

**2026 Budget Presentation
Budget Hearing
October 21st, 2025**





Public hearing format:

- Roll Call
- Pledge
- Treasurer presents summary of proposed budget
- Public comment Period
- Commissioner Question Period
- Commission, Treasurer will now answer questions, if able
- Adjourn the hearing

About Us

- The District is a taxing authority governed by a 5-member elected Fire Commission.
- The Fire District is lead by the Chief who answers to the Fire Commission.
- 22 Career staff members, 2 Administrative staff members (1 part time), 25 active volunteer members.



➤ St. Paul Fire District has a service coverage footprint of about 5.7 square miles, and a population of 19,272 residents.

➤ 2024 Annual calls: 1,891
957 EMS / 934 Fire related

Our Fleet:

Type	Designation	Year	Manufacturer	Specifications
Engine	E-153	2018	Sutphen	1250 GPM pump, 500-gal tank, 5" x1000', 1.75" x 500', 3"x400', multiple ladders, AED, TIC, Hydraulic Tool, Gas Meter
Engine	E-152	2009	Rosenbauer	1500 GPM pump, 800-gal tank, 5" x1000', 1.75" x 800', 3"x600', multiple ladders, AED, TIC, Hydraulic Tool, Gas Meter
Engine	E-154	2025	Pierce Enforcer	1500 GPM pump, 750-gal tank, 5" 1000' / 1.75"x500, 3"x400, multiple ladders, AED, TIC, Electric tools, Gas Meter (Delivery expected early 2026)
Rescue	R-158	2013	E-One	AED, TIC, Hydraulic Tool, Gas Meter, 20 spare SCBA tanks
Rescue	R-158 Replacement	2026	Ford F-550	Light Duty Rescue, Ford Chassis, 6.7L V-8 Diesel, 19,500 GVWR, Capacity to store SCBA, E-Tools, Rescue equipment,
Utility	Fire Prevention/ Spare	2018	Ford F-350	XLT Crew Cab, 4x4, Power Equip Group, Utility hatch for pickup bed
Utility	157	2024	Ford – F250	XLT Crew Cab, 4x4, Power Equip Group, Utility hatch for pickup bed



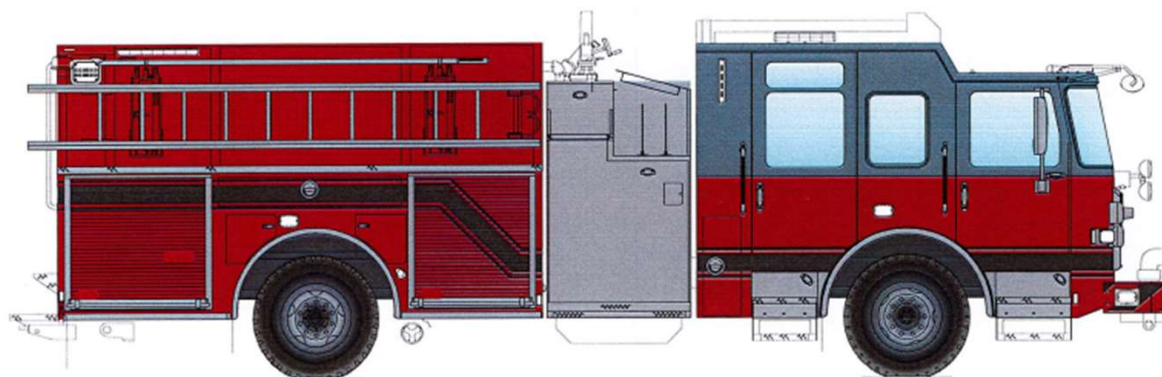
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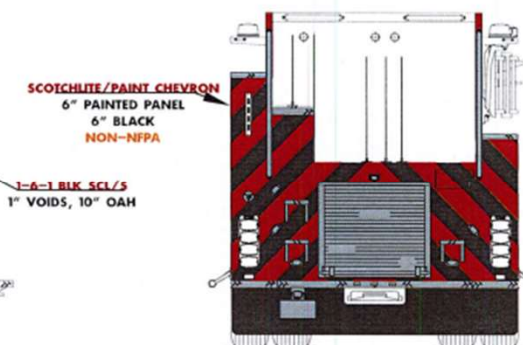
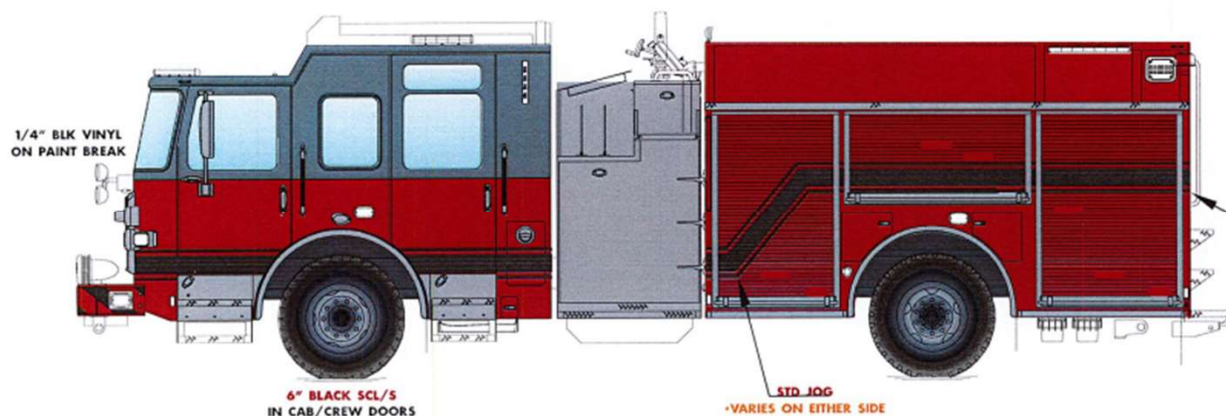
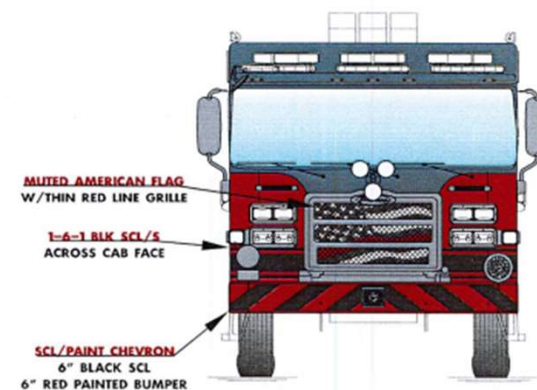
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R-158



