DISTRICT MEETING AGENDA
January 19, 2026

Members of the public who wish to comment on matters before the District Board may do so in person at 1 East Drive, Key Largo, Florida.

1. AGENDA

1a. Call to Order

1b. Pledge of Allegiance

1c. Roll Call

2. APPROVAL OF AGENDA & MINUTES

2a. Approval of January 19, 2026 District Meeting Agenda

2b. Approval of January 5, 2026 District Meeting Minutes

3. PUBLIC COMMENT

4. CHAIRMAN REPORT

5. SECRETARY REPORT

6. OLD BUSINESS

7. NEW BUSINESS

7a. DISCUSSION/APPROVAL: KLFEMS District Operational Analysis Consolidation Study [Angle]

7b. DISCUSSION/APPROVAL: Tree Trimming at Station 25 [Mumper]

8. LEGAL REPORT

9. FINANCE REPORT

10. AMBULANCE CORPS REPORT

11. FIRE DEPARTMENT REPORT

12. COMMISSIONER ITEMS

13. DISTRICT MANAGER ITEMS

Action Items: None at this time

Non-Action Items:

1. **Job Description, Compensation, and Hiring Timeline**: Depending on the direction the Board takes on the results of the merger study, we will need to move forward with hiring my replacement so they are onboard prior to my departure on July 1 (if the board still elects to move in that direction). As such, following my report are a draft job description, a draft compensation package, and a suggested timeline for hiring. If necessary, I plan to submit these for approval at the next District meeting. Approval of these documents will give us the ability to begin advertising for the position. If the Board elects not to hire my replacement, I will refrain from submitting these documents for approval.

   I have also included in my report an example of a Key Largo Fire-EMS Chief/District Manager recruitment document.

2. **Community Involvement:**

   a. **Wounded Warrior Ride:** On Friday January 9, the Florida Keys Wounded Warrior Project began their annual *Soldier Ride* (bicycles) at the Upper Keys VFW. I am proud of the District's support of this ride. Fire and EMS apparatus were positioned at the start of the ride to cheer on the riders and support the cause. The ride is a countywide community event, starting in Key Largo on January 9 and ending in Key West on January 10.

   b. **Public Information and Transparency:** I began working with Streamline Web Design, along with Commissioner Mirabella and Carol Greco, on the District's new website. We are very close to finalizing the website and hope to go live with a test launch soon. In addition to providing a user friendly, interesting website for our customers, the new site will help us meet various statutory requirements incumbent upon Florida Special Districts.

14. NEXT MEETING

February 9, 2026 District Meeting (if required)
February 23, 2026 District Meeting

15. ADJOURN

DOCUMENTS

Al 2b. January 5, 2026 District Meeting Minutes
Al 7a. KLEMS Operational Analysis Consolidation Study
Al 7b. Conch Tree and Landscape Pro's Inc. Quote
Al 10a. KLVEMS November 11, 2025 Meeting Minutes
Al 10b. KLVEMS November 2025 Treasurer Report
Al 10c. KLVEMS December 2025 Treasurer Report
Al 10d. KLVEMS 2025 Yearly Statistics and December 2025 Statistics
Al 11a. KLVFD December 2025 Statistics
Al 13. District Manager Report

Persons who wish to be heard shall send submit a Speaker Request Form to the Chairman

2b.

DISTRICT MEETING MINUTES
January 5, 2026

Members of the public who wish to comment on matters before the District Board may do so in person at 1 East Drive, Key Largo, Florida.

1. AGENDA

1a. Call to Order

Chairman Allen called to order the District Meeting at 6:00 PM.

1b. Pledge of Allegiance

Commissioner Jenkins led the Pledge of Allegiance.

1c. Roll Call

Carol Greco called the roll. The following Commissioners were present: Chairman Allen, Commissioner Conklin, Commissioner Mirabella and Commissioner Jenkins. There was a quorum.

Also present in person were Carol Greco, Hunter O'Connor, District Manager William Lombardo, Chief Bock, Capt. Jones, Capt. Garrido and Jennifer Johnson.

2. APPROVAL OF AGENDA & MINUTES

2a. Approval of January 5, 2026 District Meeting Agenda

Commissioner Jenkins made a ***Motion to Approve the January 5, 2026 District Meeting Agenda*** to the Agenda. Commissioner Mirabella seconded, and the Board unanimously passed the motion.

2b. Approval of December 22, 2025 District Meeting Minutes

Commissioner Mirabella made a ***Motion to Approve the December 22, 2025 District Meeting Minutes***. Commissioner Conklin seconded, and the Board unanimously passed the motion.

Chairman Allen passed the gavel and made a motion to find cause to add item 7c for ***Discussion/Approval Purchase of Two Surplus Generators and Two Ambulances***. Commissioner Jenkins second. Commissioner Mirabella called no votes, and the Board unanimously passed the motion. Commissioner Mirabella returned the gavel back to Chairman Allen.

3. PUBLIC COMMENT

None

4. CHAIRMAN REPORT

None

5. SECRETARY REPORT

None

6. OLD BUSINESS

6a. DISCUSSION/STATUS: New Rescue Vehicles and EMS Building [Bock]

Chief Bock led a discussion regarding the status of purchase of trucks and building expansion. Further, that there was a miscommunication with the vendor and the placing of a hold on the build of the vehicles. Further discussions ensued regarding the next steps, i.e. bids for building expansion. Legal was directed to prepare an RFP.

7. NEW BUSINESS

7a. DISCUSSION/APPROVAL: KLEMS Audit Contract [O'Connor]

Attorney O'Connor led a discussion regarding the scope of work for additional audits previously discussed at the last meeting. The first regarding fire department and the preparation of fixed asset schedules for $1,250. As it was determined the Fire Department does not own any assets, and therefore should be removed from the audit. The second engagement letter pertains to EMS and the offer to prepare a fixed asset schedule for $2,500; additional service to assist management in the implementation of current credit losses and financial reporting under that for a fee of $5,000. The two services collectively are $7,500. Ms. Johnson indicated that she believes the $2,500 fee to prepare a fixed asset schedule is unnecessary as the Fire Department does not have any assets. However, she recommends moving forward with the $5,000 fee to address the EMS audit.

Commissioner Jenkins made a ***Motion to Approve the $5,000 Fee for Services for the EMS Audit***. Commissioner Conklin seconded, and the Board unanimously passed the motion.

7b. DISCUSSION/APPROVAL: Purchase of Gear Extractor [Garrido]

Capt. Garrido commented approval for the purchase of the gear extractor equipment was approved at the last meeting for $24,237.95. Further, that he has received a second option for the equipment from Unimac, which has been highly recommended by " Zach." The quote from Unimac is $21,159.00; meets NFPA 1851 standards. The department's current gear extractor is 20 years old; foundation rusted. Capt. Garrido recommends Unimac subject to legal review.

Commissioner Conklin made a ***Motion to Purchase of Unimac Gear Extractor Equipment Subject to Legal Review***. Commissioner Mirabella seconded, and the Board unanimously passed the motion.

7c. DISCUSSION/APPROVAL: Purchase of Surplus Generators and Ambulances

Discussions regarding the sale of the surplus generators and ambulance; whether they should be put out to bid or advertised. Attorney O'Connor advised that statute provides that property of a governmental unit estimated to be under $5,000 may be disposed of in the most efficient means as determined by the governmental unit. Chairman A determination of the items to be sold are the $5k threshold and therefore, can be sold.

Carlos Arango made a bid of $ 2,250.00 for the Cat Diesel Generator.

Commissioner Conklin made a ***Motion to Accept the Bid of $2,250.00 for the Caterpillar Generator***. Commissioner Jenkins Second seconded, and the Board unanimously passed the motion.

Carlos Arango made a bid of $1,800 for the John Deer Generator.

Commissioner Conklin made a ***Motion to Accept the Bid of $1,800.00 for the John Deer Generator***. Commissioner Jenkins Second seconded, and the Board unanimously passed the motion.

Carlos Arango made a bid of $2,250.00 for the 2009 Ford F450 Ambulance.

Commissioner Conklin made a ***Motion to Accept the Bid of $2,250.00 for the 2009 Ford F450 Ambulance***. Commissioner Jenkins Second seconded, and the Board unanimously passed the motion.

Carlos Arango made a bid of $1,650.00 for the 2003 Ford F450 Ambulance.

Commissioner Conklin made a ***Motion to Accept the Bid of $1,650.00 for the 2003 Ford F450 Ambulance***. Commissioner Jenkins Second seconded, and the Board unanimously passed the motion.

8. LEGAL REPORT

None

9. FINANCE REPORT

None

10. AMBULANCE CORPS REPORT

None

11. FIRE DEPARTMENT REPORT

Capt. Jones commented that there were two (2) structure fires; a brush fire at homeless encampment and a tiki hut at the county line.

12. COMMISSIONER ITEMS

Commissioner Jenkins commented that he had been approached by a couple of people regarding the District Manager being referred to as Deputy Chief 24. District Manager Lombardo clarified that this is his radio designation. Chairman Allen sent correspondence approving this designation.

13. DISTRICT MANAGER ITEMS

District Manager Lombardo thanked everyone for their assistance with the Operational Study over the Holidays and that a final document should be available for the next meeting.

13a. DISCUSSION: KLFREMS District Manager Report [Lombardo]

Action Items: ***None at this time.***

Non-Action Items:

1. Operational Analysis and Consolidation Study: ***We met with the J Angle Group to discuss the final review of the document, known as Technical Review #2. This includes primarily reviewing the document for any technical errors, incorrect, or mis-stated information. Completion of the document is expected in January and Jim Angle is requesting to present the results of the study to the Board at the January 19, 2026 regular Board meeting.***

2. Community Involvement:

a. Articles Submitted: ***I have been regularly submitting fire safety related articles to the publication Keys Weekly. Two of the most recent articles were entitled: Fire Safety for the Winter Holidays, and Every Second Counts, Plan Two Ways Out. Both of these articles are included with my report.***

Structure fires.

b. Public Information and Transparency: ***Chapter 189.069 of the Florida Statutes requires that specific information be posted on the District's official website. I am in the process of working with legal to update the District website to ensure all the information listed in the statute is straightforwardly available to the public.***

District Manager Lombardo made further comments regarding the fire department's personnel providing a fantastic job; proud to be working with these team members.

14. NEXT MEETING

Discussions were made regarding February meetings; however, the next District meeting will occur January 19, 2026. As the Board entertained February schedule, a motion was made.

Commissioner Jenkins ***made a motion to Cancel the February 9, 2026 District Meeting, unless required. The next February 2026 District Meeting will be February 23, 2026***. Commissioner Mirabella second, and the Board unanimously passed the motion

15. ADJOURN

Commissioner Mirabella made a ***motion to adjourn*** the meeting at 6:29 PM. Commissioner Jenkins seconded, and the Board unanimously passed the motion.

7a.

Key Largo
FIRE RESCUE & EMS DISTRICT
Key Largo, Florida

OPERATIONAL ANALYSIS

Consolidation Study

January
2026

J. Angle GROUP, LLC
727.639.4399 • Ocala, FL

Table of Contents

Acknowledgments

The J. Angle Group, LLC, wishes to extend its sincere appreciation to each individual and organization representing the agencies involved in this study, whose contributions and assistance made this project possible.

Our sincere appreciation is extended to each of you...

Key Largo Fire Rescue & EMS District Board

Anthony Allen
Commissioner 1 - Board Chair

Frank Conklin
Commissioner 2

Kenny Edge
Commissioner 3

George Mirabella
Commissioner 4

Michael Jenkins
Commissioner 5

Carol Greco
District Clerk

Key Largo Fire Department

Don Bock
Fire/EMS Chief

Sergio Garcia
Captain

David Garrido
Captain

Chris Jones
Captain

Key Largo Emergency Medical Services

Don Bock
Fire/EMS Chief

Roxanna Perez
Lieutenant

Adam Schussheim
Lieutenant

...and to each of the firefighters, officers, EMS providers, support staff, and elected and appointed officials that daily serve the citizens and visitors of Key Largo and Monroe County.

Introduction

This Operational Analysis and Consolidation Study for the Key Largo Fire Rescue & EMS District (KLFREMS) provides a comprehensive evaluation of current conditions, governance structures, financial sustainability, and service delivery performance for the district and its contracted agencies—Key Largo Volunteer Fire Department (KLFD) and Key Largo Volunteer Ambulance Corps (KLEMS).

The purpose of this study is not only to document existing challenges and opportunities but also to present actionable recommendations that will guide decision-makers toward improved efficiency, enhanced service quality, and long-term fiscal responsibility.

It is important to first recognize the women and men of the two contracted agencies—KLFD and KLEMS—who are a dedicated group of both volunteer and career members that provide a high level of care to the community. Regardless of whether the recommendations outlined is this document are adopted and implemented, the residents, business owners, and visitors to Key Largo can expect to continue to receive the high level of service to which they are accustomed.

Critical Issues

The analysis identifies critical issues, including staffing shortages, funding limitations, organizational structure, and mental health concerns, that impact operational effectiveness. It also highlights areas where duplication of effort and fragmented governance hinder optimal resource utilization. Based on these findings, the study explores multiple governance and operational models, including maintaining the status quo and pursuing full consolidation under the district.

Summary of Key Findings

- KLFD and KLEMS operate as independent 501(c)(3) corporations under contract with the district, creating overlapping administrative functions.
- Financial analysis shows growth in recurring expenses, primarily driven by personnel costs.
- Facilities and apparatus are generally in good condition, but aging infrastructure and equipment require planned capital investment.
- Service demand is dominated by EMS calls (approximately 70%), with peak activity between 9:00 a.m. and 8:00 p.m.

- Response times exceed NFPA 1710 benchmarks for turnout and travel, indicating opportunities for improvement.

Recommended Option

After evaluating multiple governance and operational models, **Option 2-C: Complete Consolidation with Fire/EMS Chief, Additional Staff, and Florida Retirement System (FRS) participation is recommended**. This option provides the greatest potential for:

- Operational Efficiency: Eliminates duplication and streamlines decision-making.
- Improved Service Delivery: Enhances staffing flexibility and resource deployment. Staffing with dual-certified members would allow the district to increase the effective response force using current EMS employees that are also firefighter certified.
- Financial Transparency: Consolidates all revenue streams and expenditures under one entity.
- Workforce Stability: Offers competitive benefits through FRS, improving recruitment and retention.

Financial Implications of Option 2-C

- Personnel Costs: Consolidation will require full integration of KLFD and KLEMS staff under the district, with FRS benefits. Personnel costs are projected to increase by approximately $400,000 annually for each four-person staffing increment, with cumulative additions reaching $2.38 million by FY 2030.
- Operating Expenses: These are expected to rise at an annual rate of 13.6%, consistent with historical trends but offset by efficiencies from unified operations.
- Capital Costs: An annual minimum capital reserve of $375,000 can be maintained, with planned apparatus and facility upgrades.
- Revenue: Ad valorem tax revenue will remain the primary source, supplemented by ambulance billing revenue (estimated at $325,000 annually, increasing by 3% per year).
- Millage Rate Impact: Forecast models indicate a gradual increase in millage rates from 1.1975 to approximately 1.60 mills by FY 2030 to sustain operations and reserves under the Consolidated model.

