

CITY COUNCIL

John Dowless, Mayor
Richard Alan Horn, Council President
Lee Chotas, Council Member
Ben Pierce, Council Member
Chris Rader, Council Member
Susan Lomas, Council Member



City Council Meeting

Third Tuesday Every Month
6:30 PM
Held in City Council Chamber
405 Bagshaw Way
Edgewood, FL 32809

AGENDA

Edgewood City Council Budget Workshop

Wednesday, July 29, 2020

9:00 a.m.

WELCOME! We are very glad you have joined us for today's Council meeting. If you are not on the agenda, please complete an appearance form to be handed to the City Clerk. When you are recognized, state your name and address. The Council is pleased to hear relevant comments; however, a five-minute limit has been set by Council. Large groups are asked to name a spokesperson. Robert's Rules of Order guide the conduct of the meeting. PLEASE SILENCE ALL CELLULAR PHONES AND PAGERS DURING THE MEETING. "THANK YOU" for participating in your City Government.

ITEM #1 Call to Order

ITEM #2 Review & Consideration of the first *draft of* Fiscal Year 2020/2021 Budget

Adjournment

Future Meetings:

Planning & Zoning Board	August 10, 2020	6:30 pm
City Council Meeting	August 18, 2020	6:30 pm
Budget Workshop	August 5, 2020	6:30 pm



From the desk of the City Clerk....

Bea L. Meeks, MMC, CPM, CBTO

**TO: MAYOR DOWLESS, COUNCIL PRESIDENT HORN, COUNCIL MEMBERS
CHOTAS, PIERCE, RADER AND LOMAS**

**CC: CHIEF JOHN FREEBURG, PD CHIEF OF STAFF SHANNON PATTERSON
AND DEPUTY CITY CLERK SANDY RIFFLE**

DATE: JULY 24, 2020

RE: FY 2020/2021 DRAFT BUDGET

Revenues

Ad Valorem (Property Tax) –

FY 2018/2019	\$319,814,720
FY 2019/2020	\$339,963,532
FY 2020/2021	\$366,065,154

As you can see, property values have increased some. Some of the increase is due to new construction (Windsong and Mandalay), improvements to property (i.e., homeowners adding on to their homes, boat docks, etc.) and commercial property improvements (Ft. Gatlin). Another home has been constructed on Mandalay; however, the Certificate of Occupancy has not been issued. Additionally, a homeowner on Harbour Island Road demolished their existing home and are now in the process of building a new home on site. These homes, and Bailey’s Pharmacy redevelopment, will not be on the City’s tax roll until FY 21/22. Lastly, if Oakwater Professional Park annexation is successful, this will also affect the City’s property tax roll in 2021/2020 fiscal year.

Tangible Tax

FY 2018/2019	\$24,966,279
FY 2019/2020	\$30,226,693
FY 2020/2021	\$29,293,682

State Revenues

	Municipal Revenue Shares	CST	½ Cent Sales Tax	Local Option Gas Tax
FY 2018/2019	\$121,721	\$101,101	\$420,249	\$92,694
FY 2019/2020	\$127,018	\$93,724	\$469,470	\$93,724
FY 2020/2021	Pending	Pending	Pending	\$82,001

State revenues are based on the City’s population. According to BEBR, the City of Edgewood’s population on April 1, 2019 was 2,717; this is the population that the State used in calculating Edgewood’s revenues for the 20/21 fiscal year. As you know, I have been tracking the current State revenues to see if the City’s revenues have been affected by COVID. As you can see in the chart below, the half-cent sales tax and local option gas tax have been affected. We anticipated this because of the current status of unemployment, sheltering-in and restrictions/regulations placed on travel in and out of Florida.

Distribution Periods (as of July 19, 2020)

Tax Type	Apr-20	May-20	Jun-20	Jul-20	Total
CST	7,298.98	7,377.73	7,759.85	7,262.19	29,698.75
Half Cent	36,826.12	27,476.25	16,230.66		80,533.03
Local Opt Gas	6,855.03	7,139.47	4,878.72		18,873.22
Revenue Sharing	10,583.89	5,022.34	5,022.35		20,628.58
Edgewood, City of Total	61,564.02	47,015.79	33,891.58	7,262.19	149,733.58

Non-ad Valorem (Solid Waste Service)

PARCELS	UNITS (containers)	REVENUES 879 x \$292.96	EXPENSES (monthly) 879x20.88 (annually) \$257,517.84	Revenues - Expenses
869	879	\$257,511.84	\$18,353.52	\$37,269.60

Not required to budget at 95% (\$257,511.84 x 95% = \$244,636.25)

Currently, the City pays \$20.88 per unit. Using the units provided above, the chart below provides the difference in revenues and expenses.

Monthly Payment Per Unit (\$20.88)	Annual Payment	Revenues vs. Expenses (\$257,511.84-\$220,242.24)	Revenues vs. Expenses (95%) (\$244,636.25-\$220,242.24)
\$18,353.52	\$220,242.24	\$37,269.60	\$24,394.01

The City is currently in the process of selecting a solid waste company; therefore, it is anticipated that the numbers provided above will be adjusted. Please note that the City continues to pay for the service per unit even when a homeowner is delinquent in paying their property tax.

Red Light Cameras

YEAR	REVENUE	EXPENDITURES	NET REVENUES
2017	\$441,489	\$ (317,073)	\$124,452
*2018	\$326,771	\$ (280,763)	46,008
2019	\$684,972	\$(511,446)	\$173,526

*Cameras down at Orange/Holden due to FDOT alignment

2019/2020 FY REVENUE	*REVENUE to date	*EXPENDITURES to date
\$550,000	\$547,102.99	\$393,182

*June 2020 Financial Statement – The budget for expenditures is \$450,000

Revenues vs Expenses = \$56,818 thru June 2020

. The following explains the disbursement of this fee (\$158) under Florida Statute 316.0083(3) (b):

- \$70 shall be remitted by the county or municipality to the Department of Revenue for deposit into the General Revenue Fund
- \$10 shall be remitted to the Department of Revenue for deposit into the Department of Health Emergency Medical Services Trust Fund
- \$3 shall be remitted to the Department of Revenue for deposit into the Brain and Spinal Cord Injury Trust Fund
- \$75 shall be retained by the county or municipality enforcing the ordinance enacted pursuant to this section.

Expenses

Orange County Contracts

	FIRE & RESCUE	DISPATCHING	TOTAL
FY 2018/2019	\$663,807	\$72,126	\$735,933
FY 2019/2020	***\$705,568	\$72,126	\$777,696
FY 2020/2021	\$759,740	\$72,126	\$831,866

***Actual payment was \$708,305.24

FMIT Insurance (GL-Property-Auto-Workers' Comp-Statutory) Below are the quarterly payments for the 2019/2020 fiscal year.

General Liability	Auto Liability & Damage	Property	Workers Compensation	Total
\$9252.25 (Quarterly)	\$2374.51 (Quarterly)	\$1522.50 (Quarterly)	\$5970.50 (Quarterly)	
\$37,800.75	\$10,289.77	\$6881.75	\$24673.75	\$76,479.04

The 2019/2020 FMIT budget total is \$86,361, as you can see, as you can see from the chart above, the City is currently within the budget. John Ligon, Florida League of Cities, provided a renewal quote of \$79,637 (see attached). The cost of the required statutory insurance for the Police Department is \$699 annually; the rate did not increase for the 2020/2021 fiscal year.

Per the Mayor's request, Jonathan Jallad provided proposed insurance rates for Preferred Government Insurance (see attached). With the exception of the rates, I have not compared Preferred to FMT and cannot say if the policies and service is apples-to-apples. Information is provided in this packet for your review and comparison.

Health Insurance

The employee health, dental, vision and life insurance is provided by the Florida League of Cities. The new rates have not been provided; this is normal for all insurance companies. The City has enjoyed little to no rate increases in the past years. In preparing the 2019/2020 fiscal year budget, the League suggested an 8% placeholder for our rate increase; this year's placeholder is 10%. The health insurance budget for City Hall and the Police Department is \$32,500 and \$190,000 respectively. The City's May Financial Statement indicates both Departments are within their budgets; \$24,862.50 and \$137,232.85.

Roads & Streets/Other Infrastructure

Per the Mayor's request, a recent roads and streets inventory was done by the City's engineering firm, CPH. Engineer Allen Lane did the survey and provided a report. A spreadsheet is included with this report of the inventory done by CPH. A tree inventory is being done by arborist Steve Ogden; receipt of the report is pending.

As you know, the goal is to move forward with the roadwork on Stratemeyer in this fiscal year. The Mayor has received proposals for the work; approval is pending. Completing this project means Council can move forward in determining what road work is next, and what funds need to be in the budget for the project.

In reviewing the roads and streets inventory, you will note a lot of the work needed is due to trees. The tree inventory will probably substantiate this.

Lastly, using the information from the aforementioned inventories, Council can prepare the City's Capital Improvement Plan (CIP), which will help in preparing future budgets.

Other infrastructure and items that are included in the roads and streets' budget to consider are the following:

1. In a 2016 email, Terry M. Zaudtke, PE, CPH, recommended the City include slope stabilization at all four corners of the Harbour Island Bridge, and address the failure of the retaining wall on the northwest corner. The City does need to find out if we maintain the canal or if the County does; this includes the retaining wall.
2. Signage. Signage is more than Stop signs and speed limit signs. With the changing of the City Logo, the City will need to address changing "City of Edgewood" signs. I have asked Bo at ItsYourSign if he can provide an estimate to replace, repair and/or clean the signage provided to me from Chief Freeburg. This information has not been provided.
3. Stormceptors. The most recent service to stormceptors was in 2018. Work was done at Crane's Point, Green Glen Court, Waterwitch, Lake Gatlin Woods Road, Mandalay Road and Linson Court. In checking with Brownies in August 2019, this service can be done every 2 to 3 years, unless there are a significant amount of open basins. In 2019, we were up-to-date; however, we are now in

the third year since service was provided. The cost of service in 2018 was \$9591.20; this included cleaning the lift station at City Hall.

4. Drain Grates. According to Jerry and Sande (New Horizons), a new grate is needed on Alleman and Hedge Court. Additionally, the concrete around the grate at Mandalay needs repair and the concrete near the drains on Silvera and Viscaya need repair.

2021 Election

The 2021 municipal election will be held on March 9, 2021. The terms of Council Members Chotas and Pierce will be completed. Historically, the fees associated with Edgewood’s elections are advertising and the cost of printing the ballots. I recently learned in a Clerk’s meeting at the Supervisor of Election’s office we need to use outside assistance for the Spanish version of the City’s publications and legal advertising. This will be an additional cost; however, it will be minimal. The proposed budget for the 2021 election is \$2000.00.

Personnel

The City of Edgewood currently has 18 full-time employees and 1 part-time employee. Personnel consists of 12 sworn police officers; this includes the Police Chief. The Police Department’s staff also includes the PD Chief of Staff, 1 Police Analyst and 1 Administrative Assistant. There are three employees in City Hall; the City Clerk, Deputy City Clerk and the Administrative Assistant/Code Enforcement Officer. The City’s part-time employee is the IT Manager.

All employees are in the Florida State Retirement system and all full-time employees are eligible for health, dental, vision and life insurance. Additionally, all full-time employees who are on the City’s health insurance plan also have the benefit of an HRA card. In the current budget, there are employees who insure their dependents; note the following:

FAMILY	SPOUSE	CHILD(ren)	FAMILY/DENTAL VISION	CHILD/DENTAL VISION	SPOUSE/DENTAL VISION
1	3	4	1	1	1

I have discussed with Mayor Dowless splitting the position of the Code Enforcement Officer and Administrative Assistant. The proposed budget for an Administrative Assistant is \$30,000, with all benefits per the City’s Personnel Policy. The proposed budget for the Code Enforcement Officer is \$20,000 to \$25,000; this would be a part-time position. Part-time employees are included in the City’s retirement plan; however, they are not eligible for health insurance. If the position was split, the budget for salaries in City Hall would have an increase. Additionally, there would be the need to add an additional office area in City Hall, which means the purchase of a desk and computer system. These items are not in the current proposed budget.

Summary

Preparing the 2020/2021 fiscal year budget has been a challenge. The challenge, for the most part, is due to COVID. Because of limited staff, no staff or staff working from home, there have been delays in receiving information, or the information is unavailable. You will note in this first budget draft, the State revenues for Communication Services Tax, Half-Cent Sales Tax and Municipal Revenue Shares are the same as our current fiscal year because the State has not released the estimates for these revenues. Additionally, health insurance rates are not available yet, and may not be when the second budget

workshop is held on August 5, 2020 (6:30 p.m.) Chief Freeburg and I have worked hard to prepare our budgets in a fiscally prudent manner without compromising City services. You will note that I based this budget on a millage rate of 5.2500. Below is a table that shows the difference in ad valorem revenues for 5.2500 versus 5.3500.

MILLAGE	AD VALOREM	TANGIBLE	TOTAL
5.2500	\$1,825,750	\$149,244	\$1,974,994
5.3500	\$1,860,526	\$152,087	\$2,012,613
		5.2500 VS. 5.3500	\$ 37,619

This first draft budget is not balanced; there is a (\$419,025) difference in revenues and expenditures. The Roads & Street budget has the largest deficit; most of which is attributable to the \$300,000 I placed in "Roads & Streets Maintenance Repair". Currently pending are the release of State revenues, the final health insurance rates, Council consideration and decision regarding the City's property, general liability, auto and workers comp insurances, selection of solid waste service, consideration of splitting the Administrative Assistant/Code Enforcement Officer position and Council's consideration of the budget as a whole.

Attachments:

- Proposed first draft 2020/2021 FY budget
- Information regarding unrestricted reserves
- Budget Guidance from Tammy Campbell, McDirmit-Davis; includes information regarding the past five years of budget
- Insurance quote/information comparison for FMIT and Preferred Government (Jallad Insurance)
- Roads & Streets Inventory

	A	B	C	D	E	F	G	H	J	K
1	Millage Per \$1000.00 5.250					PROPOSED BUDGET FISCAL YEAR 2020/2021	19/20 FY Budget	VARIANCE OF FY 19/20 BUDGET TO FY 20/21 BUDGET	FY 18/19 Actuals	FY 19/20 ACTUAL THROUGH 6/30/20
2										
3	FUND	DEPT	CATEGORY	GL #	ACCOUNT DESCRIPTION					
4										
5	GENERAL	CITY HALL	REVENUE-TAXES	311100-01	AD VALOREM TAXES (REAL ESTATE) (95%) (5.25)	\$ 1,825,750	\$ 1,695,568	\$ 130,182	\$ 1,528,808	\$ 1,626,907
6	GENERAL	CITY HALL	REVENUE-TAXES	311110-01	TANGIBLE TAXES (PROPERTY & CENTRALLY ASSESSED) (95%)	\$ 149,244	\$ 150,756	\$ (1,512)	\$ 119,823	\$ 140,809
7	GENERAL	CITY HALL	REVENUE-TAXES	311120-01	TANGIBLE TAXES (RAILROAD)	\$ -	\$ -	\$ -	\$ 149	\$ -
8	GENERAL	CITY HALL	REVENUE-TAXES	313400-01	UTILITY/SERVICE TAX-GAS (metered/propane)	\$ 1,300	\$ 1,300	\$ -	\$ 1,327	\$ 1,469
9	GENERAL	CITY HALL	REVENUE-TAXES	314100-01	UTILITY/SERVICE TAX - POWER	\$ 260,000	\$ 260,000	\$ -	\$ 336,865	\$ 205,775
10	GENERAL	CITY HALL	REVENUE-TAXES	314300-01	UTILITY SERVICE TAX - WATER	\$ 55,000	\$ 55,000	\$ -	\$ 52,166	\$ 43,062
11	GENERAL	CITY HALL	REVENUE-TAXES	315000-01	LOCAL COMMUNICATIONS SERVICE TAX (CST)	\$ 93,724	\$ 93,724	\$ -	\$ 88,974	\$ 59,947
12					TOTAL TAXES	\$ 2,385,018	\$ 2,256,348	\$ 128,670	\$ 2,128,112	\$ 2,077,969
13										
14	GENERAL	CITY HALL	REVENUE-LICENSES/PERMITS/FEES	316000-01	BUSINESS TAX RECEIPTS	\$ 35,000	\$ 35,000	\$ -	\$ 35,958	\$ 33,934
15	GENERAL	CITY HALL	REVENUE-LICENSES/PERMITS/FEES	321200-01	SIGN PERMITS	\$ 500	\$ 1,500	\$ (1,000)	\$ 3,200	\$ 900
16	GENERAL	CITY HALL	REVENUE-LICENSES/PERMITS/FEES	321300-01	ESTATE SALES	\$ 50	\$ 50	\$ -	\$ 350	\$ 50
17	GENERAL	CITY HALL	REVENUE-LICENSES/PERMITS/FEES	322300-01	BLDG REVIEW FEE/SITE-COMMERCIAL	\$ 1,000	\$ 1,000	\$ -	\$ 2,400	\$ 1,000
18	GENERAL	CITY HALL	REVENUE-LICENSES/PERMITS/FEES	322400-01	BLDG REVIEW FEE/SITE-RESIDENTIAL	\$ 1,000	\$ 3,000	\$ (2,000)	\$ 6,100	\$ 1,100
19	GENERAL	CITY HALL	REVENUE-LICENSES/PERMITS/FEES	322700-01	TREE PERMITS	\$ -	\$ 400	\$ (400)	\$ 425	\$ -
20	GENERAL	CITY HALL	REVENUE-LICENSES/PERMITS/FEES	329020-01	ADMINISTRATIVE SERVICE FEE (NOTARY-RECORDS REQUEST-COPIES-LIENS)	\$ 3,000	\$ 4,000	\$ (1,000)	\$ 4,869	\$ 3,789
21	GENERAL	CITY HALL	REVENUE-LICENSES/PERMITS/FEES	329000-01	RIGHT-OF-WAY PERMIT	\$ -	\$ 150	\$ (150)	\$ -	\$ -
22	GENERAL	CITY HALL	REVENUE-LICENSES/PERMITS/FEES	339000-01	TREE REPLACE TRUST	\$ -	\$ 250	\$ (250)	\$ 1,840	\$ 500
23					TOTAL LICENSES / PERMITS	\$ 40,550	\$ 45,350	\$ (4,800)	\$ 55,142	\$ 41,273
24										
25	GENERAL	CITY HALL	REVENUE-INTERGOVERNMENTAL	335120-01	MUNICIPAL REVENUE SHARING	\$ 90,000	\$ 127,018	\$ (37,018)	\$ 130,910	\$ 73,548
26	GENERAL	CITY HALL	REVENUE-INTERGOVERNMENTAL	335150-01	ALCOHOL BEVERAGE LICENSES	\$ 500	\$ 1,500	\$ (1,000)	\$ 1,070	\$ 434
27	GENERAL	CITY HALL	REVENUE-INTERGOVERNMENTAL	335180-01	LOCAL GOVT. -1/2 CENT SALES TAX	\$ 360,000	\$ 469,470	\$ (109,470)	\$ 452,908	\$ 273,896
28	GENERAL	CITY HALL	REVENUE-INTERGOVERNMENTAL	335190-01	GAS TAX REBATE	\$ 1,500	\$ 1,500	\$ -	\$ 1,590	\$ 1,467
29					TOTAL INTERGOVERNMENTAL REVENUE	\$ 452,000	\$ 599,488	\$ (147,488)	\$ 586,477	\$ 349,344
30										
31										
32	GENERAL	CITY HALL	REVENUE - CHARGES FOR SERVICES	323100-01	DUKE ENERGY FRANCHISE FEE	\$ 205,000	\$ 205,000	\$ -	\$ 263,388	\$ 151,921
33	GENERAL	POLICE	REVENUE - CHARGES FOR SERVICES	342900-01	POLICE REPORTS (FINGER PRINTING)	\$ 10,000	\$ 15,000	\$ (5,000)	\$ 19,085	\$ 12,708
34	GENERAL	POLICE	REVENUE - CHARGES FOR SERVICES	342901-01	OFF DUTY EQUIPMENT/USAGE REIMBURSEMENT	\$ 36,000	\$ 36,000	\$ -	\$ 78,601	\$ 44,382
35	GENERAL	CITY HALL	REVENUE - CHARGES FOR SERVICES	343400-01	SOLID WASTE REV (RESIDENTIAL)	\$ 246,000	\$ 245,500	\$ 500	\$ 237,607	\$ 238,223
36	GENERAL	CITY HALL	REVENUE - CHARGES FOR SERVICES	343410-01	SOLID WASTE REV (COMMERCIAL)	\$ 55,000	\$ 55,000	\$ -	\$ 53,951	\$ 36,579

