Board Meeting Agenda

Meeting Title: Regular Meeting of the Board of Directors

Date: November 12, 2026

Time: 6:00 p.m.

Location: 168 N Mesa Street; Fruita, CO 81521

Agenda:

1. Call to Order and Roll Call

2. Pledge of Allegiance

3. Citizen Comments/Requests

   This section is set aside for the Board of Directors to listen to comments by the public regarding items that do not otherwise appear on the agenda. Generally, the Board of Directors will not discuss the issue and will not take official action under this section of the agenda. Please limit comments to a five-minute period.

4. Disclosure of Conflict of Interest

5. Approval of:
   - Regular Board minutes from 10/08/2026
   - Bills
   - Financial Report
   - Resolution 11/12/2026 – October 2026 Write Off's

6. Reports/Updates
   - Administrative
   - Chief(s)
   - Officer(s)
   - Union #5265

7. New Business
   -

8. Old Business

9. Adjourned

Lower Valley Fire Protection District

October 8, 2026

CALL MEETING TO ORDER

The regular board meeting of the Board of Directors with the Lower Valley Fire Protection District is called to order by Board President Mark Bonella at 18:00. Advance public notice of this meeting is posted in three separate public spaces and online at www.lowervalleyfire.com. In attendance are the following board of directors: Mark Bonella (President), Jesse Mease (Vice President), Cullen Purser (Treasurer), Cliff Gray and Jeff Phillips. Others in attendance: Fire Chief Matt Katzenberger, FF/Engineer Kaden Fife; Captain Beau Schmalz; and FF/Medic Anton Knepprath.

PLEDGE OF ALLEGIANCE

Cliff Gray led the Pledge of Allegiance.

CITIZENS COMMENTS/REQUESTS

None.

DISCLOSURE OF CONFLICT OF INTEREST

None.

APPROVAL OF BOARD MEETING MINUTES

Jeff Phillips motioned to accept the regular board meeting minutes from 09/10/2026; seconded by **Cullen Purser**. **Motion** was passed with five votes.

APPROVAL OF EXPENSES

Chief Katzenberger rendered the information reporting the expenses from September 1, 2026, through September 30, 2026, totaled $164,844.94.

Cliff Gray made a motion to accept the bills for September 2026; seconded by **Jesse Mease**. **Motion** was passed with five votes.

APPROVAL OF FINANCIAL REPORTS

Chief Katzenberger reports that the total balance in our bank accounts, including cash on hand as of September 30, 2026, is $4,531,793.88. The interest accrued for the month of September 2026 is $13,981.62. The YTD interest accrued is $114,792.47. The Mesa County Statement of Collections for the month of September 2026 totaled $50,657.27.

Jesse Mease made a **motion** to accept the financial statements for September 2026; seconded by **Cullen Purser**. **Motion** was passed with five votes.

APPROVAL OF AMBULANCE BILLING RESOLUTIONS

Presented by Chief Katzenberger in Mahea's absence.

Chief Katzenberger reports that the billing write-offs for September 2026 totaled $158,308.71. There were 11 accounts sent to collections, which totaled $15,439.39.

Cullen Purser made a **motion** to approve the resolutions and collection write-offs for September 2026; seconded by **Jeff Phillips**. **Motion** was passed with five votes.

Lower Valley Fire Protection District

October 8, 2026

ADMINISTRATIVE REPORTS

Presented by Chief Katzenberger in Mahea's absence.

Chief Katzenberger reported that the ambulance revenue we received in September 2026 totaled $111,709.54.

FIRE CHIEF REPORT

Office Manager Position: **Chief Katzenberger** had previously informed the Board that Diana's last day of employment was October 2, 2026. As of this meeting, 30 applications had been received for the vacant Office Manager position, with the application period scheduled to close on 10/09/2026 at 4:00p.m. Approximately 12-13 applicants had been identified as meeting varying levels of the position's qualifications.

He outlined the proposed selection process, which will include panel interviews and six skills assessments covering spreadsheets, QuickBooks, journal entries, reconciliations, payroll, and other relevant administrative functions. Each assessment will utilize an objective scoring rubric to ensure a fair and consistent evaluation of candidates. The eight most qualified applicants will be selected to participate in the approximately two-hour evaluation process, tentatively scheduled for October 22–23, 2026.

Chief Katzenberger will coordinate with **CPA Shannon Currier**, **Deputy Chief Mulkey**, and **Board President Mark Bonella** regarding candidate selection and interview participation. Following the interviews and final selection, an offer of employment will be contingent upon satisfactory background screening, drug testing, and applicable reference checks. **Chief Katzenberger** also indicated that a financial credit check would be included due to the position's financial responsibilities.

Loma Station Improvements and County Permitting Update: **Chief Katzenberger** reported continued delays in obtaining the necessary county demolition permit for a district project. **Fire Marshal Travis Holder** has been coordinating with Mesa County, and it was determined that delays resulted from both county requirements and outstanding information from the contractor.

Chief Katzenberger recently discussed the matter with Darrell Bay, head of the County Building Department, and requested a response by the following Monday. If the matter remains unresolved, he intends to contact County Administrator Todd Hollenbeck to seek assistance in expediting the process, noting that the permit has been pending for more than two months.

DEPUTY FIRE CHIEF REPORT

Presented by Chief Katzenberger in Deputy Chief Mulkey's absence.

Apparatus Update: **Chief Katzenberger** reported that Engine 31 is currently out of service due to a coolant leak caused by a split radiator and additional cooling system issues. Due to the vehicle's design, removal of the radiator requires specialized lifting equipment available at Inland. To minimize costs, the District is utilizing Inland's lift while a mechanic from A&R performs the repairs. Because of the apparatus' age, a replacement radiator is no longer available, requiring the existing radiator to be removed and repaired. The total estimated repair cost is approximately $10,000. **Chief Katzenberger** authorized the repairs due to the apparatus being out of service and emphasized the importance of the previously discussed re-chassis project planned for next year to address ongoing mechanical concerns.

Annual Medical Evaluations: Most of the employee medical evaluations have been completed following the transition back to St. Mary's. Approximately five to six employees remain scheduled over the next two weeks, with all evaluations expected to be completed by the end of that period. No concerns were reported regarding evaluations completed to date.

Training Update: **Chief Katzenberger** reported that **Captain Creel** and **Captain Padilla** are scheduled to attend the Fire Leadership Challenge, hosted by the State Chiefs Association in Keystone, to participate in the Company Officer leadership track. **Chief Katzenberger** was also scheduled to attend the Chief Officer track but will be unable to participate due to staffing and administrative obligations. Efforts are underway to fill his vacancy; otherwise, a partial reimbursement may be available.

Crews recently completed rope rescue training, with a video highlighting the training posted on the District's Facebook page. Live fire training is scheduled to begin the following Monday at the burn tower and continue throughout the week. Due to Engine 31 remaining out of service, an alternate apparatus will be utilized for the training.

Call Volume: The District responded to 255 calls in September, bringing the year-to-date total through September 30, 2026, to 2,315 calls. This represents an increase of approximately 30 calls compared to the same period in 2025, with overall call volume remaining consistent with the previous year.

FIRE MARSHAL REPORT
Presented by Chief Katzenberger in Travis's absence.

Fire Prevention Week: **Chief Katzenberger** reported that **Fire Marshal Travis Holder** has been actively engaged in Fire Prevention Week activities, providing fire safety education to local schools. Outreach included 142 students at Monument Ridge, 82 students at Loma, more than 300 students at Shelledy, and additional students at Rim Rock. Several preschool visits and station tours have also taken place throughout the week, with additional visits scheduled.

Community Outreach: **Travis** and the on-duty crew are scheduled to participate in the final Farmers Market Family Day event on Saturday. The District will have an expanded presence, including the State's Fire and Life Safety Trailer, an inflatable fire safety house, and a virtual fire extinguisher training simulator. State personnel will also be in attendance to assist with public education and fire prevention activities.

OFFICERS REPORT
None.

LOCAL 5265 - UNION REPORT
Engineer Kaden Fife reported that **Anton Knepprath** has been appointed as the Union's new Secretary/Treasurer. He also expressed the Union's interest in scheduling a meeting with the Board to discuss future matters, noting that there were no urgent concerns. **Board President Mark Bonella** indicated that discussions with **Chief Katzenberger** had taken place and that a meeting would be considered after the first of the year, following completion of the budget process.

NEW BUSINESS
Holiday Compensation Policy Revision: **Chief Katzenberger** presented proposed revisions to the District's Holiday Compensation Policy to clarify existing provisions, address inconsistencies in payroll practices, and improve incentives for employees working on designated holidays.

The proposed revisions provide clearer guidance regarding holiday premium pay, overtime compensation, and the prohibition of stacking or pyramiding premium rates. Additionally, the revised policy extends holiday premium pay eligibility to part-time employees, consistent with discussions during the District's strategic planning process. **Chief Katzenberger** noted that the anticipated financial impact would be minimal while providing a meaningful incentive for part-time employees to work holiday shifts.

Chief Katzenberger also reported that a recent payroll audit identified discrepancies in how holiday compensation had historically been calculated, resulting in some employees receiving their regular salary in addition to double-time holiday pay, effectively receiving triple compensation. The revised policy establishes clearer payroll procedures to prevent future discrepancies and clarifies how holiday premium hours are treated in relation to Fair Labor Standards Act (FLSA) overtime calculations.

Chief Katzenberger requested Board approval to replace the existing policy language with the proposed revisions and implement the changes immediately, allowing the updated provisions to take effect before the remaining holidays of the year.

Jesse Mease made a **motion** to accept the revision and clarification of the Holiday Compensation Policy; seconded by **Jeff Phillips**. **Motion** was passed with five votes.

