANCE)** \$ 2,000,000

Greater Naples Fire Rescue District

OCHOPEE FUND

**Proposed
FY 26-27**

Beginning Fund Balance -

Revenue

Intergovernmental Revenue \$ 6,052,930

Intergovernmental Revenue - Contingency -

All Revenue Sources \$ 6,052,930

Expenditures

Employee Costs \$ 5,712,130

Outside Services 84,960

Materials and Supplies 255,840

Capital Outlay -

Total Operating Expenditures \$ 6,052,930

Budgeted Revenues Over/(Under) Budgeted Expenditures \$ -

Use of Fund Balance \$ -

Ending Fund Balance \$ -

**OCHOPEE FUND BUDGET TOTAL (EXPENDITURES PLUS ENDING
FUND BALANCE)** \$ 6,052,930

Greater Naples Fire Rescue District

GRANT FUND

	Final Budget FY 25-26	Proposed Budget FY 26-27	Variance- Positive (Negative)
Beginning Fund Balance	\$ -	\$ -	\$ -
Revenue			
All Revenue Sources	\$ 1,141,311	\$ 1,141,311	\$ -
Expenditures			
Employee Costs	\$ 1,521,748	\$ 1,521,748	\$ -
Total Operating Expenditures	\$ 1,521,748	\$ 1,521,748	\$ -
Budgeted Revenues Over/(Under) Budgeted Expenditures	\$ (380,437)	\$ (380,437)	\$ -
Other Financing Sources/(Uses)			
Transfers In from General Fund	\$ 380,437	\$ 1,004,354	\$ 623,917
Appropriations of Reserves			
Reserves Restricted for Recruits	-	623,917	623,917
Total Appropriations of Reserves	\$ -	\$ 623,917	\$ 623,917
Use of Fund Balance	\$ -	\$ -	\$ -
Ending Fund Balance	\$ -	\$ 623,917	\$ 623,917
GRANT FUND BUDGET TOTAL (EXPENDITURES PLUS ENDING FUND BALANCE)	\$ 1,521,748	\$ 2,145,665	\$ 623,917