	A	B	C	D	E	F	G	H	J	K
1	Millage Per \$1000.00 5.250					PROPOSED BUDGET FISCAL YEAR 2020/2021	19/20 FY Budget	VARIANCE OF FY 19/20 BUDGET TO FY 20/21 BUDGET	FY 18/19 Actuals	FY 19/20 ACTUAL THROUGH 6/30/20
2										
3	FUND	DEPT	CATEGORY	GL #	ACCOUNT DESCRIPTION					
37	GENERAL	CITY HALL	REVENUE - CHARGES FOR SERVICES	349000-01	LAND USE FEES	\$ 20,000	\$ 20,000	\$ -	\$ 30,903	\$ 43,179
38					TOTAL CHARGES FOR SERVICES	\$ 572,000	\$ 576,500	\$ (4,500)	\$ 683,535	\$ 526,991
39										
40	GENERAL	POLICE	REVENUE - FINES & FORFEITURES	352100-04	2nd DOLLAR EDUCATION	\$ 3,500	\$ 3,500	\$ -	\$ 5,474	\$ 3,081
41	GENERAL	POLICE	REVENUE - FINES & FORFEITURES	352100-01	FINES & FORFEITURES (Includes Investigative Costs)	\$ 65,000	\$ 65,000	\$ -	\$ 105,649	\$ 65,441
42	GENERAL	POLICE	REVENUE - FINES & FORFEITURES	352110-06	LETF / SEIZURE FUND	\$ 10,727	\$ 10,727	\$ -	\$ -	\$ -
43	GENERAL	CITY HALL	REVENUE - FINES & FORFEITURES	354100-01	CODE ENFORCEMENT FINES	\$ 1,000	\$ 1,000	\$ -	\$ -	\$ -
44	GENERAL	CITY HALL	REVENUE - FINES & FORFEITURES	354150-01	FALSE ALARMS	\$ 200	\$ 1,000	\$ (800)	\$ 1,150	\$ 150
45	GENERAL	POLICE	REVENUE - FINES & FORFEITURES	359000-01	PARKING FINES	\$ 1,000	\$ 1,000	\$ -	\$ 1,582	\$ 1,341
46	GENERAL	POLICE	REVENUE - FINES & FORFEITURES	352120-01	RED LIGHT CITATIONS	\$ 555,000	\$ 550,000	\$ 5,000	\$ 684,972	\$ 547,103
47					TOTAL FINES & FORFEITURES	\$ 636,427	\$ 632,227	\$ 4,200	\$ 798,828	\$ 617,116
48										
49	GENERAL	CITY HALL	REVENUE - LICENSES/PERMIT FEES	202200-01	SCHOOL IMPACT FEES - SCHOOL (97%)	\$ 8,521	\$ 8,521	\$ -	\$ -	\$ -
50	GENERAL	CITY HALL	REVENUE - LICENSES/PERMIT FEES	363200-01	SCHOOL IMPACT FEES-EDGEWOOD (3%)	\$ 264	\$ 264	\$ -	\$ -	\$ -
51	GENERAL	PD	REVENUE - CHARGES FOR SERVICES	341310-03	POLICE IMPACT FEES	\$ -	\$ -	\$ -	\$ -	\$ 1,654
52	GENERAL	PD	REVENUE - CHARGES FOR SERVICES	363210-03	POLICE IMPACT FEES	\$ 193	\$ 193	\$ -	\$ -	\$ -
54	GENERAL	CITY HALL	REVENUE - FINES & FORFEITURES	341320-07	FIRE/RESCUE IMPACT FEES	\$ -	\$ -	\$ -	\$ -	\$ 1,839
55	GENERAL	CITY HALL	REVENUE - FINES & FORFEITURES	363220-07	FIRE/RESCUE IMPACT FEES	\$ 209	\$ 209	\$ -	\$ -	\$ -
56					TOTAL IMPACT FEES	\$ 9,187	\$ 9,187	\$ -	\$ -	\$ 3,493
57										
58	GENERAL	CITY HALL	REVENUE-MISCELLANEOUS	361200-01	INTEREST - SBA GENERAL	\$ 400.00	\$ 600	\$ (200)	\$ 849	\$ 371
59	GENERAL	CITY HALL	REVENUE-MISCELLANEOUS	361200-08	INTEREST - SBA STORMWATER	\$ 70.00	\$ 100	\$ (30)	\$ 126	\$ 55
60	GENERAL	CITY HALL	REVENUE-MISCELLANEOUS	361320-01	INTEREST-TAX COLLECTOR	\$ 3,500.00	\$ 3,000	\$ 500	\$ 6,605	\$ 3,600
61	GENERAL	CITY HALL	REVENUE-MISCELLANEOUS	361322-01	INTEREST-TANGIBLE TAXES	\$ 50.00	\$ 10	\$ 40	\$ 121	\$ 51
62	GENERAL	CITY HALL	REVENUE - MISCELLANEOUS	361325-01	INTEREST-CENTER STATE BANK	\$ 6,000.00	\$ 5,000	\$ 1,000	\$ 7,092	\$ 5,122
63	GENERAL	CITY HALL	REVENUE-MISCELLANEOUS	361328-01	INTEREST - GARBAGE/WASTE	\$ 450.00	\$ 450	\$ -	\$ 698	\$ 425
64	GENERAL	CITY HALL	REVENUE-MISCELLANEOUS	366000-01	DONATIONS	\$ 500.00	\$ 500	\$ -	\$ 1,000	\$ 500
65	GENERAL	CITY HALL	REVENUE-MISCELLANEOUS	364430-01	INS PROCEEDS	\$ -	\$ -	\$ -	\$ -	\$ -
66	GENERAL	PD	REVENUE-MISCELLANEOUS	367100-01	GRANTS (PD)	\$ -	\$ -	\$ -	\$ -	\$ 16,160
67	GENERAL	PD	REVENUE-MISCELLANEOUS	367200-01	GATSO POSTAGE REFUND	\$ -	\$ -	\$ -	\$ -	\$ 53
68	GENERAL	CITY HALL	REVENUE-MISCELLANEOUS	369900-01	MISCELLANEOUS REVENUES (Revenues with no designated GL#)	\$ 1,000.00	\$ 4,000	\$ (3,000)	\$ 9,460	\$ 25,349
69	GENERAL	CITY HALL	REVENUE-MISCELLANEOUS	369910-01	CITY NEWSLETTER	\$ 400.00	\$ 1,000	\$ (600)	\$ 990	\$ 330
70	GENERAL	CITY HALL	REVENUE-LICENSES/PERMITS/FEES	369800-01	SPECIAL EVENTS(Include Sponsorships)	\$ 2,500.00	\$ 5,000	\$ (2,500)	\$ 6,300	\$ 2,500
71	GENERAL	CITY HALL	REVENUE-LICENSES/PERMITS/FEES	369801-01	SPECIAL EVENTS(PD)	\$ -	\$ -	\$ -	\$ -	\$ -

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2										
3	FUND	DEPT	CATEGORY	GL #	ACCOUNT DESCRIPTION					
72	GENERAL	PD	REVENUE-MISCELLANEOUS	369950-01	MISCELLANEOUS (PD)	\$ 1,000.00	\$ 3,000	\$ (2,000)	\$ 10,951	\$ 342
73					TOTAL MISCELLANEOUS REVENUES	\$ 15,870	22,660	\$ (6,790)	\$ 44,191	\$ 54,858
74										
75					TOTAL GENERAL FUND REVENUES	\$ 4,111,052	\$ 4,141,760	\$ (30,708)	\$ 4,296,286	\$ 3,671,045
76										
77										
78					REVENUES	\$ 4,111,052	\$ 4,141,760	\$ (30,708)	\$ 4,296,286	\$ 3,671,045
79					TRANSFER FROM RESERVES				\$ -	\$ -
80					TOTAL REVENUES	\$ 4,111,052	\$ 4,141,760	\$ (30,708)	\$ 4,296,286	\$ 3,671,045
81										
82										
83	GENERAL	CITY HALL	EXPENSE-PERSONNEL	513201-01	MAYOR'S SALARY (N/A - LISTED FOR PRIOR ACTUALS)	\$ -	\$ -	\$ -	\$ 4,500	\$ 1,000
84	GENERAL	CITY HALL	EXPENSE-PERSONNEL	513211-01	MAYOR'S P/R TAXES (N/A - LISTED FOR PRIOR ACTUALS)	\$ -	\$ -	\$ -	\$ 344	\$ -
85	GENERAL	CITY HALL	EXPENSE-PERSONNEL	513120-01	SALARY EXPENSE - CH	\$ 139,621	\$ 135,552	\$ 4,069	\$ 135,478	\$ 101,143
86	GENERAL	POLICE	EXPENSE-PERSONNEL	513116-01	SALARY EXPENSE - CE Officer/Admin Assistant	\$ 39,936	\$ 39,996	\$ (60)	\$ 39,856	\$ 29,604
87	GENERAL	CITY HALL	EXPENSE-PERSONNEL	513130-01	LONGEVITY PAY	\$ 2,400	\$ 1,600	\$ 800	\$ 1,600	\$ 1,600
88	GENERAL	CITY HALL	EXPENSE-PERSONNEL	513140-01	OVER TIME	\$ 1,000	\$ 1,000	\$ -	\$ -	\$ -
89	GENERAL	CITY HALL	EXPENSE-PERSONNEL	513150-01	HOLIDAY BONUS	\$ 600	\$ 600	\$ -	\$ 600	\$ 600
90	GENERAL	CITY HALL	EXPENSE-PERSONNEL	513165-01	UNEMPLOYMENT COMPENSATION	\$ -	\$ -	\$ -	\$ -	\$ -
91	GENERAL	CITY HALL	EXPENSE-PERSONNEL	513210-01	PAYROLL TAXES - FICA	\$ 13,737	\$ 13,486	\$ 251	\$ 13,126	\$ 9,919
92	GENERAL	CITY HALL	EXPENSE-PERSONNEL	518220-01	RETIREMENT CONTRIBUTIONS	\$ 23,703	\$ 19,769	\$ 3,934	\$ 19,218	\$ 14,622
93	GENERAL	CITY HALL	EXPENSE-PERSONNEL	513230-01	HEALTH / DENTAL / STD / LIFE INSURANCE - CH	\$ 34,000	\$ 32,500	\$ 1,500	\$ 30,504	\$ 24,276
94	GENERAL	CITY HALL	EXPENSE-PERSONNEL	513231-01	HRA (Health Reimbursement Account)	\$ 6,000	\$ 6,000	\$ -	\$ 4,303	\$ 5,337
95	GENERAL	CITY HALL	EXPENSE-PERSONNEL	513520-01	APPAREL (UNIFORM)	\$ 1,000	\$ 1,000	\$ -	\$ 458	\$ 465
96	GENERAL	CITY HALL	EXPENSE-PERSONNEL	513541-01	EDUCATION REIMBURSEMENT	\$ -	\$ -	\$ -	\$ -	\$ -
97					TOTAL PERSONNEL EXPENSES	\$ 261,997	\$ 251,503	\$ 10,494	\$ 249,987	\$ 188,565
98										
99	GENERAL	CITY HALL	EXPENSE-OPERATIONS	513410-01	TELEPHONE/CELLULAR (19/20 moved to IT 516499-01)	\$ -		\$ -	\$ 1,841	\$ -
100	GENERAL	CITY HALL	EXPENSE-OPERATIONS	513411-01	POSTAGE	\$ 2,000	\$ 2,000	\$ -	\$ 2,410	\$ 1,359
101	GENERAL	CITY HALL	EXPENSE - OPERATIONS	513543-01	SPECIAL EVENTS	\$ 5,000	\$ 10,000	\$ (5,000)	\$ 15,476	\$ 9,567
102	GENERAL	CITY HALL	EXPENSE-OPERATIONS	513400-01	TRAVEL / TRAINING - CITY STAFF	\$ 2,800	\$ 2,000	\$ 800	\$ 1,930	\$ 1,093
103	GENERAL	CITY HALL	EXPENSE-OPERATIONS	513401-01	TRAVEL / TRAINING - CITY COUNCIL	\$ 2,000	\$ 2,000	\$ -	\$ 812	\$ 234
104	GENERAL	CITY HALL	EXPENSE-OPERATIONS	513460-01	EQUIPMENT REPAIR/MAINTENANCE	\$ 2,000	\$ 2,000	\$ -	\$ -	\$ -