2027 Proposed Budget Presentation: **Chief Katzenberger** presented the proposed 2027 District budget, developed in collaboration with the Budget Committee, consisting of Board Members **Jesse Mease** and **Cullen Purser**. He explained that the proposed budget must be submitted to the Board by October 15, 2026, to satisfy statutory requirements and begin the public inspection period. Upon Board acceptance, a legal notice will be published in the Fruita Sentinel and on the District's website, providing public notice of the December 10, 2026, budget hearing. **Chief Katzenberger** noted that the budget's goals and objectives have been updated to align with the District's recently adopted Strategic Plan.

Projected Revenue: **Chief Katzenberger** reported that property tax revenue is expected to remain relatively stable, with a slight decrease based on preliminary assessed valuations provided by Mesa County. Final certification is anticipated by December 10, 2026, and may require minor adjustments before final budget adoption. The proposed budget also includes approximately $255,000 in projected revenue from the City of Fruita Public Safety Sales Tax, based on a five-year historical average.

During the review, a discrepancy was identified in the 2026 projected year-end revenue for PILT funding. An amount of $111,000 had been entered in error rather than $11,000. **Chief Katzenberger** acknowledged the discrepancy and confirmed that the correction would be made before publication, reducing projected year-end revenue by $100,000.

Personnel and Staffing: **Chief Katzenberger** outlined the proposed addition of three full-time positions beginning January 1, 2027, as identified in the District's Strategic Plan. The estimated annual cost, including wages, insurance, and benefits, is $360,973.61. Although projected sales tax revenue will offset a portion of these expenses, **Chief Katzenberger** explained that historical operating surpluses provide sufficient financial capacity to support the positions independently of the new revenue source.

He further explained that additional staffing positions, including a Fire Inspector, would be evaluated after the District has collected a full year of actual sales tax revenue data to better assess long-term sustainability.

Long-Term Facility Planning: The Board discussed the potential need for an additional fire station and whether funds should be reserved for future construction. **Chief Katzenberger** emphasized that sustainable staffing must be established before expanding facilities, noting that a third station would require a minimum of 12 personnel per shift, approximately double the District's current staffing levels. He explained that future station construction would likely depend on grant funding and that the District's existing apparatus inventory could be redistributed to support an additional facility. The Board also discussed the importance of monitoring call volume, population growth, and development patterns to determine future station locations and operational needs.

Capital Improvement Projects: **Chief Katzenberger** reviewed proposed capital expenditures for 2027, including approximately $940,000 for apparatus and equipment and $128,000 for facility improvements. Major expenditures include:

- Ambulance 32 Re-Chassis: Approximately $250,000 to address ongoing chassis-related mechanical issues, with anticipated savings of $100,000 - $150,000 compared to purchasing a new ambulance.
- Engine 31 Refurbishment: Approximately $500,000 allocated for refurbishment to address increasing maintenance concerns.
- Extrication Equipment: Approximately $90,000 to replace aging equipment that is nearing ten years of service.
- Facility Improvements: Approximately $128,000 for replacement of the upstairs air conditioning unit, improvements to the swamp cooling system at Station 32, and security access control upgrades at both stations.

Chief Katzenberger reported that the proposed 2027 budget reflects an overall projected deficit of approximately $945,443 when capital expenditures are included. However, the operating budget alone is projected to maintain a surplus of approximately $130,000. The District anticipates utilizing accumulated reserves for capital improvements for the first time in several years while maintaining more than $3 million in combined cash reserves at year-end.

Mill Levy and Assessed Valuation: **Chief Katzenberger** reviewed the District's projected assessed valuation of approximately $373 million and explained the effects of recent legislative changes on property tax calculations. The proposed mill levy is 8.346 mills, including adjustments for anticipated refunds and abatements, with projected property tax collections of approximately $3.117 million. He noted that future legislative changes could affect property tax revenues and the District's long-term financial planning.

Employee Health Insurance and Benefits: **Chief Katzenberger** presented an extensive review of employee health insurance options for 2027, including comparisons between the District's current CEBT coverage, alternative public-sector insurance trusts, and private-market plans. He explained that significant premium increases under the existing EPO plan prompted an evaluation of more financially sustainable options.

Following discussions with the Budget Committee, the proposed approach is to transition to a high-deductible health plan paired with employer-funded Health Savings Accounts (HSAs). The intent is to reduce long-term premium volatility while helping employees offset increased out-of-pocket medical expenses.

The proposed HSA contribution structure includes five tiers based on employee longevity, ranging from $1,000 annually for new employees to $5,000 for employees with ten or more years of service. **Chief Katzenberger** explained that contributions would be funded initially through a lump-sum allocation for existing employees in 2027, with future contributions distributed monthly based on years of service. Optum, facilitated through UMR, was identified as the preferred HSA administrator due to its lower administrative fees and integration with the District's existing insurance provider. **Chief Katzenberger** acknowledged that the transition would have a greater financial impact on employees carrying family coverage than on those with individual coverage. He emphasized that the proposed changes were intended to balance employee retention, competitive benefits, and the District's long-term financial sustainability. He has been meeting with full-time crews to explain the proposed changes and answer questions.

The Board discussed the rising cost of employer-sponsored health insurance and the possibility of evaluating dependent coverage contributions in future years. Members emphasized the importance of maintaining competitive benefits while ensuring the District can continue to sustain its financial obligations.

Budget Review and Public Hearing Process: **Chief Katzenberger** clarified that the Board's acceptance of the proposed budget would initiate the required public inspection period and would not constitute final adoption. Adjustments may be made before the public hearing on December 10, 2026, to reflect updated revenue certifications, revised project estimates, or other financial changes. Final budget adoption will occur following the public hearing.

Jesse Mease made a **motion** to accept the 2027 Budget Presentation, as amended; seconded by **Cullen Purser**. **Motion** was passed with five votes.

OLD BUSINESS

Loma Hall – no updates.

EXECUTIVE SESSION

Board President Mark Bonella moved to enter Executive Session pursuant to C.R.S. § 24-6-402(4)(f) for the purpose of discussing **Fire Chief Matt Katzenberger's** annual performance evaluation. All individuals other than Board members and Chief Katzenberger were dismissed.

The Board entered Executive Session at 19:20.

RETURN TO REGULAR SESSION

The Executive Session concluded at 20:16, and the Board reconvened in regular session at 20:17.

Fire Chief's Annual Performance Evaluation: **Cullen Purser** moved to accept **Fire Chief Matt Katzenberger's** annual performance evaluation and associated salary increase.
Jesse Mease seconded the motion. **Motion** was passed with five votes.

ADJOURNMENT

Jeff Phillips made a **motion** to adjourn the Regular Board Meeting at 20:18.
All in favor with five affirmative votes.

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Lower Valley Fire Protection District
Expenses by Vendor Summary
October 2026

A&R Mechanical LLC Diesel Repair	1,378.76	Unit # 3121 Engine 31 radiator repair, Unit 3121- E-31 Headlight failure
Adobe Acrobat	24.98	Software Subscription
Amazon	185.86	Copy paper, paper bowls, 2027 Wall Calendar, 4 inch air vents for B-31, Dish wash brushes, Wireless Microphones for Training Videos and Fire Prevention
Balanced Rock Counseling, LLC	400.00	Monthly Retainer & Critical Incident Debriefing 10/09/2026
Bound Tree Medical, LLC	3,137.44	Medical Supplies
Burnt Work Wear	139.50	D. Campbell Station Boots
CEBT	44,149.68	Period 2026-11
CEGR Law	768.00	Sales Tax IGA follow-up
CenturyLink	122.88	Loma Modem
City Of Fruita (1)	66.34	Sewer Service
City Of Grand Junction (1)	9,580.67	Monthly Dispatch Fees
CMS	750.00	Medicare Application Enrollment Fee
Colorado Bureau of Investigations	6.00	Office Manager Hire Background Check
Colorado Department of Revenue (1)	15.67	Title Fee for BME Engine
Colorado Div. of Fire Prevention & Contr.	647.00	Mulkey Fire Officer II Class, Metzgar FFII Written Test, Gardner HazMat Renewal, Holder Instructor Renewal, Katzenberger HazMat
Colorado Smoke Diver Association	100.00	Class Fee for D. Campbell
Column, PBC	58.08	Notice of Budget Hearing
Employer Representatives, Inc.	95.00	Military Leave Revisions
Family Health West Hospital	1,144.47	Pharmacy/ Materials Medical Supplies
Fast Spring	395.00	Software license for training program
FIRE COM	7,562.65	Fire Com system for Truck-31
Fire Hose Direct	41.71	6" Hose Gaskets
FireWipes	235.99	Wipes for post fire decon
Fruita Area Chamber of Commerce	260.00	10/1/2026-9/30-2027 Dues
Fruita COOP (2)	4,973.24	Saw Fuel, Ice Maker Filter, Cargo Strap, Torch Trigger/ Propane, Chain Saw Chain, Tire Repair, DEF Fluid, Fuel Can Replacement, 9/26/2026-10/25/2026 Fuel Expense
Girardi Towing & Heavy Haul, Inc.	1,050.00	Recover E-32
Grand Valley Power	343.53	Loma Hall/ Station 32
Hartman Brothers	358.26	Medical Oxygen
Intermountain Health	1,532.84	Annual Physicals
Intuit	99.50	Monthly per employee payroll fee
IT Jet LLC	1,935.12	10/01 - 10/31/2026 IT SRVCS
Jimmy John's	308.98	Lunch for Live Fire Training x 3 (Each Crew Training Day)
Kims Auto Parts, Inc.	184.97	Antifreeze for TK-31, Battery for ATV 32
L.N. Curtis	2,483.15	Bunker Gear for FMHS Academy- Grant Funded
Lands' End Outfitters	164.31	Rodriguez Clothing Allowance
Maverik	85.13	Fuel during out of town class
Monument Garage Door	277.17	Station 32 Bay Door Repair
Moody-Valley Insurance Agency	887.00	Addition of 2024 Freightliner BME Fire Truck
Municipal Emergency Services, INC.	1,039.93	Uniform Allowance- Utu, Ramirez, Ciotti, Fife, Dawson, Creel, Holder
NEXTRAN TRK CTR FRUITA	59.40	DEF Fluid Quantity 6
Pinnacol Assurance	1,303.39	Claim# 10304625 & 10307956
REPUBLIC SERVICES #165	732.86	October & November Trash Service Both Stations
Sam's Club	604.92	Trick-or-Treat Events Candy, Pantry Program
Skylar Smith	143.55	Reimbursment for Boot Order- Amount available in 2026 Unifor Allowance
Square Inc.	49.00	Monthly Fee
Subway Restaurants	92.05	Lunch for Red Crew Ropes Training Day
T-Mobile	629.45	Ipads and DialPad Monthly Service
Teleflex LLC	2,200.00	Medical Supplies- IO Needles
Thomason Enterprises	2,800.00	Annual PM for Gurneys and Power Loads
US Postal Service	497.11	Annual PO BOX Fee, Stamps
Ute Water Conservancy District	236.84	October Service
Valvoline Instant Oil Change (VIOC)	179.98	Oil Changes for SQ-31 & SQ-32
Visibly Clean, LLC	1,375.00	October Station Cleaning
Vital Records Control (VRC)	55.95	Document Shreding
Xcel Energy	1,721.13	Monthly Service
Xerox	244.92	8/20/26-9/30/26 Period
October 2026 Total	**99,914.36**	

