

BELGIUM COLD SPRINGS FIRE DISTRICT
PUBLIC HEARING
PROPOSED 2026 BUDGET
OCTOBER 20, 2025 6:00 P.M.

The Public Hearing was called to order by Commissioner C. LaPrease, Chairperson at 6:30 P.M. on October 20, 2025 at Belgium Cold Springs Fire Station #1.

Present: K. Thompson, M. Chura, C. LaPrease, M. Harrison, M. Malone, A. Speech, W. Dwyer. T. Gleeson

Notice of this meeting was published in the Post Standard, on the Town of Lysander website and on BCSFD website.

The sign in sheet is attached.

C. LaPrease, Finance Vice-Chairperson for the Board of Fire Commissioners presented the basic outline of the proposed 2026 Budget, utilizing an outline of the key categories. The proposed budget of \$2,461,667 will require an override of the 2% tax cap and the district will submit an override.

Floor open to public comments.

C. Curtis of Lincoln Ave. Asked why the need for the AFLAC insurance, when the district was hiring career staff part of the discussion was that part-time FF/EMTs wouldn't require insurance. They knew they wouldn't have insurance when hired.

Floor open to comments from the board.

M. Harrison asked why we are increasing the tax rate when we have so much in reserves. He would like to see the budget under the 2% cap.

M. Chura asked that the board consider having the FF/EMTs pay for the supplemental insurance themselves. He asked to add four full-time FF/EMTs to budget line for personnel, the money is there.

C. LaPrease answered the questions asked:

- AFLAC. We can set it up so that the employee is responsible for part and the district pays for part of it. We have excellent people, and we want to maintain that and offering benefits is a way to do that.
- The reserve funds are for future expenses. The cost of everything is increasing and we need to be prepared for that.

- Our biggest expense is our people and four full-time FF/EMTs comes at a cost. We are making advances and doing what is best for the community. We are increasing the budget gradually and planning for the future.

K. Thompson added that when we hired paid staffing, we decided part-time not to have the added expense of health insurance, sick time and a higher benefit package. Discussion. She stated that she did speak with an attorney, and it is a benefit the district can provide.

There were no further public comments or questions from the Board of Fire Commissioners or the public. M. Harrison made the motion to close the public hearing at 6:34 P.M. and M. Malone seconded the motion. Motion carried and the public hearing was adjourned.

Respectfully submitted,

Amy Speach, Secretary

Attach:
2026 Preliminary Budget
2026 Budget Presentation
Sign in sheet

BELGIUM COLD SPRINGS FIRE DISTRICT
2026 PROPOSED BUDGET SUMMARY

Total Appropriations \$ 2,481,667

Less:

Estimated Revenues	<u>\$ 20,000</u>
Estimated Prior Years Unexpended	<u>\$ _____</u>
Balance	<u>\$ 2,461,667</u>

Amount to be raised by real property taxes \$ 2,461,667

TAX APPORTIONMENT
(to be used when fire district is in more than one town)

<u>Town</u>	<u>Apportioned Tax</u>
	\$ _____

Total Apportioned	\$ _____

I certify that the Estimates were approved by the
Board of Fire Commissioners on 9/15/2025

Amy Spear
Fire District Secretary

FIRE DISTRICT APPROPRIATIONS

	Actual Expenditures 20____	Budget as Modified 20____	2026 Proposed Budget
A3410.1 Total Personnel	\$ _____	\$ _____	953,954
A3410.2 Equipment	\$ _____	\$ _____	210,500
A3410.4 Contractual Expenditures	\$ _____	\$ _____	508,600
A1930.4 Judgments and	\$ _____	\$ _____	160,000
A9010.8 Retirement	\$ _____	\$ _____	
A9025.8 Local Pension Fund (LOSAP)	\$ _____	\$ _____	40,000
A9030.8 Social Security	\$ _____	\$ _____	56,000
A9040.8 VFBL and Workers' Compensation	\$ _____	\$ _____	80,000
A9045.8 Life Insurance	\$ _____	\$ _____	15,000
A9050.8 Unemployment Insurance	\$ _____	\$ _____	2,000
A9060.8 Hosp/Med Insurance (employee)	\$ _____	\$ _____	14,000
A9710.6 Bond Redemption	\$ _____	\$ _____	75,000
A97__6 Note Redemption	\$ _____	\$ _____	
A9710.7 Bond Interest	\$ _____	\$ _____	8338
A97__7 Note Interest	\$ _____	\$ _____	
A9901.9 Transfer to Reserve Fund	\$ _____	\$ _____	358,275
A9950.9 Transfer to Capital Fund	\$ _____	\$ _____	
Totals	\$ _____	\$ _____	2,481,667