E-154



THIS IS FOR GRAPHICS REFERENCE ONLY

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PLEASE REFER TO PICTURES ATTACHED TO PAINT OPTIONS FOR DETAILED PAINT BREAK DESIGN!!!**

CUSTOMER APPROVAL

APPROVED BY: _____

DATE: _____

JOB #40932

ST. PAUL BLVD, NY

REV. # 2 (7/18/2025)



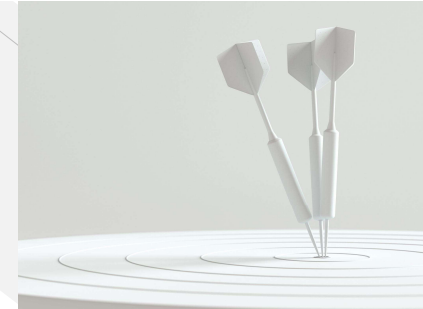
St. Paul Blvd Goals & Achievements:

2025 Achievements

- Dedicated Municipal Training Officer on day shifts.
- Maintained the 4-firefighter staffing model on the engine.
- Trained over 100 residents, youth coaches, firefighters and the Coast Guard in lifesaving CPR.
- Brought on several new volunteer members who have completed their training.
- Increased Emergency Medical Service Availability by entering into an agreement and housing Irondequoit Ambulance.
- Joined the IAFF Health and Wellness Trust which is a consortium which helped lower healthcare costs and will continue to help in minimizing year over year price increase while providing no reduction in coverage.
- Provided in-depth cancer and health screenings for our members.
- Formation of the building committee.

2026 Goals

- Maintain our high level of service by continuance of the 4-firefighter model.
- Volunteer engine driver program.
- Maintain training availability.
- Acting officer training program.
- Delivery and setup of the new engine.
- Delivery and setup of the new rescue truck
- Further fire prevention and community outreach programs.
- Conduct a comprehensive assessment of existing facilities, analyze current and projected operational demands, and identify the optimal approach to support the District's long-term mission and service objectives.
- Continued partnerships and shared services with other Irondequoit fire departments.



St. Paul Blvd Fire District Vision:

Financial Strategy:

- Maximize return on our tax revenue through NYClass and CD investments
- Maintain workable & disciplined annual budget
- Maintain apparatus replacement schedule with minimal to no additional burden on taxpayers
- Support capital projects and long-term projects with sound, responsible financial planning, by properly funding reserve accounts.
- Do due diligence by maintaining a policy of providing RFQ's to obtain lowest pricing

Operational Strategy:

- Continue to provide a professional level of service by supporting and developing a strong, highly trained team of Volunteer and Career Firefighters
- Encourage and support our future leaders to achieve advanced education and training
- Nurture opportunities for collaboration with neighboring departments through mutual aid and shared services
- Increased community engagement, through fire prevention and outreach programs

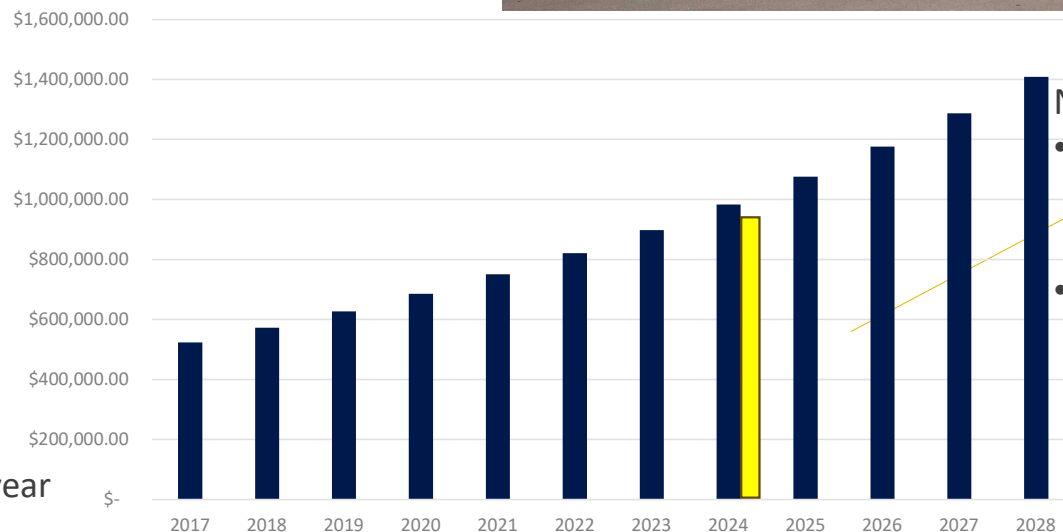
How much does a replacement engine / truck cost?