Monthly Financial Statement
As of 10/31/2026

Account	Ending Balance	August Interest Accrued	September Interest Accrued	October Interest Accrued
Cash On Hand	$ 200.00	$ -	$ -	$ -
Grand Valley Bank/ LVFD NEW Checking - AcctXX#8521 3.56% rate	$ 739,395.14	$ 3,094.64	$ 2,828.32	$ 2,660.17
Colo-Trust General Acct - 3.8172% to 3.8908% rate Avg Monthly Yield	$ 2,419,370.01	$ 7,778.69	$ 7,697.56	$ 8,202.39
Colo-Trust Infastructure Acct - 3.8172% to 3.8908% rate Avg Monthly Yield	$ 1,086,153.66	$ 3,492.16	$ 3,455.74	$ 3,682.36
Total All Accounts	$ 4,245,118.81	$ 14,365.49	$ 13,981.62	$ 14,544.92
Allocated (Assigned) Funds	$ 1,485,443.20		2026 YTD ON INTEREST:	
Cash Reserves	$ 2,759,675.61		$129,337.39	

Mesa County Statement of Collections

	2019	2020	2021	2022	2023	2024	2025	2026
January	$ 34,452.49	$ 56,552.43	$ 65,694.03	$ 146,781.29	$ 131,337.97	$ 41,429.56	$ 138,696.88	$ 56,624.24
February	$618,215.37	$728,642.38	$426,661.24	$771,818.31	$772,490.45	$864,301.12	$920,485.18	$ 985,311.47
March	$129,444.87	$172,387.96	$508,093.36	$187,544.10	$186,978.11	$307,285.61	$240,732.06	$ 349,584.94
April	$ 461,235.08	$ 412,732.87	$ 473,056.17	$ 466,266.80	$ 455,465.04	$ 597,460.26	$ 695,091.55	$ 683,211.16
May	$ 245,400.44	$ 365,549.20	$ 263,406.05	$ 325,532.21	$ 347,297.85	$ 737,990.96	$ 218,535.05	$ 381,313.48
June	$ 461,282.41	$ 434,609.05	$ 477,413.05	$ 539,208.34	$ 540,999.46	$ 668,360.20	$ 680,180.08	$ 745,986.00
July	$ 55,532.39	$ 74,408.85	$ 76,972.63	$ 58,637.82	$ 79,664.19	$ 78,882.05	$ 73,099.83	$ 81,067.52
August	$ 42,211.06	$ 56,417.57	$ 42,205.90	$ 54,246.37	$ 54,920.05	$ 50,156.06	$ 61,568.58	$ 69,492.54
September	$ 39,114.35	$ 40,489.52	$ 39,396.02	$ 45,921.23	$ 40,604.16	$ 46,306.06	$ 50,316.43	$ 50,657.27
October	**$ 32,927.19**	**$ 33,148.40**	**$ 39,931.69**	**$ 38,983.85**	**$ 38,183.14**	**$ 44,712.96**	**$ 57,862.58**	**$ 55,625.45**
November	$ 39,858.59	$ 36,200.84	$ 42,729.52	$ 47,592.78	$ 47,094.05	$ 57,296.95	$ 39,592.52	
December	$ 27,649.10	$ 36,226.84	$ 35,710.52	$ 31,356.36	$ 31,720.90	$ 33,409.44	$ 31,746.57	
	$ 2,187,323.34	$ 2,447,365.91	$ 2,491,270.18	$ 2,713,889.46	$ 2,726,755.37	$ 3,527,591.23	$ 3,207,907.31	$ 3,458,874.07

** statement of collections not included in GVB balance - will be deposited around the "10th of the month"

* Please note that "**May 2024**" total includes: $366,044.80 State Backfill

Lower Valley Fire Protection District: January - October 2026 Budget Snapshot

2024-2026 Budget vs. Actual | Operating expenses separated from capital investments

Section	2024 Actual	2024 Budget	2025 Actual	2025 Budget	Jan - Oct 2026 Actual	2026 Budget
Revenue	$ 5,147,155.99	$ 5,451,983.00	$ 4,929,019.76	$ 4,582,208.00	$ 4,700,759.39	$ 5,176,810.00
Operating Expenses	$ 3,762,230.20	$ 4,971,052.00	$ 4,015,777.25	$ 4,406,786.00	$ 3,847,506.15	$ 4,952,696.00
Capital Investments	$ 603,866.01	$ 872,000.00	$ 711,655.19	$ 978,000.00	$ 395,664.65	$ 775,918.00
Total Expenses	$ 4,366,096.21	$ 5,843,052.00	$ 4,727,432.00	$ 5,384,786.00	$ 4,243,170.80	$ 5,728,614.00
Net Income	$ 781,059.78	$ (391,069.00)	$ 201,587.00	$ (802,578.00)	$ 457,588.59	$ (551,804.00)

Accrual Basis

Lower Valley Fire Protection District
2024-2026 Budget vs. Actual
January 2024 through December 2026

	2024				2025				Jan -Oct 2026		2026	
	Actual	Budget	Difference	% of Budget	Actual	Budget	Difference	% of Budget	Actual	Budget	Difference	% of Budget
Income												
40000 · Mesa Co General Tax	3,080,202.69	2,625,840.00	454,362.69	117.3%	2,739,989.50	2,748,769.00	-8,779.50	99.68%	3,053,392.10	3,080,573.00	-27,180.90	99.12%
40200 · Mesa Co Deliquent Tax	1,320.80	1,000.00	320.80	132.08%	906.32	1,000.00	-93.68	90.63%	171.09	1,000.00	-828.91	17.11%
40400 · Mesa Co. Deliquent Tax Int	601.14	100.00	501.14	601.14%	57.57	100.00	-42.43	57.57%	49.64	100.00	-50.36	49.64%
40600 · Mesa Co Gen Tax Interest	4,596.24	1,500.00	3,096.24	306.42%	3,929.81	3,000.00	929.81	130.99%	1,685.10	3,000.00	-1,314.90	56.17%
40700 · Public Safety Sales Tax	107,316.87	95,000.00	12,316.87	112.97%	110,825.87	100,000.00	10,825.87	110.83%	95,131.57	100,000.00	-4,868.43	95.13%
40750 · Impact Assist/Forest Wild./PILT	0.00	0.00	0.00	0.0%	1,126.49				13856.48	500.00	13,356.48	2,771.3%
40975 · Mesa Co Ownership Tax - BCD	306,562.68				238,759.20				274,972.60	150,000.00	124,972.60	183.32%
41000 · Mesa Co Ownership Tax	16,518.62	200,000.00	-183,481.38	8.26%	98,080.92	300,000.00	-201,919.08	32.69%	15,129.79	100,000.00	-84,870.21	15.13%
41500 · Senior/Veterans Exemption	67,442.49	65,000.00	2,442.49	103.76%	71,224.59	65,000.00	6,224.59	109.58%	78,385.68	70,000.00	8,385.68	111.98%
41550 · Personal Property <50K Tax Exem	2,547.00				2,983.00				2,463.00	-	2,463.00	100.0%
41600 · Grant Funds Received	32,891.67	158,716.00	-125,824.33	20.72%	22,625.20	209,715.00	-187,089.80	10.79%	6,040.00	412,216.00	(406,176.00)	1.47%
42000 · Interest ColoTrust	160,857.32	60,000.00	100,857.32	268.1%	158,193.07	100,000.00	58,193.07	158.19%	105,619.87	100,000.00	5,619.87	105.62%
42200 · Interest Grand Valley Bank	35,345.90				23,165.30	20,000.00	3,165.30	115.83%	23,717.52	20,000.00	3,717.52	118.59%
42350 · Square fees	627.64				0.00				152.99			
42800 · Plan Review Fees	22,472.56	30,000.00	-7,527.44	74.91%	21,164.28	20,000.00	1,164.28	105.82%	18,470.02	20,000.00	(1,529.98)	92.35%
43400 · Out Of District Response Calls	35,041.75	15,000.00	20,041.75	233.61%	-1,841.68	15,000.00	-16,841.68	-12.28%	0	10,000.00	(10,000.00)	0.0%
45400 · Copy Fees/Permits	425.00	6,500.00	-6,075.00	6.54%	0.00	6,500.00	-6,500.00	0.0%	0	-	-	0.0%
45500 · Memorial/ Donations	32,700.00	1,000.00	31,700.00	3,270.0%	18,935.00	1,000.00	17,935.00	1,893.5%	8,110.00	1,000.00	7,110.00	811.0%
46000 · Fire Service Contracts	37,718.38	36,827.00	891.38	102.42%	38,978.33	37,718.00	1,260.33	103.34%	39,784.34	39,785.00	(0.66)	100.0%
48000 · Ambulance Charges	2,165,904.80	2,000,000.00			2,891,493.58	2,000,000.00	891,493.58	144.58%	2,345,142.00	2,250,000.00	95,142.00	104.23%
48001 · Contractual Adjustments	-1,137,168.46	-1,240,000.00			-1,480,257.69	-1,240,000.00	-240,257.69	119.38%	-1,306,888.58	(1,250,000.00)	(56,888.58)	104.55%
48002 · Write Offs (Bad Debt Exp.)	55,085.27				-273,598.32	0.00	-273,598.32	100.0%	-186,076.31	(100,000.00)	(86,076.31)	186.08%
48010 · Other Medical Income	47,785.00	75,000.00	-27,215.00	63.71%	29,460.03	40,000.00	-10,539.97	73.65%	61145.84	20,000.00	41,145.84	305.73%
48015 · Bad Debt Collections	6,321.66				22,327.44				6,947.38	10,000.00	(3,052.62)	69.47%
48020 · Fund Raisers	40.00	3,000.00	-2,960.00	1.33%	0.00	3,000.00	-3,000.00	0.0%	0	3,000.00	(3,000.00)	0.0%
48030 · Other Types Income	70,552.54	77,500.00	-6,947.46	91.04%	66,844.63	151,406.00	-84,561.37	44.15%	43,357.27	135,636.00	(92,278.73)	31.97%
48050 · Burn Permit Revenue	6,275.00				now included in other types income				0			
49100 · Loss/Gain On Disposal	-12,828.57				19,202.28				0			
Total Income	**5,147,155.99**	**5,451,983.00**	**-304,827.01**	**94.41%**	**4,824,574.72**	**4,582,208.00**	**242,366.72**	**105.29%**	**4,700,759.39**	**5,176,810.00**	**(476,050.61)**	**90.8%**
	5,147,155.99	**5,451,983.00**	**-304,827.01**	**94.41%**	**4,824,574.72**	**4,582,208.00**	**242,366.72**	**105.29%**	**4,700,759.39**	**5,176,810.00**	**(476,050.61)**	**90.8%**

