

UCFRD Board of Commissioners Meeting 2026-05-15 09:48(GMT-4:00)

Key Outcomes

The board is moving toward purchasing a property for the fire chief's housing rather than renting, with financing through Gulf Coast Business Bank via a 20-year ground lease structure. MJ will present at least 3 purchase options and any viable rental options (minimum 24-month lease) by the June 19th meeting for final decision. Chief must relocate by August 1st. [1](#) [2](#) [3](#)

Decisions Made

- **Financing approach:** Use Gulf Coast Business Bank's ground lease structure (not traditional mortgage) to comply with Florida statutes—20-year amortization, fixed rate for 5 years, cancelable with 90 days notice, no voter referendum required [4](#) [5](#) [6](#)
- **Owner financing rejected:** Board agreed to remove seller financing from consideration and use Jim's proposal exclusively [7](#)
- **Selection criteria:** Priority on mid-island or higher ground properties that can serve dual purpose—housing and elevated parking for fire equipment during flooding [8](#) [9](#) [10](#)
- **Timeline commitment:** Final decision required at June 19th meeting to allow 30-day closing by August 1st [3](#) [11](#)
- **Budget allocation:** Estimated \$72,000 annual cost for \$800,000 property at 6.36% rate, plus insurance and utilities to be calculated [12](#) [13](#) [14](#)

Property Options Under Review

Mid-island property (primary candidate):

- 3 bed, 2.5 bath, 1,800 sq ft, asking ~\$799k (negotiable down from original price due to Safety Harbor dock membership) [1](#) [2](#) [15](#)

- Not flooded during recent hurricanes, suitable for equipment staging 1 9
- Owner willing to rent during purchase negotiations but prefers sale 2 16

Ann Caroline Taylor property (rental alternative):

- Second floor unit on Coral Circle, being rehabbed into duplex/triplex 8 16
- Offered at \$3,800/month (negotiable toward district's \$2,500 budget) 8
- Construction completion guaranteed by August 1st for interior, exterior work ongoing 17
- Caroline willing to work with district on long-term lease 8 18

Additional options: Bill provided Jesse list of 3-4 homes under \$800k for evaluation; properties above airstrip (lowest elevation) excluded 10 19

Pending Confirmation

- **Final property pricing:** Mid-island seller to provide revised price after removing Safety Harbor dock membership value 15 20
- **Rental negotiation:** MJ working with Ann Caroline Taylor to reduce monthly rate from \$3,800 toward \$2,500 budget 8
- **Occupancy costs:** Jesse to obtain insurance quotes (wind \$7-12k, fire ~\$3k, flood \$7-10k), utility estimates, and maintenance projections for June meeting 13 14 21
- **Property tax clarification:** District would pay real estate taxes first year, then exempt in following years 14
- **Alternative properties:** MJ to present at least 3 purchase options meeting elevation and location criteria by June 19th 3 11

Financial Analysis

Purchase scenario (ground lease):

- \$800k property: ~\$72k annual payment (principal + interest) at 6.36% rate 12
- First 5 years: \$127k total principal paid down (\$21k year 1, increasing) 22 23
- District retains asset ownership; can sell anytime with 90 days notice to cancel lease 24 25

- Net cost over 2-3 years lower than rental when factoring future sale proceeds 23 26

Rental scenario:

- \$3,800/month = ~\$45k annually (vs \$72k purchase) 20
- \$2,500 budget target = \$30k annually 8
- No equity building; funds not recoverable 22 27

Reserve impact: Reserves would decrease annually during lease period but rebuild once property sold and with typical 3-9% annual tax revenue growth 28 29

Infrastructure Grant Update

- **FEMA 406 mitigation grant:** Bergquist Recovery Consulting moving forward, already made contact with FEMA through portal 30 31
- **Engineering requirement:** Jesse coordinating with engineer referrals from Duncan and Nick Areca; cost confirmed under \$5,000 30 31
- **Documentation needed:** Fire station plans and Phil Moll survey to be submitted to Bergquist 31 32
- **Historical reference:** Zeke to provide files from 2011 referendum project with JL Wallace construction management, including soil testing and absorption tests on district property 33 34 35