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1	Millage Per \$1000.00 5.250					PROPOSED BUDGET FISCAL YEAR 2020/2021	19/20 FY Budget	VARIANCE OF FY 19/20 BUDGET TO FY 20/21 BUDGET	FY 18/19 Actuals	FY 19/20 ACTUAL THROUGH 6/30/20
2										
3	FUND	DEPT	CATEGORY	GL #	ACCOUNT DESCRIPTION					
105	GENERAL	CITY HALL	EXPENSE-OPERATIONS	513542-01	CITY NEWSLETTER	\$ 5,000	\$ 5,000	\$ -	\$ 5,775	\$ 4,994
106	GENERAL	CITY HALL	EXPENSE-OPERATIONS	513490-01	MISC. CURRENT CHARGES	\$ 1,000	\$ 1,000	\$ -	\$ 1,049	\$ 2,873
107	GENERAL	CITY HALL	EXPENSE-OPERATIONS	513510-01	OFFICE SUPPLIES	\$ 3,500	\$ 3,500	\$ -	\$ 2,990	\$ 2,652
108	GENERAL	CITY HALL	EXPENSE-OPERATIONS	513540-01	DUES / SUBSCRIPITONS / MEMBERSHIPS	\$ 3,000	\$ 4,000	\$ (1,000)	\$ 3,965	\$ 3,048
109	GENERAL	CITY HALL	EXPENSE-OPERATIONS	513620-01	CAPITAL OUTLAY - RENOVATIONS FOR CITY HALL/PD	\$ 10,000	\$ 10,000	\$ -	\$ -	\$ 1,098
110	GENERAL	CITY HALL	EXPENSE-OPERATIONS	513440-01	OFFICE EQUIPMENT / COPIER / RENTAL	\$ 3,000	\$ 3,000	\$ -	\$ 3,678	\$ 1,820
111					TOTAL OPERATIONS EXPENSES	\$ 39,300	\$ 44,500	\$ (5,200)	\$ 39,926	\$ 28,738
112										
113	GENERAL	CITY HALL	EXPENSE-GENERAL OPERATING	513470-01	PRINTING EXPENSES (WILL INCLUDE CODIFICATION-BUSINESS CARDS-NAME PLATES, ETC.)	\$ 3,000	\$ 4,500	\$ (1,500)	\$ 1,099	\$ 551
114	GENERAL	CITY HALL	EXPENSE-GENERAL OPERATING	531430-01	UTILITIES-POWER	\$ 6,000	\$ 6,000	\$ -	\$ 5,599	\$ 2,408
115	GENERAL	CITY HALL	EXPENSE-GENERAL OPERATING	533430-01	UTILITIES WATER & SEWER	\$ 2,000	\$ 3,000	\$ (1,000)	\$ 1,179	\$ 1,028
116	GENERAL	CITY HALL	EXPENSE-GENERAL OPERATING	519460-01	BUILDING MAINTENANCE	\$ 7,500	\$ 7,500	\$ -	\$ 6,829	\$ 3,271
117	GENERAL	CITY HALL	EXPENSE-GENERAL OPERATING	519150-01	ELECTIONS (Mayor and 2 Council Seats)	\$ 2,000	\$ 4,000	\$ (2,000)	\$ 871	\$ -
118	GENERAL	CITY HALL	EXPENSE-GENERAL OPERATING	519461-01	LANDSCAPE/BEAUTIFICATION	\$ 7,000	\$ 10,000	\$ (3,000)	\$ 8,713	\$ 3,019
119	GENERAL	CITY HALL	EXPENSE-GENERAL OPERATING	519492-01	LEGAL ADS-NEW ORDINANCES	\$ 5,000	\$ 5,000	\$ -	\$ 3,662	\$ 5,230
120	GENERAL	CITY HALL	EXPENSE-GENERAL OPERATING	519520-01	RECORDING - PUBLIC RECORDS	\$ 500	\$ 150	\$ 350	\$ 45	\$ 84
121	GENERAL	CITY HALL	EXPENSE-GENERAL OPERATING	574491-01	DONATIONS	\$ 1,000	\$ 5,000	\$ (4,000)	\$ 1,533	\$ 550
122					TOTAL GENERAL OPERATING	\$ 34,000	\$ 45,150	\$ (11,150)	\$ 29,531	\$ 16,140
123										
124					TOTAL EXPENSES - CITY HALL	\$ 335,297	\$ 341,153	\$ (5,856)	\$ 319,443	\$ 233,443
125										
126										
127	GENERAL	POLICE	EXPENSE-PERSONNEL	521151-01	SALARY EXPENSE - PD	\$ 782,780	\$ 758,200	\$ 24,580	\$ 724,312	\$ 549,123
128	GENERAL	POLICE	EXPENSE-PERSONNEL	521130-01	RESERVE OFFICERS	\$ 3,500	\$ 5,000	\$ (1,500)	\$ 7,126	\$ 2,936
129	GENERAL	POLICE	EXPENSE-PERSONNEL	521121-01	SALARY EXPENSE - PD CLERK-ADMIN STAFF	\$ 141,919	\$ 151,528	\$ (9,609)	\$ 148,134	\$ 112,928
130	GENERAL	POLICE	EXPENSE-PERSONNEL	521140-01	OVERTIME PAY - PD	\$ 21,000	\$ 22,000	\$ (1,000)	\$ 21,877	\$ 14,743
131	GENERAL	POLICE	EXPENSE-PERSONNEL	521141-01	COURT TIME	\$ 12,000	\$ 9,000	\$ 3,000	\$ 6,665	\$ 2,585
132	GENERAL	POLICE	EXPENSE-PERSONNEL	521150-01	INCENTIVE PAY - STATE	\$ 15,000	\$ 13,000	\$ 2,000	\$ 11,138	\$ 9,932
133	GENERAL	POLICE	EXPENSE-PERSONNEL	521160-01	HOLIDAY BONUS	\$ 3,400	\$ 3,400	\$ -	\$ 3,400	\$ 3,200
134	GENERAL	POLICE	EXPENSE-PERSONNEL	521152-01	LONGEVITY PAYMENTS	\$ 19,400	\$ 19,800	\$ (400)	\$ 18,400	\$ 19,800
135	GENERAL	POLICE	EXPENSE-PERSONNEL	521210-01	PAYROLL TAXES - FICA - PD	\$ 82,000	\$ 76,000	\$ 6,000	\$ 71,397	\$ 54,984
136	GENERAL	POLICE	EXPENSE-PERSONNEL	521162-01	HOLIDAY PAY	\$ 50,510	\$ 46,500	\$ 4,010	\$ 28,408	\$ 35,444

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1	Millage Per \$1000.00 5.250					PROPOSED BUDGET FISCAL YEAR 2020/2021	19/20 FY Budget	VARIANCE OF FY 19/20 BUDGET TO FY 20/21 BUDGET	FY 18/19 Actuals	FY 19/20 ACTUAL THROUGH 6/30/20
2										
3	FUND	DEPT	CATEGORY	GL #	ACCOUNT DESCRIPTION					
137	GENERAL	POLICE	EXPENSE-PERSONNEL	521220-01	FRS - ADMIN STAFF	\$ 15,500	\$ 13,000	\$ 2,500	\$ 12,755	\$ 9,812
138	GENERAL	POLICE	EXPENSE-PERSONNEL	521221-01	FRS - OFFICERS	\$ 195,000	\$ 191,500	\$ 3,500	\$ 199,102	\$ 157,752
139	GENERAL	POLICE	EXPENSE-PERSONNEL	521230-01	HEALTH / DENTAL / STD / LIFE INSURANCE - PD	\$ 210,000	\$ 190,000	\$ 20,000	\$ 161,720	\$ 133,168
140	GENERAL	PPO	EXPENSE-PERSONNEL	521231-01	HRA	\$ 32,000	\$ 32,000	\$ -	\$ 22,675	\$ 23,593
141	GENERAL	POLICE	EXPENSE-PERSONNEL	521153-01	FTO	\$ 3,500	\$ 2,600	\$ 900	\$ 1,188	\$ -
142					TOTAL PERSONNEL EXPENSES	\$ 1,587,509	\$ 1,533,528	\$ 53,981	\$ 1,438,297	\$ 1,130,000
143										
144	GENERAL	POLICE	EXPENSE - OPERATIONS	521310-01	PROF SERV - TESTING/EVAL.	\$ 9,400	\$ 9,400	\$ -	\$ 8,921	\$ 4,145
145	GENERAL	POLICE	EXPENSE - OPERATIONS	521430-01	UTILITIES WATER/SEWER	\$ 1,000	\$ 1,000	\$ -	\$ 554	\$ 557
146	GENERAL	POLICE	EXPENSE - OPERATIONS	521431-01	UTILITIES-POWER	\$ 9,000	\$ 9,000	\$ -	\$ 9,878	\$ 5,261
147	GENERAL	POLICE	EXPENSE - OPERATIONS	521541-01	EDUCATION REIMBURSEMENT	\$ 10,000	\$ 10,000	\$ -	\$ 8,000	\$ 8,347
148	GENERAL	POLICE	EXPENSE - OPERATIONS	521462-01	BUILDING RENOVATIONS/MAINTENANCE	\$ 10,500	\$ 8,000	\$ 2,500	\$ 5,666	\$ 4,798
149	GENERAL	POLICE	EXPENSE - OPERATIONS	521410-01	COMMUNICATIONS	\$ 10,400	\$ 10,400	\$ -	\$ -	\$ -
150	GENERAL	POLICE	EXPENSE - OPERATIONS	521413-01	POSTAGE	\$ 1,000	\$ 1,000	\$ -	\$ 572	\$ 336
151	GENERAL	POLICE	EXPENSE - OPERATIONS	521530-01	MAINTENANCE CONTRACTS	\$ 36,200	\$ 37,200	\$ (1,000)	\$ 28,600	\$ 31,090
152	GENERAL	POLICE	EXPENSE - OPERATIONS	521460-01	REPAIR/MAINTENANCE-VEHICLES	\$ 28,000	\$ 25,000	\$ 3,000	\$ 27,085	\$ 15,254
153	GENERAL	POLICE	EXPENSE - OPERATIONS	521461-01	REPAIR OF DEPARTMENT EQUIPMENT	\$ 10,700	\$ 12,500	\$ (1,800)	\$ 5,313	\$ 7,937
154	GENERAL	POLICE	EXPENSE - OPERATIONS	521463-01	POLICE VEHICLES/EQUIPMENT (ACCT. OLD ACCOUNT)	\$ -		\$ (43,200)	\$ -	\$ -
155	GENERAL	POLICE	EXPENSE - OPERATIONS	521640-01	POLICE VEHICLES/EQUIPMENT (NEW CAPITAL OUTLAY ACCT. FOR FY 18/19 & GOING FORWARD)	\$ 43,250	\$ 43,200	\$ 40,750	\$ 34,322	\$ 35,346
156	GENERAL	POLICE	EXPENSE - OPERATIONS	521642-01	VEHICLE INTEREST EXPENSE	\$ -		\$ (5,000)	\$ -	\$ 8,080
157	GENERAL	POLICE	EXPENSE - OPERATIONS	521495-01	MISCELLANEOUS EXPENSES - PD	\$ 2,500	\$ 2,500	\$ (27,500)	\$ 2,244	\$ 1,331
158	GENERAL	POLICE	EXPENSE - OPERATIONS	521510-01	OFFICE SUPPLIES	\$ 4,800	\$ 5,000	\$ (30,050)	\$ 3,774	\$ 2,783
159	GENERAL	POLICE	EXPENSE - OPERATIONS	521433-01	Fuel (Vehicles/Generator)	\$ 35,000	\$ 30,000	\$ 15,000	\$ 28,594	\$ 19,567
160	GENERAL	POLICE	EXPENSE - OPERATIONS	521522-01	SPECIAL POLICE SUPPLIES & UNIFORMS	\$ 35,350	\$ 34,850	\$ 28,350	\$ 37,071	\$ 21,272
161	GENERAL	POLICE	EXPENSE - OPERATIONS	521543-01	TRAINING (Uncommitted Funds)	\$ 18,500	\$ 20,000	\$ 15,700	\$ 17,299	\$ 5,553
162	GENERAL	POLICE	EXPENSE - OPERATIONS	521543-04	TRAINING (Uncommitted Funds)	\$ -		\$ -	\$ 3,595	\$ 5,344
163	GENERAL	POLICE	EXPENSE - OPERATIONS	521524-01	OFFICE EQUIPMENT	\$ 7,000	\$ 7,000	\$ 7,000	\$ 1,231	\$ 348
164	GENERAL	POLICE	EXPENSE - OPERATIONS	521493-01	SPECIAL EVENTS - PD	\$ 2,800	\$ 2,800	\$ 2,800	\$ 3,195	\$ 2,095
165	GENERAL	POLICE	EXPENSE - OPERATIONS	521641-01	CAP. OUTLAY-PD MACHINERY & EQ.	\$ -		\$ -	\$ 8,984	\$ -
166	LETF	POLICE	EXPENSE - OPERATIONS	551520-01	TRANSFER TO LETF	\$ -		\$ -	\$ -	\$ -
167	LETF	POLICE	EXPENSE - OPERATIONS	521590-06	LETF EXPENDITURES	\$ -		\$ -	\$ -	\$ -
168					TOTAL OPERATIONS EXPENSES	\$ 275,400	\$ 268,850	\$ 6,550	\$ 234,897	\$ 179,442

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2										
3	FUND	DEPT	CATEGORY	GL #	ACCOUNT DESCRIPTION					
169										
170					TOTAL EXPENSES - POLICE DEPARTMENT	\$ 1,862,909	\$ 1,802,378	\$ 60,531	\$ 1,673,195	\$ 1,309,442
171										
172	INTER-GOVERNMENTAL SERVICES									
173	GENERAL	POLICE	EXPENSE - OPERATIONS	521154-01	OFF DUTY SERVICES	\$ 25,000	\$ 25,000	\$ -	\$ 66,718	\$ 32,663
174	GENERAL	POLICE	EXPENSE - OPERATIONS	521211-01	OFF DUTY SERVICES TAXES - FICA	\$ 1,913	\$ 1,913	\$ -	\$ 5,151	\$ 2,499
175					TOTAL OFF DUTY SERVICES (INTER-GOVERNMENTAL SERVICES)	\$ 26,913	\$ 26,913	\$ -	\$ 71,869	\$ 35,162
176										
177	MUNICIPAL INSURANCE									
178	GENERAL	CITY HALL/PD	EXPENSE - GENERAL	519452-01	INSURANCE - GENERAL/PROFESSIONAL	\$ 38,886	\$ 44,563	\$ (5,677)	\$ 41,618	\$ 37,801
179	GENERAL	CITY HALL/PD	EXPENSE - GENERAL	519451-01	INSURANCE -PROPERTY	\$ 6,765	\$ 5,840	\$ 925	\$ 6,416	\$ 6,882
180	GENERAL	CITY HALL/PD	EXPENSE - GENERAL	519240-01	INSURANCE - WORKERS COMPENSATION (PD/CH)	\$ -	\$ -	\$ -	\$ 19,200	\$ 24,674
181	GENERAL	CITY HALL/PD	EXPENSE - GENERAL	521240-01	INSURANCE - WORKERS COMPENSATION (PD/CH)	\$ 23,204	\$ 26,537	\$ (3,333)	\$ 6,031	\$ -
182	GENERAL	CITY HALL/PD	EXPENSE - GENERAL	521452-01	INSURANCE - VEHICLES (Liability & Damage)	\$ 10,782	\$ 9,421	\$ 1,361	\$ 9,671	\$ 10,290
183	GENERAL	PD	EXPENSE - GENERAL	521455-01	INSURANCE - STATUTORY	\$ 699		\$ 699	\$ 728	\$ 699
184					TOTAL EXPENSES - MUNICIPAL INSURANCE	\$ 80,336	\$ 86,361	\$ (6,025)	\$ 83,662	\$ 80,345
185										
186	INFORMATION TECHNOLOGY									
187	GENERAL	IT	EXPENSE-PERSONNEL	516120-01	SALARY EXPENSE (IT)	\$ 30,369	\$ 24,000	\$ 6,369	\$ 24,202	\$ 21,949
188	GENERAL	IT	EXPENSE - PERSONNEL	516150-01	HOLIDAY BONUS	\$ 200	\$ 200	\$ -	\$ 200	\$ 200
189	GENERAL	IT	EXPENSE-PERSONNEL	516210-01	PAYROLL TAXES - FICA	\$ 2,324	\$ 2,387	\$ (63)	\$ 1,777	\$ 1,613
190	GENERAL	IT	EXPENSE-PERSONNEL	516220-01	FLORIDA STATE RETIREMENT (FRS)	\$ 3,037	\$ 2,578	\$ 459	\$ 2,152	\$ 1,831
191	GENERAL	IT	EXPENSE-PERSONNEL	516499-01	Computer (Consulting/Software/Network/Internet-CH & PD)	\$ 76,971	\$ 75,507	\$ 1,464	\$ 48,356	\$ 63,900
192	GENERAL	IT	EXPENSE-PERSONNEL	516130-01	LONGEVITY	\$ 200	\$ 75	\$ 125	\$ 300	\$ 75
193	GENERAL	IT	EXPENSE-CAPITAL	516640-01	CAP. OUTLAY - COMPUTERS	\$ -	\$ -	\$ -	\$ 9,022	\$ -
194					TOTAL INFORMATION TECHNOLOGY	\$ 113,101	\$ 104,747	\$ 8,354	\$ 86,008	\$ 89,568
195										
196										
197	GENERAL	GRANTS	EXPENSE	521910-01	NEIGHBORHOOD PARTNERSHIP GRANTS PROGRAM	\$ 10,000	\$ 10,000	\$ -	\$ 5,346	\$ 2,238
198	GENERAL	GRANTS	EXPENSE	521550-01	JUSTICE ADMINISTRATION GRANT	\$ -	\$ -	\$ -	\$ -	\$ -
199	GENERAL	GRANTS	EXPENSE	521620-01	BUSINESS PARTNERSHIP GRANT	\$ -		\$ -	\$ -	\$ -
200	GENERAL	GRANTS	EXPENSE	521535-01	GRANT EXPENSE	\$ -	\$ -	\$ -	\$ 10,000	\$ 5,005
201					TOTAL EXPENSES - GRANTS	\$ 10,000	\$ 10,000	\$ -	\$ 15,346	\$ 7,243