Accrual Basis

Lower Valley Fire Protection District
2024-2026 Budget vs. Actual
January 2024 through December 2026

	2024				2025				Jan -Oct 2026			2026
	Actual	Budget	Difference	% of Budget	Actual	Budget	Difference	% of Budget	Actual	Budget	Difference	% of Budget
Expense												
40900 · Abatement	3,019.12				3,068.81	6,092.00	-3,023.19	50.37%	12,201.89	9,912.00	2,289.89	123.1%
40950 · Abatement Interest	111.27				656.64	250.00	406.64	262.66%	610.3	500.00	110.30	122.06%
40960 · Delinq. Tax Abatement	182.28				0.00				1001.55			
40970 · Delinq. Tax Abatement Interest	515.69				0.00				139.16			
41400 · Mesa Co Tres. Commission	55,688.94				56,250.51	60,000.00	-3,749.49	93.75%	62,409.98	60,000.00	2,409.98	104.02%
60000 · Bank / Credit Card Fees	1,314.35	3,000.00	-1,685.65	43.81%	1,527.51	2,000.00	-472.49	76.38%	1,514.46	2,000.00	(485.54)	75.72%
60100 · 60100 Admin. Fees/All	15,301.54	18,200.00	-2,898.46	84.07%	14,390.50	18,200.00	-3,809.50	79.07%	2,284.68	19,000.00	(16,715.32)	12.03%
60200 · Legal/Audit/NoticesALL	31,384.79	29,000.00	2,384.79	108.22%	24,345.33	29,000.00	-4,654.67	83.95%	42,017.32	29,500.00	12,517.32	142.43%
60250 · Interest Expense	0.00				591.99				0			
60500 · Election Expense	0.00	0.00	0.00	0.0%	165.88	15,000.00	-14,834.12	1.11%	0	25,000.00	(25,000.00)	0.0%
60910 · Fire Prevention	8,581.62	10,000.00	-1,418.38	85.82%	925.19	10,000.00	-9,074.81	9.25%	5,443.79	8,500.00	(3,056.21)	64.05%
61000 · Office/Small Equipment	996.33	500.00	496.33	199.27%	529.95	1,000.00	-470.05	53.0%	0	1,000.00	(1,000.00)	0.0%
61500 · Office/Mailing Expense	1,816.21	2,000.00	-183.79	90.81%	1,449.82	2,000.00	-550.18	72.49%	1107.01	2,000.00	(892.99)	55.35%
61800 · Office/Supplies	3,368.12	2,000.00	1,368.12	168.41%	3,113.11	4,000.00	-886.89	77.83%	2,355.62	3,000.00	(644.38)	78.52%
62500 · Dues/Subscriptions	15,351.16	21,640.00	-6,288.84	70.94%	18,052.29	23,150.00	-5,097.71	77.98%	24,499.69	23,668.00	831.69	103.51%
63000 · Write Offs (Bad Debt Exp)	94,302.24	1,240,000.00	-1,145,697.76	7.61%	0.00	0.00	0.00	0.0%	0			
63500 · Utility Misc Expense	128.39	500.00	-371.61	25.68%	0.00	500.00	-500.00	0.0%	0	500.00	(500.00)	0.0%
65000 · Utility Phone	17,019.87	9,000.00	8,019.87	189.11%	9,757.76	9,000.00	757.76	108.42%	7,482.53	10,000.00	(2,517.47)	74.83%
65200 · Utility Sewer	816.99	1,200.00	-383.01	68.08%	886.22	1,200.00	-313.78	73.85%	629.49	1,200.00	(570.51)	52.46%
65500 · Utility Trash	3,513.59	2,800.00	713.59	125.49%	3,250.25	3,500.00	-249.75	92.86%	3,376.47	3,500.00	(123.53)	96.47%
66000 · Utility ElectricGas	25,814.16	30,000.00	-4,185.84	86.05%	25,190.35	30,000.00	-4,809.65	83.97%	23,917.36	30,000.00	(6,082.64)	79.73%
66001 · Payroll Expenses	329.32				0.00				0	-	-	0.0%
66500 · Utility 911 Dispatch	94,470.00	94,470.00	0.00	100.0%	107,065.96	104,000.00	3,065.96	102.95%	95,806.70	115,000.00	(19,193.30)	83.31%
67000 · Utility Water	2,662.81	3,000.00	-337.19	88.76%	2,833.78	3,000.00	-166.22	94.46%	2,352.78	3,000.00	(647.22)	78.43%
67500 · Computer Expense	1,979.95	2,000.00	-20.05	99.0%	7,963.21	4,000.00	3,963.21	199.08%	76.26	3,000.00	(2,923.74)	2.54%
68000 · EMS Reimb/MC Emergency Manage	15,430.00	16,000.00	-570.00	96.44%	17,150.00	16,000.00	1,150.00	107.19%	8,230.00	18,000.00	(9,770.00)	45.72%
68500 · Maintenance Radios	5,181.16	12,000.00	-6,818.84	43.18%	176.25	82,000.00	-81,823.75	0.22%	15,565.10	162,000.00	(146,434.90)	9.61%
69000 · Maintenance Contracts	102,457.14	113,149.00	-10,691.86	90.55%	73,086.31	110,212.00	-37,125.69	66.31%	102,608.51	113,462.00	(10,853.49)	90.43%
70100 · Travel Expense	2,558.37	2,500.00	58.37	102.34%	2,307.12	2,500.00	-192.88	92.29%	-408.44	2,500.00	(2,908.44)	-16.34%
70500 · Mileage Reimburse	0.00	1,000.00	-1,000.00	0.0%	0.00	1,000.00	-1,000.00	0.0%	0	250.00	(250.00)	0.0%
71000 · Meal Allowance	4,599.21	3,500.00	1,099.21	131.41%	4,307.23	5,000.00	-692.77	86.15%	2,757.49	5,000.00	(2,242.51)	55.15%
71500 · Fuel	28,687.27	40,000.00	-11,312.73	71.72%	26,706.18	35,000.00	-8,293.82	76.3%	35,836.67	35,000.00	836.67	102.39%
71600 · Oil & Fluids	2,653.63	4,000.00	-1,346.37	66.34%	1,965.28	4,000.00	-2,034.72	49.13%	1,730.87	4,500.00	(2,769.13)	38.46%
72500 · CRA / Employer Match	10,171.23	13,049.00	-2,877.77	77.95%	7,831.47	8,032.00	-200.53	97.5%	6,595.73	8,530.00	(1,934.27)	77.32%
76500 · FPPA/EmployER Match	156,886.96	148,136.00	8,750.96	105.91%	197,566.76	213,287.00	-15,720.24	92.63%	179,650.95	230,551.00	(50,900.05)	77.92%
76550 · FPPA/Employer D & D	59,511.04	58,248.00	1,263.04	102.17%	71,503.46	75,571.00	-4,067.54	94.62%	65,503.14	83,836.00	(18,332.86)	78.13%
77000 · SS/EmployER Match	16,978.13	20,713.00	-3,734.87	81.97%	16,279.75	18,360.00	-2,080.25	88.67%	17,123.10	18,500.00	(1,376.90)	92.56%
77200 · Medicare/EmployER Match	32,386.10	29,477.00	2,909.10	109.87%	36,740.44	35,490.00	1,250.44	103.52%	31,690.40	37,952.00	(6,261.60)	83.5%
77500 · Wages	2,127,993.49	2,202,902.00	-74,908.51	96.6%	2,447,553.86	2,440,019.00	7,534.86	100.31%	2,091,450.76	2,614,322.00	(522,871.24)	80.0%
77550 · Overtime/Comp Wages	124,468.42				134,146.36	110,000.00	24,146.36	121.95%	94,092.19	120,000.00	(25,907.81)	78.41%
89000 · Dist.Liability/Bonds/Insurance	36,983.41	45,000.00	-8,016.59	82.19%	37,102.18	45,000.00	-7,897.82	82.45%	49,873.30	48,000.00	1,873.30	103.9%
89100 · State Comp Insurance	43,237.36	65,000.00	-21,762.64	66.52%	47,726.91	65,000.00	-17,273.09	73.43%	63,368.00	65,000.00	(1,632.00)	97.49%
89200 · H&A/Insurance	432,175.83	446,643.00	-14,467.17	96.76%	448,171.31	479,068.00	-30,896.69	93.55%	487,238.49	626,646.00	(139,407.51)	77.75%