- Fund Balance: The district will maintain a strong reserve policy aligned with Government Finance Officers Association (GFOA) best practices, ensuring financial stability and disaster readiness.

General Recommendations

- Service Delivery & Performance (Data Analysis)
  - Recommendation A-1: Continue preparing for the implementation of the National Emergency Response Information System.
  - Recommendation A-2: Consider developing and adopting a Data Outlier Management Policy to help ensure the accuracy of incident records.
  - Recommendation A-3: As part of the implementation of NERIS, adopt a system and written policy for incident data review and quality improvement.
- Financial Recommendations
  - Recommendation B-1: Consider participation in the Public Emergency Medical Transportation Program.
- Management Components
  - Recommendation C-1: Complete a Community-Driven Strategic Plan.
  - Recommendation C-2: Conduct regularly scheduled staff meetings with administrative staff.
- Health, Wellness, & Safety Program
  - Recommendation D-1: Develop a Risk Management Plan.
  - Recommendation D-2: Install apparatus-mounted filtration systems on diesel vehicles.
  - Recommendation D-3: Ensure initial and annual physicals are conducted for all personnel.
  - Recommendation D-4: Establish a tracking program for traumatic events.

Like many fire service organizations, KLFREMS, KLFD, and KLEMS continually improve and evolve their operations. This report provides a snapshot of these agencies as of the time the information was gathered—beginning in late 2024 through 2025. It was not possible to capture all changes that may have been made during the report's development.

The following sections provide detailed analyses and supporting data for these recommendations, along with projected financial impacts and implementation strategies.

Together, these elements form a roadmap for creating a unified, resilient, and sustainable emergency services system for Key Largo.

Overview of the Communities Served

The following section provides a basic demographic overview of those communities served by the three agencies participating in this study.

Monroe County

The Key Largo Fire Rescue & EMS District (KLFREMS), the Key Largo Volunteer Fire Department or Key Largo Fire Department (KLFD), and Key Largo Volunteer Ambulance Corps or Key Largo Emergency Medical Services (KLEMS) provide their respective services to residents and visitors of Monroe County. Monroe County comprises 3,738 square miles, of which 983 square miles are land and 2,754 square miles consist of water.[1] As of July 1, 2023, the county's estimated population was 80,614.[2] This was a decline of 2,258 persons, or 2,7%, since 2020.

Key Largo

The Key Largo Fire Rescue & EMS District covers just over 20 square miles and has an estimated population of 11,674 residents as of 2023.[3] Nearly 4% of the population is age 4 or younger, while nearly 27% are seniors, are 65 and older.[4] Nearly 95% of the population lives in rural areas.[5] Data from Esri® indicated that the 2024 daytime population of workers was 5,427, while the daytime population of residents was 5,500.

The district has 5,163 households and 8,260 housing units, and an average household size of 2.26 individuals.[6] The average home value in 2024 was $866,574, with a median value of $741,766. In 2024, over 70% of homes were owner-occupied.[7] In 2022, at least 24% of households in the district had one person with a disability.[8]

English was the primary language spoken at home by the majority of residents, followed by Spanish and a combination of English and Spanish.[9]

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[1] Wikipedia.
[2] *American Community Survey*, United State Census Bureau.
[3] Esri 2024.
[4] Ibid.
[5] Esri 2024.
[6] Ibid.
[7] Esri 2024.
[8] Ibid.
[9] Ibid.

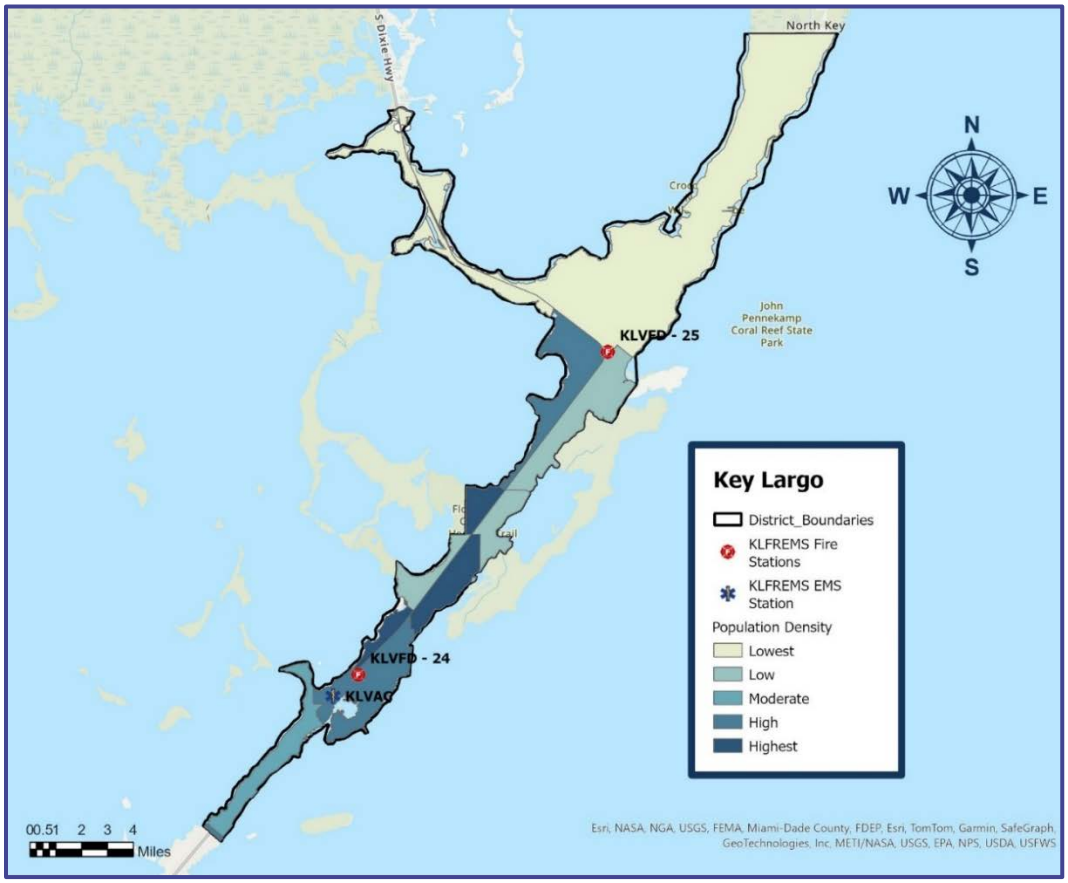
Income & Poverty

The 2024 median household income was $77,378, with a median net worth of $321,864.[10] The per capita income in 2024 was $57,332.[11] Nearly 19% of the population had an annual income of $200,000 or more. About 5% of the population in 2022 was below the poverty level, with a very small percentage being provided public assistance income.[12]

Business & Employment

Not surprisingly, most businesses in the district involve service organizations, retail trade, eating and drinking businesses, finance and real estate, and construction. Unemployment in 2024 was approximately 2%. Figure 1 illustrates the population density of the study area.

Figure 1: Key Largo Study Area Population Density



[10] Esri 2024.
[11] Ibid.
[12] U.S. Department of Health & Human Services.

Section I:
EVALUATION OF CURRENT CONDITIONS

Overview of the Organizations

This section provides a brief overview of each organization's current conditions.

Key Largo Fire Rescue & EMS District

The Key Largo Fire Rescue & EMS District is a special district in accordance with Florida law. The district functions as an umbrella organization for KLFD and KLEMS, providing legal and financial services, a District Clerk, and the Medical Director under contract.

Florida Special Districts

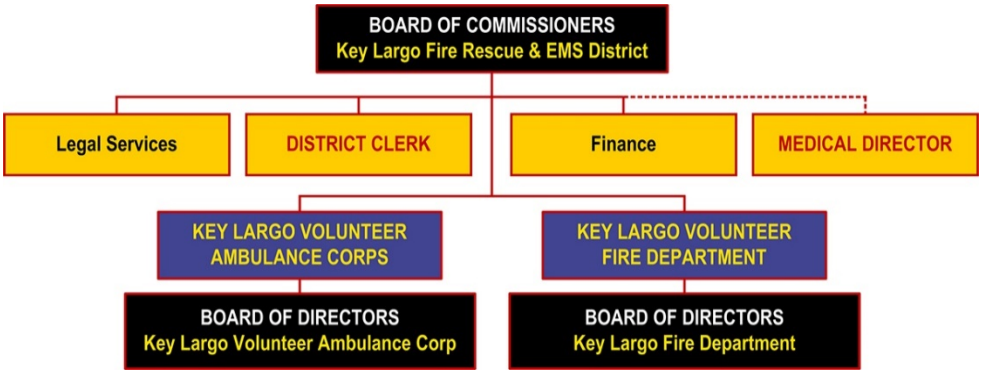
The Florida Constitution defines a "special district" as a unit of local government created for a special purpose, as opposed to a general purpose, which has jurisdiction to operate within a limited geographic boundary and is created by general law, special act, local ordinance, or by rule of the Governor and Cabinet."[13]

Governance & Lines of Authority

Special districts are units of local special-purpose government, such as counties and municipalities. Special districts, such as KLFREMS, provide local specialized governmental services and have limited, related, and explicitly prescribed powers. A five-member elected Board of Commissioners oversees KLFREMS.

Figure 2 illustrates the Key Largo Fire Rescue & EMS District.

Figure 2: KLFREMS Organizational Chart (2025)



[13] Section 189.012(6), Florida Statutes.

As shown in Figure 2, Key Largo EMS and the Key Largo Fire Department are overseen by their respective Boards of Directors. The EMS Chief and the Fire Chief (both positions held by the same individual) answer to their respective Boards of Directors.

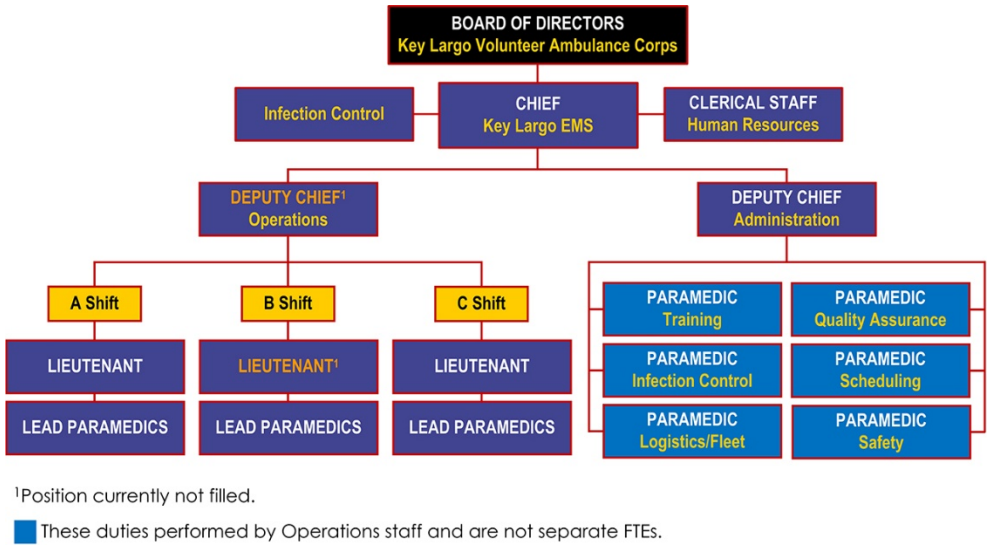
Key Largo Emergency Medical Services

The Key Largo Volunteer Ambulance Corps, Inc.—also known as Key Largo Emergency Medical Services—is a 501(c)(3) non-profit corporation established around 1955 and currently operating under the auspices of KLFREMS.

Governance & Lines of Authority

Figure 3 shows the current organizational chart of Key Largo Emergency Medical Services. As shown, the Chief answers directly to the five-member KLEMS Board of Directors and is responsible for managing the organization.

Figure 3: KLEMS Organizational Chart (2025)



[1]Position currently not filled.

These duties performed by Operations staff and are not separate FTEs.

As shown in Figure 3, the Chief supervises a Deputy Chief of Administration and a Deputy Chief of Operations (currently vacant). The Operations Division comprises three shifts, with a Lieutenant responsible for a total of five Lead Paramedics per shift.

The Deputy Chief of Administration supervises several Lieutenants assigned to training, safety, logistics, and other administrative support functions. The Chief manages infection control. Key Largo EMS maintains a membership ranging from 35 to 40 personnel.

Deployment & Operations

Key Largo EMS deploys its personnel and rescue trucks (ambulances) from Station 23 and Station 25. It serves an area of approximately 25 linear miles with an estimated resident population ranging from 13,188 to 14,000—which does not include the influx of year-round visitors.[14]

KLEMS maintains four rescue trucks equipped to provide advanced life support (ALS). Three rescues operate 24 hours daily. The rescue trucks are staffed with EMT-Basics (EMT-B) and EMT-Paramedics (EMT-P).

Medical Direction & Administrative Support

Medical Director & Quality Improvement

Key Largo EMS personnel provide patient care in accordance with the protocols promulgated by the Medical Director. The Medical Director participates in hands-on training and quality improvement through quarterly case reviews.

A Lieutenant is assigned as the Quality Assurance Officer and conducts reviews of electronic patient-care reports (ePCR) to ensure accuracy and compliance with the patient-care protocols.

Administrative Support

Administrative support consists of an on-shift Training Officer (TO) who implements monthly online continuing medical education (CME). In addition, the TO conducts in-service training on new equipment and arranges training sessions with external instructors.

The duties of the Logistics Officer include maintaining medical and other supplies necessary for patient care and general operations.

Key Largo Fire Department

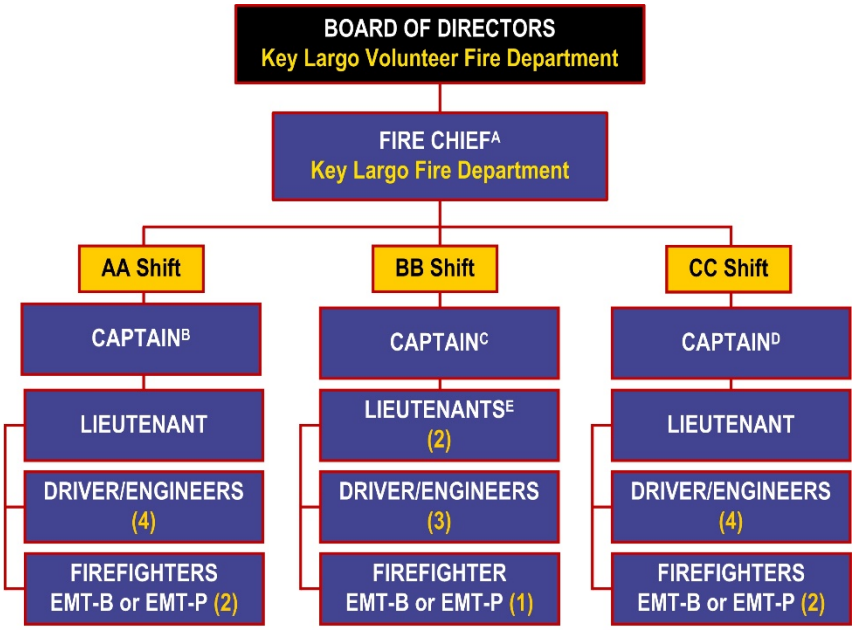
The Key Largo Fire Department, Inc. is a combination fire department functioning under the auspices of the Key Largo Fire Rescue & EMS District. The original volunteer fire department was established in 1950 and, in 2013, reformed as a new corporation after the district discontinued the old corporation's contract. KLFD is also a non-profit 501(c)(3) corporation.