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2	5.250									
3	FUND	DEPT	CATEGORY	GL #	ACCOUNT DESCRIPTION					
202										
203	GENERAL	SECURITY	EXPENSE - GENERAL OPERATING	519490-01	FACILITY SECURITY (CH & PD)	\$ 527	\$ 527	\$ -	\$ 558	\$ 351
204	GENERAL	SECURITY	EXPENSE - GENERAL OPERATING	513641-01	SECURITY CAMERA	\$ -	\$ -	\$ -	\$ -	\$ -
205	GENERAL	SECURITY	EXPENSE - GENERAL OPERATING	513640-01	CAPITAL OUTLAY-LAN & SYS UPGRA	\$ -	\$ -	\$ -	\$ -	\$ -
206					TOTAL EXPENSES - FACILITIES & ALARM	\$ 527	\$ 527	\$ -	\$ 558	\$ 351
207										
208	GENERAL	LEGAL	EXPENSE-CONSULTING	514310-01	LEGAL COUNSEL	\$ 65,000	\$ 65,000	\$ -	\$ 76,659	\$ 66,013
209	GENERAL	LEGAL	EXPENSE-CONSULTING	514320-01	CODE ENFORCMENT MAGISTRATE	\$ 4,500	\$ 4,500	\$ -	\$ 2,655	\$ 1,728
210	GENERAL	LEGAL	EXPENSE-CONSULTING	514330-01	RED LIGHT HEARING OFFICER	\$ 5,000	\$ 3,000	\$ 2,000	\$ 1,044	\$ 390
211					TOTAL EXPENSES - LEGAL SERVICES	\$ 74,500	\$ 72,500	\$ 2,000	\$ 80,357	\$ 68,131
212										
213	GENERAL	FIRE/RESCUE	EXPENSE-SERVICE CONTRACT	522400-01	ORANGE COUNTY FIRE/RESCUE CONTRACT FEES	\$ 705,568	\$ 663,807	\$ 41,761	\$ 663,660	\$ 708,305
214	GENERAL	DISPATCHING	EXPENSE-SERVICE CONTRACT	521340-01	ORANGE COUNTY DISPATCHER FEES	\$ 72,126	\$ 72,126	\$ -	\$ 72,126	\$ 10,819
215					TOTAL EXPENSES - FIRE/RESCUE	\$ 777,694	\$ 735,933	\$ 41,761	\$ 735,786	\$ 719,124
216										
217	GENERAL	ENGINEERING	EXPENSE-CONSULTING	539310-01	GENERAL ENGINEERING	\$ 35,000	\$ 45,000	\$ (10,000)	\$ 41,794	\$ 36,016
218					TOTAL EXPENSES - ENGINEERING SERVICES	\$ 35,000	45,000	\$ (10,000)	\$ 41,794	\$ 36,016
219										
220	GENERAL	CITY HALL	EXPENSE-GENERAL OPERATING	513320-01	AUDITOR	\$ 26,000	\$ 26,000	\$ -	\$ 26,000	\$ 26,500
221	GENERAL	CITY HALL	EXPENSE-GENERAL OPERATING	513321-01	BOOKKEEPING SERVICES	\$ 32,250	\$ 38,100	\$ (5,850)	\$ 29,154	\$ 21,525
222	GENERAL	CITY HALL	EXPENSE-GENERAL OPERATING	519340-01	PAYROLL SERVICES	\$ 3,000	\$ 4,000	\$ (1,000)	\$ 2,995	\$ 2,239
223					TOTAL EXPENSES - ACCOUNTING/AUDIT	\$ 61,250	\$ 68,100	\$ (6,850)	\$ 58,148	\$ 50,263
224										
225	GENERAL	CITY HALL	EXPENSE-GENERAL OPERATING	513340-01	JANITORIAL SERVICES	\$ 9,000	\$ 10,000	\$ (1,000)	\$ 6,991	\$ 7,857
226					TOTAL EXPENSES - JANITORIAL SERVICES	\$ 9,000	\$ 10,000	\$ (1,000)	\$ 6,991	\$ 7,857
227										
228	GENERAL	PLANNING	EXPENSE-CONSULTING	515315-01	REIMBURSEMENT/PASS-THRU FEES	\$ 2,000	\$ 5,000	\$ (3,000)	\$ 2,056	\$ 2,435
229	GENERAL	PLANNING	EXPENSE-CONSULTING	515310-01	PLANNING FEES	\$ 45,000	\$ 30,000	\$ 15,000	\$ 61,031	\$ 51,925
230	GENERAL	PLANNING	EXPENSE-CONSULTING	515314-01	MAIN STREET REVITALIZATION	\$ -	\$ -	\$ -	\$ -	\$ -
231					TOTAL EXPENSES - PLANNING SERVICES	\$ 47,000	\$ 35,000	\$ 12,000	\$ 63,087	\$ 54,360
232										

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2										
3	FUND	DEPT	CATEGORY	GL #	ACCOUNT DESCRIPTION					
233	GENERAL	WASTE COLLECT	EXPENSE-RESIDENTIAL	534130-01	SOLID WASTE COST (RESIDENTIAL)	\$ 257,512	\$ 209,194	\$ 48,318	\$ 206,191	\$ 134,218
234					TOTAL EXPENSES - GARBAGE COLLECTION	\$ 257,512	\$ 209,194	\$ 48,318	\$ 206,191	\$ 134,218
235										
236	GENERAL	CITY HALL	EXPENSE-AGREEMENT	513670-01	RED LIGHT CITATIONS (Includes DOR-GATSO-Legal fees	\$ 450,000	\$ 350,000	\$ 100,000	\$ 510,403	\$ 393,183
237					TOTAL EXPENSES - RED LIGHT CITATIONS	\$ 450,000	\$ 350,000	\$ 100,000	\$ 510,403	\$ 393,183
238										
239					TOTAL MUN.INS./IT/GRANTS/CONTRACTS/CONSULTANTS/OFF DUTY	\$ 1,942,833	\$ 1,754,275	\$ 188,558	\$ 1,960,202	\$ 1,675,820
240										
241					TOTAL GENERAL FUND EXPENSES (CH/PD/ MUN.INS./IT/GRANTS/CONTRACTS/CONSULTANTS)	\$ 4,141,039	\$ 3,897,806	\$ 243,233	\$ 3,952,840	\$ 3,218,705
242										
243										
244	STORMWATER	OTHER	EXPENSE	541100-08	STORMWATER TESTING (Watershed)	\$ 12,000	\$ 10,000	\$ 2,000	\$ 11,122	\$ 100
245					TOTAL EXPENSES = R&S-STORMWATER	\$ 12,000	\$ 10,000	\$ 2,000	\$ 11,122	\$ 100
246										
247										
248	GENERAL	OTHER	EXPENSE	551510-01	TRANSFER TO ROAD & STREET		\$ 182,533	\$ (182,533)	\$ 6,000	\$ -
249					Transfers		\$ 182,533	\$ (182,533)	\$ 6,000	\$ -
250										
251					TOTAL EXPENSES	\$ 4,153,039	\$ 4,090,339	\$ 62,700	\$ 3,969,962	\$ 3,218,805
252										
253	2020/2021				SUMMARY					
254					REVENUES	\$ 4,111,052	\$ 4,141,760	\$ (30,708)		\$ 3,671,045
255	GF Revenues	\$ 4,111,052			TRANSFER FROM RESERVE		\$ 88,216	\$ -		\$ -
256	GF Expenditures	\$ (4,153,039)			TOTAL REVENUES	\$ 4,111,052	\$ 4,141,760	\$ (30,708)		\$ 3,671,045
257		\$ (41,987)								
258					EXPENDITURES					
259	R&S Revenues	\$ 111,025			CITY HALL	\$ 335,297	\$ 341,153	\$ (5,856)		\$ 233,443
260	R&S Expenditures	\$ (488,062)			POLICE DEPARTMENT	\$ 1,862,909	\$ 1,802,378	\$ 60,531		\$ 1,309,442
261		\$ (377,037)			MUN.INS./IT/GRANTS/CONTRACTS/CONSULTANTS	\$ 1,942,833	\$ 1,754,275	\$ 188,558		\$ 1,675,820
262					ROADS/STREETS/SW	\$ 12,000	\$ 10,000	\$ 2,000		\$ 100
263		\$ 41,987			Transfers		\$ 182,533	\$ (182,533)		\$ -
264		\$ 377,037			TOTAL EXPENDITURES	\$ 4,153,039	\$ 4,090,339	\$ 62,700		\$ 3,218,805
265		\$ 419,024			DIFFERENCE IN REVENUES AND EXPENSES	\$ (41,987)	\$ 51,421	\$ (93,408)		\$ 452,239

	A	B	C	D	E	F	G	H	J	K
1	Millage Per \$1000.00 5.250					PROPOSED BUDGET FISCAL YEAR 2020/2021	19/20 FY Budget	VARIANCE OF FY 19/20 BUDGET TO FY 20/21 BUDGET	FY 18/19 Actuals	FY 19/20 ACTUAL THROUGH 6/30/20
2										
3	FUND	DEPT	CATEGORY	GL #	ACCOUNT DESCRIPTION					
4	Transp Impact	CITY HALL	REVENUE - ROADS/STREETS	363240-10	TRANSPORTATION IMPACT FEES	\$ 2,075	\$ 2,075	\$ -	\$ -	\$ 37,981
5					TOTAL IMPACT FEES	\$ -	\$ 2,075	\$ (2,075)	\$ -	\$ 37,981
6										
7										
8	ROADS & STREETS REVENUE									
9	R&S	CITY HALL	REVENUE - ROADS & STREETS	312410-02	LOCAL OPTION GAS	\$ 82,000	\$ 92,694	\$ (10,694)	\$ 92,845	\$ 56,129
10	R&S	CITY HALL	REVENUE - ROADS & STREETS	335122-02	MUNICIPAL GAS TAX	\$ -	\$ -	\$ -	\$ -	\$ -
11	R&S	CITY HALL	REVENUE - ROADS & STREETS	361200-02	INTEREST - SBA ROAD	\$ 40	\$ 40	\$ -	\$ 59	\$ 26
12	R&S	CITY HALL	REVENUE - ROADS & STREETS	399900-02	FDOT REIMBURSEMENT AGREEMENT - TRAFFIC LIGHTS	\$ 26,910	\$ 28,470	\$ (1,560)	\$ 28,760	\$ -
13	R&S	CITY HALL	REVENUE - ROADS & STREETS	334400-02	FEMA HURICANE REIMBURSEMENT	\$ -	\$ -	\$ -	\$ 5,659	\$ 187,549
14					TOTAL ROADS & STREETS REVENUES	\$ 108,950	\$ 121,204	\$ (12,254)	\$ 127,323	\$ 243,704
15										
16										
17	R&S	CITY HALL	REVENUE - ROADS & STREETS	389200-02	Transfer from General Fund	\$ -	\$ -	\$ -	\$ 6,000	\$ -
18					TOTAL ROADS & STREETS REVENUES	\$ -	\$ -	\$ -	\$ 6,000	\$ -
19										
20					REVENUES & Transfers In	\$ 111,025	\$ 123,279	\$ (14,329)	\$ 133,323	\$ 281,685
21					TRANSFER FROM RESERVES	\$ -	\$ -	\$ -		\$ -
22					TOTAL REVENUES	\$ 111,025	\$ 123,279	\$ (14,329)	\$ 133,323	\$ 281,685
23										
24										
25	ROADS & STREETS EXPENSE									
26	R&S	OTHER	EXPENSE	541410-02	TREE REMOVAL	\$ 15,000	\$ 15,000	\$ -	\$ 21,480	\$ -
27	R&S	OTHER	EXPENSE	541320-02	TRAFFIC LIGHT UTILITY (Duke Energy)	\$ 6,000	\$ 6,000	\$ -	\$ 5,387	\$ 1,194
28	GENERAL	MAINTENANCE	EXPENSE	541460-02	STREET MAINTENANCE CONTRACT (JERRY REYNOLDS)	\$ 49,062	\$ 49,062	\$ -	\$ 50,335	\$ 37,740
29	R&S	OTHER	EXPENSE	541600-02	TRAFFIC LIGHT MAINTENANCE (Amerifactors f/ka/ Control Specialists)	\$ 25,000	\$ 25,000	\$ -	\$ 19,863	\$ 15,758
30		OTHER	EXPENSE	541637-02	ROADS & STREETS MAINTENANCE/REPAIR (NEW GL ACCT. FY 18/19 #541631-02)	\$ 300,000	\$ 125,000	\$ 175,000	\$ 50,053	\$ -
31	R&S	OTHER	EXPENSE	549460-02	RAIL ROAD CROSSING - MAINTENANCE	\$ 5,000	\$ 5,000	\$ -	\$ 5,978	\$ 5,860
32	R&S	OTHER	EXPENSE	549320-02	STREET SIGNS (Safety & Directional)	\$ 5,000	\$ 3,000	\$ 2,000	\$ 2,103	\$ 2,093
33	R&S	OTHER	EXPENSE	541431-02	STREET LIGHT - UTILITY (Duke Energy)	\$ 42,500	\$ 42,500	\$ -	\$ 38,906	\$ 27,719

	A	B	C	D	E	F	G	H	J	K
1	Millage Per \$1000.00 5.250					PROPOSED BUDGET FISCAL YEAR 2020/2021	19/20 FY Budget	VARIANCE OF FY 19/20 BUDGET TO FY 20/21 BUDGET	FY 18/19 Actuals	FY 19/20 ACTUAL THROUGH 6/30/20
2										
3	FUND	DEPT	CATEGORY	GL #	ACCOUNT DESCRIPTION					
34	R&S	OTHER	EXPENSE	541530-02	ROAD REPAIR - POTHOLES	\$ 500	\$ 250	\$ 250	\$ 50	\$ 51
35	R&S	OTHER	EXPENSE	541610-02	SIDEWALK REPAIR	\$ 25,000	\$ 25,000	\$ -	\$ -	\$ -
36	R&S	OTHER	EXPENSE	541634-02	STORM DRAIN CLEANING (stormceptors) (Stormcept., lift stat. & retention areas)	\$ 15,000	\$ 10,000	\$ 5,000	\$ -	\$ -
37					TOTAL EXPENSES = R&S-STORMWATER	\$ 488,062	\$ 305,812	\$ 182,250	\$ 194,156	\$ 90,414
38										
39					TOTAL EXPENSES	\$ 488,062	\$ 305,812	\$ 182,250	\$ 194,156	\$ 90,414
40										
41					SUMMARY					
42										
43					REVENUES	\$ 111,025	\$ 123,279	\$ (14,329)		\$ 281,685
44					TRANSFER FROM GF		182,533			
45					TOTAL REVENUE	111,025	305,812			
46										
47					EXPENDITURES					
48					ROADS/STREETS/SW	\$ 488,062	\$ 305,812	\$ 182,250		\$ 90,414
49					TOTAL EXPENDITURES	\$ 488,062	\$ 305,812	\$ 182,250		\$ 90,414
50					DIFFERENCE IN REVENUES AND EXPENSES	\$ (377,037)	\$ (182,533)	\$ (196,579)		\$ 191,271

Description	Total Fund Revenues	Unassigned Fund Balance	%
June 2020 Financial Statement			
Budget Amount	\$ 4,447,572.00	\$ 3,445,863.10	77%
<p style="text-align: center;">Section 5.09. - Unrestricted reserves. Unrestricted reserves shall not exceed 75% of gross annual revenues. (Ord. No. 2009-11, §§ 1, 2, 11-17-2009)</p>			
Undesignated Assets	Excess Receipts	Sum	
\$ 2,802,352.81	\$ 643,510.29	\$ 3,445,863.10	

Lindsey-

For the roads & streets budget carryforward, I would present as a separate item (in the net asset category) for the carryforward amount. This would be like in the general fund when at the end of the year they assign fund balance to be used in the next fiscal year. Since they budgeted to use the funds in 2018, they were budgeting to reduce their 2018 fund balance by that \$75,000. Since it wasn't actually spent, fund balance is \$75,000 higher than anticipated at the end of 2018. They are then going to re-budget that expense in 2019, with the offset to the fund balance carryforward amount, rather than a transfer from reserve.

For the comparison of the past 6 years budgets, the best place to look would be their audited financial statements. https://flauditor.gov/pages/mun_efile%20pages/edgewood%20city%20of.htm this is a link to the auditor general's website where you can pull up PDFs of the city's financials. I will reference page numbers in the 2018 audit report in the explanation below.

In the city's annual budget process, the city must budget total revenues/sources of funds equal to total expenditures/uses of funds. For the past few years, since the budgeted revenues from outside sources has been less than the budgeted expenditures to outside sources, the general fund has budgeted to use reserves (or fund balance) to balance the budget. The best place to see the final presentation of budget to actual would be the annual audited financial statements.

For 2018, the general fund budget statement begins on page 37 of the pdf. The first column is the original budget amounts. This would agree to the city's adopted budget. In the city's 2018 adopted budget, the city budgeted \$3,281,756 of revenues in the general fund, and \$3,494,916 of expenditures and transfers out of the general fund. The result of budgeting expenditures in excess of revenues, was to plan to use \$213,160 of reserves (or fund balance).

For 2018, the actual amounts are in the third column. Actual revenues were \$3,394,646, and actual expenditures and transfers out were \$3,580,381. This resulted in an actual use of fund balance of \$185,735. This is a positive variance of \$35,425, since the city finished the year with a smaller loss in the general fund than planned.