BELGIUM COLD SPRINGS FIRE DISTRICT

TAX APPORTIONMENT

2026 BUDGET

The Belgium Cold Springs Fire District is located solely within the Town of Lysander and an apportionment with other Towns is not necessary.

OUTSTANDING DEBT

AS OF December 31, 2025

Tax Anticipation Notes	\$ _____
Revenue Anticipation Notes	_____
Budget Notes	_____
Capital Notes	_____
Bond Anticipation Notes	_____
Total Notes	\$ _____
Bonds	\$ <u>475,000</u>



Belgium Cold Springs Fire District Proposed 2026 Budget

October 20, 2025

Copies of Proposed Budget Provided at Sign-In

Belgium Cold Springs Fire District

Year	Assessed Valuation	Tax Exempt Properties	Taxable Properties
2020	1,082,041,682	27,411,747	1,054,629,935
2021	1,153,762,239	27,566,006	1,126,196,233
2022	1,293,239,511	27,759,527	1,265,749,984
2023	1,312,275,989	28,019,724	1,284,256,624
2024	1,331,765,918	27,784,183	1,303,981,735
2025*	1,345,427,217	28,325,855	1,317,101,362

* Current calculation based on information provided by the Lysander Town Clerk

Proposed 2026 Budget Less Interest Income *Based on Assessed Value*

\$ 1,345,427,217	Total Assessed Value
\$ <u>28,325,855</u>	Exempt Properties
\$ 1,317,101,362	Assessed Value Taxable
<u>x 1.869*</u>	Tax Rate Per \$1000 Assessed Value
\$ 2,461,667	

We expect \$20,000 of Interest Income, to Reduce the Amount Raised thru Taxes

Proposed Budget is \$2,481,667

* Actual is 1.869003458

Proposed Budget & Tax Rate

	Proposed Budget	Tax Rate
2025 Actual	\$2,126,918	1.631
2026 Proposed <i>Less Interest Income</i>	<u>\$2,461,667</u>	<u>1.87*</u>
Increase from 2025	+ \$ 334,749	.24 increase

* Actual is 1.869003458

Lysander Public Safety Coalition Fire Districts

Tax Rate Comparisons

Fire District	2023 Rate	2024 Rate	2025 Rate
Seneca River	2.41	2.71	2.25
Northwest – <i>Lysander</i>	1.92	1.98	1.94
Northwest – <i>Van Buren</i>	1.92	1.87	1.96
Plainville	1.16	1.18	1.21
Lakeside (<i>Geddes</i>)	1.88	2.06	2.16
Belgium Cold Springs	1.51	1.52	1.63

2025 vs 2026 Budget Appropriations

Summary Budget Category		2025 Budget	Proposed 2026 Budget
A3410.1	Total Personnel	\$ 652,576	\$ 953,954
A3410.2	Equipment	\$ 150,225	\$ 210,500
A3410.4	Contractual Expenditures	\$ 485,300	\$ 508,600
A9030.4	Judgments and Claims		
A9010.8	NYS Retirement	\$ 120,000	\$ 160,000
A9025.8	Local Pension Fund (LOSAP)	\$ 48,000	\$ 40,000
A9030.8	Social Security	\$ 50,000	\$ 56,000
A9040.8	VFBL and Workers' Compensation	\$ 80,000	\$ 80,000
A9045.8	Life Insurance	\$ 20,000	\$ 15,000
A9050.8	Unemployment Insurance	\$ 2,000	\$ 2,000
A9060.8	Hosp/Med Insurance (employee)	\$ 31,000	\$ 14,000
A9710.6	Bond Redemption	\$ 120,000	\$ 75,000
A97__.6	Note Redemption		
A9710.7	Bond Interest	\$ 13,042	\$ 8,338
A97__.7	Note Interest		
A9901.9	Transfer to Reserve Fund	\$ 374,775	\$ 358,275
A9950.9	Transfer to Capital Fund		
	Totals	\$2,146,918	\$2,481,667