[14] Key Largo EMS 2023 Annual Report.

Governance & Lines of Authority

Figure 4 is an illustration of the current KLFD organization. The Fire Chief—who also serves as the Emergency Management Coordinator and Infection Control Officer—reports directly to the Board of Directors.

Figure 4: KLFD Organizational Chart (2025)



[A]Also performs Emergency Management & Infection Control duties.
[B]Also performs Logistics functions.
[C]Also performs Training & Public Information functions.
[D]Also performs Fire Prevention duties.
[E] EMS MFR Program duties.

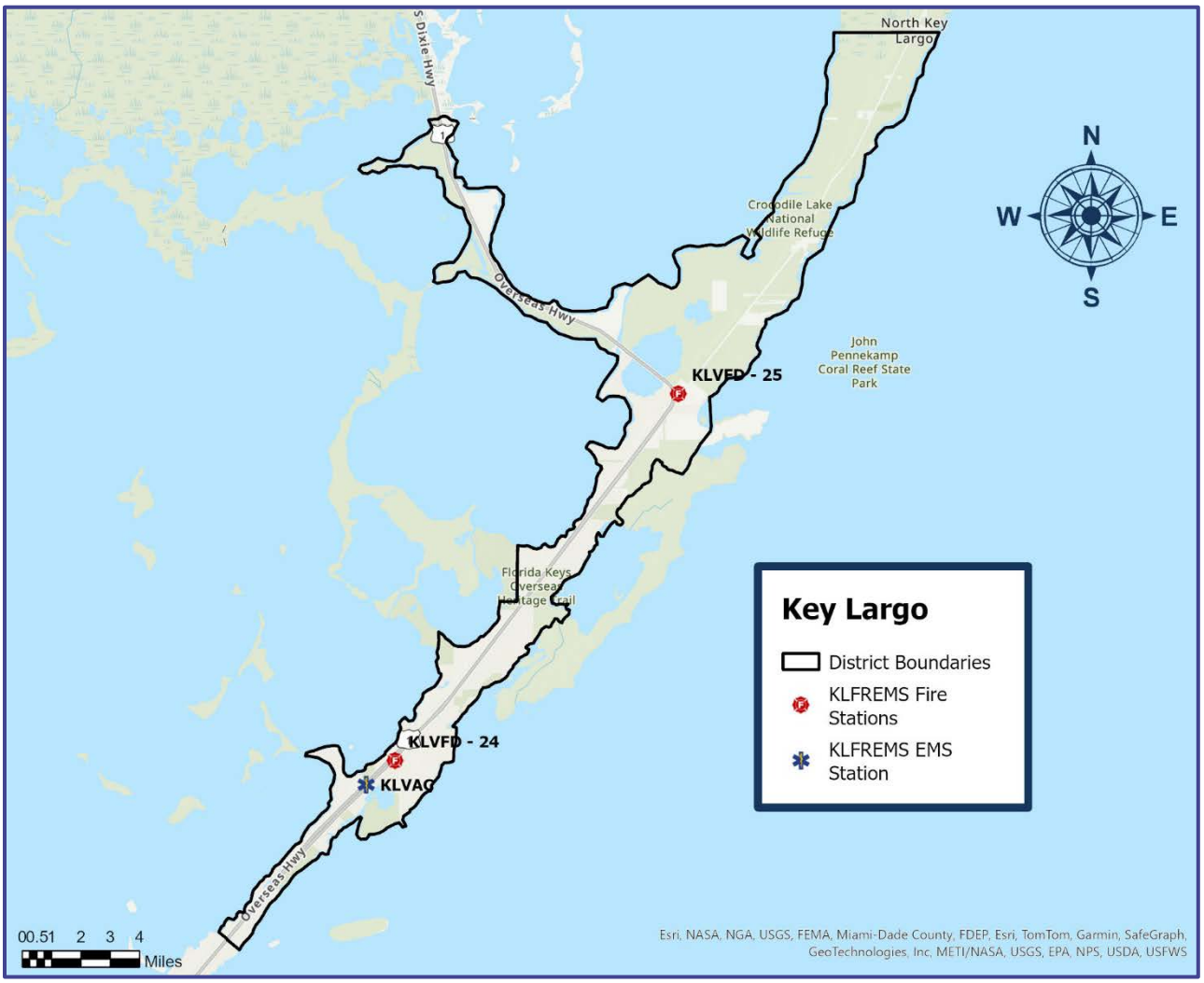
The Fire Chief maintains direct supervision over three Captains—each of whom is assigned to one of three shifts in operations. The Captains oversee the four shift Lieutenants, who supervise the Drivers/Engineers and Firefighters. The Firefighters may be certified as EMT-Basic or EMT-Paramedic.

As shown in the organizational chart, the Fire Chief and Captains perform other duties. The Fire Chief also serves as the Emergency Management Coordinator and Infection Control Officer. The AA Shift Captain is responsible for Logistics, the BB Shift Captain performs the Training and Public Information Officer (PIO) functions, and the CC Shift Captain is responsible for fire prevention activities.

Operations & Deployment

KLFD provides traditional fire suppression and wildland firefighting, medical first response (MFR) at the ALS level, and basic response to hazardous materials incidents. It serves an area of approximately 17 square miles with an estimated resident population of 12,443 persons—which does not include the influx of year-round visitors. Figure 5 shows the study area boundaries.

Figure 5: Key Largo Study Area Boundaries



The Key Largo Fire Department deploys its apparatus and personnel from two fire stations, both staffed 24 hours a day. In 2024, KLFD was assigned a Public Protection Classification (PPC®) rating of Class 4/4X by the Insurances Services Office (ISO). The PPC rating primarily impacts the insurance costs to businesses. Class 1 represents the highest and 10 the lowest. Figure 5 shows the service areas of KLEMS and KLFD.

Other Services Provided by KLFD

KLFD provides very limited public education, usually restricted to Fire Safety Week. Fire inspections, code enforcement, plan reviews, and fire-cause and arson investigations are done by the Monroe County Fire Marshal's Office.

Other Public Safety Resources

Dispatch & Emergency Communications

The Communications Division of the Monroe County Sheriff's Office (MCSO) serves as the county's primary Public Safety Answering Point (PSAP) by answering 9-1-1 calls (including non-emergency calls) and providing dispatch services and emergency communications for all public safety agencies—except for Ocean Reef and the City of Key West, which have their own dispatch centers.

MCSO is responsible for dispatching EMS, fire/rescue agencies, and sheriff's deputies. Key Largo residents do not pay any additional fees beyond property taxes for MSCO communication services. The Communications Division is headquartered in Marathon but has recently added a second facility in Plantation Key.

The Communications Division staff are trained to provide pre-arrival instructions to callers in medical emergencies and fire incidents. The Communications Division also serves as a control specialist for Trauma Star.

Mutual Aid Resources

The Key Largo Fire Department and Key Largo EMS have multiple options for obtaining mutual aid or automatic aid for fire suppression, rescues, ground emergency medical transport (GEMT), and other services.

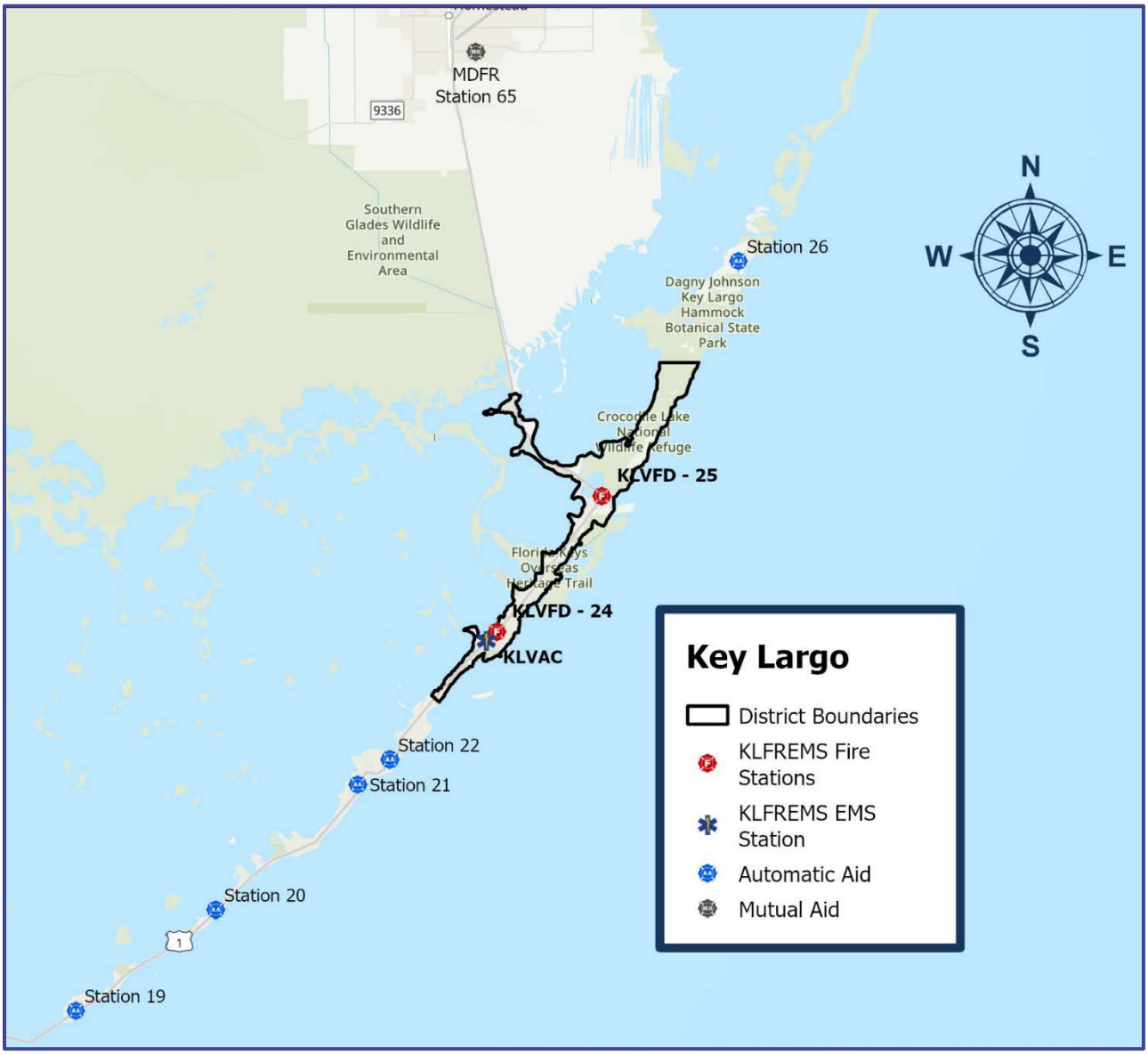
Figure 6 lists adjacent fire departments that will provide mutual aid to KLEMS and KLFD, along with the apparatus and staff available at those facilities.

Figure 6: Mutual Aid Resources Available to KLFREMS

Fire Department	Station No.	No. Engines	No. Aerials	Other Units	Staff
Miami-Dade Fire Rescue	#65	1	0	Rescue	7
Ocean Reef Public Safety	#26	1	1	Rescues (2)	8
Monroe County Fire Rescue	#22	1	0	Tanker, Rescue	4
Islamorada Fire Rescue	#21	1	0	Rescue	4
	#20	1	1	Rescues (2)	4
	#19	1	0	Rescue	4

Figure 7 shows the locations of those stations listed in Figure 6.

Figure 7: Automatic & Mutual Aid Stations Adjacent to Key Largo Agencies



Organizational Management & Planning

Management & Administration

Managing a public safety organization effectively is complex, often impacted by financial constraints, political pressures, and demanding community expectations. Today, such organizations must address these complexities by ensuring an efficient, flexible organizational structure; maintaining competencies; providing adequate responses; ensuring a qualified workforce; and achieving financial sustainability.

A well-organized and efficiently administered fire department or EMS organization has appropriate documentation, policies, and procedures. It clearly understands, acknowledges, and addresses internal and external organizational issues. Processes must also be established to address the flow of information and communication between the Key Largo public safety agencies and the citizens they serve. The J. Angle Group has analyzed each agency's management efforts in the following section.

Management Structure

As discussed previously, KLFREMS, as a Special Fire Control Taxing District in accordance with Florida Law, maintains an elected five-member Board of Commissioners. In addition, KLEMS has a five-member Board of Directors, and KLFD has a five-member Corporate Board of Directors. Therefore, 15 individuals are responsible for overseeing these organizations.

Strategic Planning

To be effective, the management of a public safety organization must be grounded in accepting and adopting solid Mission, Vision, Values, Goals, and Objectives Statements as a key part of creating a relevant and contemporary Strategic Plan.

Fire service and EMS organizations should create and maintain a Strategic Plan, complete with established and communicated goals and objectives, as well as metrics to measure effectiveness and achievement.

Mission, Vision, Values, Goals, and Objectives Statements are typically developed during a formal strategic planning process, leading to the creation and formal adoption of a written Strategic Plan. This process often includes the following components:

- Internal and external environmental scan (e.g., SWOT Analysis).
- Mission, Vision, and Values Statements.

- Initiatives, goals, and subordinate objectives with performance metrics or outcomes.
- Timelines assigned to each objective.
- The initiative manager assigned to each initiative.
- Responsible personnel are assigned to coordinate the achievement of objectives.

The Strategic Plan establishes timelines for accomplishing the goals and objectives and assigns them to appropriate personnel. In creating a Strategic Plan, goals and objectives are prioritized, and timelines are established to define a realistic, achievable workflow.

Personnel are then assigned to manage progress toward achieving each objective and to be accountable for their progress. All work and organizational activities should support the mission, propel the agency toward its vision, and reinforce its values.

Key Largo Fire Rescue & Emergency Medical Services District

While the Key Largo Fire & EMS District has not adopted specific Mission or Vision Statements, it does list the following goals for originally establishing the district:

- Offer residents a higher level of service at a lower cost.
- Provide more direct control over revenue and expenses.
- Streamline existing work processes to reduce administrative tasks.
- Foster volunteerism.
- Remain as volunteer departments.

Key Largo EMS Mission, Vision, & Values Statements

KLEMS has adopted a Mission Statement, Vision Statement, and a Values Statement. These are found in the *Key Largo EMS Annual Report 2023.* Its formal Mission Statement is as follows:

Mission Statement

The mission of the Key Largo Volunteer Ambulance Corps is to provide excellent, professional, and compassionate medical care for our community.