Accrual Basis

Lower Valley Fire Protection District
2024-2026 Budget vs. Actual
January 2024 through December 2026

	2024				2025				Jan -Oct 2026	2026		
	Actual	Budget	Difference	% of Budget	Actual	Budget	Difference	% of Budget	Actual	Budget	Difference	% of Budget
89300 · Claims/Expenses/Insurance	0.00	8,500.00	-8,500.00	0.0%	3,124.47	8,500.00	-5,375.53	36.76%	4,547.65	7,500.00	(2,952.35)	60.64%
89400 · EAP / LVFD Life Insurance	619.52	2,500.00	-1,880.48	24.78%	1,225.42	3,000.00	-1,774.58	40.85%	1136.16	2,000.00	(863.84)	56.81%
89500 · Lodging Allowance	9,128.13	5,000.00	4,128.13	182.56%	8,476.16	10,000.00	-1,523.84	84.76%	8,607.72	8,000.00	607.72	107.6%
89600 · Tests/Medical/CBI	771.00	14,875.00	-14,104.00	5.18%	5,416.49	14,875.00	-9,458.51	36.41%	4,191.56	21,250.00	(17,058.44)	19.73%
89700 · Education Materials	25,183.06	43,000.00	-17,816.94	58.57%	33,170.06	52,300.00	-19,129.94	63.42%	21,137.26	49,300.00	(28,162.74)	42.88%
89800 · Supplies Medical	57,243.85	73,000.00	-15,756.15	78.42%	56,233.47	106,380.00	-50,146.53	52.86%	144,940.16	134,667.00	10,273.16	107.63%
89810 · Supplies Fire	23,173.08	43,200.00	-20,026.92	53.64%	25,980.43	55,950.00	-29,969.57	46.44%	58,239.86	100,800.00	(42,560.14)	57.78%
89820 · Supplies Janitorial	3,425.70	3,000.00	425.70	114.19%	3,822.49	4,000.00	-177.51	95.56%	3,250.59	4,000.00	(749.41)	81.27%
89830 · Supplies Food	2,196.85	3,500.00	-1,303.15	62.77%	5,441.40	3,500.00	1,941.40	155.47%	2,595.27	5,000.00	(2,404.73)	51.91%
89840 · Clothing Allowance	14,108.32	16,000.00	-1,891.68	88.18%	9,354.11	16,000.00	-6,645.89	58.46%	7,106.76	15,350.00	(8,243.24)	46.3%
90000 · Vehicle/Parts & Supplies	22,978.10	45,000.00	-22,021.90	51.06%	32,256.70	34,000.00	-1,743.30	94.87%	25,952.42	30,000.00	(4,047.58)	86.51%
90010 · Misc Repairs/Maintenance/Tow	391.60	850.00	-458.40	46.07%	72.50	850.00	-777.50	8.53%	1882.5	1,000.00	882.50	188.25%
90100 · Vehicle/Small Tools	5,787.09	1,500.00	4,287.09	385.81%	866.34	1,500.00	-633.66	57.76%	1,251.10	1,500.00	(248.90)	83.41%
90200 · Vehicle/Tires & Tubes	1,462.89	7,000.00	-5,537.11	20.9%	1,423.91	7,000.00	-5,576.09	20.34%	6,065.34	10,500.00	(4,434.66)	57.77%
90300 · Vehicle/Misc. Items	5.58	1,000.00	-994.42	0.56%	10.15	1,000.00	-989.85	1.02%	87.6	1,000.00	(912.40)	8.76%
90400 · Capital Building Expense	0.00	5,000.00	-5,000.00	0.0%	262,672.13	166,000.00	96,672.13	158.24%	1,925.00	29,000.00	(27,075.00)	6.64%
90500 · New Equipment Purchases	603,866.01	867,000.00	-263,133.99	69.65%	448,922.76	812,000.00	-363,077.24	55.29%	393,739.65	746,918.00	(353,178.35)	52.72%
90600 · Maintenance/Building	14,732.64	12,000.00	2,732.64	122.77%	44,794.18	16,000.00	28,794.18	279.96%	13,452.15	16,000.00	(2,547.85)	84.08%
90601 · Miscellanous	-4.70	500.00	-504.70	-0.94%	38.61	500.00	-461.39	7.72%	928.75	500.00	428.75	185.75%
Total Expense	4,366,096.21	5,843,052.00	-1,476,955.79	74.72%	4,795,637.71	5,384,786.00	-589,148.29	89.06%	4,243,170.80	5,728,614.00	(1,485,443.20)	74.07%
Net Income	**781,059.78**	**-391,069.00**	**1,172,128.78**	**-199.72%**	**28,937.01**	**-802,578.00**	**831,515.01**	**-3.61%**	**457,588.59**	**-551,804.00**	**1,009,392.59**	**-82.93%**

AMBULANCE BILLING RESOLUTION

11/12/2026

THEREFORE, THE BOARD OF DIRECTORS OF THE *LOWER VALLEY FIRE PROTECTION DISTRICT* HEREBY RESOLVES TO ADOPT THIS RESOLUTION

The Board of Directors of Lower Valley Fire Protection District have determined to write-off the following amounts for non-collectable and/or contractual agreements (as required by law) between the Fire District and the Centers for Medicare & Medicaid Services; commercial insurance payers; collection accounts; deceased persons; bankruptcy judgements; employee or retiree benefit persons; incarcerated persons; uninsured or underinsured District resident discounts; and indigent or unhoused persons accounts for ambulance services in the amounts stated below for the month of October 2026:

Contractual Adjustments:	$104,809.85
Deceased:	$1,144.00
Employee/Retiree Benefit:	$0
Courtesy Discount - Uninsured District Resident(s):	$813.45
Indigent or Unhoused:	$4,103.91
Incarcerated:	$0
Bankruptcy:	$0
Total:	$110,871.21

Patient accounts sent to collections in October 2026 = $17,957.39 (15 accounts) to A1 Collections.

PASSED and ADOPTED by the Board of Directors of the Lower Valley Fire Protection District on the 12th day of November 2026

_____

Lower Valley Fire Protection District
President of the Board of Directors

_____

Lower Valley Fire Protection District
Vice-President of the Board of Directors

STAFF REPORT

November 12, 2026

Mahea's Report

- Ambulance income received for the month of October 2026 = **$78,049.05**
- **SAVE THE DATE!**
  - LVFD Christmas Party Friday, 12/18/2026 @ 6:00pm at Adobe Creek Golf Course
  - Theme = TBD

Chief's Report

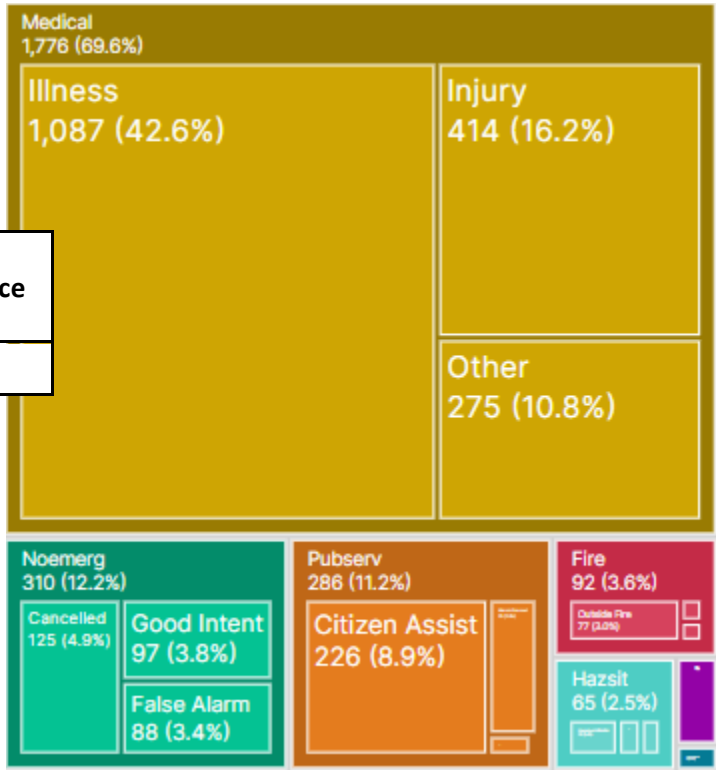
- General
  - Loma Station Improvements- Permit approved, work to start soon. We did tell the contractor that it must be completed by the end of the year.
  - New Office Manager, Heather Root, will start on the 16th. I've been working on a training plan for her.
  - Shannon completed a couple adjustments from the 2025 audit that had not been done previously. These adjustments did affect the 2025 reported numbers and our net position.
  - COEMS reporting completed.