Operational Updates

- **Equipment status:** Engine 191 air pressure valve repaired by Tony Muir after brief outage; all units operational 36
- **Insurance savings:** Crew boat insurance reduced from \$13k to \$5,300 annually by clarifying non-fire-rescue use 37
- **PTO pump progress:** Unit in Pennsylvania for fabrication with saltwater-resistant parts, powder coating planned upon arrival 37 38
- **Training program:** Monthly training scenarios starting next month with Chief Sanderson's matrix—drafting exercises with Engine 191, rotating through all units and crews 38

- **Annual maintenance:** Oil changes, brake assessments, belts/hoses/fluids inspection scheduled when Tony returns from vacation 39

Access Way Maintenance

- **Bush hog discussion tabled:** One bid received but attachment type creates cleanup issues; exploring rental skid steers with full mulching capability (~\$3,500-4,000/month) as alternative to \$5k bush hog purchase 40 41
- **Storage challenge:** Limited space for new tractor attachments; considering moving equipment under Bill's pole barn or building canopy extension 42 43 44
- **Ongoing work:** Jeff working on south side roads and North Airstrip Road maintenance 44

Community Engagement

- **4th of July fundraiser:** Jesse posting fundraiser by 5pm today with chaplain support; will include educational messaging about \$50k annual road budget (~\$100 per home) to clarify fire district tax allocation 44 45 46
- **Friends of Fire Department revival:** Steve suggested reestablishing Friends organization (defunct ~8 years) to handle fundraising rather than chief directly; Jesse to discuss with CERT coordinator John for potential integration 47 48 49
- **Alert system:** Exploring [Alert.gov](https://www.alert.gov) as alternative to Signal for emergency notifications (~\$90/year); need non-department members to send alerts 40 50

Legal and Compliance Clarifications

- **FLSA housing concerns:** Steve raised wage/hour concerns about chief's residence contiguous to firehouse; Maggie previously provided verbal opinion that separate quarters without radio/tones avoid overtime issues; board requested written legal opinion for long-term clarity 51 52 53
- **County road funding:** Lee County will not provide funds or equipment operators for private roadways; FEMA similarly denied reimbursement for hurricane road material losses on private roads 54 55

- **Road maintenance scope:** Legal justification for road work is ensuring fire equipment access to furthest points, not general comfort; board voluntarily extends \$50k budget for broader maintenance 55 56

Election Notice

- **Open seats:** Bill Fry and Van Hammond seats up for election 57 58
- **Filing deadline:** Approximately June 6-12 (to be confirmed); Jesse to send email to distribution list this weekend 57 58
- **Incumbent status:** Commissioners not required to publicly announce re-election plans in advance 57

Action Items

- **MJ:** Present 3+ purchase options and any 24+ month rental options with pricing by June 19th meeting 3 11
- **MJ:** Negotiate mid-island property price after dock membership removal 15
- **MJ:** Continue rental rate negotiation with Ann Caroline Taylor toward \$2,500 target 8
- **Jesse:** Obtain insurance quotes (wind, fire, flood), utility estimates, and maintenance cost projections for candidate properties 13 14
- **Jesse:** Submit fire station plans and Phil Moll survey to Bergquist for FEMA grant 31 32
- **Jesse:** Contact JL Wallace (2011 engineer) using Zeke's referral for historical documentation 35 59
- **Jesse:** Send election filing deadline notice to email distribution list by end of weekend 58
- **Jesse:** Coordinate with Steve and Van on alternate meeting dates if June 19th continuation needed 60
- **Jesse/Van:** Research [Alert.gov](https://www.alert.gov) system as notification platform alternative 50
- **Jesse:** Discuss Friends of Fire Department revival with CERT coordinator John 54
- **Bill:** Forward Phil Moll survey PDFs to Jesse when email access restored 32

- **Zeke:** Provide JL Wallace construction management files and soil testing documentation from 2011 project [34](#) [35](#)

Next Meeting

Date: June 19, 2025, 10:00 AM at fire station [61](#)

Critical agenda: Final chief housing decision (purchase vs. rental) with complete cost analysis and property options [3](#) [11](#)

Attendance confirmed: UCFRD (Rampy), Bill Fry (Zoom), Steve (Zoom after negotiating schedule); Van Hammond unavailable until July 4th [60](#) [61](#) [62](#)