KLEMS Vision Statement

- It is the goal of Key Largo Volunteer Ambulance Corps to provide the highest level of care to the citizens and visitors of Key Largo.
- To create an environment that will help our members further their goals.
- Making a difference…one patient at a time.

KLEMS Values Statement

- Safety: Safety in our Operations and in our Community through education, through training, and leading by example.
- Professionalism: To be viewed in the eyes of our community as professionals both on and off duty.
- Caring & Compassion: Being supportive of our patients and their families, our members, friends, and neighbors through teamwork.
- Advocacy: Performing in the best interests of our patients, our community, our Corps, and its members.
- Progressive: To be known as a quality organization focusing on training, mentoring, best practices, and community relations.
- Teamwork: There is no failure through teamwork. We always look forward and learn from the past.

Key Largo Fire Department Mission

As stated on the department's website, the Mission Statement of KLFD is as follows:

Mission Statement

The Mission of the Key Largo Volunteer Fire Department is to provide the highest level of fire and rescue services possible through community involvement, education, and prevention. Their team of friendly and dedicated professionals will strive for excellence to serve our community in paradise.

Management Documents & Processes

Documentation of activities is necessary to meet a public safety organization's mission and is also a legal requirement in many aspects of fire department and EMS operations. Detailed and consistent documentation also provides a mechanism for measuring performance.

In organizations that provide some form of EMS, this can entail both clinical and operational performance. Developing and maintaining policies and procedures is critical to ensuring a stable, effective, and cohesive organization.

Figure 8 lists the KLEMS and KLFD elements concerning management documents and processes.

Figure 8: KLEMS & KLFD Regulatory Documents

Description	KLEMS	KLFD
Standard Operating Guidelines (SOG) in place	Yes	Yes
SOGs regularly updated	Yes	Yes
SOGs used in training evolutions	Yes	Yes
Organizational Policies in place	Yes	Yes
Policies internally reviewed for legal mandate	Yes	Yes
Internally reviewed for consistency	No	Yes
Training on policies provided regularly	Online	No
Process to ensure compliance with regulations	No	No

Internal Assessment of Critical Issues

The following discussion describes the critical issues facing KLEMS and KLFD from each agency's leadership perspective.

Key Largo EMS

Critical Issue 1: Staffing.

There are not enough applicants to meet current staffing needs.

Critical Issue 2: Funding.

With limited budgetary resources, it is difficult to meet all the department's needs while controlling spending.

Critical Issue 3: Retention.
It takes a minimum of three months for a Paramedic to become a lead medic. Many leave for larger departments in search of opportunities that KLEMS cannot offer.

Critical Issue 4: Structure.
[We] need a better chain of command to handle daily activities and incidents.

Critical Issue 5: Mental Health.
Stress, home life issues, finances, and post-traumatic stress disorder (PTSD) are becoming more common and need to be addressed.

Key Largo Fire Department

Critical Issue 1: Funding.
[Lack of funding] limits our ability to increase staffing, training, and infrastructure, among other things.

Critical Issue 2: Staffing.
[Additional staffing would improve] our ability to adequately respond to incidents and manage department needs.

Critical Issue 3: Training.
The better educated the staff is, the better their ability to perform the necessary jobs.

Critical Issue 4: Structure.
[KLVD is a] small department, thus limiting the number of advancements without becoming "top heavy." This also requires more advanced work from everyone.

Critical Issue 5: Mental Health.
Stress, home life issues, finances, and post-traumatic stress disorder (PTSD) are becoming more common and need to be addressed.

Except for "Training" and "Retention," both agencies identified the same critical issues:

- Staffing
- Funding
- Structure
- Mental Health

The four issues listed previously should be prioritized when considering the potential consolidation of the two agencies, along with issues related to training and retention.

Internal & External Communications

In today's communication environment, the public expects strategic, frequent, responsive, and thoughtful communication from its government and public safety agencies. Likewise, employees expect the same when disseminating internal messages. Without it, public and employee confidence in each respective organization can be severely damaged, and informal communication channels may be created to spread false and misleading information throughout the community and organizations.

External Communications

The Key Largo Fire Rescue & EMS District, KLEMS, and KLFD each maintain separate websites that provide basic information on their respective services and programs.

Key Largo Fire Rescue & EMS District

- About the District
- Commissioners
- Meetings/Minutes
- Departments (links to KLEMS and KLFD)
- Budgets & Audit
- Links & Resources
- Links to KLEMS and KLFD statistics
  - Statistics are outdated, from 2018
- Legislation

Key Largo EMS

In addition to its website, KLEMS maintains a Facebook® site. Its website contains the following:

- About the Organization
- Resources
- A link to the 2023 Annual Report

Key Largo Fire Department

In addition to its website, KLFD maintains a Facebook® site. Its website contains the following:

- About Us
- Fire Station Locations
- Staff Directory
- Emergency Services
- Informational Bulletin
- Incident Report Request
- Meetings
- Downloadable Files & Reports
- Links & Resources
- Contact

The Key Largo Fire Department website appears to be the most comprehensive of the three and utilizes updated web design technology. Its Facebook® pages are up to date. The Key Largo EMS website is very limited and contains outdated reports. The latest post on its Facebook® site is dated May 25, 2024.

Neither KLFD or KLEMS publishes a regular community newsletter about their activities, available fire safety and illness and injury prevention training, or other important information for the public.

Internal Communications

Regular internal communications are important to an adequately functioning public safety organization. Staff should be kept informed of significant issues or changes and should also have a means of communicating with management.

Key Largo EMS

KLEMS does not have regularly scheduled staff meetings but will meet when needed or requested. Only primary personnel and officers are provided with a KLEMS-assigned e-mail address. Other members utilize personal e-mail. The agency does not publish a staff newsletter or maintain an Intranet site for employees. Written memos are utilized when needed, and “all-hands” meetings are scheduled when necessary.

Key Largo Fire Department

KLFD does not have regularly scheduled staff meetings. All members are assigned a fire department e-mail address. The department does not publish an internal agency newsletter. Written memos are used when necessary. Management has an informal "open-door" policy, and the chain of command has been clearly communicated to the members. KLFD has an internal network which was implemented in August of 2024. Each employee and volunteer receives a log in and can access SOP's, policies, memos, etc.

Record Keeping & Document Control

Diligent and thorough documentation and analysis of public safety agency activities are critical in making sound management decisions and maintaining public transparency when presenting issues to the electorate or approving expenditures. Taxpayers and elected officials expect current and accurate data and information to make good decisions.

Both Key Largo EMS and the Key Largo Fire Department utilize a records management system (RMS) from ESO® Solutions.

Key Largo EMS

KLEMS uses the ESO® Emergency Medical Services RMS to generate electronic patient care records (ePCR). The software is password-protected. Data from the system is used to generate monthly operational reports and annual reports, both of which include various statistics. Paper records of cases involving KLEMS staff exposures are kept in a locked file. A process is in place for public records access requests.

Computers with access to the ESO® RMS are available to staff. Hard copies of any records are kept in a locked file cabinet. Vehicle records are kept by Ten-8 Fire & Safety, which maintains the KLEMS vehicles.

Key Largo Fire Department

KLFD uses the ESO® Fire RMS system to document fire, EMS, and other incidents, including staff exposures. The system is password-protected, the fire stations are secure with RIFD card locks, and the offices have key locks. Incident data is used to publish monthly and annual reports. Vehicle records are kept internally by Ten-8 Fire & Safety. A process is in place for public records access requests.

Contract providers maintain the following testing and associated records:

- SCBA testing

- Hose testing
- Ladder testing
- Pump testing
- Breathing air testing

Planning for Fire Protection & EMS

Well-managed public safety organizations spend considerable time and effort analyzing data to evaluate their effectiveness and efficiency in delivering high-quality emergency services. The two main areas of planning are:

- Emergency preparedness and response planning
- Administrative and organizational planning

Key Largo EMS

KLEMS reported that it relies on the Key Largo Fire Department for most of its planning.

Key Largo Fire Department

Administrative Planning

Administrative planning is critical to ensuring effective and efficient public safety service delivery to a community, yet emergency response planning efforts often overshadow it. Administrative planning can take many different forms, including:

- Master Planning
- Strategic Planning
- Succession Planning
- Community Development Planning
- Capital Equipment/Facilities/Apparatus Planning
- Community Risk Assessment/Standards of Cover
- Community Risk Reduction

A collaborative strategic planning process involving all levels within the organization and community stakeholders can lead to the formulation and adoption of realistic and achievable goals. A successful strategic planning process and outcomes should result in organizational improvements in policies and procedures, internal and external

communications practices, operational deployment, recordkeeping, and sustainable financial practices.

For mission, vision, and values, and strategic planning to be effective, they must be part of a "living" process, consciously evolving as KLFD grows and changes.

KLFD does not have an all-hazards Emergency Preparedness Plan, a contemporary Community Risk Assessment/Standards of Cover (CRA/SOC) document, or a Community Risk Reduction (CRR) plan.

Operational & Tactical Planning

KLFD maintains the following operational plans:

- Response planning
- Operational and incident command SOPs
- Mutual aid planning and agreements
- Disaster plan

Tactical planning includes:

- Pre-incident planning
- Pre-incident planning based on NFPA 1620
- Specific hazard plans
- Hazardous materials planning

Introduction to the Stakeholder Input

During the initial stages of planning this study, it became evident that engaging both internal and external stakeholders would be crucial for the following reasons:

1. **Bringing Diverse Perspectives**: Involving Firefighters, administrators, community members, and local officials brings varied insights, ensuring a comprehensive understanding of the merger's potential impacts and benefits.
2. **Addressing Needs and Concerns**: Engaging stakeholders helps identify specific needs, expectations, and concerns, enabling anticipation of challenges and potential resistance.
3. **Building Trust and Support**: Transparency through stakeholder involvement fosters trust and garners community and department members' support, streamlining implementation.
4. **Facilitating Communication**: Open dialogue ensures stakeholders stay informed, resolves misunderstandings, and enables active participation throughout the process.
5. **Improving Decision-Making**: Feedback from stakeholders enables better-informed decisions that align with community priorities and departmental needs.
6. **Fostering Collaboration**: Engagement encourages teamwork among departments and the community, fostering innovative solutions and a shared vision for future services.
7. **Assessing Community Impact**: Understanding community perspectives is crucial for evaluating potential effects. The first step in the feedback process was to identify the internal and external stakeholders. The groups included:

    - Internal Stakeholder Groups
        - Board members of KLFREMS
        - All members, including Board members of KLFD
        - All members, including Board members of KLEMS
        - Contract services (legal, financial, etc.)
    - External Groups
        - Residents of the district
        - Business owners in the district

Face-to-face meetings and online surveys were utilized to maximize participation in the process. A comprehensive summary of the results, along with further descriptions of each, is available in Appendix A.

Personnel Management & Staffing

The greatest asset for any organization is its personnel. Therefore, managing an organization's human capital is essential to achieving maximum production while ensuring employees enjoy a high level of job satisfaction. Job satisfaction is typically a combined result of several factors, including consistent management practices, a safe working environment, recognition of positive workforce practices, inclusion, equitable treatment, and the encouragement of workforce input.

The size and structure of an organization's staff depend on the organization's specific needs. Organizational priorities should align with the community they serve. Several national organizations provide staffing guidance and recommendations, including the Occupational Health and Safety Administration (OSHA), the National Fire Protection Association (NFPA), and the Center for Public Safety Excellence (CPSE).

Since the Key Largo Fire Rescue & EMS District contracts with KLFD and KLEMS, this section provides an overview of KLFD's and KLEMS's staffing configurations.

Two distinct staff groups are common in most fire and EMS organizations. The first is the administrative and support staff that directly serves internal customers by providing the management and support needed to deliver effective and efficient emergency services. Some support staff members provide direct specialty functions, such as public education and fire prevention functions, to external customers.

The second group is the operational staff, or internal customers, who provide emergency services to external customers and are typically the most recognized group among the citizens. Ensuring a balance between these two groups is essential for providing effective, efficient emergency services and high-quality customer service. For KLFD and KLEMS, this includes both paid staff and volunteers, who are also referred to as "paid-on-call."

Administrative & Support Staffing

Providing operational staff with the means and ability to respond to and mitigate emergencies safely, effectively, and efficiently is a primary responsibility of administrative and support staff.

Additional responsibilities of this group include planning, organizing, directing, coordinating, and evaluating the various programs utilized within the KLFREMS. In many cases, administrative and support staff concurrently handle a variety of responsibilities, some of which were not previously mentioned.

Key Largo Fire Rescue & Emergency Medical Services District

As previously discussed, KLFREMS contracts with KLFD and KLEMS for fire and EMS. Aside from the five-member Board of Commissioners and contractual agreements for legal, financial, clerical, and health services, KLFREMS has no administrative or support staff.

Key Largo Fire Department

KLFD operates as a combination fire department with paid full-time staff and volunteers (paid-on-call). From an administrative and support staffing perspective, limited resources are dedicated to these functions. Currently, only a Fire Chief is in place, who is a volunteer. While the three Captains handle many administrative responsibilities, they serve in operational roles and are included in the Operational Staffing section. Figure 9 illustrates the administrative and support staffing structure for KLFD.

Figure 9: KLFD Administrative & Support Staffing

Position Title	Number of Positions	Hours Worked per Week
Fire Chief	1	Volunteer[A]
Total:	**1**	

[A] This position is strictly a volunteer position which is allotted for a stipend only. Also serves as the KLEMS Chief.

Administrative and support staffing represents 4% of the total KLFD personnel. This percentage does not include KLFD volunteer operational personnel, as their numbers fluctuate. While the Fire Chief position is entitled to a salary, the current member does not accept it; thus, the previous notation was that of a volunteer.

Key Largo Emergency Medical Services

KLEMS operates as a combination EMS department with paid full-time staff, part-time staff, and paid-on-call personnel. Like KLFD, KLEMS operates with limited administrative and support staffing resources. Currently, the only full-time support staff member is the Office Manager. Administration includes the EMS Chief and Deputy Chief of Administration serving in volunteer roles.

Administrative and support functions such as information technology and EMS billing are contracted to third-party vendors. While the two Lieutenants handle many administrative responsibilities, they serve in operational roles and are included in the Operational Staffing section.

Figure 10 illustrates the administrative and support staffing structure for KLEMS.

Figure 10: KLEMS Administrative & Support Staffing

Position Title	Number of Positions	Hours Worked per Week
EMS Chief	1	Volunteer[A]
Deputy Chief	1	Volunteer
Office Manager	1	40
Total:	**3**	

[A] The EMS Chief is a part-time Paramedic who receives compensation per hours worked. One person holds both Fire and EMS Chief positions.

Administrative and support staffing accounts for 13% of total KLEMS personnel. This percentage does not include KLEMS volunteer operational personnel, as their numbers fluctuate. Additionally, the same individual holds the position of Fire Chief and EMS Chief.

Operational Staffing

As previously discussed, the operational staff is typically the face of any fire service organization due to their increased interaction with the citizens they serve. This group is involved with nearly every facet of the organization's operations.

Key Largo Fire Rescue & Emergency Medical Services District

Due to contractual agreements with KLFD and KLEMS for both fire and EMS services, KLFREMS has no operational employees.