Tammy Campbell

MCDIRMIT  DAVIS
CERTIFIED PUBLIC ACCOUNTANTS AND ADVISORS

Year	Adopted Budget	Expenditures	Final Expenditures In Excess of Revenues (FB Transfer)	Actual Revenues	Actual Expenditures	Actual Revenues VS Actual Expenditures	VARIANCE
2019	\$ 3,383,809	\$ 3,568,990	\$ 185,181	\$ 3,761,753	\$ 2,854,659	\$ 301,094	\$ 486,275
2018	\$ 3,281,756	\$ 3,494,916	\$ 221,160	\$ 3,394,646	\$ (3,580,381)	\$ (185,735)	\$ 35,425
2017	\$ 3,237,422	\$ 3,432,378	\$ 202,764	\$ 3,390,324	\$ (3,357,253)	\$ 33,071	\$ 235,835
2016	\$ 3,235,815	\$ 3,215,155	\$ (20,660)	\$ 3,522,522	\$ 2,960,318	\$ (36,070)	\$ (56,730)
2015	\$ 2,939,206	\$ 2,959,689	\$ 700,483	\$ 3,143,059	\$ 2,649,139	\$ (560,040)	\$ 140,443

CITY OF EDGEWOOD, FLORIDA

General Fund

Budgetary Comparison Schedule

For the year ended September 30, 2019

	Budgeted amounts		Actual	Variance with Final Budget - Positive (Negative)
	Original	Final		
Revenues				
Taxes:				
Ad valorem taxes	\$ 1,623,202	1,623,202	1,648,780	25,578
Franchise and utility taxes	516,400	516,400	653,746	137,346
Local communications services tax	101,000	101,000	88,974	(12,026)
Total taxes	<u>2,240,602</u>	<u>2,240,602</u>	<u>2,391,500</u>	<u>150,898</u>
Licenses and permits:				
Regulatory licenses	31,000	31,000	35,958	4,958
Building, electrical and sign permits	29,100	29,100	50,087	20,987
Total licenses and permits	<u>60,100</u>	<u>60,100</u>	<u>86,045</u>	<u>25,945</u>
Intergovernmental revenues:				
State revenue sharing	121,721	121,721	100,892	(20,829)
Alcohol beverage licenses	1,500	1,500	1,070	(430)
Half-cent government sales tax	420,249	420,249	452,908	32,659
Grants	6,000	6,000	10,000	4,000
Other	1,500	1,500	1,590	90
Total intergovernmental revenues	<u>550,970</u>	<u>550,970</u>	<u>566,460</u>	<u>15,490</u>
Charges for services:				
Solid waste collection	292,000	292,000	296,137	4,137
Other	56,913	56,913	97,685	40,772
Total charges for services	<u>348,913</u>	<u>348,913</u>	<u>393,822</u>	<u>44,909</u>
Fines and forfeitures:				
Court fines	49,227	49,227	111,124	61,897
Red light citations	97,000	97,000	173,526	76,526
Code enforcement/parking fines	2,100	2,100	2,732	632
Total licenses and permits	<u>148,327</u>	<u>148,327</u>	<u>287,382</u>	<u>139,055</u>
Investment earnings	9,710	9,710	15,491	5,781
Impact fees	9,187	9,187	-	(9,187)
Miscellaneous	16,000	21,300	21,053	(247)
Total revenues	<u>\$ 3,383,809</u>	<u>3,389,109</u>	<u>3,761,753</u>	<u>372,644</u>

(Continued)

CITY OF EDGEWOOD, FLORIDA
General Fund
Budgetary Comparison Schedule
For the year ended September 30, 2019

	Budgeted amounts		Actual	Variance with Final Budget - Positive (Negative)
	Original	Final		
Expenditures:				
General government:				
Financial and Administrative:				
Personal services	\$ 306,428	282,304	281,916	388
Operating expenditures	202,602	202,602	159,394	43,208
Capital outlay	20,000	20,000	9,022	10,978
Legal counsel	69,500	69,500	79,314	(9,814)
Comprehensive planning	35,000	35,000	63,087	(28,087)
Other general government	71,734	71,734	33,919	37,815
Total general government	<u>705,264</u>	<u>681,140</u>	<u>626,652</u>	<u>54,488</u>
Public safety:				
Law enforcement:				
Personal services	1,567,403	1,591,527	1,534,927	56,600
Operating expenditures	325,940	325,940	308,060	17,880
Capital outlay	33,382	38,682	55,475	(16,793)
Total law enforcement	<u>1,926,725</u>	<u>1,956,149</u>	<u>1,898,462</u>	<u>57,687</u>
Fire protection	663,807	663,807	663,660	147
Total public safety	<u>2,590,532</u>	<u>2,619,956</u>	<u>2,562,122</u>	<u>57,834</u>
Physical environment:				
Operating expenditures	273,194	273,194	265,885	7,309
Total expenditures	<u>3,568,990</u>	<u>3,574,290</u>	<u>3,454,659</u>	<u>119,631</u>
Excess (deficiency) of revenues over (under) expenditures before transfers	(185,181)	(185,181)	307,094	492,275
Transfer out	-	-	(6,000)	(6,000)
Excess (deficiency) of revenues over (under) expenditures	(185,181)	(185,181)	301,094	486,275
Fund balance				
Beginning of year	2,760,049	2,760,049	2,760,049	-
End of year	<u>\$ 2,574,868</u>	<u>2,574,868</u>	<u>3,061,143</u>	<u>486,275</u>

CITY OF EDGEWOOD, FLORIDA
General Fund
Budgetary Comparison Schedule
For the year ended September 30, 2018

	<u>Budgeted amounts</u>		<u>Actual</u>	<u>Variance with Final Budget - Positive (Negative)</u>
	<u>Original</u>	<u>Final</u>		
Revenues				
Taxes:				
Ad valorem taxes	\$ 1,523,627	1,534,627	1,535,842	1,215
Franchise and utility taxes	524,500	597,500	611,497	13,997
Local communications services tax	101,650	101,650	97,614	(4,036)
Total taxes	<u>2,149,777</u>	<u>2,233,777</u>	<u>2,244,953</u>	<u>11,176</u>
Licenses and permits:				
Regulatory licenses	36,000	36,000	34,889	(1,111)
Building, electrical and sign permits	28,450	28,450	38,701	10,251
Total licenses and permits	<u>64,450</u>	<u>64,450</u>	<u>73,590</u>	<u>9,140</u>
Intergovernmental revenues:				
State revenue sharing	63,799	124,799	95,548	(29,251)
Alcohol beverage licenses	1,200	1,200	1,657	457
Half-cent government sales tax	427,752	427,752	443,335	15,583
Grants	-	-	5,049	5,049
Other	1,500	1,500	1,926	426
Total intergovernmental revenues	<u>494,251</u>	<u>555,251</u>	<u>547,515</u>	<u>(7,736)</u>
Charges for services:				
Solid waste collection	292,258	292,258	294,930	2,672
Other	60,000	60,000	69,393	9,393
Total charges for services	<u>352,258</u>	<u>352,258</u>	<u>364,323</u>	<u>12,065</u>
Fines and forfeitures:				
Court fines	102,477	102,477	70,381	(32,096)
Red light citations	97,000	97,000	46,008	(50,992)
Code enforcement/parking fines	2,500	2,500	4,184	1,684
Total licenses and permits	<u>201,977</u>	<u>201,977</u>	<u>120,573</u>	<u>(81,404)</u>
Investment earnings	9,543	9,543	13,838	4,295
Impact fees	-	-	1,994	1,994
Miscellaneous	9,500	9,500	27,860	18,360
Total revenues	<u>\$ 3,281,756</u>	<u>3,426,756</u>	<u>3,394,646</u>	<u>(32,110)</u>

(Continued)

CITY OF EDGEWOOD, FLORIDA
General Fund
Budgetary Comparison Schedule
For the year ended September 30, 2018

	<u>Budgeted amounts</u>		<u>Actual</u>	<u>Variance with Final Budget - Positive (Negative)</u>
	<u>Original</u>	<u>Final</u>		
Expenditures:				
General government:				
Financial and Administrative:				
Personal services	\$ 293,873	293,873	273,818	20,055
Operating expenditures	209,350	209,350	184,495	24,855
Capital outlay	33,000	33,000	47,484	(14,484)
Legal counsel	69,500	69,500	87,842	(18,342)
Comprehensive planning	35,000	35,000	91,141	(56,141)
Other general government	71,713	81,713	37,906	43,807
Total general government	<u>712,436</u>	<u>722,436</u>	<u>722,686</u>	<u>(250)</u>
Public safety:				
Law enforcement:				
Personal services	1,536,400	1,508,900	1,526,237	(17,337)
Operating expenditures	353,543	323,543	285,700	37,843
Capital outlay	7,500	55,000	54,701	299
Total law enforcement	<u>1,897,443</u>	<u>1,887,443</u>	<u>1,866,638</u>	<u>20,805</u>
Fire protection	627,239	627,239	624,554	2,685
Total public safety	<u>2,524,682</u>	<u>2,514,682</u>	<u>2,491,192</u>	<u>23,490</u>
Physical environment:				
Operating expenditures	257,798	265,798	266,503	(705)
Total expenditures	<u>3,494,916</u>	<u>3,502,916</u>	<u>3,480,381</u>	<u>22,535</u>
Deficiency of revenues over expenditures before transfers	(213,160)	(76,160)	(85,735)	(9,575)
Transfer out	-	(145,000)	(100,000)	45,000
Excess (deficiency) of revenues over expenditures	(213,160)	(221,160)	(185,735)	35,425
Fund balance				
Beginning of year	2,945,784	2,945,784	2,945,784	-
End of year	<u>\$ 2,732,624</u>	<u>2,724,624</u>	<u>2,760,049</u>	<u>35,425</u>

CITY OF EDGEWOOD, FLORIDA
General Fund
Budgetary Comparison Schedule
For the year ended September 30, 2017

	Budgeted amounts		Actual	Variance with Final Budget - Positive (Negative)
	Original	Final		
Revenues				
Taxes:				
Ad valorem taxes	\$ 1,431,593	1,431,593	1,452,906	21,313
Franchise and utility taxes	604,500	604,500	604,240	(260)
Local communications services tax	93,881	93,881	95,733	1,852
Total taxes	<u>2,129,974</u>	<u>2,129,974</u>	<u>2,152,879</u>	<u>22,905</u>
Licenses and permits:				
Regulatory licenses	35,000	35,000	37,845	2,845
Building, electrical and sign permits	12,250	12,250	46,185	33,935
Total licenses and permits	<u>47,250</u>	<u>47,250</u>	<u>84,030</u>	<u>36,780</u>
Intergovernmental revenues:				
State revenue sharing	115,352	115,352	99,578	(15,774)
Alcohol beverage licenses	1,300	1,300	1,266	(34)
Half-cent government sales tax	397,555	397,555	418,783	21,228
Grants	-	-	5,769	5,769
Other	1,500	1,500	1,781	281
Total intergovernmental revenues	<u>515,707</u>	<u>515,707</u>	<u>527,177</u>	<u>11,470</u>
Charges for services:				
Solid waste collection	280,000	280,000	287,608	7,608
Other	60,000	60,000	67,269	7,269
Total charges for services	<u>340,000</u>	<u>340,000</u>	<u>354,877</u>	<u>14,877</u>
Fines and forfeitures:				
Court fines	78,994	70,000	116,724	46,724
Red light citations	107,500	107,500	124,452	16,952
Code enforcement/parking fines	2,500	2,500	5,580	3,080
Total licenses and permits	<u>188,994</u>	<u>180,000</u>	<u>246,756</u>	<u>66,756</u>
Investment earnings	6,997	6,983	13,317	6,334
Miscellaneous	8,500	8,500	11,288	2,788
Total revenues	<u>\$ 3,237,422</u>	<u>3,228,414</u>	<u>3,390,324</u>	<u>161,910</u>

(Continued)

CITY OF EDGEWOOD, FLORIDA
General Fund
Budgetary Comparison Schedule
For the year ended September 30, 2017

	Budgeted amounts		Actual	Variance with Final Budget - Positive (Negative)
	Original	Final		
Expenditures:				
General government:				
Financial and Administrative:				
Personal services	\$ 261,250	261,250	234,595	26,655
Operating expenditures	202,902	202,902	162,814	40,088
Capital outlay	37,500	37,500	11,779	25,721
Legal counsel	65,000	65,000	70,305	(5,305)
Comprehensive planning	105,000	105,000	55,145	49,855
Other general government	63,523	63,523	32,768	30,755
Total general government	<u>735,175</u>	<u>735,175</u>	<u>567,406</u>	<u>167,769</u>
Public safety:				
Law enforcement:				
Personal services	1,499,270	1,499,270	1,494,211	5,059
Operating expenditures	351,138	351,138	260,648	90,490
Capital outlay	-	-	99,477	(99,477)
Total law enforcement	<u>1,850,408</u>	<u>1,850,408</u>	<u>1,854,336</u>	<u>(3,928)</u>
Fire protection	592,095	592,095	588,740	3,355
Total public safety	<u>2,442,503</u>	<u>2,442,503</u>	<u>2,443,076</u>	<u>(573)</u>
Physical environment:				
Operating expenditures	254,700	253,500	236,771	16,729
Total expenditures	<u>3,432,378</u>	<u>3,431,178</u>	<u>3,247,253</u>	<u>183,925</u>
Excess (deficiency) of revenues over expenditures before transfers	(194,956)	(202,764)	143,071	345,835
Transfer out	-	-	(110,000)	(110,000)
Excess (deficiency) of revenues over expenditures	(194,956)	(202,764)	33,071	235,835
Fund balance				
Beginning of year	2,912,713	2,912,713	2,912,713	-
End of year	<u>\$ 2,717,757</u>	<u>2,709,949</u>	<u>2,945,784</u>	<u>235,835</u>

CITY OF EDGEWOOD, FLORIDA

General Fund

Budgetary Comparison Schedule

For the year ended ~~September 30, 2016~~

	Budgeted amounts		Actual	Variance with Final Budget - Positive (Negative)
	Original	Final		
Revenues				
Taxes:				
Ad valorem taxes	\$ 1,373,543	1,393,543	1,400,849	7,306
Franchise and utility taxes	619,000	659,000	624,546	(34,454)
Local communications services tax	100,000	100,000	107,051	7,051
Total taxes	<u>2,092,543</u>	<u>2,152,543</u>	<u>2,132,446</u>	<u>(20,097)</u>
Licenses and permits:				
Regulatory licenses	35,000	35,000	37,074	2,074
Building, electrical and sign permits	14,650	32,650	46,361	13,711
Total licenses and permits	<u>49,650</u>	<u>67,650</u>	<u>83,435</u>	<u>15,785</u>
Intergovernmental revenues:				
State revenue sharing	109,000	124,000	88,787	(35,213)
Alcohol beverage licenses	600	600	1,328	728
Half-cent government sales tax	392,000	402,000	403,402	1,402
Grants	-	12,000	12,035	35
Other	1,500	1,500	1,945	445
Total intergovernmental revenues	<u>503,100</u>	<u>540,100</u>	<u>507,497</u>	<u>(32,603)</u>
Charges for services:				
Solid waste collection	275,000	285,000	284,468	(532)
Other	37,000	62,000	65,184	3,184
Total charges for services	<u>312,000</u>	<u>347,000</u>	<u>349,652</u>	<u>2,652</u>
Fines and forfeitures:				
Court fines	79,494	159,494	102,326	(57,168)
Red light citations	181,748	229,248	275,938	46,690
Code enforcement/parking fines	2,100	2,100	2,436	336
Total licenses and permits	<u>263,342</u>	<u>390,842</u>	<u>380,700</u>	<u>(10,142)</u>
Investment earnings	7,685	9,185	11,902	2,717
Impact fees	-	-	600	600
Miscellaneous	7,495	156,591	56,290	(100,301)
Total revenues	<u>\$ 3,235,815</u>	<u>3,663,911</u>	<u>3,522,522</u>	<u>(141,389)</u>

(Continued)

CITY OF EDGEWOOD, FLORIDA
General Fund
Budgetary Comparison Schedule
For the year ended September 30, 2016

	Budgeted amounts		Actual	Variance with Final Budget - Positive (Negative)
	Original	Final		
Expenditures:				
General government:				
Financial and Administrative:				
Personal services	\$ 231,472	228,472	203,786	24,686
Operating expenditures	203,598	224,694	168,698	55,996
Capital outlay	20,000	25,000	54,901	(29,901)
Legal counsel	65,000	81,000	71,305	9,695
Comprehensive planning	40,500	40,500	37,081	3,419
Other general government	59,368	75,868	41,898	33,970
Total general government	<u>619,938</u>	<u>675,534</u>	<u>577,669</u>	<u>97,865</u>
Public safety:				
Law enforcement:				
Personal services	1,422,499	1,421,599	1,428,800	(7,201)
Operating expenditures	368,507	414,407	298,111	116,296
Capital outlay	-	-	134,022	(134,022)
Total law enforcement	<u>1,791,006</u>	<u>1,836,006</u>	<u>1,860,933</u>	<u>(24,927)</u>
Fire protection	565,011	567,011	565,194	1,817
Total public safety	<u>2,356,017</u>	<u>2,403,017</u>	<u>2,426,127</u>	<u>(23,110)</u>
Physical environment:				
Operating expenditures	239,200	243,700	237,624	6,076
Total expenditures	<u>3,215,155</u>	<u>3,322,251</u>	<u>3,241,420</u>	<u>80,831</u>
Excess (deficiency) of revenues over expenditures before transfers	20,660	341,660	281,102	(60,558)
Transfer out	-	(321,000)	(317,172)	3,828
Excess (deficiency) of revenues over expenditures	20,660	20,660	(36,070)	(56,730)
Fund balance				
Beginning of year	2,948,783	2,948,783	2,948,783	-
End of year	<u>\$ 2,969,443</u>	<u>2,969,443</u>	<u>2,912,713</u>	<u>(56,730)</u>

CITY OF EDGEWOOD, FLORIDA
General Fund
Budgetary Comparison Schedule
For the year ended September 30, 2015

	<u>Budgeted amounts</u>		<u>Actual</u>	Variance with
	<u>Original</u>	<u>Final</u>		Final Budget - Positive (Negative)
Revenues				
Taxes:				
Ad valorem taxes	\$ 1,305,707	1,305,707	1,252,318	(53,389)
Franchise and utility taxes	522,200	594,200	619,245	25,045
Local communications services tax	113,932	113,932	116,186	2,254
Total taxes	<u>1,941,839</u>	<u>2,013,839</u>	<u>1,987,749</u>	<u>(26,090)</u>
Licenses and permits:				
Regulatory licenses	25,000	30,000	36,808	6,808
Building, electrical and sign permits	14,000	14,000	29,331	15,331
Total licenses and permits	<u>39,000</u>	<u>44,000</u>	<u>66,139</u>	<u>22,139</u>
Intergovernmental revenues:				
State revenue sharing	105,073	105,073	85,843	(19,230)
Alcohol beverage licenses	1,200	1,200	664	(536)
Half-cent government sales tax	370,665	380,665	394,709	14,044
Grants	9,000	9,000	11,000	2,000
Other	1,500	1,500	1,385	(115)
Total intergovernmental revenues	<u>487,438</u>	<u>497,438</u>	<u>493,601</u>	<u>(3,837)</u>
Charges for services:				
Solid waste collection	310,000	310,000	282,165	(27,835)
Other	38,000	38,000	37,082	(918)
Total charges for services	<u>348,000</u>	<u>348,000</u>	<u>319,247</u>	<u>(28,753)</u>
Fines and forfeitures:				
Court fines	103,000	113,000	92,198	(20,802)
Citation surcharge	4,494	4,494	-	(4,494)
Red light citations	-	42,000	148,916	106,916
Code enforcement/parking fines	1,400	1,400	3,550	2,150
Total licenses and permits	<u>108,894</u>	<u>160,894</u>	<u>244,664</u>	<u>83,770</u>
Investment earnings	7,785	7,785	12,589	4,804
Miscellaneous	6,250	9,250	19,070	9,820
Total revenues	<u>\$ 2,939,206</u>	<u>3,081,206</u>	<u>3,143,059</u>	<u>61,853</u>