Deputy Chief's Report

- General
  - Surplus items sent out
  - Will be placing orders for the following items we were holding out on:
    - FireCom (already ordered)
    - Portable pumps
    - Training supplies
    - Fire shelters
  - Crews are doing annual skills assessment this month
- Training
  - '27 Training calendar almost complete, similar topics
  - Last training will be vehicle extrication in December

Call Data

Total Calls in October	% Difference (Same month last year)	YTD	YTD % Difference (2025)	YTD % Difference (2024)
249	3%	2560	1%	13%



Fire Prevention Activities YTD 2026

City of Fruita Plan Reviews	40 Not including Pre Construction Meetings	
Mesa County Plan Reviews	64 plan reviews	
WUI Code Assessments Fruita		
WUI Code Assessments Mesa County	1	
535 W. Aspen NFPA 13R	Rough in- inspection and Hydro test	
805 W. Aspen NFPA 13R		
Residential Subdivision		5
Site Plan		4
Fire Alarm Reviews		5
Building Permit		
Fire Underground		2
Above Ground Tank installation LPG		
Tennant Finish Plan Review		3
School Remodel		2
Mesa County Sprinkler Systems		
1654 M. Road NFPA 13D	Rough in inspection	
954 River Ranch Ct	Sprinkler Final	
1250 Iron Vista	Sprinkler Hydro and Final 02/19/2026	
Kedrowski	3 Head addition	
2038 L Rd.	Rough in inspection	
1930 K Road.		
1231 21 ½ Rd		
1072 19 ½ Rd		
1425 N ½ Rd		
2053 Blue Water Dr	Contract Letter	
Driveway Permits		
Simple Land Division		13
Property Line Adjustments		1
Clearance Permits		1
Site Plan Review		9
Temporary Events		2
Pyrotechnic/Flame Effects		
Rezone Review		2
Special Events Venue Review		4
Hood Extinguishing System Review		
Hood Extinguishing System Acceptance Test		
Conditional Use Permit		2
Fireworks Sales		1
Residential Subdivision		
CO2 Permit		

Residential LPG Permits	
New Riding Arena/ Barn	
HVAC Detection Inspection	1
Explosives/ Blasting Permit	1
Special Events	4
ESS System	1
Commercial Development	1
Special Permit Building Envelope	1

Wildland Urban Interface Home Inspection.	
Total Business Inspections	29
Food Truck Inspections	5
Home Safety Visit	
School Inspections	6

Fruita Farmers Market PR Event x 3 events	550
COOP Farm & Ranch Days	1000
Fruita Citizens Academy	18
Truck- N-Treat	2500
Trick-or- Treat Streets Loma and Fruita	
American Red Cross Sound the Alarm	
Rim Rock Elementary	125
Rim Rock Elementary Thanksgiving Lunch Assistance	
Shelledy Elementary	200
Monument Ridge Elementary	142
Loma Elementary	82
Station Tours	5
Glow Games	1
Kings View Estates HOA meeting	
Patriots Parade at Rim Rock	
Bookcliff Christian School	
Rim Rock First Grade Station tour	50
Mesa County Public Library	2
CPR Classes	2

Fruita Residential Units	Mesa County Residential Units		
535 West Aspen	1688 18 Rd. RV / Venue		
805 West Ottley	Independence Estate Filing 3		6
	Saddle Point Estates 1634 M Rd.		2
	River Heights Estates Hwy 340	Round 2	36
	1925 K Rd. Bristol		4
	1261 19 Rd. Orth		2



BUDGET YEAR 2027

Presented for public review on October 8, 2026. Budget hearing to be held on December 10, 2026, at 6:00 PM

BUDGET MESSAGE:

The basis of budgetary accounting used by the Lower Valley Fire Protection District is the accrual basis, for fiscal year January 1 through December 31.

GOALS FOR THE BUDGET YEAR

The Lower Valley Fire Protection District's budget is developed to support the District's mission of **"Driven by Mission, Defined by People"** and to advance the priorities established in the District's Strategic Plan. The goals for the budget year include:

- **Maintain and strengthen emergency response capabilities** by providing fire suppression, emergency medical services, hazardous materials response, technical rescue, and other all-hazard services with trained personnel and reliable, appropriately equipped resources.
- **Invest in our people** through training, professional development, certification, staffing, and programs that support employee engagement, retention, morale, and a strong organizational culture.
- **Strengthen emergency medical services** by maintaining and improving EMS equipment, clinical capabilities, training, and response resources to provide efficient, high-quality care to our community.
- **Reduce community risk through prevention and education** by continuing fire prevention, public education, inspection, code enforcement, community outreach, and other risk-reduction initiatives.
- **Maintain and improve facilities, apparatus, and equipment** through responsible capital planning, preventative maintenance, replacement programs, and strategic investment to ensure resources remain safe, reliable, and operationally effective.
- **Pursue sustainable funding opportunities** by actively seeking grants, alternative funding sources, partnerships, and other opportunities that enhance District capabilities while maintaining responsible stewardship of public resources.
- **Strengthen partnerships and regional cooperation** with neighboring fire districts, law enforcement, EMS providers, governmental agencies, schools, businesses, and community organizations to improve coordinated service delivery and regional resilience.
- **Maintain transparent and effective communication with the community** by providing opportunities for citizen input and keeping the public informed about District priorities, accomplishments, challenges, and the responsible use of public funds.
- **Plan proactively for growth and changing community needs** by using data, service-demand trends, risk assessments, and long-range planning to ensure the District's staffing, facilities, apparatus, equipment, and services are positioned to meet future demands.

OBJECTIVES AND IMPORTANT FEATURES OF THE BUDGET YEAR

The District's budget objectives are intended to translate the Strategic Plan into measurable investments and operational priorities during the budget year. Key objectives include:

- **People and Organizational Capacity:** Continue investment in recruitment, retention, training, professional development, and staffing necessary to maintain a capable and resilient workforce.

- **Emergency Response Readiness:** Maintain and enhance fire, EMS, hazardous materials, and technical rescue capabilities through ongoing training, certifications, equipment, and operational preparedness.
- **Apparatus, Equipment, and Facilities:** Continue implementation of the District's apparatus and equipment replacement programs and address critical maintenance, replacement, and facility needs based on condition, service demand, risk, and available funding.
- **EMS Quality and Capability:** Continue to improve EMS equipment, technology, clinical training, and operational practices to support high-quality patient care and evolving community needs.
- **Community Risk Reduction:** Continue public education, fire prevention, inspections, code enforcement, school programs, and community outreach designed to prevent emergencies and reduce risk before an incident occurs.
- **Communication and Community Engagement:** Continue to utilize social media, public meetings, community events, and other communication channels to improve transparency, provide timely information, and encourage citizen engagement.
- **Financial Sustainability:** Maintain disciplined budgeting and financial planning while pursuing grants, partnerships, alternative funding sources, and other opportunities to support District priorities and reduce pressure on ongoing operating revenues.
- **Regional Partnerships:** Maintain productive relationships and cooperative agreements with neighboring agencies and community partners to improve service delivery, resource sharing, and regional emergency preparedness.

LONG-RANGE GOALS

The District's long-range financial and operational goals are intended to support the sustainable delivery of services and the continued implementation of the Strategic Plan. These goals include:

- **Develop and maintain a sustainable apparatus replacement program** that provides for the timely replacement of aging or unreliable emergency response vehicles based on condition, service demand, lifecycle cost, and available funding.
- **Continue to modernize EMS equipment and capabilities** to support evolving standards of care, technology, and community needs.
- **Evaluate and expand staffing levels** as necessary to address service demand, response-time objectives, concurrent-call frequency, operational safety, and sustainable service delivery.
- **Maintain a long-range facilities plan** that identifies current and future facility needs associated with growth, staffing, apparatus, training, and service delivery.
- **Continue investment in workforce development** to build and retain a highly trained, professional, adaptable, and engaged workforce.
- **Strengthen financial sustainability** through long-range forecasting, responsible reserve management, capital planning, grant development, alternative funding opportunities, and strategic partnerships.
- **Use data and performance measures to guide future decisions**, ensuring District resources are aligned with community risk, service demand, organizational capacity, and the priorities established in the Strategic Plan.
- **Prepare for responsible growth** by continually evaluating how changes in population, development, call volume, risk, and community expectations may affect the District's future staffing, facilities, equipment, and financial needs.