Year	Cost
2017	\$523,270.82
2018	\$572,562.93
2019	\$626,498.36
2020	\$685,514.50
2021	\$750,089.97
2022	\$820,748.45
2023	\$898,062.95
2024	\$982,660.48 Estimated + / -
Depending on customization	
2024*	\$929,498.00 - Actual
2025	\$1,075,227.10
2026	\$1,176,513.49
2027	\$1,287,341.06
2028	\$1,408,608.59

87.79% Increase over 8 years since initial engine purchase
 9.42% On average Percent increase each year of engine



Cost



Not Pictured:

- Man-hours spent designing & planning engine
- Equipment to outfit truck- \$55,000 - \$80,000

How much does it cost to outfit a Firefighter?

Radio/
communications
- \$11,000

Turn out gear (Coat,
Pants, Helmet) - \$4,500



SCBA (Self Contained
Breathing Apparatus) -
\$11,725

Not Pictured:

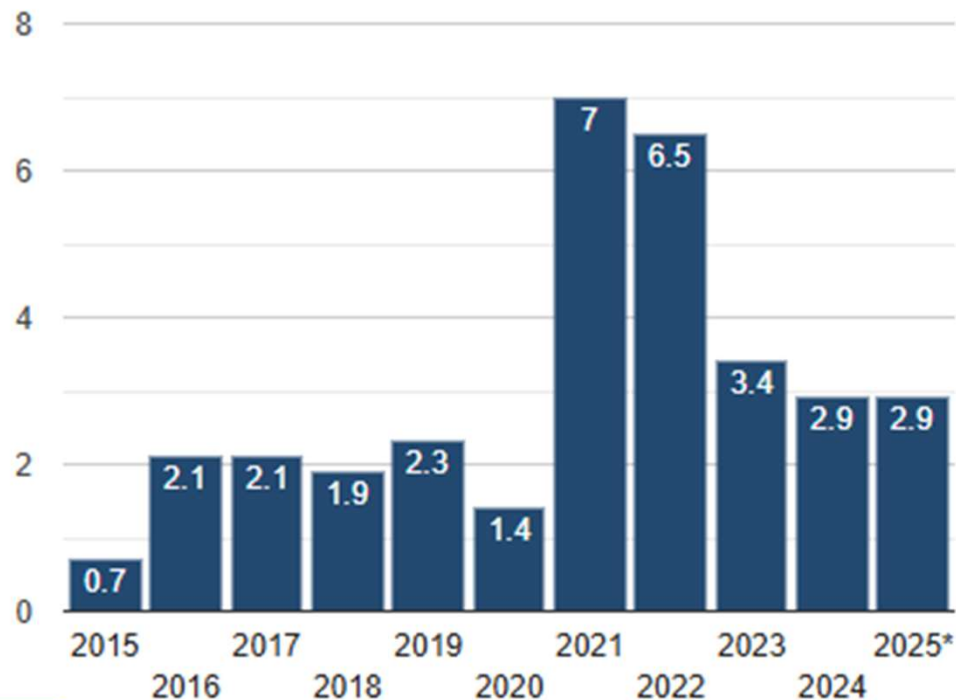
- Station Uniforms - \$500
- Physicals - \$400
- Trainings – Numerous opportunities to grow our Firefighters

Total cost to outfit a Firefighter: \$27,225

Long Range Capital Plan:																	
	Year	Apparatus		Cycle	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	
Ladder	2014	150	E-One	20	2014-10	2014-11	2014-12	2014-13	2014-14	2014-15	2014-16	2014-17	2014-18	2014-19	2014-20	2034-1	
	Total																
Engines	2010	152	Rosenbauer	15	2010-14	2010-15	2010-16	2010-17	2028-1	2028-2	2028-3	2028-4	2028-5	2028-6	2028-7	2028-8	
	2017	153	Sutphen	15	2017-7	2017-8	2017-9	2017-10	2017-11	2017-12	2017-13	2017-14	2017-15	2033-1	2033-2	2033-3	
	2025	154	Pierce	15		2025-1	2025-2	2025-3	2025-4	2025-5	2025-6	2025-7	2025-8	2025-9	2025-10	2025-11	
	Est					\$ 929,498.00	\$ 957,382.94	\$ 986,104.43	\$ 1,015,687.56	\$ 1,046,158.19	\$ 1,077,542.93	\$ 1,109,869.22	\$ 1,143,165.30	\$ 1,177,460.26	\$ 1,212,784.06	\$ 1,249,167.59	
Rescue	2014	158	E-One	20	2014-10	2014-11	2014-12	2014-13	2014-14	2014-15	2014-16	2014-17	2014-18	2014-19	2014-20	2035-1	
	Est					\$ 490,000.00	\$ 504,700.00	\$ 519,841.00	\$ 535,436.23	\$ 551,499.32	\$ 568,044.30	\$ 585,085.63	\$ 602,638.19	\$ 620,717.34	\$ 639,338.86	\$ 658,519.03	\$ 678,274.60
Fleet	2009	1516	Suburban	10	2009-15												
	2018	156	F-350	7	2018-6	2018-7	2026-1	2026-2	2026-3	2026-4	2026-5	2026-6	2026-7	2027-1	2027-2	2027-3	
	2024	157	F-250	7	2024-1	2024-2	2024-3	2024-4	2024-5	2024-6	2024-7	2031-1	2031-2	2031-3	2031-4	2031-5	
	Est					\$ 95,000.00	\$ 97,850.00	\$ 100,785.50	\$ 103,809.07	\$ 106,923.34	\$ 110,131.04	\$ 113,434.97	\$ 116,838.02	\$ 120,343.16	\$ 123,953.45	\$ 127,672.06	\$ 131,502.22
Staff	2021	1C15	Tahoe	4	2021-A-4	2025-1	2025-2	2025-3	2025-4	2029-1	2029-2	2029-3	2029-4	2033-1	2033-2	2033-3	
	2023	1C25	Tahoe	4	2021-B-4	2021-B-5	2021-B-6	2027-1	2027-2	2027-3	2027-4	2031-1	2031-2	2031-3	2031-4	2035-1	
	Est					\$ 75,000.00	\$ 56,979.00	\$ 58,688.37	\$ 60,449.02	\$ 62,262.49	\$ 64,130.37	\$ 66,054.28	\$ 68,035.91	\$ 70,076.98	\$ 72,179.29	\$ 74,344.67	\$ 76,575.01
Equipment	2017	Radio	Motorola	15	2017-7	2017-8	2017-9	2017-10	2017-11	2017-12	2017-13	2017-14	2017-15	2033-1	2033-2	2033-3	
						\$ 580,000.00	\$ 597,400.00	\$ 615,322.00	\$ 633,781.66	\$ 652,795.11	\$ 672,378.96	\$ 692,550.33	\$ 713,326.84	\$ 734,726.65	\$ 756,768.45	\$ 779,471.50	\$ 802,855.65
	2023	SCBA	Scott	15	2023-2	2023-3	2023-4	2023-5	2023-6	2023-7	2023-8	2023-9	2023-10	2023-11	2023-12	2023-13	
	Total					\$ 494,400.00	\$ 509,232.00	\$ 524,508.96	\$ 540,244.23	\$ 556,451.56	\$ 573,145.10	\$ 590,339.46	\$ 608,049.64	\$ 626,291.13	\$ 645,079.86	\$ 664,432.26	\$ 684,365.23
Expenses			Cost 1 (Engine) Item			\$ 929,498.00			\$ 1,015,687.56					\$ 1,177,460.26			
						New Engine			New Engine					New Engine			
			Cost 2 (Rescue) Item													\$ 678,274.60	
						New Rescue	New Rescue									New Rescue	
			Cost 3 (Duty) Item		\$ 95,000.00		\$ 100,785.50				\$ 116,838.02			\$ 123,953.45			
					Duty Ride		Duty Ride				Duty Ride			Duty			