Key Largo Fire Department

As previously discussed, KLFD operates as a combination fire department with paid full-time staff and paid-on-call personnel.

Figure 11 illustrates KLFD's paid operational staffing structure.

Figure 11: KLFD Paid Operational Staffing

Position Title	Number of Positions	Hours Worked per Week	Work Schedule
Captains/Paramedics	3	56	48/96
Lieutenants/Paramedics	3	56	48/96
Lieutenants/EMTs	1	56	48/96
Driver Engineers/Paramedics	6	56	48/96
Driver Engineers/EMTs	5	56	48/96
Firefighter/EMTs	5	56	48/96
Totals:	**23**		

A three-platoon system working 48-hour rotations, which yields an average 56-hour workweek, accomplishes shift operations for KLFD. KLFD operational personnel are paid on a 40-hour FLSA Work Period, and any hours over 40 are paid at 1.5 times the regular pay rate.

Currently, the minimum operational daily staffing goal for KLFD is six personnel responding from two fire stations on two front-line apparatus. However, the department reported that the minimum staffing goal was being increased to eight personnel at the time of this report. Additional apparatus is staffed and utilized depending on incident types and available personnel.

Figure 12 illustrates KLFD's volunteer operational staffing structure. It should be noted that volunteer staffing in KLFD fluctuates, and the number of members in Figure 12 was based on the relevant data provided at the time of this study.

Figure 12: KLFD Volunteer Operational Staffing

Position Title	Number of Positions	Hours Worked per Week	Work Schedule
Firefighter/EMTs	3	Varies	—
Firefighter/Paramedics	1	Varies	—
Total:	**4**		

As previously discussed, the KLFD volunteers are considered paid-on-call personnel. All members receive a stipend of $84 per 12 hours worked, up to a maximum of 240 hours, with a cap of $1,800 per month.

Key Largo Emergency Medical Services

As previously discussed, KLEMS operates as a combination EMS department with both paid full-time staff, paid part-time staff, and volunteers. Figure 13 illustrates the paid operational staffing of KLEMS.

Figure 13: KLEMS Paid Operational Staffing

Position Title	Number of Positions	Hours Worked per Week	Work Schedule
Lieutenants/Paramedics	2	48	48/96
Paramedics	17	48	48/96
Total:	**19**		

A three-platoon system of paid Paramedics working 48-hour shift rotations that yield an average 48-hour workweek—due to a “Kelly Day” cycle—accomplishes shift operations. However, at the time of this study, it was reported that current staffing levels do not allow for rotation.

KLEMS operational personnel are paid on a 40-hour FLSA Work Period, and any more than 40 hours are paid at 1.5 times the regular pay rate. The minimum operational daily staffing goal for KLEMS is six personnel, with responses from two stations on three ambulances. Staffing can be supplemented by volunteer personnel.

Figure 14 illustrates the operational staffing structure for KLEMS volunteers. It should be noted that volunteer staffing in KLEMS fluctuates, and the number of members in Figure 14 was based on relevant data provided at the time of this study.

Figure 14: KLEMS Volunteer Operational Staffing

Position Title	Number of Positions	Hours Worked per Week	Work Schedule
EMTs	7	Varies	—
Paramedics	4	Varies	—
Total:	**11**		

All members are entitled to $175.00 per 24-hour shift, with an average of 4–6 shifts per month.

Methodology for Incident Staffing

Providing the appropriate units with sufficient responders is critical for all emergency incidents, but it is especially true for fire suppression operations and high-acuity emergency medical incidents. From a fire suppression operations perspective, staffing methodologies are typically derived from the aforementioned national organizations. For example, OSHA safety regulations (CFR 1910.120) require that personnel entering a building involved in a fire must do so in groups of two.

Further, before personnel can enter a building, at least two additional Firefighters must be on-scene and assigned to conduct search and rescue in case the initial crew becomes trapped. This is referred to as the "two-in, two-out rule."

From an EMS incident perspective, in Florida, staffing laws are defined in Statutes 401 and Administrative Code Rule 64J. These documents mandate that at least two qualified individuals staff every ambulance. For advanced life support (ALS) services, such as those provided by KLEMS, at least one crew member must be a certified Paramedic.

Key Largo Fire Department

As previously discussed, KLFD has a minimum staffing requirement of six personnel per day. Several fire suppression apparatus are housed at the two KLFD fire stations, and cross-staffing is utilized to respond to specific dispatched emergencies. KLFD's actual response to incidents and performance will be analyzed separately in this report.

Figure 15 illustrates the current staffing model for KLFD.

Figure 15: KLFD Current Staffing Model

Station	Apparatus	Minimum Staffing
Station 24	Engine 24	3 personnel
Station 25	Engine 25	3 personnel
Total:		**6 personnel**

As previously discussed, cross-staffing is utilized to respond to specific dispatched emergencies. For Engine 24's crew, this can include an approved member responding in the tanker unit (T24) to a confirmed fire. For Engine 25's crew, this can include an approved member responding in the ladder truck (L25) to a confirmed fire.

Key Largo Emergency Medical Services

As previously discussed, KLEMS has a minimum staffing requirement of six personnel per day. As shown in Figure 16, two rescue units are housed at KLEMS's base station, and one rescue unit is housed at KLFD Fire Station 25. KLEMS's actual response to incidents and performance will be analyzed in a separate section of the report.

Figure 16: KLEMS Current Staffing

Station	Apparatus	Minimum Staffing
Station 23	Rescue 23	2 personnel
	Rescue 123	2 personnel
Station 25	Rescue 25	2 personnel
Total:		**6 personnel**

Staffing Practices

The following section provides a general overview of the staffing practices at KLFD and KLEMS. Since KLFREMS does not currently employ personnel, district-specific staffing practices are not included.

Application & Recruitment Process

Human capital is a fire or EMS organization's greatest asset, and hiring and retaining high-quality, capable employees is critical to organizational success. Therefore, a comprehensive hiring process begins long before a new employee becomes a member of either KLFD or KLEMS.

Although KLFD does not have an official recruitment program, job openings are listed on its website, along with a detailed flyer that defines minimum job qualifications and the application process. Additionally, KLFD posts job openings on the Florida State Fire Marshal's A-List Announcements.

A-List Announcements include training notices, public hearings, job openings, pertinent news, and important notices from the Bureau of Fire Standards and Training. The application process includes a minimum qualifications check, a reference check, a background check, a physical agility test, a written test, and an interview. Currently, no pre-employment physical is required as a condition of hire.

For volunteer positions—paid-on-call—KLFD advertises and requires the following documentation:

- CPAT certification from a nationally recognized organization (such as National Testing Network), completed within one year of application
- Completion of a 100-question written test
- FDLE background check
- Verification of employment
- I-9 verification
- Driver's license verification
- Certification history verification
- Physician's authorization
- Pre-employment drug test

Currently, the volunteer recruitment process does not include an interview.

Like KLFD, KLEMS does not have an official recruitment program, but job openings are found on its website, and a link to an employment application is included. KLEMS also posts job openings on the Florida State Fire Marshal's A-List Announcements and the department's Facebook page. The application process includes a minimum qualifications check, a reference check, a background check, a written test, and an interview. No pre-employment physical is required as a condition of hire, except for drug screening.

Disciplinary Process

Accountability is vital to accomplish a fire or EMS department's mission while ensuring an effective and efficient operation. Therefore, KLFD and KLEMS have disciplinary processes in place, communicated to their members through standard operating policies (KLFD) and policy manuals (KLEMS).

An appeals process is also part of the disciplinary process when disagreements arise. For KLFD, the appeals process is defined in the employee handbook. KLEMS's bylaws allow for an appeal to the Board of Directors. At the time of this report, KLFD had one recent litigation involving the termination of a volunteer member. KLEMS has no recent or pending litigation.

Testing, Measuring, & Promotional Process

Both KLFD and KLEMS have limited functional testing and measuring. For example, KLFD conducts in-house skills and performance evaluations every February through self-evaluations. A supervisory review follows this in August of each year. Additionally, KLFD conducts fitness-for-duty evaluations as part of the annual LIFESCAN® Physicals. KLEMS-only testing and measuring occur during an employee's probationary period. Assessment center formats are not utilized in promotions in either organization.

Labor Agreements

As previously discussed, KLFD and KLEMS are 501(c)(3) non-profit corporations. As such, neither department's employees are represented by a labor organization, and no collective bargaining agreements (CBAs) are in place.

Reports & Records

KLFD and KLEMS securely archive personnel records, including injury and accident reports, as well as medical and exposure records. KLFD personnel, performance, and health-based files are confidential and are electronically secured using ESO software. Hard copies of files are securely locked in file cabinets. The three operational Captains manage records responsibilities.

KLEMS personnel and health-based files are confidential and stored in hard copies, securely locked in file cabinets at the main office. A software system is utilized for personnel certifications. The Office Manager and the Recording Secretary are responsible for record-keeping.

Overall Staffing & Personnel Comparison Summary

Figure 17 provides a comparison of staffing and personnel practices for KLFD and KLEMS.

Figure 17: Staffing & Personnel Comparisons Summary

Staffing & Personnel	KLFD	KLEMS	Comments
Administrative & Support Staffing	1	3	KLFD/KLEMS Chief & KLEMS Deputy Chief are volunteers
% of Administrative/Support Staffing vs. Operational Staffing	4%	13%	—
Paid Operational Staffing	23	21	Combined operational staffing of 44
Minimum Daily Operational Staffing	6	6	KLFD in process of moving to 8
Operational Shift Schedule	48/96	48/96	56-hour workweek for KLFD & 48-hour for KLEMS
Application & Recruitment Process	Yes	Yes	Both utilize A-List
Labor Agreements	No	No	Neither is affiliated with a labor organization
Personnel Records Management	Yes	Yes	—
Discipline Process	Yes	Yes	Communicated through policy by KLFD & KLEMS
Testing, Measuring, & Promotional Process	Yes	Yes	Limited for both organizations

Health, Wellness, & Safety Programs

Fire and EMS organizations operate in inherently hazardous environments, necessitating the implementation of all reasonable precautions to limit exposure to hazards and ensure consistent medical monitoring. Therefore, wellness programs must include education on various topics, such as healthy lifestyles, illness and injury prevention, and—most recently—an emphasis on cancer prevention and mental health support.

Typically, the vital health and wellness task is addressed through numerous ongoing processes and comprehensive policies and procedures. The following section explains the health, wellness, and safety programs currently in place for KLFD and KLEMS. Since KLFREMS contracts out all services, no health and wellness programs are in place specifically for the district.

Medical Exams (Physicals)

Ensuring the health and wellness of fire and EMS personnel typically includes initial and ongoing medical exams. Within the fire service, medical exam programs should follow NFPA 1582: *Standard on Comprehensive Occupational Medical Programs for Fire Departments.*

A comprehensive medical exam program should also include an infectious control program based on NFPA 1581: *Standard on Fire Department Infection Control Program*, and a fitness-for-duty evaluation program that provides a process for return to duty. These best practice documents are also valuable when developing a comprehensive medical exam program for EMS providers. Figure 18 compares the current medical exams programs.

Figure 18: Medical Exams Programs

Medical Exams	KLFD	KLEMS
Medical Standards Established	Yes	No
Based on NFPA 1582 Standard	Yes	N/A
Initial Medical Exam Required	Yes	No
Periodic Medical Exams	Annually	No
Infection Control Program Meets NFPA 1581	Yes	Yes
Process in place for a Fitness for Duty Evaluation[1]	Yes	No

[1] Includes return to work.

Cancer

As rates of specific types of cancer continue to increase among Firefighters, scientifically proven by educational institutions like the University of Miami's Sylvester Comprehensive Cancer Center's Firefighter Cancer Initiative (FCI), fire service organizations are beginning to take a proactive approach toward protecting their members.[15]

A comprehensive cancer prevention program should offer a holistic approach to addressing this disease in the fire service, encompassing mitigation activities at fire stations, during on-scene incidents, and after incidents.

Besides the cancer risks associated with combating fire incidents, diesel exhaust is a significant threat to fire service personnel. According to the American Cancer Society[16], the Environmental Protection Agency (EPA) has classified diesel exhaust as "likely to be carcinogenic to humans."

In addition, the National Institute for Occupational Safety and Health (NIOSH) has determined that diesel exhaust is a "potential occupational carcinogen." Based on these factors and other overwhelming evidence, diesel exhaust is a likely pathway for exposures within the fire service. While EMS providers have limited exposure to fire incidents, diesel exhaust is still a significant threat.

In 2019, the Florida Legislature acknowledged scientific evidence linking firefighting to certain cancers. Based on this, Senate Bill 426 created Florida Statutes 112.1816, which mandated employer-funded cancer benefits for Firefighters. Under the terms of this law, eligible Firefighters diagnosed with certain types of cancer automatically are entitled to cancer-related benefits at no cost to the Firefighter, enhanced retirement disability and death benefits, and duty-related death benefits. It should be noted that Florida Statutes 112.1816 does not specifically address 501(c)(3) non-profit corporations such as KLFD.

[15] https://umiamihealth.org/sylvester-comprehensive-cancer-center/accomplishment-reports/2021/building-healthier-communities/firefighter-cancer-initiative

[16] www.cancer.org/cancer/risk-prevention/chemicals/diesel-exhaust-and-cancer.html.

Figure 19 compares cancer prevention programs currently in place for KLFD and KLEMS.

Figure 19: Cancer Prevention Program

Cancer Prevention	KLFD	KLEMS
Contamination Reduction Policy/Procedures in Place	Yes	Yes
Diesel Exhaust Protection	Yes	No
Decontamination Policy/Procedures in Place (PPE & SCBA)	Yes	Yes (PPE)
Extractors Provided	Yes	N/A
Training Provided (Awareness, Prevention, Mitigation, Risk)	Yes	Yes
Cancer Benefits in Compliance with Florida Chapter 2019-21	Yes	N/A
Exposure Tracking	Yes	N/A

Mental Health

An emphasis has recently been placed on mental health support for first responders. Notable increases in diagnosed post-traumatic disorders and suicide rates have been driving increased awareness of mental health support.

Comprehensive mental health programs should include components such as critical incident stress debriefings, employee assistance programs, substance abuse programs, and chaplain programs.

Fire and EMS organizations should also be tracking exposures related to traumatic events. Florida Statutes 112.1815[17] provides first responders with post-traumatic stress disorder (PTSD) provisions under workers' compensation coverage. However, benefits depend on specific qualifying events, making overall exposure tracking a critical component in protecting the first responder.

[17] www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=0400-0499/0440/Sections/0440.151.html

Figure 20 compares the mental health programs of KLFD and KLEMS.