(Continued)

CITY OF EDGEWOOD, FLORIDA
General Fund
Budgetary Comparison Schedule
For the year ended September 30, 2015

	Budgeted amounts		Actual	Variance with Final Budget - Positive (Negative)
	Original	Final		
Expenditures:				
General government:				
Financial and Administrative:				
Personal services	\$ 164,147	180,547	179,290	1,257
Operating expenditures	142,443	132,343	136,114	(3,771)
Capital outlay	23,000	23,200	23,055	145
Legal counsel	65,000	59,000	45,371	13,629
Comprehensive planning	25,000	36,800	26,719	10,081
Other general government	35,668	35,368	34,632	736
Total general government	<u>455,258</u>	<u>467,258</u>	<u>445,181</u>	<u>22,077</u>
Public safety:				
Law enforcement:				
Personal services	1,317,060	1,353,060	1,340,861	12,199
Operating expenditures	397,065	359,065	279,383	79,682
Capital outlay	-	-	54,390	(54,390)
Total law enforcement	<u>1,714,125</u>	<u>1,712,125</u>	<u>1,674,634</u>	<u>37,491</u>
Fire protection	537,006	537,006	536,098	908
Total public safety	<u>2,251,131</u>	<u>2,249,131</u>	<u>2,210,732</u>	<u>38,399</u>
Physical environment:				
Operating expenditures	253,300	258,300	240,186	18,114
	<u>253,300</u>	<u>258,300</u>	<u>240,186</u>	<u>18,114</u>
Total expenditures	<u>2,959,689</u>	<u>2,974,689</u>	<u>2,896,099</u>	<u>78,590</u>
Excess (deficiency) of revenues over expenditures before transfers	(20,483)	106,517	246,960	140,443
Transfer out	-	(807,000)	(807,000)	-
Excess (deficiency) of revenues over expenditures	(20,483)	(700,483)	(560,040)	140,443
Fund balance				
Beginning of year	\ 3,508,823	3,508,823	3,508,823	-
End of year	<u>\$ 3,488,340</u>	<u>2,808,340</u>	<u>2,948,783</u>	<u>140,443</u>

			
As of 7.14.2020			
COVERAGE SUMMARY			
City of Edgewood			
City of Edgewood	2020-2021 Preferred	2019-2020 FMIT [expiring]	NOTES
Building Limit	\$ 1,259,782	\$ 1,259,782	
Contents Limit	\$ 270,000	\$ 270,000	
All perils deductible	\$ 1,000	\$ 1,000	
Named Storm deductible (hurricane)	2%	3%	PGIT has a Lower Hurricane Deductible
No Add'l Premium for newly added/purchased buildings	Included	None	Can't confirm if FMIT offers this.
Subject to a minimum	\$ 10,000	None	
Forms	Special	Special	
Coinsurance Penalty	NONE	NONE	
Blanket Limit	YES	Yes	
Valuation Basis	Replacement Cost	Replacement Cost	
Non Scheduled PITO [Property in Open]	included in property limit	\$ 100,000.00	PGIT schedules the PITO and includes in building limit vs FMIT does the same but also includes a non schedule limit.
Flood (excess of NFIP)	\$ 2,000,000	\$ 4,500,000	FMIT higher limit, which is n/a due to property limit for City is only \$1.529M
Earth Movement	\$ 2,000,000	Included limit	
Terrorism	\$ 1,000,000	\$ 5,000,000	
Boiler and Machinery	\$ 1,529,782	\$ 1,529,782	
Property Extensions	PREFERRED	FMIT	NOTES-See quote for full extensive list
Accounts Receivable	\$500,000	\$500,000	
Business Income	\$1,000,000	\$500,000	
Additional Expense	\$1,000,000	\$1,000,000	
Ordinance and Law	\$500,000	25% of loss	
Inland Marine	PREFERRED	FMIT	NOTES
Blanket unscheduled Limit	\$ 50,000	\$ 1,000,000	PGIT can offer 1m as well, but City doesn't have that much exposure.
Blanket Inland Marine Deductible	\$ 500	\$ 500	
Blanket Inland Marine Per Item Limit	\$ 25,000	\$ 15,000	Preferred higher limit allows more items allocated in blanket limit, which is better rates, ease of use and flexibility
Communication Equipment	included in blanket limit	included in blanket limit	
Contractors Mobile Eqpt Scheduled	included in blanket limit	included in blanket limit	
EDP equipment (unscheduled)	included in blanket limit	included in blanket limit	
Emergency services Portable Equipment (unscheduled)	included in blanket limit	included in blanket limit	
Fine arts (unscheduled)	included in blanket limit	included in blanket limit	
Other misc inland marine (unscheduled)	NONE	NONE	
Rented, borrowed, leased equipment (unscheduled)	included in blanket limit	\$ 50,000	
Valuable Papers	included in blanket limit	included	
Watercraft	NONE	NONE	
Watercraft deductible	n/a	n/a	
Blanket Items Valuation	ACV	ACV	
Crime Coverage	PREFERRED	FMIT	NOTES
Forgery and Alteration	\$ 50,000	\$ 50,000	
Theft, disappearance or Destruction	\$ 50,000	\$ 50,000	
Computer Fraud incl funds transfer fraud	\$ 50,000	\$ 500,000	
Employee dishonesty, incl faithful performance	\$ 50,000	\$ 50,000	
Deductible	\$ 1,000	NONE	
General Liability	PREFERRED	FMIT	NOTES
Bodily Injury and Property Damage	1,000,000	1,000,000	
Aggregate	NONE	NONE	
Employee Benefits Liability	1,000,000	1,000,000	
Deductible	NONE	NONE	
Defense Costs	Outside the limits	Outside the limits	

Form	Occurrence	Occurrence	
Deadly Weapon Protection	PREFERRED	FMIT	This is active shooter coverage
3rd party liability coverage	\$ 1,000,000.00	\$ 1,000,000.00	FMIT calls it Active Assailant
Form	Claims Made	Claims Made	
Law Enforcement Liability	PREFERRED	FMIT	NOTES
Liability Limit	\$ 1,000,000	\$ 1,000,000	
Aggregate	None	None	
Deductible	None	None	
Form	Occurrence	Occurrence	
Public Officials and EPLI	PREFERRED	FMIT	NOTES
Limit	\$ 1,000,000	\$ 1,000,000	\$2M Limit is additional \$883.00 per year
Aggregate	\$ 1,000,000	NONE	\$2M Aggregate limit option is included in the \$883 above. FMIT offers a no aggregate which is superior. Loss Runs demonstrate no claims for Public Officials since 2014.
Deductible	NONE	NONE	
Employment Related Practices Liability [EPLI]	\$ 1,000,000	\$ 1,000,000	\$2M limit is included in \$883
Form	Occurrence	Occurrence	
Defense Costs	Outside the limits	Outside the limits	
Inverse Condemnation	\$ 300,000.00	300,000	
Cyber Liability	\$ 2,000,000	\$ 1,000,000	
Auto Coverage	PREFERRED	FMIT	NOTES
Auto Liability	\$ 1,000,000	\$ 1,000,000	
Deductible	NONE	NONE	
PIP	Statutory	Statutory	
Medical Pmts	\$ 2,500.00	\$ 500.00	
Uninsured Motorist	\$ 50,000.00	\$ 50,000.00	
Physical Damage (ACV)	\$ 427,130	\$ 427,130	
Comp/Collision Deductible	comp \$500/coll \$500	comp \$250/coll \$250	FMIT offers lower deductible.
# of auto units	16	16	
Workers Compensation	PREFERRED	FMIT	NOTES
Limits	Statutory	Statutory	
Employers Liability Limits	\$ 1,000,000	\$ 1,000,000	
Experience MOD	0.76	0.81	Used the 10/1/2020 NCCI Exp. Mod
Rated Payroll	\$ 1,116,158.00	\$ 1,100,045	used the 2020 adjusted payroll provided by Bea
			AGENCY CONTACT
			Contact: Jonathan Jallad
			Office: 407-775-7350
			jonathan@jalladinsurance.com



FLORIDA MUNICIPAL INSURANCE TRUST

October 1, 2019

RE: Renewal Coverage Agreement for the 10/01/2019 – 9/30/2020 Coverage Year

Dear Member of the FMIT Family,

Thank you for renewing with the Florida Municipal Insurance Trust (FMIT), administered by the Florida League of Cities (FLC). We appreciate your continued confidence and support and are so glad you are part of the FMIT family. As an FMIT Member, FLC staff will ensure you continue to receive high quality services and outreach. We look forward to our continued partnership throughout this 10/01/2019 – 9/30/2020 coverage year.

For more than four decades, the FMIT has been providing quality insurance and risk management solutions to Florida public entities, and the FMIT's fiscal position reflects one of financial strength with \$194 million in surplus and \$494 million in total assets. Additionally, all of FMIT's reinsurers are A-rated or better by A. M. Best. We continue to maintain a sound operating philosophy that equates to stability when you need us most.

With this letter, you will find your renewal Coverage Agreement. Please take some time to carefully review the document and give us a call should you have questions or comments.

Below are some of the highlights of the 10/01/2019 – 9/30/2020 coverage period:

- A summary of coverage agreement changes may be viewed on FMIT's website under your Member dashboard. You will see a hyperlink under **Your Insurance Policy** labeled **2019-20 Notice of Change in Policy Terms**.
- Cyber Liability (referred in the Coverage Agreement as "Information Security & Privacy Liability") has been a very topical coverage over the last few years. Cyber criminals are becoming increasingly more sophisticated and many organizations are not able to proactively prevent or detect data breaches due to limited human and financial resources. **Cyber Solutions** offers a robust selection of resources and training materials to help Florida Municipal Insurance Trust general liability policyholders successfully prepare for, investigate and respond to privacy or security breaches.
- Active Assailant Program: In recent times, we have seen a marked proliferation of domestic attacks. Certainly, if proper planning and training has not been put in place, and an attack results in loss of life, serious injury or substantial property damage, litigation can often follow. The Active Assailant Program is a comprehensive risk management program to assist in the assessment of potential threats and vulnerabilities, the development of effective contingency plans and a 24/7 response service in the event of an incident; thereby offering protection for an organization's people, property and reputation.
- Employment Law Advisor (ELA) is a preventative program available to those members with Employment Practices Liability through the FMIT. The ELA will give you legal guidance on employment practices liability issues from a Florida-based attorney with significant public sector employment law experience at **no cost** to you. Simply call **1-888-368-3648**.
- For FMIT Members with Property coverage, we continue to offer Property Damage Mitigation Coverage. With any Named Storm, many Members will experience property losses where services are needed, but the damages fall below the applicable Named Storm Deductible. This coverage allows FMIT to provide immediate stabilization services through its disaster recovery partnership with **Synergy** and its robust vendor network. Our goal is returning you to business-as-usual as efficiently as possible. This coverage offers a **\$500,000 per-occurrence limit with no deductible** and is in addition to your Extra Expense coverage and limits. These services were invaluable to Members after consecutive years of major weather events and proved to help Members in the Panhandle tremendously in the aftermath of Hurricane Michael in October 2018.

Once again, thank you for your continued support of the FMIT. We look forward to being your insurer of choice for many years to come. Please do not hesitate to contact us should you have any questions or concerns.

Sincerely,

Chris Krepcho, *Director of Insurance Services*

From: Florida Municipal Insurance Trust <jligon@flcities.com>
Sent: Thursday, July 16, 2020 3:01 PM
To: Bea Meeks
Subject: FMIT COVID-19 Liability Claims Update



FLORIDA MUNICIPAL INSURANCE TRUST

PROTECTING THE COMMUNITIES WE CALL HOME

FMIT COVID-19 Liability Claims Update

You may have seen the [FLC message](#) sent on Wednesday, as I have received many questions from FMIT Members about COVID-19 coverage effective October 1. In summary, the article identifies that many insurance carriers are about to attach "Communicable Disease Exclusions" (essentially COVID-19 exclusions) to liability policies. This means that many policies will likely not cover some (or all) types of liability claims for COVID-19 – whether directly or indirectly related to COVID-19. Even if COVID-19 is not the only contributing factor to the claim, many of these exclusions are broad enough to rule out both insurance proceeds and a legal defense.

I wanted to take a minute to clarify our policies and answer some of the questions raised in the FLC message to provide you with a better understanding of how the FMIT is approaching liability coverage related to COVID-19.

- **Are you going to impose a Communicable Disease Exclusion, or other COVID-related exclusion, in the upcoming policy renewal?**
 - **FMIT will NOT have a Communicable Disease Exclusion in the 2020-2021 policy.** There will not be a COVID-related exclusion for your professional liability coverage either. In fact, FMIT will be adding a Coronavirus Liability Endorsement to add back \$300,000 in general liability coverage for COVID-19 claims (Bodily Injury Liability and Property Damage Liability) for an exclusion that historically has been included in your policy. This is FMIT's approach to ensure we are here to help you defend COVID-19 claims and, when applicable, help indemnify you for these claims.

- **What lines of coverage and types of claims will it apply to?**
 - Not applicable to FMIT since there is no Communicable Disease Exclusion.
- **Will you provide a legal defense for the claims or will we have to hire our own attorney?**
 - Not applicable to FMIT since there is no Communicable Disease Exclusion.

FMIT's mission is to "Protect the Communities We Call Home." We are different than most insurers and uniquely positioned to provide coverage to Florida's local governments, while maintaining the economic vitality of our members and the FMIT.

While many insurers are including broad Communicable Disease Exclusions in renewing policies, the FMIT does not agree with this approach to eliminate such a timely and critical coverage to municipalities. Again, the FMIT will NOT be adding a Communicable Disease Exclusion to its 2020-2021 liability policy. This decision continues FMIT's history of being on the cutting edge of coverage thanks to our innovation and flexibility for the betterment of our membership family.

If you have any questions, please contact me at [John Ligon](#) or 386.479.3129.

Thank you for your support of FMIT as we continue to protect our cities during this unprecedented time.

Florida Municipal Insurance Trust | 125 E.Colonial Dr., Orlando, FL 32801

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Sent by jligon@flcities.com

**FLORIDA LEAGUE OF CITIES
SPONSORED INSURANCE PROGRAMS
DECLARATIONS**

I. DESIGNATED MEMBER: City of Edgewood
Address: 405 Bagshaw Way
Edgewood, FL 32809

II. COVERAGE PERIOD

From October 1, 2019 to October 1, 2020
12:01 A.M. Standard Time at the address of the Designated Member.

III. AGREEMENT NUMBER

Florida Municipal Insurance Trust (FMIT) FMIT #0159

IV. COVERAGES INCLUDED

General Liability
Automobile
Property
Workers' Compensation

V. ESTIMATED ANNUAL PREMIUM

Normal Premium	Expense Constant	Incentive Credit	Net Premium
\$91,157	\$200	\$(14,878)	\$76,479



Signature of Authorized Representative

October 1, 2019

Date

**FLORIDA MUNICIPAL INSURANCE TRUST
PROPERTY, ALLIED LINES AND CRIME
DECLARATIONS**

Agreement No.: FMIT #0159

I. DESIGNATED MEMBER
City of Edgewood

II. GOVERNMENT DESCRIPTION
Municipality

III. COVERAGE PERIOD
From October 1, 2019 to October 1, 2020 12:01 A.M. Standard Time at the address of the Designated Member.

	Premium Basis	Deductible/Type	Limit	Net Premium
IV. Property and Allied Coverages				\$6,090
Real Property*		\$1,000	\$1,259,782	Included
Personal Property		\$1,000	\$270,000	Included
Coinsurance:	Agreed Amount			
Valuation Basis:	Replacement			
Blanket**:	Cost			
Inflation Guard:	No			
Non-scheduled PITO Sub-Limit*			\$100,000	Included
Time Element				
Business Income	Per Extension	\$0		Included
Extra Expense	Per Extension	\$0		Included
Inland Marine	Valuation Basis:	Actual Cash		
		Value		
	Blanket:	Yes		Included
Valuable Papers	Per Extension	\$0		Included
Accounts Receivable	Per Extension	\$0		Included
Crime				
Forgery or Alteration		\$500	\$50,000	Included
Computer and Funds Transfer Fraud		\$500	\$50,000	Included
Bond				
Faithful Performance Blanket Bond		\$500	\$50,000	Included
Employee Theft - Per Loss Coverage		\$500	\$50,000	Included

V. This agreement includes these endorsements and schedules: See Schedule C

VI. ESTIMATED ANNUAL PREMIUM
Florida Municipal Insurance Trust (FMIT)

**Normal
Premium
\$6,090**

Florida League of Cities Sponsored Insurance Programs Since 1977

THIS DECLARATIONS AND THE SUPPLEMENTAL DECLARATIONS, TOGETHER WITH THE COMMON CONDITIONS, COVERAGE FORM(S) AND ENDORSEMENTS COMPLETE THE ABOVE NUMBERED AGREEMENT.