Lower Valley Fire Protection District 2027 Budget- Presented 10/8/2026

2026 YTD & Projected Year End Updated as of 10/31/2026	2024	2025		2026			2027
	Actual	Actual	Budget	YTD Jan - Oct 2026	Budget	Projected Year End	Budget
Starting Fund Balance	**$2,606,143.00**	**$3,428,149.00**			**$3,457,086.01**		**$3,505,402.99**
Tabor Reserve	**-$120,538.00**	**-$129,750.00**			**-$132,066.00**		**-$150,511.17**
Available Fund Balance	**$2,485,265.00**	**$3,298,399.00**			**$3,325,020.01**		**$3,354,891.82**
Income							
40000 · Mesa Co General Tax	$3,080,202.69	$2,739,989.50	$2,748,769.00	$3,053,392.10	$3,080,573.00	$3,053,440.42	$2,965,522.00
40200 · Mesa Co Deliquent Tax	$1,320.80	$906.32	$1,000.00	$171.09	$1,000.00	$171.09	$500.00
40400 · Mesa Co. Deliquent Tax Int	$601.14	$57.57	$100.00	$49.64	$100.00	$49.64	$50.00
40600 · Mesa Co Gen Tax Interest	$4,596.24	$3,929.81	$3,000.00	$1,685.10	$3,000.00	$1,690.21	$1,000.00
40700 · Public Safety Sales Tax	$107,316.87	$110,825.87	$100,000.00	$95,131.57	$100,000.00	$114,792.55	$100,000.00
40701 - City Of Fruita Public Safety Sales Tax	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$255,000.00
40750 · Impact Assist/Forest Wild./PILT	$0.00	$1,126.49		$13,856.48	$500.00	$13,856.48	$0.00
40975 · Mesa Co Ownership Tax - BCD	$305,562.68	$238,759.20		$274,972.60	$150,000.00	$325,544.61	$300,000.00
41000 · Mesa Co Ownership Tax	$16,518.62	$98,080.92	$300,000.00	$15,129.79	$100,000.00	$17,040.46	$20,000.00
41500 · Senior/Veterans Exemption	$67,442.49	$71,224.59	$65,000.00	$78,385.68	$70,000.00	$78,385.68	$75,000.00
41550 · Personal Property <50K Tax Exem	$2,547.00	$2,983.00		$2,463.00	$0.00	$2,463.00	$2,500.00
41600 · Grant Funds Received	$32,891.67	$22,625.20	$209,715.00	$6,040.00	$412,216.00	$59,772.54	$247,216.00
42000 · Interest ColoTrust	$160,857.32	$158,193.07	$100,000.00	$105,619.87	$100,000.00	$125,994.43	$110,000.00
42200 · Interest Grand Valley Bank	$35,345.90	$23,165.30	$20,000.00	$23,717.52	$20,000.00	$28,041.63	$25,000.00
42350 · Square fees	$627.64	$0.00		$152.99		$196.70	$200.00
42800 · Plan Review Fees	$22,472.56	$21,164.28	$20,000.00	$18,470.02	$20,000.00	$22,765.74	$20,000.00
43400 · Out Of District Response Calls	$35,041.75	-$1,841.68	$15,000.00	$0.00	$10,000.00	$35,000.00	$15,000.00
45400 · Copy Fees/Permits	$425.00	$0.00	$6,500.00	$0.00	$0.00	$0.00	$0.00
45500 · Memorial/ Donations	$32,700.00	$18,935.00	$1,000.00	$8,110.00	$1,000.00	$8,110.00	$5,000.00
46000 · Fire Service Contracts	$37,718.38	$38,978.33	$37,718.00	$39,784.34	$39,785.00	$39,784.34	$40,184.34
48000 · Ambulance Charges	$2,165,904.80	$2,891,493.58	$2,000,000.00	$2,345,142.00	$2,250,000.00	$2,803,650.57	$2,500,000.00
48001 · Contractual Adjustments	-$1,137,168.46	-$1,480,257.69	-$1,240,000.00	-$1,306,888.58	-$1,250,000.00	-$1,564,895.61	-$1,500,000.00
48002 · Write Offs (Bad Debt Exp.)	$55,085.27	-$273,598.32	$0.00	-$186,076.31	-$100,000.00	-$220,041.94	-$200,000.00
48010 · Other Medical Income	$47,785.00	$29,460.03	$40,000.00	$61,145.84	$20,000.00	$61,145.84	$50,010.00
48015 · Bad Debt Collections	$6,321.66	$22,327.44		$6,947.38	$10,000.00	$8,480.23	$7,500.00
48020 · Fund Raisers	$40.00	$0.00	$3,000.00	$0.00	$3,000.00	$0.00	$3,000.00
48030 · Other Types Income	$70,552.54	$66,844.63	$151,406.00	$43,357.27	$135,636.00	$49,917.27	$123,500.00
48050 · Burn Permit Revenue	$6,275.00	$0.00		$0.00		$0.00	$0.00
49100 · Loss/Gain On Disposal	-$12,828.57	$19,202.28		$0.00		$0.00	$0.00
Total Income	$5,147,155.99	$4,824,574.72	$4,582,208.00	$4,700,759.39	$5,176,810.00	$5,065,355.88	$5,166,182.34
Gross Profit	$5,147,155.99	$4,824,574.72	$4,582,208.00	$4,700,759.39	$5,176,810.00	$5,065,355.88	$5,166,182.34

	2024	2025		2026			2027
	Actual	Actual	Budget	YTD Jan - Oct 2026	Budget	Projected Year End	Budget
Expense							
40900 · Abatement	$3,019.12	$3,068.81	$6,092.00	$12,201.89	$9,912.00	$13,058.82	$12,198.00
40950 · Abatement Interest	$111.27	$656.64	$250.00	$610.30	$500.00	$627.44	$600.00
40960 · Delinq. Tax Abatement	$182.28	$0.00		$1,001.55		$1,001.55	$0.00
40970 · Delinq. Tax Abatement Interest	$515.69	$0.00		$139.16		$139.16	$0.00
41400 · Mesa Co Tres. Commission	$55,688.94	$56,250.51	$60,000.00	$62,409.98	$60,000.00	$62,428.19	$60,000.00
60000 · Bank / Credit Card Fees	$1,314.35	$1,527.51	$2,000.00	$1,514.46	$2,000.00	$1,714.46	$1,500.00
60100 Admin. Fees/All	$15,301.54	$14,390.50	$18,200.00	$2,284.68	$19,000.00	$17,439.68	$18,750.00
60200 · Legal/Audit/NoticesALL	$31,384.79	$24,345.33	$29,000.00	$42,017.32	$29,500.00	$47,632.72	$33,500.00
60250 · Interest Expense	$0.00	$591.99		$0.00		$0.00	$0.00
60500 · Election Expense	$0.00	$165.88	$15,000.00	$0.00	$25,000.00	$0.00	$15,000.00
60910 · Fire Prevention	$8,581.62	$925.19	$10,000.00	$5,443.79	$8,500.00	$5,443.79	$8,500.00
61000 · Office/Small Equipment	$996.33	$529.95	$1,000.00	$0.00	$1,000.00	$200.00	$1,000.00
61500 · Office/Mailing Expense	$1,816.21	$1,449.82	$2,000.00	$1,107.01	$2,000.00	$1,678.43	$2,500.00
61800 · Office/Supplies	$3,368.12	$3,113.11	$4,000.00	$2,355.62	$3,000.00	$2,921.43	$3,050.00
62500 · Dues/Subscriptions	$15,351.16	$18,052.29	$23,150.00	$24,499.69	$23,668.00	$29,149.69	$29,028.00
63000 · Write Offs (Bad Debt Exp)	$94,302.24	$0.00	$0.00	$0.00			
63500 · Utility Misc Expense	$128.39	$0.00	$500.00	$0.00	$500.00	$0.00	$500.00
65000 · Utility Phone	$17,019.87	$9,757.76	$9,000.00	$7,482.53	$10,000.00	$8,976.55	$10,000.00
65200 · Utility Sewer	$816.99	$886.22	$1,200.00	$629.49	$1,200.00	$747.64	$1,000.00
65500 · Utility Trash	$3,513.59	$3,250.25	$3,500.00	$3,376.47	$3,500.00	$3,944.57	$3,500.00
66000 · Utility ElectricGas	$25,814.16	$25,190.35	$30,000.00	$23,917.36	$30,000.00	$24,575.33	$30,000.00
66001 · Payroll Expenses	$329.32	$0.00		$0.00	$0.00	$0.00	$0.00
66500 · Utility 911 Dispatch	$94,470.00	$107,065.96	$104,000.00	$95,806.70	$115,000.00	$114,968.04	$122,000.00
67000 · Utility Water	$2,662.81	$2,833.78	$3,000.00	$2,352.78	$3,000.00	$2,742.01	$3,000.00
67500 · Computer Expense	$1,979.95	$7,963.21	$4,000.00	$76.26	$3,000.00	$2,576.26	$3,000.00
68000 · EMS Reimb/MC Emergency Manage	$15,430.00	$17,150.00	$16,000.00	$8,230.00	$18,000.00	$17,730.00	$18,000.00
68500 · Maintenance Radios	$5,181.16	$176.25	$82,000.00	$15,565.10	$162,000.00	$15,565.10	$7,000.00
69000 · Maintenance Contracts	$102,457.14	$73,086.31	$110,212.00	$102,608.51	$113,462.00	$127,426.34	$108,950.00
70100 · Travel Expense	$2,558.37	$2,307.12	$2,500.00	-$408.44	$2,500.00	-$408.44	$2,000.00
70500 · Mileage Reimburse	$0.00	$0.00	$1,000.00	$0.00	$250.00	$0.00	$250.00
71000 · Meal Allowance	$4,599.21	$4,307.23	$5,000.00	$2,757.49	$5,000.00	$4,557.49	$5,000.00
71500 · Fuel	$28,687.27	$26,706.18	$35,000.00	$35,836.67	$35,000.00	$42,066.67	$40,000.00
71600 · Oil & Fluids	$2,653.63	$1,965.28	$4,000.00	$1,730.87	$4,500.00	$3,430.87	$4,700.00
72500 · CRA / Employer Match	$10,171.23	$7,831.47	$8,032.00	$6,595.73	$8,530.00	$7,831.57	$8,300.00
76500 · FPPA/EmployER Match	$156,886.96	$197,566.76	$213,287.00	$179,650.95	$230,551.00	$212,352.71	$265,000.00
76550 · FPPA/Employer D & D	$59,511.04	$71,503.46	$75,571.00	$65,503.14	$83,836.00	$77,380.10	$95,000.00
77000 · SS/EmployER Match	$16,978.13	$16,279.75	$18,360.00	$17,123.10	$18,500.00	$20,303.78	$20,000.00
77200 · Medicare/EmployER Match	$32,386.10	$36,740.44	$35,490.00	$31,690.40	$37,952.00	$37,465.83	$42,000.00