Figure 20: Mental Health Programs

Mental Health	KLFD	KLEMS
Critical Incident Stress Debriefing (CISD) Available	Yes	Yes
Member Assistance Program (MAP)	Yes	Yes
Substance Abuse Policy/Program	Yes	Yes
Occupational Exposure Policy (Traumatic Events)	No	No
Chaplain Available	Yes	Yes
Exposure Tracking	No	No

Safety Programs

Providing and maintaining safe working conditions requires a variety of programs and initiatives. Developing and adhering to a comprehensive Risk Management Plan is critical. Such a plan should address risks associated with the following:

- Administration
- Facilities
- Training
- Vehicle operations
- Protective clothing and equipment
- Operations at emergency incidents
- Non-emergency services or activities
- Products of combustion, carcinogens, and other incident-related health hazards

The Risk Management Plan should include risk identification, risk evaluation, risk control, risk management monitoring, and the establishment of priorities. Additionally, fire organizations should have a personal accountability procedure, an incident management system, and a rehabilitation system that meets NFPA standards.

Per Florida Statutes 633.522, Florida Administrative Code 69A-62.043, and NFPA 1550: *Standard for Emergency Responder Health and Safety, Chapter 6*, fire organizations shall establish a Safety Committee that meets quarterly.

Additionally, all fire facilities should be inspected quarterly to address safety concerns and ensure compliance with applicable codes and regulations. These best-practice documents are also valuable when developing comprehensive safety programs for EMS providers.

Figure 21 compares the safety programs currently in place for KLFD and KLEMS.

Figure 21: Safety Programs

Safety Programs	KLFD	KLEMS
Comprehensive Risk Management Plan	Yes	No
Safety & Health Policy	Yes	No
Personal Accountability Procedure (NFPA 1550)	Yes	N/A
Incident Management System (NFPA 1550)	Yes	N/A
Rehabilitation System (NFPA 1584)	Yes	N/A
Traffic Incident Management	Yes	Yes
Post-Incident Analysis	Yes	No
Quarterly Facility Inspections	Yes (monthly)	No
Established Safety Committee	Yes	No

Health, Wellness, & Safety Programs Comparisons

Figure 22 summarizes the health, wellness, and safety programs currently in place for KLFD and KLEMS.

Figure 22: Summary of Health, Wellness, & Safety Programs

Description	KLFD	KLEMS	Comments
Medical Standards Established Based on NFPA 1582	Yes	No	
Cancer Contamination Reduction Policy/Procedures in Place	Yes	Yes	EMS does not currently have a cancer contamination policy.
Designated Health & Safety Officer	Yes	Yes	Position is deferred until the Deputy Chief position is filled.
Comprehensive Risk Management Plan	Yes	No	KLEMS uses KLFD's Plan
Safety & Health Policy	Yes	Yes	
Established Safety Committee	Yes	No	KLFD meets every three months or post-injury.

Florida Statutory Disease Presumption

In Florida, there are statutory disease presumptions (like cancer, heart disease, hypertension, tuberculosis, and certain communicable diseases) that apply only to Firefighters—and for some conditions, EMS personnel—that are employed by public agencies, municipal, county, special fire districts, or other governmental entities. Private-sector employes do not receive these presumptions, meaning they must prove direct work-related causation to access benefits.

Financial Overview

This section of the study provides background information on the historical and current financial condition of the Key Largo Fire Rescue & Emergency Medical Services District, as well as its contracted service providers, the Key Largo Fire Department and the Key Largo Emergency Medical Services. The KLFREMS District is an independent special district created by the Florida legislature in 2005 in accordance with Chapters 189 and 191, Florida Statutes, for the purpose of providing fire, rescue, and EMS services, specifically through contractual relationships with KLFD and KLEMS.[18]

The district originally had a millage cap of 1 mill but may exceed it—as it has done in both FY 24 and FY 25—only with voter approval.[19] Voters approved an increase in the district's maximum millage rate to 2 mills in the election on November 8, 2022. The purpose of the requested increase was outlined fully in Resolution 2022-02 adopted by the District Board on May 23, 2022.[20]

The district's fiscal year (FY) runs from October 1 through September 30. As part of its annual budget process, the district requires each contractor to prepare and submit detailed line-item budgets for approval. Once approved, these are then used as a basis for district budget preparation. The district budget is divided into three parts: a district administrative budget, a fire/rescue budget, and an EMS budget.

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[18] Chapter 2005-329, State of Florida House Bill No. 1291. Section 2. Creation; status; charter amendments; boundaries; district purposes—(3) The Key Largo Fire Rescue and Emergency Medical Services District is organized and exists for all purposes set forth in this act and chapter 191, Florida Statutes, including, but not limited to, providing fire protection and firefighting services, rescue services, and emergency medical services. Such emergency medical services shall not be the primary function of the district. The district shall have all other powers necessary to carry out these purposes, including the ***authority to contract with the Key Largo Volunteer Fire and Rescue Department, Inc., and the Key Largo Volunteer Ambulance Corps*** [emphasis added], Florida not-for-profit corporations, which corporations currently provide fire, rescue, and emergency medical services within the district boundaries…

[19] Chapter 2005-329, State of Florida House Bill No. 1291. Section 6. Ad valorem taxes.-j (3). Upon the approval of a majority of the electors voting at the initial election or at an election called by the Board, the rate of taxation shall thereafter be fixed annually by resolution of the Board without further approval by the electors, provided the rate of taxation shall not exceed 1 mill. ***The Board shall have the authority to increase the millage rate above 1 mill only if a majority of the electors voting in a referendum election approve the increased millage rate*** [emphasis added] in an amount not to exceed the limit provided in chapter 191, Florida Statutes.

[20] See FREMS District Resolution 2022-2 signed May 23, 2022.

Pursuant to the separate service agreements with KLFD and KLEMS, the Board funds respective expenditures in the adopted budgets in one of three ways: (1) advance payment for minor recurring expenses, (2) direct payment of any approved expenses, and/or (3) reimbursement for budgeted expenses paid for by either KLFD or KLEMS.[21],[22] Documentation is required in all cases, and purchasing procedures adopted by the district must be followed.

JAG was provided with detailed district-adopted and/or actual budget data for fiscal years 2020–2025, as well as financial audits for fiscal years 2020–2024. Although neither actual nor adopted budget data was provided separately for KLFD or KLEMS, district data was sufficient—with minor exceptions addressed later—to develop both individual agency and composite district financial analyses. To fully understand the district's financial resources and costs, JAG first reviewed its historical revenues, expenditures, and fund balance. This involved a five-year historical review to the extent that data was available. Historical trend data were later used to develop key assumptions, leading to financial forecasts of revenue, expenses, and fund balance for FY 26–30 under both status quo and potential alternative configurations.

This comparative snapshot of historical financial results sets the stage for modeling potential financial outcomes of various service delivery models. It includes the complete integration of contract providers under the district, which helps assess the fiscal viability of alternatives, both now and in the future.

Financial analysis is important in determining the best path forward, including the potential for full integration of the agencies within the district. Therefore, JAG has developed data-driven models to test the respective options using the provided data. A modeled budget fairly represents monetary policy and practices, neutralizing differences or accounting for financial peculiarities. This modeling approach enables a fair comparison of the options, provides realistic public costs for each, assesses their impact on operations, and enables effective evaluation of the financial impact of integration.

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[21] Agreement Between Key Largo Fire Rescue and Emergency Medical Services District and Key Largo Volunteer Fire Department, Inc., 7/13/20. Section 26. Budget Request and Agreement, and Section 27 Contract Payments.

[22] Agreement Between Key Largo Fire Rescue and Emergency Medical Services District and Key Largo Volunteer Ambulance Corps, Inc., 6/22/20. Section 26. Budget Request and Agreement, and Section 27 Contract Payments.

Collective Financial Summary of the Agencies

As stated previously, KLFREMS is an independent special district governed by an elected Board. At the same time, the fire rescue (KLFD) and EMS (KLEMS) providers are volunteer, not-for-profit corporations, each with its own Board of Directors. The district operates on a fiscal year from October 1 to September 30 while the two not-for-profits operate on a calendar year end. The district uses a modified accrual basis of accounting for governmental funds, which follows generally accepted accounting principles (GAAP) used by cities, counties, and many larger independent special districts, recognizing revenues when they are measurable and available and expenses when a transaction occurs.

As shown in Figure 23, KLFREMS adopted a General Fund millage rate of $1.1975/$1,000 taxable value for FY 25. KLFREMS maintains one fund as of FY 25, the General Fund, which is its primary operating fund.

Figure 23: KFREMS Budget & Finance Overview

Component	Description
Fiscal Year	October 1–September 30
Assessed Property Value (FY 25)	$5,909,212,657
Operating Budget	$7,432,573
Adopted Millage Rate	1.1975 Mills

Figure 24 summarizes actual KLFREMS revenues for FY 20–24 and adopted revenues for FY 25. The primary source of district revenue is property taxes.

Figure 24: KFREMS Historical Revenue

Revenue	2020 Actual	2021 Actual	2022 Actual	2023 Actual	2024 Actual	2025 Adopted
Ad Valorem Tax	3,487,044	3,696,809	3,888,194	4,569,524	6,089,730	6,863,994
ILA Monroe County	150,000	150,000	150,000	—	—	150,000
Interest	16,256	11,177	5,311	63,331	212,907	200,000
Recurring Revenue:	**3,653,300**	**3,857,986**	**4,043,505**	**4,632,854**	**6,302,637**	**7,213,994**
Grants	94,338	164,869	—	—	—	300,000
Miscellaneous	—	31,731	3,765	2,990	5,000	—
Non-Recurring Rev.:	**94,338**	**196,599**	**3,765**	**2,990**	**5,000**	**300,000**
TOTAL REVENUE:	**3,747,638**	**4,054,585**	**4,047,270**	**4,635,845**	**6,307,637**	**7,513,994**

JAG was not provided with financial data specific to each volunteer corporation serving the district, either for KLFD or KLEMS. Therefore, it is unknown whether KLFD has other sources of revenue and whether it uses them to fund any part of its operations. However, the district's adopted budget documents indicate that KLEMS collects ambulance billing revenue, which is used to reduce the total Paramedic payroll before submitting its proposed budget and requesting reimbursement from the district.[23] The impact of this offset is shown in Figure 25.

KLEMS subtracts proposed ambulance revenue from proposed Paramedic compensation and then submits the result to the district in its proposed budget. It is unknown what the actual revenues were for the historical period, or whether KLEMS retains any excess transport revenues if actual wages are less than budgeted wages. Annual district audits do not address this issue.

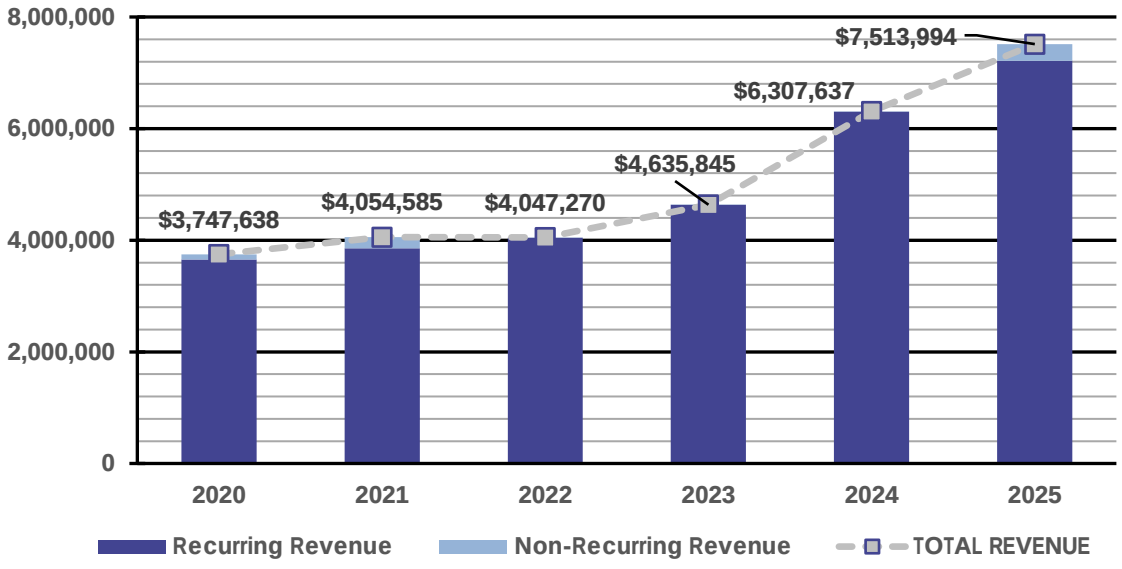
[23] Supported by district finance staff through personal communication of 8/26/25 and KFREMS proposed budget documents FY 20–25, which show total Paramedic regular salary costs less proposed ambulance transport revenue.

Figure 25: KLEMS Ambulance Fees Used to Offset Paramedic Payroll

KLEMS Budget	2020 Adopted	2021 Adopted	2022 Adopted	2023 Adopted	2024 Adopted	2025 Adopted
Ambulance Fees	292,300	268,000	150,000	250,000	285,000	325,000
Admin. Salary/Wages	56,813	58,801	43,520	45,994	46,051	47,611
Medic Salary/Wages (total proposed)	367,300	362,376	445,982	597,919	1,293,222	1,464,250
Medic Salary/Wages (fewer fees)	75,000	94,376	295,982	347,919	1,008,222	1,139,250
KL District EMS Adopted Salary/Wages	131,813	153,177	339,502	393,913	1,054,273	1,186,861
KL District EMS Actual Salary/Wages	93,750	158,517	283,443	355,360	619,810	1,186,861

Figure 26 compares the district's recurring and non-recurring revenue to total revenue. Recurring revenue, primarily ad valorem taxes, make up the majority of the district's annual revenue. This revenue has grown each year from FY 20 through FY 24, with overall revenue increasing from $3.75 million in FY 20 to $7.51 million in FY 25, representing a 50% increase. Between FY 20 and FY 23, total revenue increased at an average annual rate of approximately 9.4%, while the millage rate remained at the original 1 mill cap.

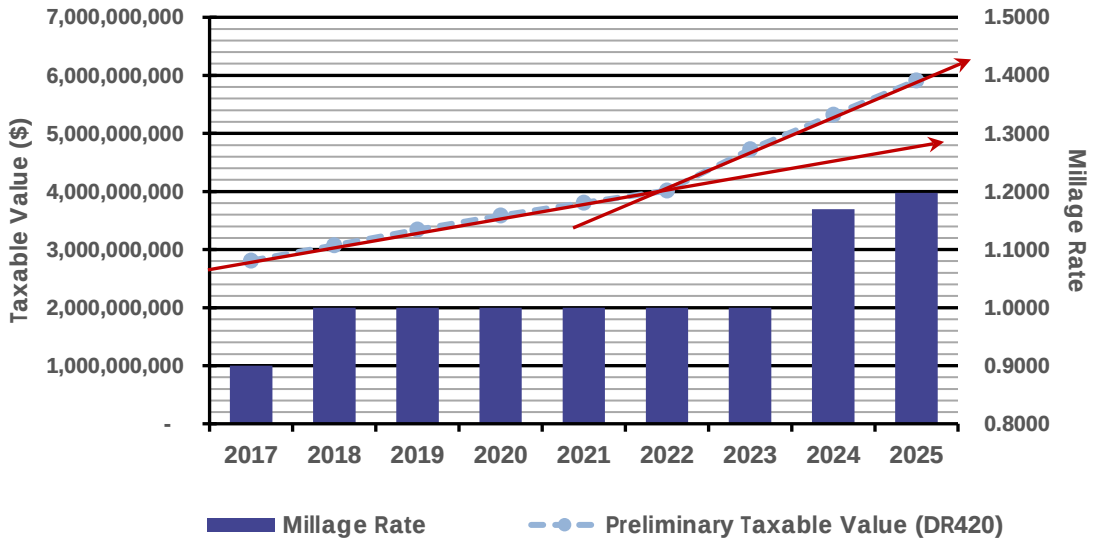
Figure 26: Recurring vs. Non-Recurring Revenues (FY 20 Actual–FY 25 Adopted)



Revenue increased significantly in subsequent years, as a result of increases in both taxable value and millage rate, as shown in Figure 27. Total preliminary taxable values increased at an average annual rate of approximately 7.4% between 2017 and 2022 and then rose significantly to an average annual rate of almost 13.8% between 2022 and 2025.