*Real Property limit is inclusive of Non-scheduled PITO Sub-Limit

**If a blanket limit is selected, the blanket limit applies only to Covered Property at locations contained in the Member's Property Schedule, subject to all coverage exclusions, deductible requirement(s) and other provisions of the Coverage Agreement.

Miscellaneous Property Coverages

FMIT #0159

October 1, 2019 - October 1, 2020

Business Income

All locations are covered under Coverage Extension 5h.

Extra Expense

All locations are covered under Coverage Extension 5e.

Limits on Loss Payment: 40%-80%-100%

Valuable Papers & Records

All locations are covered under Coverage Extension 5b.

Accounts Receivable

All locations are covered under Coverage Extension 5d.

Crime / Bond

Bond Type	Bond Limit	Deductible Amount
Employee Theft - Per Loss	\$50,000	\$500
Faithful Performance Blanket Bond	\$50,000	\$500

Forgery or Alteration

Limit	Deductible Amount
\$50,000	\$500

Computer and Funds Transfer Fraud

Limit	Deductible Amount
\$50,000	\$500

**FLORIDA MUNICIPAL INSURANCE TRUST
GENERAL/PROFESSIONAL LIABILITY COVERAGE AGREEMENT
DECLARATIONS**

I. DESIGNATED MEMBER

City of Edgewood

Agreement No.: FMIT #0159

II. GOVERNMENT DESCRIPTION

Municipality

III. COVERAGE PERIOD

From October 1, 2019 to October 1, 2020 12:01 A.M. Standard Time at the address of the Designated Member.

	Premium Basis	Deductible/ Type	Limit	Net Premium
IV. General/Professional Liability		\$0	\$1,000,000	\$37,009
Payroll:	361,507			
1. General Liability		\$0	Per Form	Included
a. Broad Form Property Damage		\$0	\$25,000	Included
b. Extra Contractual Legal Expense		N/A		Included
c. Fire Legal Liability		\$0	\$500,000	Included
d. Medical Attendants'/Medical Directors' Malpractice Liability		\$0	\$1,000,000	Included
2. Errors and Omissions Liability		\$0	\$1,000,000	Included
a. Employment Practices Liability		\$0	\$1,000,000	Included
b. Employee Benefits Program Administration Liability		\$0	\$1,000,000	Included
3. Law Enforcement		\$0	\$1,000,000	Included
Full Time with Arrest Powers:	13			
Part Time with Arrest Powers:	2			
Clerical:	3			
V. Breach Response & Cyber Liability				
Coverage Type: Claims-made and reported coverage per FMIT CYBER insuring agreement.				
Retroactive Period: Full prior acts coverage, except as noted in FMIT CYBER insuring agreement.				

Breach Response Services Limit:	Per-claim retention Equal to General/Professional Liability per-occurrence deductible in IV. above or the per-occurrence retention noted in Supplemental Declarations, whichever is less	\$1,000,000 Per occurrence and aggregate limit, in addition to Cyber Liability Limit	
Cyber Liability Limit:	Per-claim retention equal to General /Professional Liability per-occurrence deductible in IV. above or the per-occurrence retention noted in FMIT CYBER Endorsement Supplemental Declarations, whichever is less	\$1,000,000 Per-occurrence and aggregate limit	
First Party Loss			
Third Party Loss			
eCrime			
Criminal Reward	\$0	\$5,000 each loss	
	(See FMIT CYBER Endorsement Supplemental Declarations for all retentions)	(See FMIT CYBER Endorsement Supplemental Declarations for all coverage types, limits and sub-limits)	

VI. This agreement includes these endorsements and schedules: See Schedule A

VII. ESTIMATED ANNUAL PREMIUM

Florida Municipal Insurance Trust (FMIT)

Normal Premium	Incentive Credit	Net Premium
\$45,675	\$(8,666)	\$37,009

Florida League of Cities Sponsored Insurance Programs Since 1977

THIS DECLARATIONS AND THE SUPPLEMENTAL DECLARATIONS, TOGETHER WITH THE COMMON CONDITIONS, COVERAGE FORM(S) AND ENDORSEMENTS COMPLETE THE ABOVE NUMBERED AGREEMENT.

BREACH RESPONSE & CYBER LIABILITY COVERAGE SUPPLEMENTAL DECLARATIONS

Designated Member: City of Edgewood

Designated Member Address: 405 Bagshaw Way, Edgewood, FL 32809

Endorsement Number: CYBER 1019

Endorsement Period: From: October 1, 2019 To: September 30, 2020
At 12:01 a.m. Local Time at the Designated Member Address

	Limit	Retention
Endorsement Aggregate Limit of Liability:	\$1,000,000	
First Party Loss (Included in Endorsement Aggregate Limit)		
Business Interruption Loss:	\$1,000,000	each incident \$35,000
Cyber Extortion Loss:	\$1,000,000	each incident \$35,000
Data Recovery Costs:	\$1,000,000	each incident \$35,000
Liability (Included in Endorsement Aggregate Limit)		
Data & Network Liability:	\$1,000,000	each Claim \$35,000
Regulatory Defense & Penalties:	\$1,000,000	each Claim \$35,000
Payment Card Liabilities & Costs:	\$1,000,000	each Claim \$35,000
Media Liability:	\$1,000,000	each Claim \$35,000
eCrime (Included in Endorsement Aggregate Limit)		
Fraudulent Instruction:	\$100,000	each loss \$35,000
Funds Transfer Fraud:	\$100,000	each loss \$35,000
Telephone Fraud:	\$100,000	each loss \$35,000
Criminal Reward:	\$5,000	each loss \$0
Breach Response Services Aggregate Limit of Coverage: (In addition to Endorsement Aggregate Limit)	\$1,000,000	each incident \$35,000

**FLORIDA MUNICIPAL INSURANCE TRUST
AUTOMOBILE LIABILITY AND PHYSICAL DAMAGE
DECLARATIONS**

I. DESIGNATED MEMBER:
City of Edgewood

Agreement No.: FMIT #0159

II. GOVERNMENT DESCRIPTION
Municipality

III. COVERAGE PERIOD
From 10/01/2019 to 10/01/2020 12:01 A.M. Standard Time at the address of the Designated Member

IV. AUTOMOBILE	Premium Basis	Deductible/ Type	Limit	Net Premium
1. Automobile Liability	Per Schedule	\$0	\$1,000,000	\$2,645
Number of Vehicles:	16			
2. Uninsured Motorists Protection			\$50,000	Included
3. Personal Injury Protection			\$10,000	Included
4. Automobile Medical Payments			\$500	Included
5. Automobile Physical Damage	Per Schedule	Per Schedule	N/A	\$6,853

V. This Agreement includes these endorsements and schedules: See Schedule B

VI. ESTIMATED ANNUAL PREMIUM
Florida Municipal Insurance Trust (FMIT)

Normal Premium	Incentive Credit	Net Premium
\$9,735	\$(237)	\$9,498

Florida League of Cities Sponsored Insurance Programs Since 1977

THIS DECLARATIONS AND THE SUPPLEMENTAL DECLARATIONS, TOGETHER WITH THE COMMON
CONDITIONS, COVERAGE FORM(S) AND ENDORSEMENTS COMPLETE THE ABOVE NUMBERED
AGREEMENT.

**FLORIDA MUNICIPAL INSURANCE TRUST
WORKERS COMPENSATION AND EMPLOYERS LIABILITY COVERAGE AGREEMENT
DECLARATIONS**

I. DESIGNATED MEMBER:

Agreement No.: FMIT #0159

City of Edgewood

II. GOVERNMENT DESCRIPTION

Municipality

III. COVERAGE PERIOD

From 10/01/2019 to 10/01/2020 12:01 A.M. Standard Time at the address of the Designated Member

IV. A. Workers Compensation Insurance: Part One of the Agreement applies to the Workers Compensation Law of the state of Florida:

B. Employers Liability Insurance: Part Two of the Agreement applies to work in each state listed in item IV.A. The limits of our liability under Part Two are:

Bodily Injury by Accident \$1,000,000 each accident
 Bodily Injury by Disease \$1,000,000 policy limit
 Bodily Injury by Disease \$1,000,000 each employee

C. Other States Insurance: if any

D. This Agreement includes these endorsements and schedules: See Schedule D

V. ESTIMATED ANNUAL PREMIUM

Florida Municipal Insurance Trust (FMIT)

Normal Premium	Expense Constant	Incentive Credit	Net Premium
\$29,657	\$200	\$(5,975)	\$23,882

Florida League of Cities Sponsored Insurance Programs Since 1977

THIS DECLARATIONS AND THE SUPPLEMENTAL DECLARATIONS, TOGETHER WITH THE COMMON CONDITIONS, COVERAGE FORM(S) AND ENDORSEMENTS COMPLETE THE ABOVE NUMBERED AGREEMENT.

Bea Meeks

From: Jonathan Jallad <Jonathan@jalladinsurance.com>
Sent: Tuesday, July 14, 2020 12:06 PM
To: Bea Meeks
Cc: John Dowless
Subject: City of Edgewood Property, Liability and Work Comp Quote for 10/1/2020-2021 FY
Attachments: 20-21 Qte Property.Liability 7.14.2020.PDF; 20-21 Quote Workers Comp 7.13.2020.pdf; Coverage Summary.Premium Comparison.xlsx; Preferred_Marketing_Brochure03302020.pdf

Importance: High

Hi Bea,
Happy Tuesday.

I hope you had a nice weekend. Preferred does quotes different than the FMIT; they separate the Package quote [property, liability, equipment, automobile, crime, flood, etc] and Work Comp. I have 4 documents attached:

1. Package quote-
2. Work Comp quote
3. Excel File-coverage summary/premium summary- the bold items are where there are differences in the 2 programs.
4. Preferred marketing brochure

Overview

2020 Premium for Preferred is \$69,793 for the upcoming 2020 FY

2019 Premium for FMIT is \$76,479 which probably will increase on renewal unless you mention you got a quote from Preferred. The marketplace is becoming tighter and rates are increasing through out the state, which is unfortunate due to the Covid 19 financial impact on everybody.

2020 Preferred premium vs 2019 FMIT premium is a \$6,686 in savings or 9% [mind you we don't know the renewal offer you are getting from FMIT].

Similarities/Differences

Preferred and FMIT are very similar in coverages and size, however there are some key differences:

- Preferred is offering 2% Named Storm Deductible [hurricane] vs FMIT of 3%. This means a lower cost to the City for covered hurricane claims.
- Preferred does have a \$10,000 minimum on Hurricane claims vs FMIT has none. This means you could claim a bench for \$5k vs Preferred will require the bench to be associated with another building or other benches more than \$10k value. I'll explain in a phone call.
- Preferred has a higher blanket unscheduled inland marine limit of \$25,000 vs FMIT of \$15,000 which means you can include more items in blanket limit with Preferred [better rate, and simpler to manage for items like police radios, and more expensive items].
- FMIT offers a no aggregate limit for Public Officials Liability vs Preferred offers a \$1M, \$2M, or \$4M aggregate. We can discuss over a phone call to keep this email short. The additional cost to go from \$1M to \$2M in Public Officials Liability is \$883 per year.
- FMIT Cyber liability is \$1,000,000 vs Preferred is \$2,000,000 limit.
- Preferred and FMIT both offer online training, HR Helpline, Property Disaster Coordination and Preferred offers up to \$5,000 matching safety grant, so if the City invests in \$10,000 in safety items, Preferred will reimburse up to \$5,000.

Please confirm receipt and when can we set up a call to discuss/review.

Best Regards,



For twenty years we have worked to meet the insurance needs of Florida's Public Entities. As many insurers and excess insurers in the global marketplace are now including communicable disease exclusions in their policy forms, we recognize how important COVID-19 related coverage is for our membership and as such, we have continued to work diligently with our excess carrier partners to provide coverage to our members. The good news is we have been able to negotiate changes that will have minimal effect on the majority of our membership.

The Preferred coverage agreement does not have a communicable disease exclusion and we will not be implementing one for the 2020 renewal year. Coverage will be provided as **per expiring with one exception for coverage arising solely out of operation of the following:**

- Operation of any jail, prison, or detention facility; not including temporary holding facilities less than 24 hours.
- Operation of any elder care, respite care, senior care, nursing care, long term care, group care, or assisted living type facilities.

These operations will have a \$300,000 sublimit per occurrence and in the aggregate. This will apply to general liability and law enforcement liability. All other operations of the entity will remain as per expiring with the current broad form coverage at policy limits.

Does this sublimit also apply to defense costs? If the communicable disease claim arises out of any other type of operation, defense costs would be covered subject to the details of the specific claim and the terms and conditions of the coverage agreement. Defense costs for communicable disease claims related to the above listed operations would be included in and covered subject to the sublimit provided.

At Preferred we continue to work diligently for our members and to be there when they need us. Please let us know if you have questions or need further information regarding this important coverage.



Named Covered Party: City of Edgewood

Term: 10/01/2020 to 10/01/2021

Coverage Provided by: Preferred Governmental Insurance Trust

Quote Number: PK FL1 0482803 20-01 02 - 1

Coverage Description	Amount	Peril/Peril
Blanket Value Building & Contents Limit, per attached schedule	\$1,529,782	\$1,000 Per Occurrence All other perils 2% Per Occurrence for Named Storm, subject to minimum of \$10,000
Flood Limit – Per Occurrence and Aggregate Excess of NFIP, whether purchased or not	\$2,000,000	\$1,000 Per Flood, except zones A,V excess of NFIP whether purchased or not
Earth Movement Limit – Per Occurrence and Aggregate	\$2,000,000	\$1,000 Per Earth Movement
TRIA (Including Inland Marine if applicable)	\$1,000,000	\$1,000 Per Occurrence
Boiler & Machinery	\$1,529,782	\$1,000 Per Occurrence

Coverage Description	Limit
Accounts Receivable	\$500,000
Additional Expense	\$1,000,000
Animals	\$5,000
Business Income	\$1,000,000
Buildings Under Construction	If shown on Property Schedule
Debris Removal- limit shown or 25% of loss, whichever is greater, per occurrence	\$250,000 or 25% of loss, whichever is greater, per occurrence
Demolition, Ordinance and ICC	\$500,000
Duty to Defend	Included
Errors and Omissions	\$250,000
Expediting Expense	\$5,000
Fire Department Charges	\$25,000
Fungus Cleanup Expense	\$50,000
Lawns, Plants, Trees and Shrubs	\$25,000
Leasehold Interest	\$0
New Locations	\$2,000,000
Personal Property of Employees	\$50,000
Pollution Cleanup Expense	\$50,000
Preservation of Property	\$250,000
Professional Fees	\$ 20,000
Property at Miscellaneous Unnamed Locations	\$150,000
Recertification	\$10,000
Service Interruption Coverage	\$100,000
Transit	\$250,000
Vehicle Property Coverage	\$0

The brief description of coverage contained in this document is being provided as an accommodation only and is not intended to cover or describe all Coverage Agreement terms. For more complete and detailed information relating to the scope and limits of coverage, please refer directly to the Coverage Agreement documents. Specimen forms are available upon request.