*We Expect
 \$20,000
 Interest
 Revenue
 Reducing the
 Property Tax
 Levy to
\$2,461,667*

Proposed Personnel Budget

Type of Personnel	2024	2025	2026
Firematic Staffing	\$ 357,845	\$ 517,000	\$ 820,000
Part-Time Help	\$ 20,000	\$ 11,000	\$ 11,000
Treasurer	\$ 20,024	\$ 20,624	\$ 21,036
Secretary	\$ 57,065	\$ 59,918	\$ 61,118
Caretaker	\$ 36,764	\$ 38,234	\$ 35,000
Overtime	\$ 5,793	\$ 5,800	\$ 5,800
Total	\$ 500,991	\$ 652,576	\$ 953,954

Firematic Staffing

Type of Personnel	2025	2026
Part Time Career Firefighter/EMTs	\$ 455,600	\$ 700,800
Part Time Chief	\$ 61,200	\$ 49,168
Part Time Deputy Chief	\$ 0	\$ 38,760
Community Risk Reduction Specialist (CRR)	\$ 0	\$ 31,000
Total	\$ 516,800	\$ 819,728*

* Rounded to \$820,000

PERSONNEL BUDGET

- **Why the Increase in Firematic Staffing?**
 - Provides 24/7 Response of Up to 3 Career P/T Per Shift
 - 80-85% of Calls are Medical
 - Reduced Number of Volunteer EMTs (*8 now – was 12*)
 - Supplements the Volunteers
- **What does that mean for the District as a Community?**
 - Decreases Response Times, especially for EMS calls
 - Previously 9-10 minutes *on average** on scene
 - Now 2-3 minutes less *on average* on scene

* Based on 2024 Onondaga County Statistics

PROPOSED EQUIPMENT BUDGET

Per Chief's Recommendations

Category	2025	Increase or Decrease	2026
Protective Gear	\$ 90,150	- \$ 2650	\$ 87,500
Radios	\$ 2,000	+ \$29,000	\$ 31,000
SCBA	\$ 19,175	- \$ 17,175	\$ 2,000
General Equipment	\$ 13,400	+ \$ 47,600	\$ 61,000
Training	\$ 12,500	+ \$ 1,500	\$ 14,000
Water Rescue	\$ 5,700	- \$ 4,200	\$ 1,500
Medical	\$ 7,300	+ \$ 6,200	\$ 13,500
Total	\$ 150,225	+60,275	\$ 210,500

CONTRACTUAL EXPENDITURES

SIGNIFICANT CHANGES

Category	2025	Increase or Decrease	2026
Payroll Services	\$ 16,000	- \$ 11,000	\$ 5,000
IT Managed Services/Software	\$ 47,000	+\$ 26,000	\$ 73,000
IT Equipment	\$ 23,000	- \$ 8,000	\$ 15,000
Fuel & Lights	\$ 47,000	+ \$5,000	\$ 52,000
Telephone / Cell / Internet	\$ 21,000	- \$ 9,000	\$ 12,000
Rehab	\$ 1,250	+ \$ 2,000	\$ 3,250
Apparatus Maintenance & Repairs	\$ 50,000	- \$ 10,000	\$ 40,000
Fire Alarm & Sprinkler Maintenance	\$ 3,000	+ \$ 2,800	\$ 5,800
FF Accident & Sickness Insurance	\$ 6,000	- \$ 1,500	\$ 4,500
Supplemental Insurance	\$ 2,000	+ \$ 33,000	\$ 35,000