An increased taxable value drove the revenue increase between FY 20 and FY 22. The increase from FY 22 through FY 25 resulted from both increased values and a rise in the millage rate from 1 mill in FY 23 to 1.1975 mills in the FY 25 adopted budget.

Figure 27: KLFREMS District Preliminary Taxable Value Versus Millage Rate



Minor non-recurring revenues to the district include reimbursement from Monroe County of up to $150,000 annually in sales tax revenue for infrastructure improvements, as well as various federal grants, such as SAFER and AFG. The district entered a five-year interlocal agreement with Monroe County in 2016, originally intended to reimburse the district up to $150,000 annually for the installation of fire hydrants.[24]

[24] Interlocal Agreement Monroe County and Key Largo Fire Rescue and Emergency Medical Services District, 12/14/16. Section 3.1 states that the district will purchase and install fire hydrants within its service area. Section 4.1 states that the county shall reimburse the district, upon submittal of proper documentation, for costs up to an annual amount of $150,000.

The original agreement was amended in 2017 for an additional five years, extending to 2021. It was expanded to include other public safety capital items with a lifespan of five or more years, such as replacing fire and EMS vehicles and constructing facilities. In 2022, the agreement was renewed for an additional five years from October 1, 2021, through September 30, 2026, under the original terms.

While still authorizing reimbursement of up to $150,000 annually with proper documentation, the updated agreement allows unused funds to be carried forward, with a maximum expenditure of $750,000 over the additional five-year period.[25]

Figure 28 shows KLFREMS expenses for FY 20 through FY 24, actual, and FY 25 adopted. Figure 29 and Figure 30 show the two contract providers of the district—KLFD and KLEMS.

Figure 28: KLFREMS Expenses by Budgetary Division—District

Expense	2020 Actual	2021 Actual	2022 Actual	2023 Actual	2024 Actual	2025 Adopted
DISTRICT						
Salaries & Wages	12,000	20,770	21,000	21,000	21,000	106,000
Benefits	1,670	2,370	2,359	2,359	2,367	16,309
Personnel Services:	**13,670**	**23,140**	**23,359**	**23,359**	**23,367**	**122,309**
Professional Services	95,609	94,769	74,096	168,460	138,284	155,500
Admin. Supplies/Services	115,031	108,089	112,681	137,097	164,593	307,788
Insurance	1,936	1,951	1,959	1,888	1,883	2,233
Travel/Training	2,115	4,320	5,314	5,528	5,661	10,000
Operating:	**214,691**	**209,130**	**194,050**	**312,972**	**310,421**	**475,521**
Recurring Expenses:	**228,361**	**232,269**	**217,409**	**336,331**	**333,788**	**597,830**
DISTRICT EXPENSES:	**228,361**	**232,269**	**217,409**	**336,331**	**333,788**	**597,830**

[25] First Amendment to Interlocal Agreement Monroe County and Key Largo Fire Rescue and Emergency Medical Services District,10/01/21.

Figure 29: KLFREMS Expenses by Budgetary Division—Fire Department

Expense	2020 Actual	2021 Actual	2022 Actual	2023 Actual	2024 Actual	2025 Adopted
FIRE DEPARTMENT						
Salaries & Wages	1,045,092	1,182,573	1,310,980	1,446,937	1,886,882	2,081,169
Benefits	222,375	284,836	340,917	358,814	460,827	623,498
Personnel Services:	**1,267,467**	**1,467,408**	**1,651,898**	**1,805,751**	**2,347,708**	**2,704,667**
Professional Services	33,966	28,141	26,864	28,268	32,913	41,206
Admin. Supplies/Services	40,604	37,970	51,989	42,333	147,971	88,989
Insurance	58,718	61,065	63,296	69,724	81,017	80,082
Utilities	50,674	50,599	43,646	58,757	55,402	59,600
Repairs/Maintenance	126,661	160,449	153,989	123,623	140,543	165,995
Travel/Training	27,262	28,753	19,223	25,217	38,036	76,428
Operating Supplies/Fuel	103,316	124,458	100,094	168,468	173,235	188,000
Operating:	**441,201**	**491,435**	**459,102**	**516,390**	**669,118**	**700,300**
Recurring Expenses:	**1,708,668**	**1,958,844**	**2,111,000**	**2,322,142**	**3,016,826**	**3,404,967**
Buildings/Improvements	191,650	148,035	200,850	8,377	22,500	0
Small Tools/Equipment	15,478	42,795	27,358	60,419	271,378	589,406
Apparatus	24,524	24,524	24,524	24,524	24,524	24,524
Non-Recurring Expenses:	**231,652**	**215,354**	**252,732**	**93,320**	**318,402**	**613,930**
KLFD EXPENSES:	**1,940,321**	**2,174,197**	**2,363,732**	**2,415,461**	**3,335,228**	**4,018,897**

Figure 30: KLFREMS Expenses by Budgetary Division—EMS Department

Expense	2020 Actual	2021 Actual	2022 Actual	2023 Actual	2024 Actual	2025 Adopted
EMS DEPARTMENT						
Salaries & Wages	289,175	347,887	486,040	516,526	946,690	1,571,861
Benefits	47,660	67,085	101,968	128,677	213,844	399,010
Personnel Services:	**336,835**	**414,972**	**588,007**	**645,203**	**1,160,535**	**1,970,871**
Professional Services	29,346	29,940	31,220	31,615	34,301	42,750
Admin. Supplies/Services	23,193	29,891	30,105	28,075	20,064	64,650
Insurance	48,069	48,168	62,450	97,804	104,416	88,649
Utilities	15,099	13,637	15,759	16,781	16,057	14,500
Repairs/Maintenance	77,402	116,005	81,534	51,324	102,335	120,000
Travel/Training	6,673	13,467	11,101	27,676	26,145	32,700
Operating Supplies/Fuel	102,694	87,890	128,750	97,801	122,787	191,500
Operating:	**302,476**	**338,998**	**360,918**	**351,076**	**426,104**	**554,749**
Recurring Expenses:	**639,311**	**753,970**	**948,925**	**996,279**	**1,586,639**	**2,525,620**
Buildings/Improvements	4,850	5,500	2,559	2,559	7,500	0
Small Tools/Equipment	16,545	11,297	4,589	98,705	69,642	39,750
Apparatus	0	0	467,630	0	0	275,000
Non-Recurring Expenses:	**21,395**	**16,797**	**474,779**	**101,265**	**77,142**	**314,750**
KLEMS EXPENSES:	**660,706**	**770,767**	**1,423,704**	**1,097,544**	**1,663,781**	**2,840,370**

Figure 31 illustrates the graphical relationship between the district's total recurring and non-recurring expenses for FY 20–24 (actual) and FY 25 (as adopted). Recurring expenses include personnel and operating costs expected to continue annually, while non-recurring expenses are one-time costs, such as apparatus, equipment, and infrastructure.

Total expenses increased from $2.8 million in FY 20 to $3.8 million in FY 23, rising at an average annual rate of 10.9%. This growth accelerated to a more rapid annual rate of 34.4% in subsequent years, primarily due to increased personnel costs as staff were added and compensation rates rose.

Figure 31: KLFREMS Recurring vs Non-Recurring Expenses FY 20 Actual to FY 25 Adopted

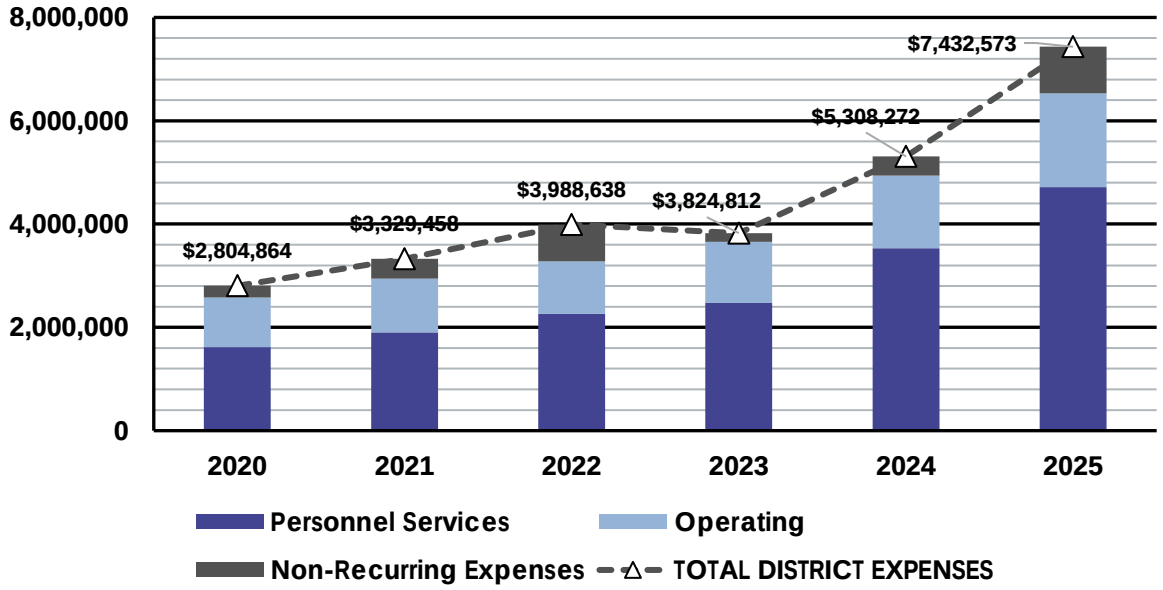
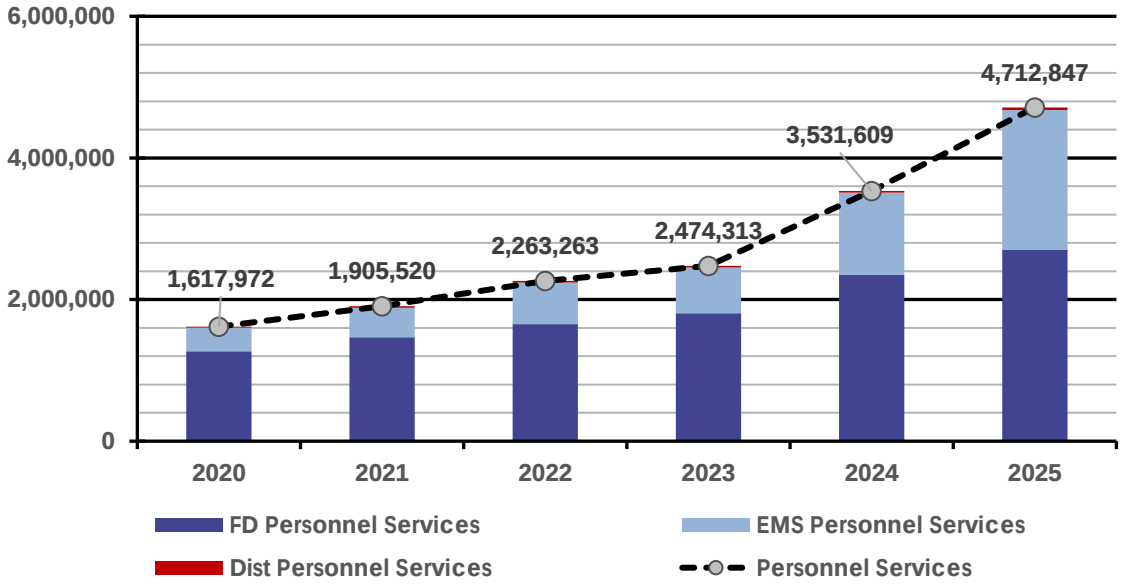


Figure 32 provides an overview of staffing costs[26] between the district and its two contract providers versus total personnel cost in the district budget for the period FY 20–25. District costs are relatively minor and include Board Members' pay and benefits. These averaged just over $23,000 from FY 21–24, before increasing to just over $37,000 in FY 25 due to rises in FICA/Medicare and unemployment benefit costs with the addition of a district clerk position budgeted at $85,000. The largest increases in personnel costs are due to the addition of staff for KLFD and KLEMS.

[26] This includes costs for full-time and part-time personnel of salary (regular and overtime wages are included) and benefit costs, as well as volunteer stipends.

Figure 32: KLFREMS/KLFD/KLEMS Personnel Expenses



To gain insight into how personnel costs have risen due to factors such as annual salary and benefit increases, the average cost per career[27] employee per fiscal year was calculated. This was only done for KLFD, as the proposed Paramedic costs submitted to the district during the annual budget process were offset by proposed ambulance revenue. Because annual district audits did not include the full cost of Paramedic compensation or full total personnel services costs excluding the ambulance revenue offset, it is not known what the actual fully burdened average cost per KLEMS career member was during the historical period.

Figure 33 shows total career personnel versus total personnel services expenses from FY 20 through FY 25 for KLFD only. The average cost per KLFD employee has risen annually from $84,498 in FY 20 to $100,173 in FY 25, resulting in an average annual increase of 3.5%. This average cost per career employee should not be construed as reflecting actual compensation for a given employee or the typical average annual increase by position.

[27] "Career" is defined as full-time personnel only and does not include either part-time or volunteer personnel.