USA Annual Inflation Rates:

Chart: United States Annual Inflation Rates (2015 to 2025)



Year	COLA
2015	0.0
2016	0.3
2017	2.0
2018	2.8
2019	1.6
2020	1.3
2021	5.9
2022	8.7
2023	3.2
2024	2.5

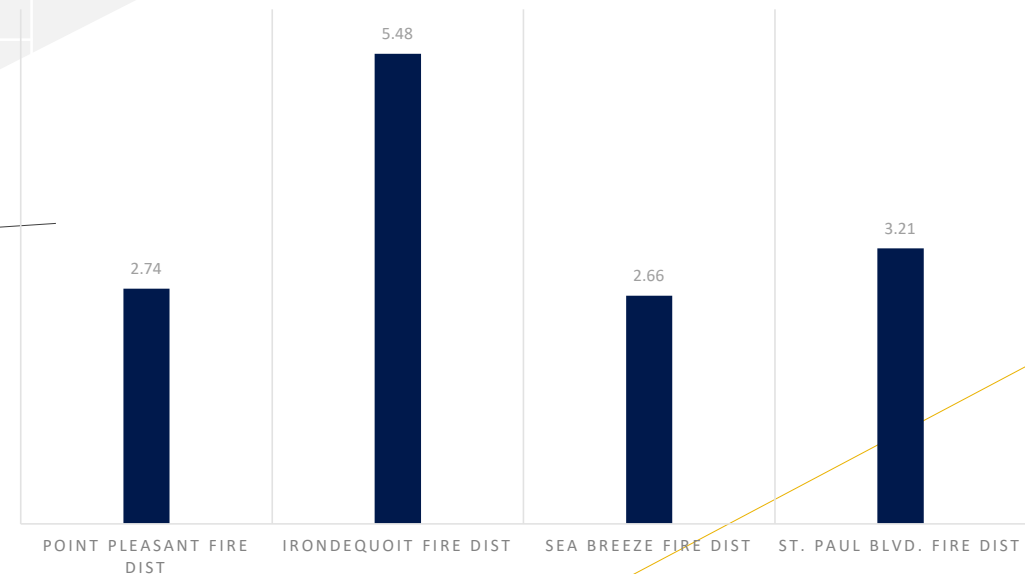
*2025 US Inflation calculator: [US Inflation](#)

*2024 Social Security Administration- COLA: [SSA - COLA \(Cost of Living Adjustments \)](#)

2025 Irondequoit Fire District Tax Rates

Description	Tax Levy	Assessed Valuation	Tax Rate	Unit
Point Pleasant Fire Dist	1,384,136.00	505,158,656.00	2.74 /1000	
Irondequoit Fire Dist	10,400,192.00	1,899,948,115.00	5.48 /1000	
Sea Breeze Fire Dist	279,815.00	105,037,312.00	2.66 /1000	
St. Paul Blvd Fire Dist	5,835,536.00	1,819,966,787.00	3.21 /1000	