Named Covered Party: City of Edgewood

Term: 10/01/2020 to 10/01/2021
 Coverage Provided by: Preferred Governmental Insurance Trust
 Quote Number: PK FL1 0482803 20-01 02 - 1

Automobile Coverage			
Coverage	Symbol	Limit	Deductible
Liability	1	\$1,000,000	\$0
Personal Injury Protection	5	Statutory	\$0
Added PIP	N/A	Not Included	N/A
Auto Medical Payments	2	\$2,500	N/A
Uninsured/ Underinsured Motorist	2	\$50,000	N/A
Physical Damage Comprehensive Coverage	2,8	Actual cash value or cost of repair, whichever is less, minus deductible. Hired Comprehensive limit: \$50,000	Per attached schedule Hired deductible: \$0
Physical Damage Collision Coverage	2,8	Actual cash value or cost of repair, whichever is less, minus deductible. Hired Collision limit: \$50,000	Per attached schedule Hired deductible: \$0
Garagekeepers Comprehensive Coverage	N/A	Actual cash value or cost of repair, whichever is less, minus deductible, for each covered auto per attached locations schedule, but no deductible applies to loss caused by fire or lightning.	N/A
Garagekeepers Collision Coverage	N/A	Actual cash value or cost of repair, whichever is less, minus deductible, for each covered auto per attached locations schedule.	N/A

Automobile Symbols	
1	Any "Auto"
2	Owned "Autos" only
3	Owned private passenger "Autos" only
4	Owned "Autos" other than private passenger "Autos" only
5	Owned "Autos" subject to No-Fault
6	Owned "Autos" subject to a Compulsory Uninsured Motorist Law
7	Scheduled "Autos" only
8	Hired "Autos" only
9	Non-owned "Autos" only
30	"Autos" left with you for service, repair, storage, or safekeeping.
* These are abbreviated descriptions. A full description of symbols is included in the coverage agreements	

Symbol 10 comp & collision:

Symbol 10 liability:

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Named Insured: City of Edgewood

Issue Date: 7/8/2020

Agent: LSJ Insurance Agency Inc. DBA ISU Jallad

Quote Number: WC FL1 0482803 20-01 01 - 1

Proposed Policy Period: From: 10/01/2020 To: 10/01/2021

Rating Basis Date: 10/01/2019

Schedule Page 3 of 4

Emp. Liability Limits: 1,000,000/1,000,000/1,000,000

Quotation Schedule of Operations

Period Effective: 10/01/2019

State: FL	<u>Experience Mod</u>	<u>Status</u>	<u>Effective Date</u>
	0.76	FINAL	10/01/2020

<u>Policy Loc</u>	<u>Insured Loc</u>	<u>Code</u>	<u>Classifications</u>	<u>Premium Basis</u>	<u>Rate</u>	<u>Estimated Premium</u>
0000	N/A	7720	POLICE OFFICERS & DRIVERS	775,465	3.43	\$26,598
0000	N/A	8810	CLERICAL OFFICE EMPLOYEES NOC	320,693	0.17	\$545
0000	N/A	9410	MUNICIPAL, TOWNSHIP, COUNTY OR STATE EMPLOYEE NOC	20,000	2.61	\$522
Total				1,116,158		\$27,666



Named Insured: City of Edgewood
 Agent: LSJ Insurance Agency Inc. DBA ISU Jallad
 Quote Number: WC FL1 0482803 20-01 01 - 1
 Proposed Policy Period: From: 10/01/2020 To: 10/01/2021
 Rating Basis Date: 10/01/2019
 Emp. Liability Limits: 1,000,000/1,000,000/1,000,000

Issue Date: 7/8/2020

Schedule Page 4 of 4

Quotation Schedule of Operations

State Level Summary

<u>Coverage</u>	<u>Factor</u>	<u>Deductible</u>	<u>Est. Annual Premium</u>
Manual Premium			\$27,666
Total Manual Premium			\$27,666
Subject Premium			\$27,666
Safety Program	2		\$(553)
Drug-Free Workplace	5		\$(1,356)
Total Subject Premium			\$25,757
Experience Mod	0.760		\$(6,182)
Total Modified Premium			\$19,575
Schedule Rating Factor			\$(979)
Total Standard Premium			\$18,596
Premium Discount			\$(782)
Estimated Segment State Premium:			\$17,814



Named Covered Party: City of Edgewood

Term: 10/01/2020 to 10/01/2021
 Coverage Provided by: Preferred Governmental Insurance Trust
 Quote Number: PK FL1 0482803 20-01 02 - 1

Coverage Description	Limit
Bodily Injury and Property Damage Limit	\$1,000,000
Personal and Advertising Injury	Included
Products & Completed Operations Limit	Included
Employee Benefits Liability Limit, per person	\$1,000,000
Herbicide & Pesticide Aggregate Limit	\$1,000,000
Medical Payments Limit	\$2,500
Fire Damage	Included
Sewer Backup and Water Damage Limit	\$10,000 no fault /\$200,000 at fault; subject to \$200,000 aggregate
PGIT MN-203 Part B Limit	\$300,000
General Liability Deductible:	\$0
Rating Basis	
Ratable Payroll:	\$340,693

Unmanned Aircraft		
Coverage Description	Limit	Deductible
Unmanned Aircraft	N/A	\$0

Law Enforcement Liability Coverage (Occurrences Form)		
Coverage Description	Limit	Deductible
Law Enforcement Liability	\$1,000,000 Per Person \$1,000,000 Per Occurrence	\$0
Rating Basis		
Full Time Officers: 10	Part Time Officers: 1	Vol Officers:

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Named Covered Party: City of Edgewood

Term: 10/01/2020 to 10/01/2021
 Coverage Provided by: Preferred Governmental Insurance Trust
 Quote Number: PK FL1 0482803 20-01 02 - 1

Coverage Description	Limit	Retrospective
Public Officials Liability	\$1,000,000 per Occurrence/annual aggregate	\$0
<i>Retroactive Date:</i>		
<i>Rating Basis</i>		
<i>Total Payroll: \$1,116,158</i>		
Supplementary Payments: Pre-termination \$2,500 per employee/ \$5,000 annual aggregate		
Non Monetary: \$100,000 Aggregate		

Coverage Description	Limit	Retrospective
Employment Practices Liability	\$1,000,000 per Occurrence/annual aggregate	\$0
<i>Retroactive Date:</i>		
<i>Rating Basis</i>		
#FT emp: 19	# PT Emp: 1	#Volunteers: 0

Coverage Description	Limit	Retrospective
Cyber Liability	\$2,000,000 each claim	\$0
Media Content Services Liability	\$2,000,000 annual aggregate	
Network Security Liability		
Privacy Liability		
First Party Extortion Threat		
First Party Crisis Management		
First Party Business Interruption		
PCI DSS	\$500,000 sublimit	
Social Engineering	\$250,000 sublimit	
<i>Retroactive date: 10/01/2019</i>		
Voluntary Notification endorsement is included		

Extended Reporting Periods (only applicable for claims made)

If the Trust terminates or does not renew this Coverage Agreement (other than for failure to pay a premium when due), or if the Public Entity terminates or does not renew this Coverage Agreement and does not obtain replacement coverage as of the effective date of such cancellation or non-renewal, the Public Entity shall have the right, upon payment of the additional premium described below, to a continuation of the coverage granted by this Coverage Agreement for at least one Extended Reporting Period as follows:

- A. Automatic Extended Reporting Period - 60 days per PGIT MN 500
- B. Optional Extended Reporting Period - 12 months at additional premium per PGIT MN 500

The brief description of coverage contained in this document is being provided as an accommodation only and is not intended to cover or describe all Coverage Agreement terms. For more complete and detailed information relating to the scope and limits of coverage, please refer directly to the Coverage Agreement documents. Specimen forms are available upon request.



Named Covered Party: City of Edgewood

Term: 10/01/2020 to 10/01/2021
 Coverage Provided by: Preferred Governmental Insurance Trust
 Quote Number: PK FL1 0482803 20-01 02 - 1

Inland Marine Coverage		
Coverage Description	Limit	Exclusions
Blanket Unscheduled Inland Marine (subject to \$25,000 any one item, excludes Watercraft)	\$50,000	Per attached schedule
Scheduled Inland Marine	\$25,000	Per attached schedule
Total All Inland Marine	\$75,000	Per attached schedule

Crime Coverage		
Coverage Description	Limit	Exclusions
Forgery and Alteration	\$50,000	\$1,000
Theft, Disappearance or Destruction	\$50,000	\$1,000
Computer Fraud including Funds Transfer Fraud	\$50,000	\$1,000
Employee Dishonesty, Including faithful performance, per loss	\$50,000	\$1,000

Deadly Weapon Protection (Claims Made and Reported)		
Coverage Description	Limit	Exclusions
Third Party Liability Coverage	\$1,000,000	\$0
Crisis Management Services	Included	
Counseling Services	\$ 250,000 sublimit	
Funeral Expenses	\$ 250,000 sublimit	
Retro Date: 10/01/2020		
Coverage Highlights: Broad definition of Deadly Weapon Event, 24 hour Crisis Response Team Services		
Claims expenses are inside the limit of liability. Automatic Extended Reporting Period is 60 days.		

The brief description of coverage contained in this document is being provided as an accommodation only and is not intended to cover or describe all Coverage Agreement terms. For more complete and detailed information relating to the scope and limits of coverage, please refer directly to the Coverage Agreement documents. Specimen forms are available upon request.



Protecting the *Communities We Call Home*

RENEWAL QUOTE FOR 2020-2021

City of Edgewood

FMIT 0159

<u>Coverage</u>	<u>Deductible</u>	<u>Limit</u>	<u>Premium</u>
General/Professional Liability	\$0	\$1,000,000	\$38,886
Automobile Liability	\$0	\$1,000,000	\$3,107
Automobile Physical Damage	Per Schedule		\$7,675
Property	\$1,000	\$1,529,782	\$6,765
Workers' Compensation Experience Modification	\$0 0.76 10/1/20	Total Payroll \$1,116,158	\$23,204
TOTAL FMIT PREMIUM			\$79,637

*Includes: Drug Free Credit: No
Safety Credit: No

Note: Coverage summaries provided herein are intended as an outline of coverage only and are necessarily brief. In the event of loss, all terms, conditions, and exclusions of actual Agreement and/or Policies will apply.

City of Edgewood
Road inventory

6/11/2020

Street Name	Subdivision Name	Public / Private	Length (miles)	Sidewalk? Yes/No	Curb Type?	Paved? Yes/No	Road Condition	Note
Alleman Drive	Oak Lynn Estates	City	0.13	No	Vertical	Yes	Good	One location where a bird bath was present. Also some pavement cracking in the same area.
Avignon Court	Lake Jessamine Estates	City	0.03	Yes	Miami	Yes	Fair	minor cracking intersection of stratemeyer and avignon - standing water in curb flat spot
Bagshaw Way	City Hall-JJ Reaves Subdivision 502 Bagshaw Way is Unincorporated OC - Conway Plaza	City	0.13	Yes	Standard	Yes	Fair	minor cracking and some pavement unraveling all along the north curb line.
Casa Grande Court	Granada Woods	City	0.02	Yes	Miami	Yes	Fair	Minor Raveling, cracking, and uplift on curb. Someminor standing water in curb line. Broken curb in some parts of Cul-de-sac (CDS).
Casa Grande Drive	Granada Woods	City	0.11	Yes	Miami	Yes	Fair/Poor	Standing water on curbing, uplift on curbing and sidewalks from rooting on east and west side. 4674 Casa Grande Dr - uplift in gutter and sidewalk. Minor cracking in asphalt
Chenault Avenue	Lake Mary Court The unincorporated OC Chenault is Rockwood Estates	City	0.08	No	Miami	Yes	Fair/ Poor	pothole repair, fine cracks, patch repairs at 5531 in CDS
Commerce Drive	Mary Jess Commercenter	City	0.27	One side	Miami	Yes	Poor	Extensive block cracking 5500 - centerline cracking and edge cracking 5603 - standing water 5611 - 2 potholes forming in front of stormwater inlet
Costa Bravo Drive	Granada Woods	City	0.07	yes	Miami	Yes	good	some curb uplift from tree roots at 4695. Gutter in interseciton with Del Rio was holding water.
Creusot Court	Lake Jessamine Estates	City	0.12	Yes	Miami	Yes	Fair	minor cracking 5161 - cracked driveway apron and sidewalk 5143 - sidewalk uplift (no tree) 5107 - crack driveway apron, asphalt repair patch
Del Rio Street	Granada Woods	City	0.22	Yes	Miami	Yes	Fair	Standing water in gutter @ Coasta bravo/ Del Rio and Martinez/ Del Rio, curb and gutter being uplifted by the root (east of martinez)
Force Four Parkway	Force Four Commerce Center	City	0.10	Yes	Miami	Yes	Poor	Sitting water due to uplift from tree roots, severe raveling, exposed limerock in CDS, concrete pavement repair in CDS

								5008 - low spot in pavement and gutter (potential pothole) minor cracking minor raveling along gutter at inlet pavement raveling along gutter in cul de sac 5032 - large low spot in pavement
Oak Tours Drive	Lake Jessamine Estates	City	0.2	Yes	Miami	Yes	Fair/Poor	5036 - block cracking
Posada Drive	Granada Woods	City	0.09	Yes	Miami	Yes	Good	minor cracking around manhole in road
Silvera Court	Granada Woods	City	0.03	Yes	Miami	Yes	Fair	Raveling in CDS, minor cracking, uplift in curbing holding water back, sidewalk is overgrown, Silvera Ct & Dr curbing is broken up
Silvera Drive	Granada Woods	City	0.09	Yes	Miami	Yes	Good/ Fair	broken stormwater inlet, standing water in curbing, uplift in miami curbing due to tree stump
								East of R.R. - minor cracking, small block cracking 5505 - pothole, minor cracking 5077 - root uplift on sidewalk (both sides of roads) 5050 - large block cracking 5088 - cut square in driveway, standing water in gutter 5116 - sidewalk uplift (minor), broken sidewalk panel 5152 - asphalt patch from root uplift (still uplifting), sidewalk uplift 5160 - flat spot in curb, standing water asphalt repair edge of pavement 5172 - pothole (small)
Stratemeyer Drive	Lake Jessamine Estates	City	0.60	Yes	Miami	Yes	Fair	5145 - Driveway apron broken, asphalt patch in sidewalk (OUC utility crossing) 5112 - driveway apron broken
The Oaks Circle	River Oaks	City	0.27	Yes	Miami	Yes	Fair	5141, 5081, 5052, 5054, 5041, 5033, 5025, and 357 - driveway apron cracked
Toulon Drive	Lake Jessamine Estates	City	0.17	Yes	Miami	Yes	Fair	Small block cracking
								238 - two small potholes 215 and 217 - cracked driveway apron depression in cul de sac small cracking
Verzon Court	Lake Jessamine Estates	City	0.07	Yes	Miami	Yes	Fair/Poor	
Viscaya Avenue	Granada Woods	City	0.19	Yes	Miami	Yes	Fair	intersection of viscaya & silvera storm water inlet broken, viscaya storm water inlet cracked, patching in road & damage to storm drainage curb, some curb and gutter cracking mostly at joints, at 628 viscaya there is an uplift in curb and gutter due to roots, 617 viscaya storm water inlet basket needs to be reset, and at intersection of viscaya and martinez there is cracking at manhole due to improper compaction also a little depressed.
								block cracking (intermediate to small) 1267 - pavement uplift and untraveling, sidewalk uplift 1213 - sidewalk uplift 1224 - gutter is holding water (possible sag in gutter) 1236 - uplift on gutter, driveway apron uplift and small cracks in storm inlet 1237 - driveway apron uplift and washout under sidewalk 1255 and 1261 - uplift on driveway apron and sidewalk (also uneven) 1321 - broken sidewalk panel and uplift

								1320 - driveway apron uplift, asphalt low spot, curbing uplift
								1332 - large pool of standing water, asphalt and curb uplift due to tree
								1333 - uplift asphalt from tree, uplift of driveway apron and sidewalk, low spot on curb
Waterwitch Cove Circle	Waterwitch Cove	City	0.37	Yes	Miami	Yes	Poor	4825 - driveway uplift from tree roots broken, damaged gutter at tree
Waterwitch Point Drive	Waterwitch Cove	City	0.13	Yes	Miami	Yes	Fair/poor	4836 - sidewalk uplift
Windsong Road	Harbour Island	City	0.22	No	None	Yes	Good	minor cracking

Lake Gatlin Woods Court	Lake Gatlin Woods	City	0.22	No	Ribbon - outside	Yes	Fair/Poor	pavement raveling and pothole pavement raveling and uplift from tree roots 4935 - diseased oak tree existing pavement uplift from trees
Lake Mary Jess Shores Court	Lake Mary Jess Shores	City	0.23	Yes	Standard	Yes	Good	Road is good, very minor raveling at 5604. CDS has minor sidewalk uplift/cracking, storm inlet top cracked and exposed rebar, broken curb in CDS, sidewalk uplift, top cracked and exposed rebar on storm drain at 5653, 5645-5637 sidewalk uplift due to tree rooting, 5629 driveway apron uplift and cracking, 5535 uplift of the curb/ cracking the street, minor uplift of the sidewalk.
Laval Drive	Lake Jessamine Estates	City	0.36	Yes	Miami	Yes	Fair	intersection of laval and stratemeyer - pavement raveling and potential pothole minor crack cracks in drive aprons intermediate block cracking 5148 - small pothole 5160 small pothole, pavement depression around sanitary manhole, excessive cracking 5268 - pavement depression around sanitary manhole
Lazy Oaks Lane	Woods of Jessamine	City	0.12	No	Miami / standard @ CDS	Yes	Poor	CDS separation from coarse and fine aggregates in asphalt (aveling), depression due to tree roots, alligator cracks to base. Possible subbase deteriorating. Standing water in gutter, uplift in gutter and asphalt due to tree roots,
Leeward Way	River Oaks	City	0.1	Yes	Miami	Yes	Fair	near intersection of harbour island rd and leeward way - flat spot in gutter, signs of holding water cracks in sidewalk 5127 - west side of road - flat spot in gutter centerline cracking 5103 and 5092 - gutter broken all through cul de sac
Linson Court	Oak Lynn Estates	City	0.08	No	Vertical	Yes	Good	Minor cracking, 525 standing water, large block cracking and natural low spot
Lynwell Drive	Oak Lynn Estates	City	0.13	No	Vertical	Yes	Fair	Minor Cracking, 412 uplift from roots, and patch repair
Magnolia Street	Tropical Pines	City	0.04	No	None	Yes	Fair	service road behind commercial property
Mandalay Road	Mandalay Cove and Conway Shores	City	0.39	No	Miami	Yes	Fair	Large block cracking, 415 curb depress, 485 has standing water in curb line, minor cracking
Marseille Oaks Drive	Lake Jessamine Estates	City	0.1	Yes	Miami	Yes	fair/poor	sections of pavement unraveling along curb line. Grass growing up between asphalt and curb line.
Martinez Drive	Granada Woods	City	0.08	Yes	Miami	Yes	Good	Minor cracking and centerline cracks
Mary Jess Road (East)		City	0.4	Yes	Ribbon	Yes	Fair	Minor Cracking, medium block cracking and pavement raveling in one area
Mary Jess Road (West)		City	0.4	Yes	Ribbon	Yes	Fair/Poor	Patch work around manholes/ utility connection, patch crossing road for waterline @ suncoast, minimal cracking, some gatorback cracking.
								minor cracking curb cracking 4658 - asphalt and curb extreme uplift 4647 - asphalt and curb uplift 4626 - big pothole pavement unraveling and pavement cracking around storm inlet

Oak Cove Lane	Oak Cove	City	0.14	Yes	Ribbon	Yes	Fair	4609 - entire traffic island curbing broken
Oak Lynn Drive	Oak Lynn Estates	City	0.16	No	Vertical	Yes	Good	Minor cracking from previous pavement repairs.