77500 · Wages	$2,127,993.49	$2,447,553.86	$2,440,019.00	$2,091,450.76	$2,614,322.00	$2,480,525.98	$2,808,000.00
77550 · Overtime/Comp Wages	$124,468.42	$134,146.36	$110,000.00	$94,092.19	$120,000.00	$110,801.91	$120,000.00
89000 · Dist.Liability/Bonds/Insurance	$36,983.41	$37,102.18	$45,000.00	$49,873.30	$48,000.00	$49,873.30	$50,000.00
89100 · State Comp Insurance	$43,237.36	$47,726.91	$65,000.00	$63,368.00	$65,000.00	$69,168.00	$65,000.00
89200 · H&A/Insurance	$432,175.83	$448,171.31	$479,068.00	$487,238.49	$626,646.00	$573,290.49	$660,000.00
89300 · Claims/Expenses/Insurance	$0.00	$3,124.47	$8,500.00	$4,547.65	$7,500.00	$7,547.65	$7,500.00
89400 · EAP / LVFD Life Insurance	$619.52	$1,225.42	$3,000.00	$1,136.16	$2,000.00	$1,342.84	$1,500.00
89500 · Lodging Allowance	$9,128.13	$8,476.16	$10,000.00	$8,607.72	$8,000.00	$8,607.72	$10,000.00
89600 · Tests/Medical/CBI	$771.00	$5,416.49	$14,875.00	$4,191.56	$21,250.00	$22,391.56	$35,250.00
89700 · Education Materials	$25,183.06	$33,170.06	$52,300.00	$21,137.26	$49,300.00	$28,437.26	$43,300.00
89800 · Supplies Medical	$57,243.85	$56,233.47	$106,380.00	$144,940.16	$134,667.00	$192,135.11	$106,610.00
89810 · Supplies Fire	$23,173.08	$25,980.43	$55,950.00	$58,239.86	$100,800.00	$73,439.86	$70,700.00
89820 · Supplies Janitorial	$3,425.70	$3,822.49	$4,000.00	$3,250.59	$4,000.00	$3,906.21	$4,250.00
89830 · Supplies Food	$2,196.85	$5,441.40	$3,500.00	$2,595.27	$5,000.00	$3,034.65	$3,500.00
89840 · Clothing Allowance	$14,108.32	$9,354.11	$16,000.00	$7,106.76	$15,350.00	$10,390.60	$15,250.00
90000 · Vehicle/Parts & Supplies	$22,978.10	$32,256.70	$34,000.00	$25,952.42	$30,000.00	$31,245.89	$33,000.00
90010 · Misc Repairs/Maintenance/Tow	$391.60	$72.50	$850.00	$1,882.50	$1,000.00	$1,882.50	$1,000.00
90100 · Vehicle/Small Tools	$5,787.09	$866.34	$1,500.00	$1,251.10	$1,500.00	$1,251.10	$1,500.00
90200 · Vehicle/Tires & Tubes	$1,462.89	$1,423.91	$7,000.00	$6,065.34	$10,500.00	$6,965.34	$8,000.00
90300 · Vehicle/Misc. Items	$5.58	$10.15	$1,000.00	$87.60	$1,000.00	$87.60	$100.00
90400 · Capital Building Expense	$0.00	$262,672.13	$166,000.00	$1,925.00	$29,000.00	$21,925.00	$128,500.00
90500 · New Equipment Purchases	$603,866.01	$448,922.76	$812,000.00	$393,739.65	$746,918.00	$393,739.65	$940,340.00
90600 · Maintenance/Building	$14,732.64	$44,794.18	$16,000.00	$13,452.15	$16,000.00	$16,452.15	$23,000.00
90601 · Miscellanous	-$4.70	$38.61	$500.00	$928.75	$500.00	$928.75	$500.00
Total Expense	$4,366,096.21	$4,795,637.71	$5,384,786.00	$4,243,170.80	$5,728,614.00	$5,017,038.90	$6,111,626.00
Net Income	**$781,059.78**	**$28,937.01**	**-$802,578.00**	**$457,588.59**	**-$551,804.00**	**$48,316.98**	**-$945,443.66**
Available Fund Balance	**$3,266,324.78**	**$3,327,336.01**	**$2,495,822.00**	**$3,782,608.60**	**$2,773,216.01**	**$3,373,336.99**	**$2,409,448.16**
Tabor Reserve	**$120,878.00**	**$129,750.00**	**$129,750.00**	**$132,066.00**	**$132,066.00**	**$132,066.00**	**$150,511.17**
Ending Fund Balance	**$3,428,149.00**	**$3,457,086.01**	**$2,625,572.00**	**$3,914,674.60**	**$2,905,282.01**	**$3,505,402.99**	**$2,559,959.33**
Estimated Account Balances- Ending:							
Grand Valley Bank- Operating	**$578,098.00**	**$632,410.00**	**$450,000.00**	**$739,395.14**	**$450,000.00**	**$330,123.53**	**$384,679.87**
Colo Trust- Savings	**$3,155,357.00**	**$3,124,901.00**	**$2,323,528.00**	**$3,505,523.67**	**$2,389,880.00**	**$3,525,523.67**	**$2,525,523.67**

PROPERTY TAX REQUIREMENTS

2027 Budget Year- Actual Valuation

Assessed Valuation of the District $373,528,830

PURPOSE	REVENUE	LEVY
General Operating	$3,032,681	8.119
Growth/Election Funds	$72,500	0.194
Refunds/Abatements	$12,189	0.033
Total Tax Requirement:	**$3,117,370**	**Mill Levy** **8.346**

Footnote #1:

Colorado voters passed an amendment to the Sate Constitution, Article X, Section 20 which has several limitations, including revenue rising, spending abilities, and other specific requirements of state and local governments.

In the 1994 election, the district received voter approval to increase tax $70,000 annually, or by such lesser annual amount as may be determined by the Board of Directors of the district. Such tax to consist of an increase in the district's Ad Valorem mill levy rate to produce the annual tax increase set forth above, or such lesser amount as may be determined. The proceeds from such increase to be collected and spent by the district, without regard to any expenditure, revenue raising, or other limitations contained within Article X, Section 20 of the Colorado Constitution. The district, in addition, received voter approval to increase tax $5,000 in 1995 to pay the 1994 election costs incurred, and $2,500 per year thereafter, for bi-annual elections as required by law, as the Board of Directors of the district may determine necessary. The revenue used solely for paying expenses incurred for bi-annual elections, and such proceeds from such increase be collected and spent by the district without regards to any expenditure, revenue raising, or other limitations that are contained within Article X, Section 20 of the Colorado Constitution.

In the 1998 election, voter approval was given that the district, without any increase in the tax rates (unless voter approval), be authorized to collect, retain and expend the full proceeds from grant funds from the State, County, Federal and/or Municipal. The funds to be used on capital projects or other basic government services without regard to any expenditure, revenue raising, or other limitations constrained within Article X, Section 20 of the Colorado Constitution for 1997, 1998 and subsequent years.

In the 2000 election, voter approval was given that the district be authorized to collect, retain, and spend, for fire protection, emergency medical and rescue purposes, all revenues collected from the district's existing property tax rate of 4.602 mills, and from all other funds, and sources. This to commence January 1, 2000, and continuing hereafter, a permanent voter-approved revenue change, offset and exception to the limits which would otherwise apply under Article X, Section 20 of the Colorado Constitution, Section 20-9-301, C.R.S., or any other law.

In the 2004 election, voter approval was given that the district be authorized to collect, retain and spend $75,000 annually for 10 taxing years, commencing January 1, 2005 and continuing thereafter until 2015, or by such lesser amount as may be determined by the Board of Directors, without limitation as to the Ad Valorem property tax rate necessary to produce the annual tax revenue set forth above, to be used solely for the purpose of replacing two pumper trucks, as a voter approved revenue change, offset and exception to the limits which would otherwise apply under Article X, Section 20 of the Colorado Constitution, Section 20-1-301, C.R.S., or any other law.

In the 2014 election, voter approval was given to allow the district to continue to collect the same dollar amount of revenue by extending the expiring property tax levy and to collect, retain and spend all revenues generated from its existing general operating mill levy and any other source, as an exemption to the provisions and restrictions set forth in Article X, Section 20 of the Colorado Constitution ("TABOR") (the Act, the Code and TABOR being referred to jointly as the "Election Laws") and Section 29-1-301, C.R.S. to carry out the objects and purposes of District.

Footnote #2:

In the 2018 election, voter approval was given that the district be authorized to increase taxes by $669,328 in 2019, and by such amount as may be collected annually thereafter from a total levy of 8.313 mills (an increase of 3.0 mills, resulting in an expected 2019 annual tax increase of $32.40 for a residence worth $100,000) for operating and other expenses, including: (1) Capital acquisition of apparatus, expansion and upgrade of the Loma station; and (2) Maintenance and improvement projects to the district facilities including but not limited to fire apparatus and emergency equipment: and (3) Increasing current service levels, to include recruitment and retention of personnel. With the district's entire operating mill levy rate subject to adjustment to offset refunds, abatements, and changes to the percentage of actual valuation used to determine assessed valuation as an exemption to the provisions and restrictions set forth in Article X, Section 20 of the Colorado Constitution ("TABOR") (the Act, the Code and TABOR being referred to jointly as the "Election Laws") and Section 29-1-301, C.R.S.