TAX RATE PERCENTAGES

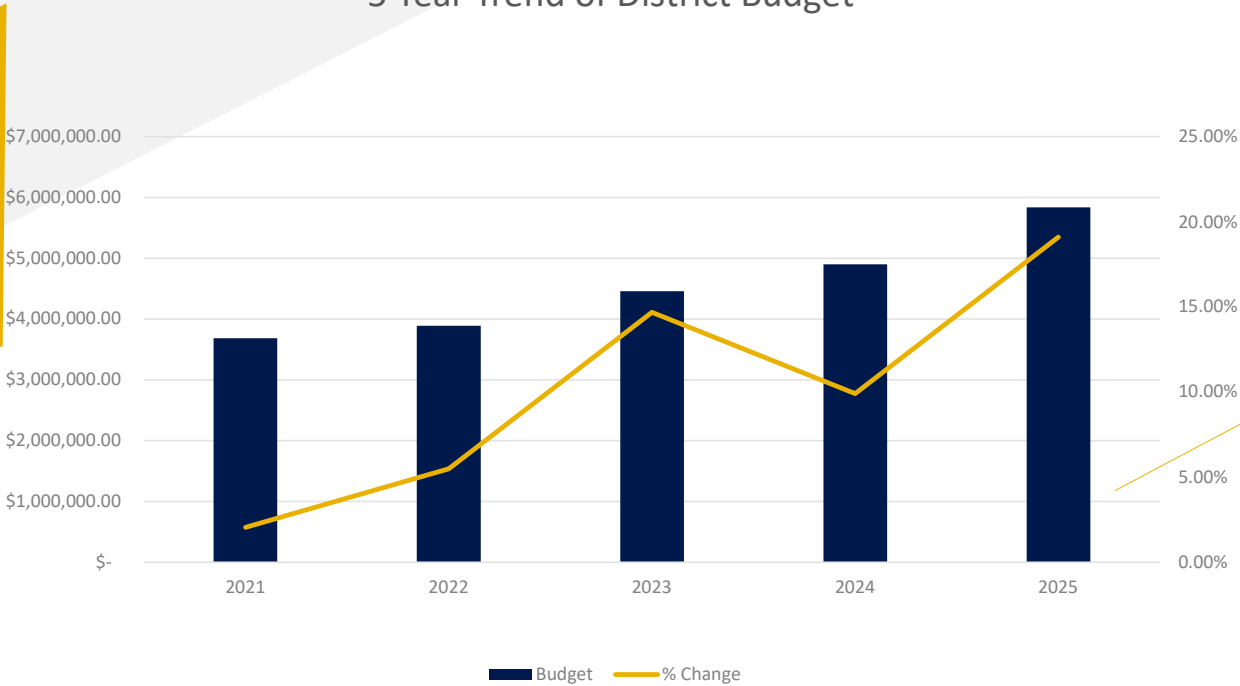


* 2024-25 Monroe County website figures - [Fire District Rates](#)

St. Paul Blvd 5-year budget history:

Year	2021	2022	2023	2024	2025
Budget \$	\$3,685,213	\$3,887,213	\$4,457,707	\$4,899,386	\$5,835,540
% Change	2.04%	5.48%	14.68%	9.91%	19.11%

5 Year Trend of District Budget

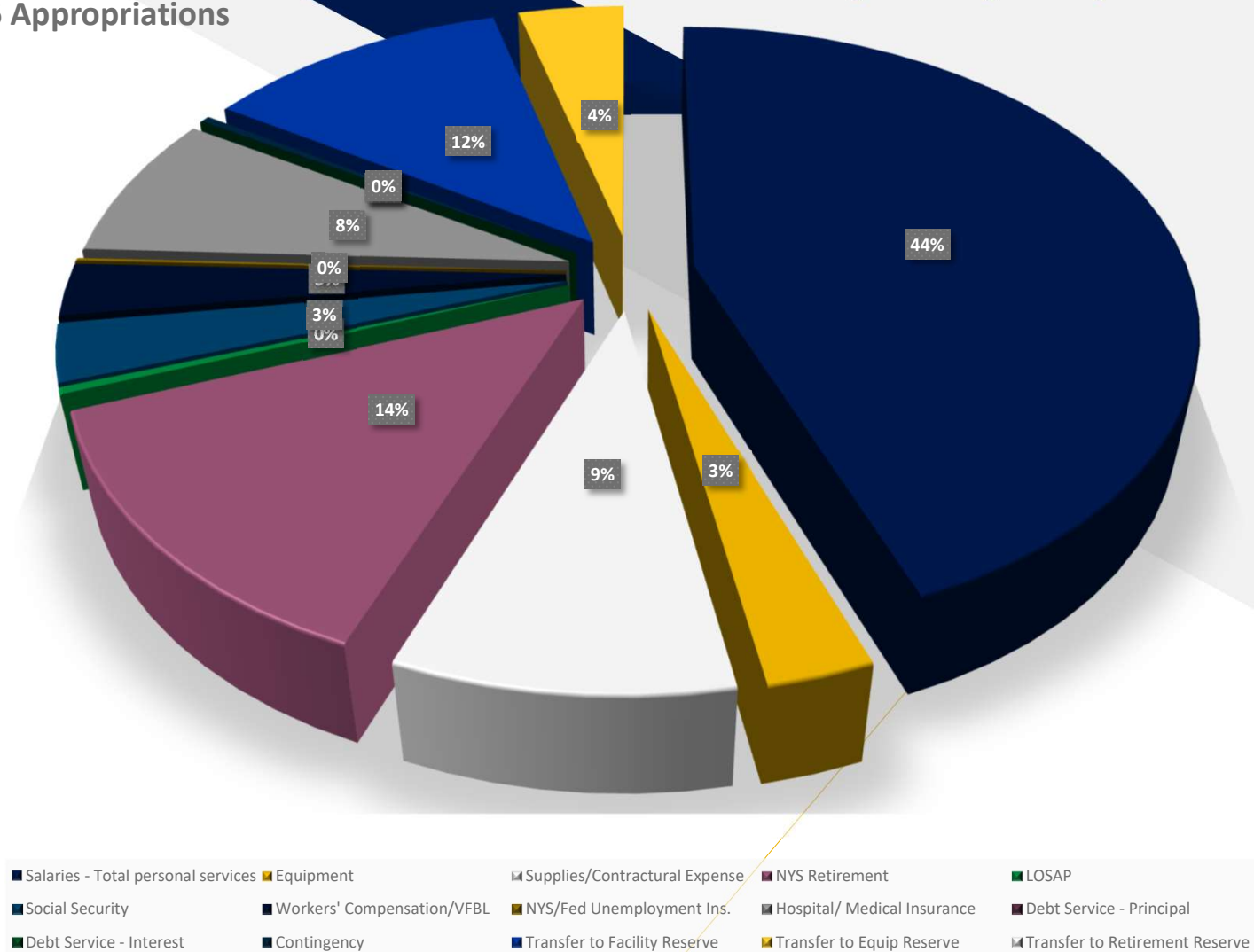


Summary of proposed budget:

<u>Appropriations</u>	<u>2026</u>
Salaries - Total personal services	\$ 3,175,743
Equipment	\$ 202,000
Supplies/Contractual Expense	\$ 635,097
NYS Retirement	\$ 961,800
LOSAP	\$ 25,000
Social Security	\$ 218,515
Workers' Compensation/VFBL	\$ 200,000
NYS/Fed Unemployment Ins.	\$ 10,000
Hospital/ Medical Insurance	\$ 566,234
Debt Service - Principal	\$ -
Debt Service - Interest	\$ -
Contingency	\$ 25,000
Transfer to Facility Reserve	\$ 850,000
Transfer to Equip Reserve	\$ 300,000
Transfer to Retirement Reserve	
Totals	<u>\$ 7,169,389</u>

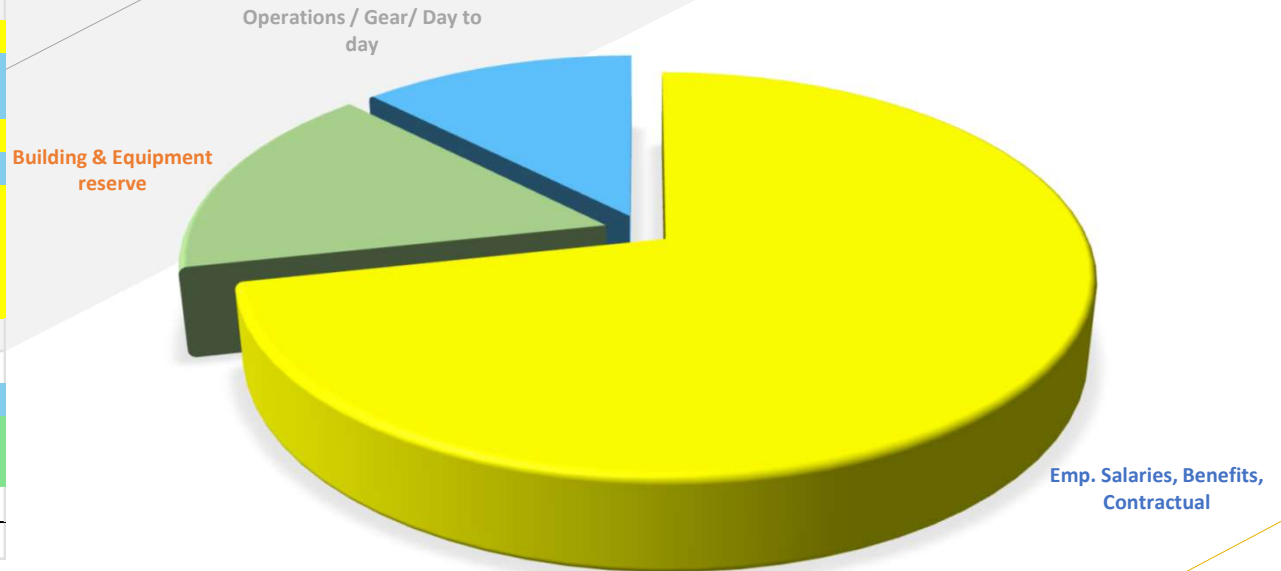
Summary of proposed budget:

2026 Appropriations



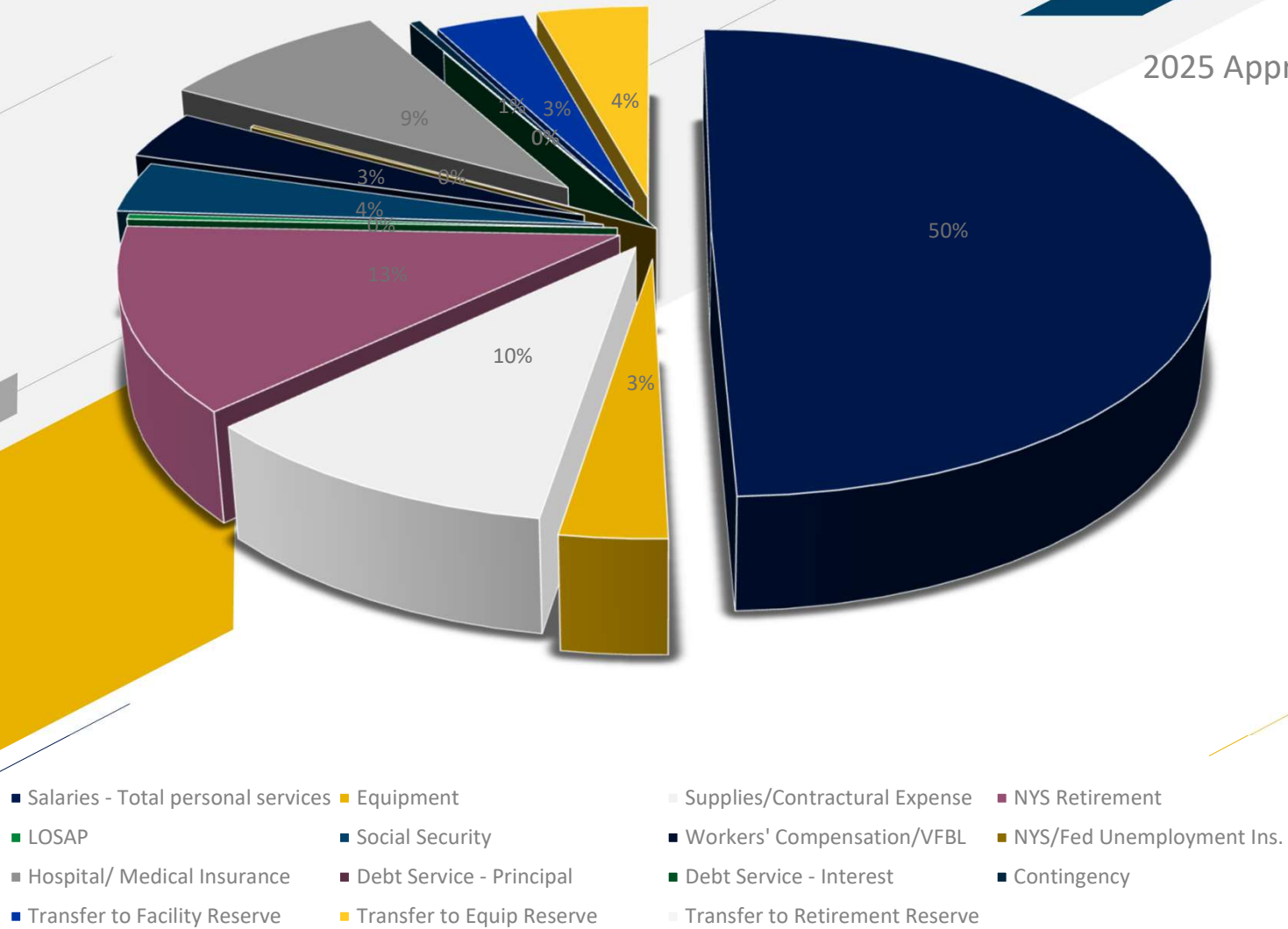
Summary of proposed budget continued:

<u>Appropriations</u>	<u>2026</u>
Salaries - Total personal services	\$ 3,175,743
Equipment	\$ 202,000
Supplies/Contractual Expense	\$ 635,097
NYS Retirement	\$ 961,800
LOSAP	\$ 25,000
Social Security	\$ 218,515
Workers' Compensation/VFBL	\$ 200,000
NYS/Fed Unemployment Ins.	\$ 10,000
Hospital/ Medical Insurance	\$ 566,234
Debt Service - Principal	\$ -
Debt Service - Interest	\$ -
Contingency	\$ 25,000
Transfer to Facility Reserve	\$ 850,000
Transfer to Equip Reserve	\$ 300,000
Transfer to Retirement Reserve	
Totals	\$7,169,389



Emp. Salaries, Benefits, Contractual	71.6%
Building & Equipment reserve	16.0%
Operations / Gear/ Day to day	12.4%

2025 Appropriations



Budget Detail & Comparison:

Appropriations	2026	2025	2024	2023
1.1 Payroll - Career	\$ 3,016,403.48	\$ 2,752,252.56	\$ 2,459,946.18	\$ 2,103,156.67
1.2 Payroll - Part Time	\$ 159,340.00	\$ 154,340.00	\$ 154,340.00	\$ 129,000.00
2.1 Equipment - Apparatus	\$ -	\$ -	\$ -	\$ -
2.2 Equipment - Building	\$ 15,000.00	\$ 15,000.00	\$ 25,000.00	\$ 25,000.00
2.3 Equipment - Communications	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
2.4 Equipment - EMS	\$ 6,000.00	\$ 6,000.00	\$ 6,000.00	\$ 2,000.00
2.5 Equipment - Fire	\$ 50,000.00	\$ 50,000.00	\$ 43,000.00	\$ 34,000.00
2.6 Equipment - Office/IT	\$ 9,500.00	\$ 9,500.00	\$ 9,500.00	\$ 9,500.00
2.7 Equipment - Prot. Gear	\$ 78,000.00	\$ 70,000.00	\$ 70,000.00	\$ 65,300.00
2.8 Equipment - Training	\$ 21,000.00	\$ 4,000.00	\$ 4,000.00	\$ 4,000.00
2.9 Equipment - Rescue Task Force	\$ 2,500.00	\$ -	\$ -	\$ -
4.1 Supplies & Materials	\$ 38,000.00	\$ 25,800.00	\$ 27,500.00	\$ 27,300.00
4.2 Utilities	\$ 69,300.00	\$ 65,000.00	\$ 67,200.00	\$ 59,200.00
4.3 Insurance	\$ 42,000.00	\$ 38,000.00	\$ 38,000.00	\$ 38,000.00
4.4 Contractual	\$ 172,100.00	\$ 167,150.00	\$ 171,350.00	\$ 140,550.00
4.5 Professional Service	\$ 32,000.00	\$ 30,500.00	\$ 30,000.00	\$ 30,000.00
4.6 Vehicle Expense	\$ 106,200.00	\$ 87,000.00	\$ 82,650.00	\$ 70,500.00
4.7 Mgt/Other Expenses	\$ 130,199.96	\$ 154,900.00	\$ 92,400.00	\$ 93,900.00
4.8 Miscellaneous	\$ 7,300.00	\$ 7,300.00	\$ 3,300.00	\$ 3,300.00
4.9 Contingency	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
9001 NYS Retirement	\$ 961,800.00	\$ 745,000.00	\$ 558,000.00	\$ 508,000.00
9002 LOSAP	\$ 25,000.00	\$ 20,000.00	\$ 20,000.00	\$ 30,000.00
9003 Social Security	\$ 218,515.00	\$ 206,875.00	\$ 165,000.00	\$ 145,000.00
9005 Medical/Hospital	\$ 566,230.50	\$ 518,421.00	\$ 379,000.00	\$ 469,000.00
9006 Dental	\$ 34,000.00	\$ 30,001.62	\$ 34,200.00	\$ 30,000.00
9008 NYS/Fed Unemployment	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 7,000.00
9009 Disability Insurance	\$ 4,000.00	\$ 4,000.00	\$ 4,000.00	\$ 4,000.00
9010 Workman's Comp	\$ 200,000.00	\$ 200,000.00	\$ 175,000.00	\$ 160,000.00
9700 Debt Service	\$ -	\$ -	\$ -	\$ -
9900.7 Reserve - Facility	\$ 850,000.00	\$ 200,000.00	\$ 100,000.00	\$ 100,000.00
9900.8 Reserve - Equipment	\$ 300,000.00	\$ 250,000.00	\$ 125,000.00	\$ 125,000.00
9900.5 Retirement Liability Reserve	\$ -	\$ -	\$ 30,000.00	\$ 30,000.00
Totals	\$ 7,169,389	\$ 5,866,040	\$ 4,929,386	\$ 4,487,707

