

Upper Captiva Fire & Rescue District
4511 Hodgepodge Lane
P.O. Box 322 Pineland, FL 33945



Serving the Community with Pride
Phone: 239-872-2263
Email: info@uppercaptivafire.org

Minutes of REGULAR MEETING

Friday, May 15, 2026

10:00 a.m.

Location: Fire Station

MEETING MINUTES:

May 15, 2026

COMMISSIONERS & STAFF PRESENT: Duncan Rosen, Van Hammond,
MJ Yafchak, Chief Jesse Cottrell
Via Zoom: Bill Fry, Steve Holt

ISLANDERS/GUESTS PRESENT:

Ed Dott
Jeff Rawlings
Richard Gross

Via Zoom:

Kevin Downs
Steve Ward
Kerry Williams
Zeke McDonald
Sara Hammond
Kristi Riggle

Meeting Minutes:

1) Call to Order: Commissioner Rosen
Meeting Called to order at 10:00

2) Additions/Changes/Deletions to Agenda
Add New business 5C Finance Options for UCFRD Infrastructure upgrades

3). Public Comment on Agenda Items

None

4) Review of Unapproved Minutes

- A. Minutes from February 20, 2026, Regular Board Meeting
Approved 5-0
- B. Minutes from March 20, 2026, Regular Board Meeting
Approved 5-0
- C. Minutes from April 17 (24th) 2026 Regular Board Meeting
Approved 4-0 (Holt abstained as he was not present at the April meeting)

5) New Business

A. Chief Housing Update – Chief Cottrell, Commissioner Yafchak

Summary:

Jim Mitchel from Gulf Coast Bank presented financing possible through Gulf Coast Business Bank via a 20-year ground lease structure.

- 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.

- Owner financing rejected: Board agreed to remove seller financing from consideration and use Jim's proposal exclusively.

- Selection criteria: Priority on mid-island or higher ground properties that can serve dual purpose—housing and elevated parking for fire equipment during flooding.

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.

- Timeline commitment: Final decision required at June 19th meeting to allow 30-day closing by August 1st.

- Budget allocation: Estimated \$72,000 annual cost for \$800,000 property at 6.36% rate, plus insurance and utilities to be calculated.

- Final property pricing to be updated and presented at the June 19 meeting to include Insurance, utilities, and maintenance estimates in progress.

B. Update on Berquist Recovery Consulting infrastructure grant – Commissioner Fry

Infrastructure Grant Update

- FEMA mitigation grant progressing.

- Engineering coordination underway.
- Leverage previous site surveys and engineering documentation (Zeek to assist).

Chief Jesse to provide on-going update in monthly chief's report.

6) Recurring Business Updates

- A. Chief's Report – Chief Cottrell
Chief Report available on district website
- B. Treasurer's Report – Commissioner Fry
April Treasurer's Report approved by 5-0 vote
- C. Community safety follow-up items – Commissioner Hammond
- D. Accessway Maintenance – Commissioner Hammond

Next Monthly Meeting Date: June 19, 2026.

Adjourn Meeting adjourned at 11:30.