Belgium Cold Springs Fire District

2026 Proposed Budget Summary

Total Appropriations	\$ 2,481,667
Less:	
Estimated Revenues	\$ 20,000*
Estimated Prior Years Unexpended	\$
Balance	\$ 2,461,667
Amount to be Raised by Real Property Taxes	\$ 2,461,667

* Interest Income

Assessed Value can Change Due to Tax Grievances that Affect Assessed Value

This is our Best Calculation Based on Information we Have at the Present Time

The proposed budget does not fall within 2% tax cap. We will consider a resolution to exceed the tax cap.

IMPORTANT NOTES ABOUT THE 2026 BUDGET

- The balance of unexpended funds will be used to pay current bills during January & February until the 2026 funds are received from the Town of Lysander.
- After 2026 funds are received, the remaining funds will be deposited in the Fire District reserve funds and/or added to the current fund balance as designated by the Board of Fire Commissioners.
- The current *fund balance* is \$106,000 and is held on hand in case of emergencies based on the NYS Comptroller recommendation to hold at least one month's expenses in the fund balance.

House Assessed at \$100,000
Tax is \$187

How does this compare.....

House Assessed at \$150,000
Tax is \$281.50

What is your cell phone
cost per year?

House Assessed at \$200,000
Tax is \$374

What does your cable cost?

House Assessed at \$300,000
Tax is \$561

$\$50 \times 12 = \600

* Estimated tax rate is 1.87 per \$1000 assessed value

Revenue Enhancement via NY Class

What Is It?

- New York Cooperative Liquid Assets Securities System
- Short-term liquid investment fund designed for the public sector
- Professionally managed portfolio
- Competitive daily yields
- No transaction fees

What Does it Mean for Taxpayers?

- Increases Revenues without Taxation

When Did Belgium Cold Springs Fire District Start Participation?

- Authorized by resolution at September 18, 2023 meeting

Revenue Enhancement via NY Class

- **What Was Belgium's Initial Investment?**
 - Tax Stabilization Fund - \$40,000
 - Equipment Fund - \$175,000
 - Capital Improvement Fund - \$700,000
 - Apparatus Fund - \$650,000
 - General Fund - \$600,000
- **What is the Average Yield?**
 - 4.1654%

Reserve Funds

Planning for the Future

Contingency & Tax Stabilization	\$ 47,526.47	
Equipment	\$ 404,5871.43	SCBA Replacements
Capital Improvement	\$ 1,039,160.71	Long Range Planning Evaluating Future Building Needs
Apparatus	\$181,974.36	Purchased E21 in 2025
NYS Retirement Fund	\$ 56,405.91	

Balance in reserve accounts as of 9/21/2025
for NY Class & 10/16/2025 in M&T Bank

Long Term Planning

Our goal is to keep the tax rate relatively consistent while allowing for up to 3 P/T career staff per shift, keeping reserves at levels to facilitate scheduled equipment replacement and building repairs, and to be able to weather unexpected emergencies.

Unfunded mandates, upcoming equipment replacements, career PT staffing, and inflation affect long term plans.

Unfunded Mandates – Examples

- Cancer Insurance for Firefighters
- Pending OSHA 1910.156 Standard New Requirements (*examples*)
 - More Comprehensive Physical Exams that Could Triple the Cost of Exams
 - On-Duty Exercise Program
 - Additional Training Requirements for Each Member & Trainers
 - Modifications to Facilities to Store PPE Storage in Separate Rooms
 - Transportable Gross Decontamination Equipment for On-Scene Cleaning



Thank You
THE BOARD OF FIRE
COMMISSIONERS

MIKE CHURA,
MARK HARRISON,
MICHAEL MALONE,
KIT THOMPSON, &
CHARLIE LAPREASE

- ▶ Tim Gleeson – Chief
- ▶ Derek Natoli – Deputy Chief
- ▶ Bill Dwyer – Treasurer
- ▶ Amy Speach – District Secretary