NYSLRS PFRS:

PFRS

(as of March 31, 2024)

- Average salary: \$129,323
- Average pension for all PFRS retirees and beneficiaries: \$62,391
- Average pension for new PFRS retirees: \$87,379
- Tiers of membership*
 - Tier 1 joined before July 31, 1973 (total of just 10 members)
 - Tier 2 joined between July 31, 1973 and June 30, 2009 (38.7% of members)
 - Tier 3 joined between July 1, 2009 and January 8, 2010 (0.3% of members)
 - Tier 5 joined between January 9, 2010 and March 31, 2012 (5.0% of members)
 - Tier 6 joined on or after April 1, 2012 (56.0% of members)


Overview of CRF's asset allocation

As of April 1, 2024, the fund's official long-term policy targets were: ⓘ

- **Domestic Equities:** 25%
- **International Equities:** 14%
- **Fixed Income:** 22%
- **Private Equity:** 15%
- **Real Estate:** 12%
- **Real Assets:** 4%
- **Credit:** 4%
- **Opportunistic/Absolute Return Strategies:** 3%
- **Cash:** 1% ⓘ

- **Alternatives:** A significant portion of the portfolio is allocated to alternative investments to boost returns and further diversify the fund. These include:
 - **Private Equity:** Directly investing in companies not listed on a public exchange.
 - **Real Estate:** Investing in properties, including affordable housing projects and joint ventures.
 - **Real Assets:** Holding tangible assets, such as infrastructure.
 - **Absolute Return Strategies:** Using opportunistic strategies to deliver returns with low correlation to traditional markets.
- **Investment criteria:** Beyond traditional financial metrics, the CRF considers environmental, social, and governance (ESG) factors in its investment decisions. This may include:
 - Divesting from companies with high greenhouse gas emissions, such as certain oil and gas companies.
 - Increasing commitments to sustainable investments and climate solutions.
- **Flexibility and review:** The CRF's asset allocation policy is reviewed at least once every five years to incorporate updated risk/return assumptions and market conditions. In 2022, legislation increased the maximum allowed allocation to certain alternative asset classes, providing the fund with greater flexibility.

Recent performance and fund value


- **Fund value (Q1 FY 2025-26):** As of June 30, 2025, the CRF was valued at an estimated \$283.9 billion. Investments for the quarter returned an estimated 5.46%.
- **Fund value (FY 2024-25):** The audited value as of March 31, 2025, was \$273.1 billion. The investment return for the fiscal year was 5.84%.
- **Fund value (FY 2023-24):** As of March 31, 2024, the fund was valued at \$267.4 billion. The fiscal year investment return was 11.55%. 

US market performance by year

2023: A year of recovery

- **S&P 500 Total Return:** 26.3%.
- **NASDAQ Composite:** 43.42%.
- **Dow Jones Industrial Average:** 13.7%. 

2024: A banner year for US stocks

- **S&P 500 Total Return:** 25.0%.
- **NASDAQ Composite:** 28.6%.
- **Dow Jones Industrial Average:** 13.25%. 

2025 (Year-to-date, as of mid-October)

- **S&P 500 Total Return:** 14.47%.
- **NASDAQ Composite:** 16.9%.
- **Dow Jones Industrial Average:** 8.3%. 

Proposed 2026 Budget:



2025 - 2026 Tax Levy Change				2025	2026
				Actual	Proposed Budget
Total Appropriations				5,866,040	7,169,389
Less:					
Estimated Revenues				30,500	30,500
Estimated appropriated unreserved fund balance				0.00	0.00
				30,500	30,500
Amount to be raised by taxes				5,835,540	7,138,889
Assessed valuation				1,822,221,587	1,824,099,240
Max Tax Levy				5,835,540	7,138,889
Rate per 1,000 of assessment				\$ 3.21	\$3.91
Increase \$					\$0.71
Tax bill for a taxable assessed value home of \$209,000				\$ 670.89	\$817.95
Change					\$147.06





Upcoming St. Paul Blvd Fire District Events & Deadlines:

- 10/27/2025 - Budget will be presented at commission meeting to be voted on and adopted.
- 12/09/2025 – The Fire District election of commissioners will be held.

Thank you



Contact Us

-  St. Paul Blvd Fire Department
-  585-266-4645
-  treasurer@stpaulfire.com
-  <https://spbfd.com/>