Figure 33: KLFD Career Operational Staff vs. KLFREMS Personnel Expenses

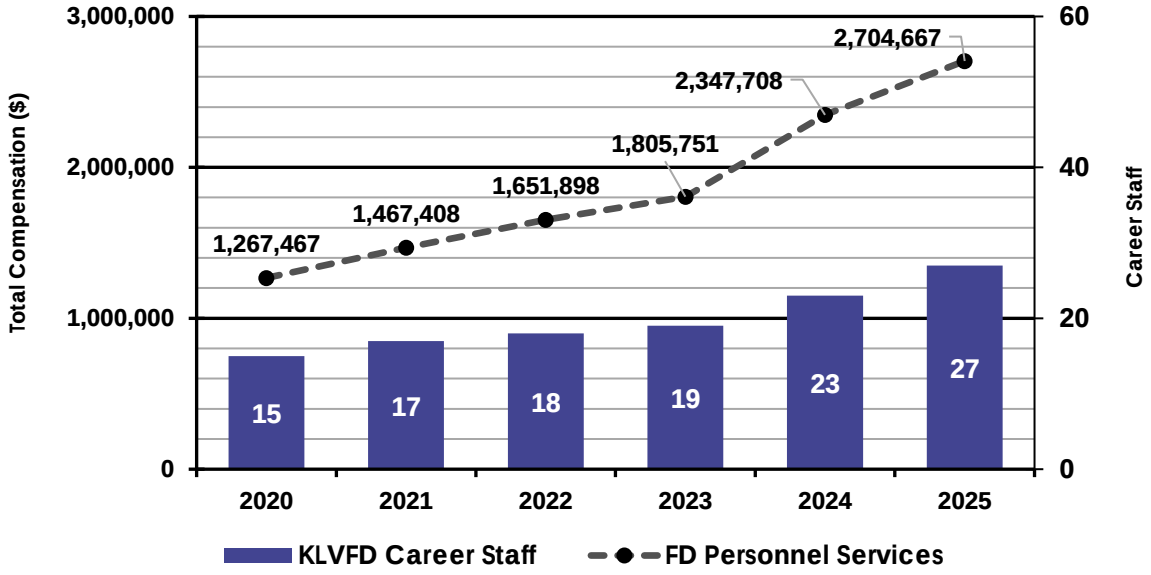


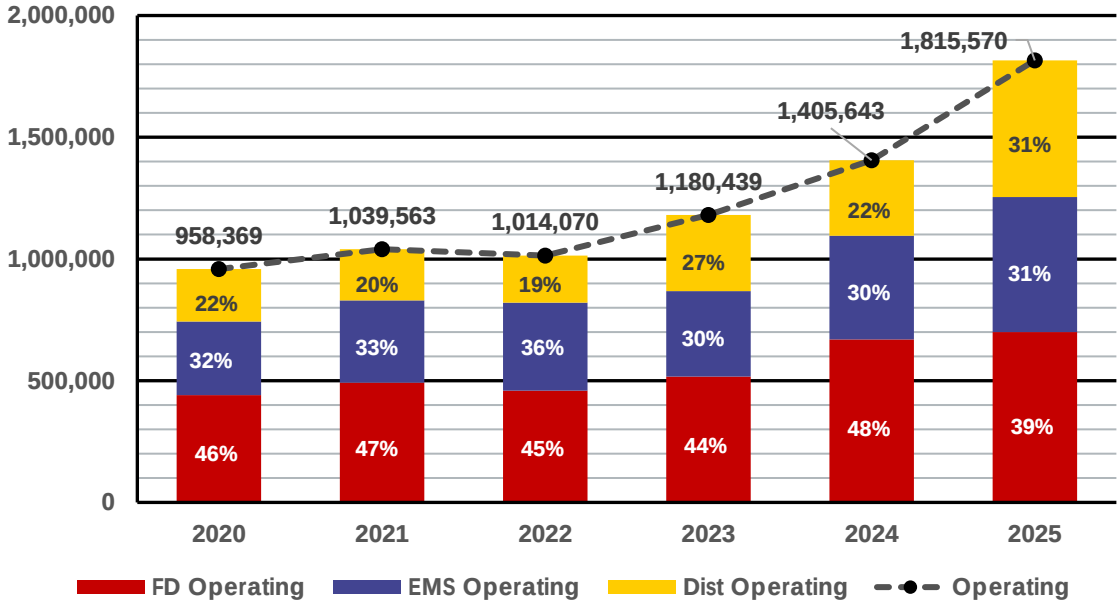
Figure 34 shows the annual operating cost for the district and its two contract providers, compared with the combined total district cost, from FY 20 through FY 25. District operating costs include property appraiser and tax collector fees, which have increased from $103,879 in FY 20 to $297,888 in FY 25. Other significant district operating expenses include accounting and financial services as well as legal services, which have increased from a total of $78,498 in FY 20 to $155,500 in FY 25. Operating expenses for KLFD and KLEMS include additional categories such as insurance, professional services, utilities, repairs and maintenance, training, fuel, operating supplies and equipment, and typical office operating costs.

Total district operating expenses rose from $958,639 in FY 20 to $1,730,570 in FY 25, as adopted, representing an average annual increase of 13.6%. The largest increases occurred between FY 22 and FY 25. These large increases were driven by professional services (24% of the total increase), administrative supplies/services (33.3% of total), travel/training (10.2% of total), and fuel/operating supplies (18.8% of total).

Composite operating expenses for the district have been grouped in the following categories which have increased annually over the historical period at the rates shown respectively in parentheses for each: Professional Services (15.34%), Administrative Supplies and Services (20.88%), Insurance (9.47%), Utilities (2.4%), Repairs and Maintenance (6.98%), Travel and Training (27.2%), and Operating Supplies and Fuel (13.28%).

The distribution of operating costs between the district and its two contract providers has remained relatively constant until FY 25, with the district spending approximately 20–25%, KLEMS approximately 30–35%, and KLFD approximately 45% of the total.

Figure 34: KLFREMS/KLFD/KLEMS Personnel Expenses



Capital expenses are considered non-recurring and have ranged from $170,000 to $711,000 from FY 2020–2024, averaging $375,000 annually. Afterward, they increased significantly in the FY 25 adopted budget to $904,000. All capital expenditures are budgeted in either the KLFD or KLEMS budgets, with none attributed to the district itself. Figure 35 illustrates the distribution of capital expenditures between KLFD and KLEMS, with 63% of the expenses through FY 24 incurred by KLFD.

Figure 35: District Capital Expenses by Composite Unit

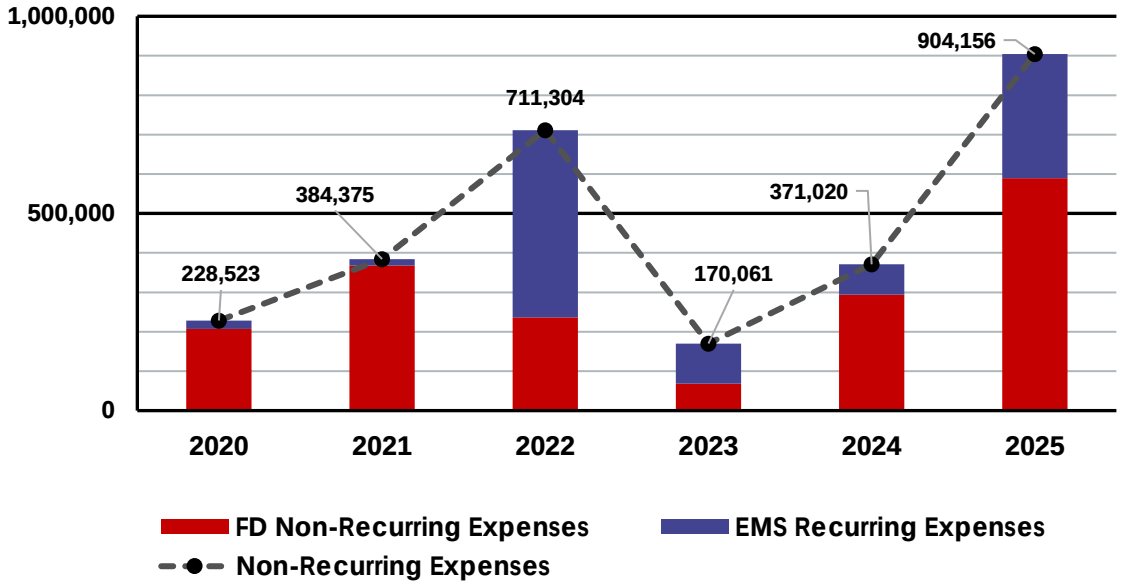
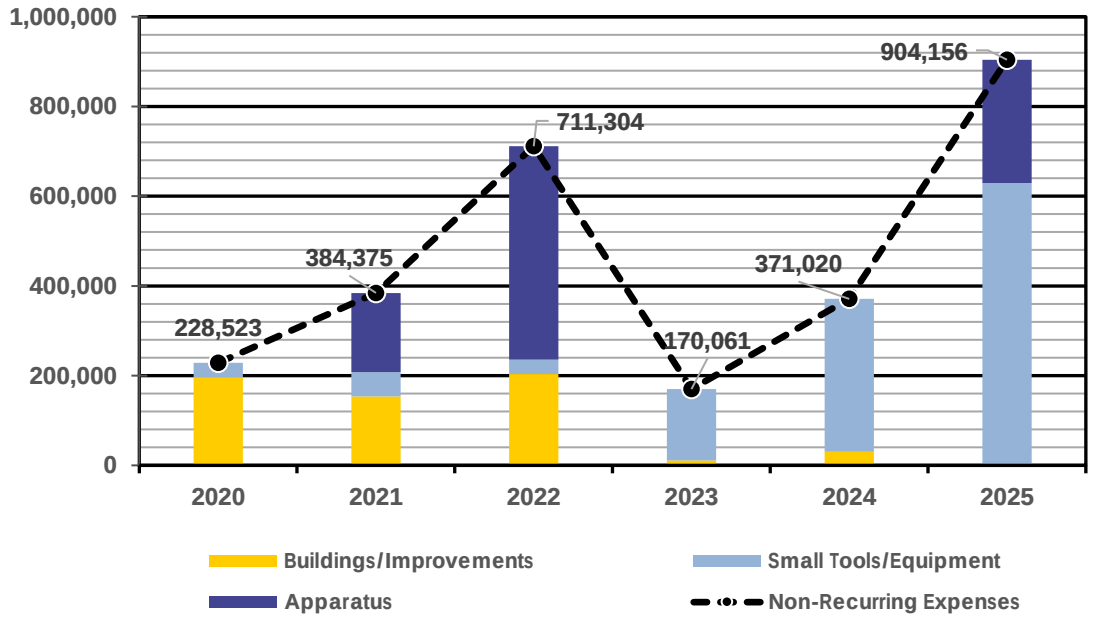


Figure 36 shows capital expenses by category of expense. Facility expenses averaged close to $200,000 annually from FY 20–22, with apparatus expenditures increasing in FY 21 and FY 22, while tools and equipment costs were relatively minor. Small tools and equipment comprised the bulk of expenditures from FY 23–24 and a large part of the FY 25 adopted budget, along with apparatus.

Figure 36: District Capital Expenses by Category



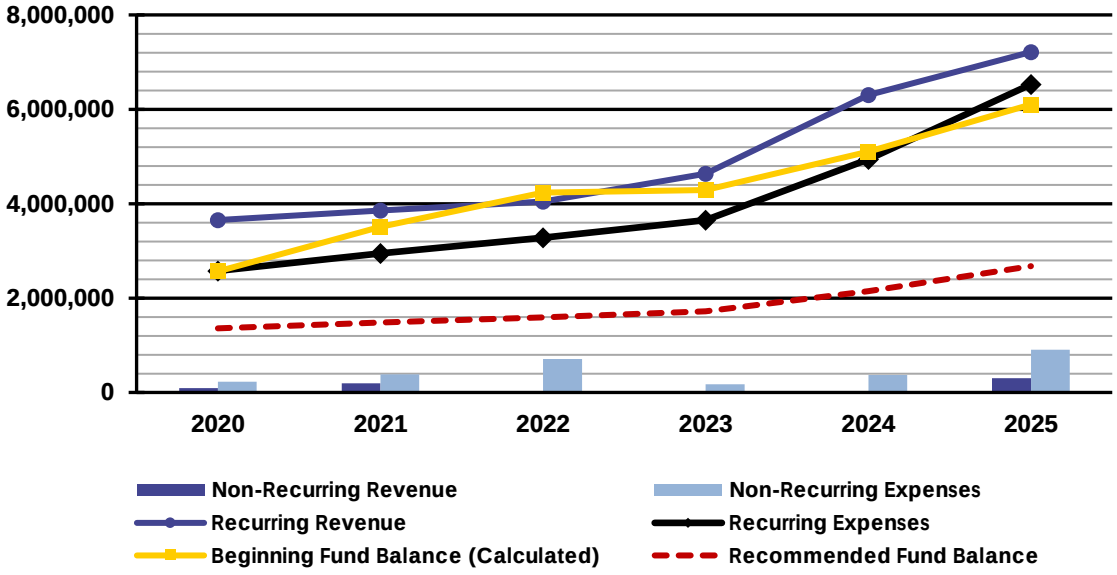
The District Board has set aside a reserve for capital expenditures, which averaged approximately 21% of total reserves over the period FY 20–25 as adopted. According to the Board's annual financial report for FY 24 as audited externally by Citrin Cooperman and Company, LLP[28], the Board has determined that its "…targeted ending fund balance [estimated at $6.18 million] for fiscal year 2024–2025 would be a prudent reserve for unanticipated events, such as hurricanes, and if necessary, the committed funds for the vehicle and equipment replacement reserves could be utilized to cover any shortfalls due to unanticipated emergencies." Based upon this policy statement, the Board's total fund balance would equal approximately 83% of the total expenditure budget for that year.

The Government Finance Officers Association (GFOA) recommends that governmental entities maintain a minimum reserve sufficient to fund two months of recurring expenses (approximately 16.67%). JAG has noted that some Florida districts maintain a three-month operating reserve, along with reserves for emergency or disaster funding, which equal a 30-day all-out operational response, totaling four months of recurring expenses (33.3% of the annual recurring expenditure budget).

For comparison with current district policy, the red-dashed line in Figure 37 shows a four-month operating reserve plus an additional $500,000 per year in capital reserve (slightly more than the district's average annual capital expenditures of $370,000). The actual undesignated fund balance exceeds that recommended by the GFOA, as shown in the figure. The district is in a sound financial position given its current fiscal policy.

[28] Key Largo Fire Rescue and Emergency Medical Services District, Basic Financial Statements For the Year Ended September 30, 2024, as audited by Citrin Cooperman & Company, LLP, May 20, 2025.

Figure 37: KLFREMS Fund Balance Analysis (FY 20 Actual–FY 25 Projected)



Capital Facilities & Equipment

Apparatus and other vehicles, trained personnel, firefighting and emergency medical equipment, and fire and EMS stations are the essential capital resources necessary for public safety organizations to carry out their missions. No matter how competent or numerous the Firefighters and EMS providers are, if appropriate capital equipment is unavailable for operations personnel, it would be impossible for Key Largo EMS and the Key Largo Fire Department to perform their varied responsibilities effectively.

Since the essential capital assets for emergency operations are facilities, apparatus, ambulances, and other emergency response vehicles, this report section will address those in the following discussion.

Basic Features of Fire & EMS Stations

Fire and EMS stations are integral to delivering emergency services for several reasons. To a large degree, a station's location will dictate response times to emergencies. A poorly located station can mean the difference between confining a fire to a single room and losing the structure, or between surviving sudden cardiac arrest and death.

Fire and EMS stations also need to be designed to adequately house equipment, ambulances, apparatus, and other vehicles to meet the organization's and its personnel's needs. Fire and EMS station activities should be closely examined to ensure the facilities are adequately sized and functionally adequate. Examples of these functions can include:

- Residential living space and sleeping quarters for on-duty personnel (all genders).
- Bathrooms and showers (all genders).
- Proper space for storing uniforms and turnout gear.
- Kitchen facilities and appliances.
- Secure storage of medical supplies, durable medical equipment, fire equipment, and general supplies.
- Housing and cleaning apparatus and equipment, including decontamination and biohazard disposal.
- System(s) for vehicle exhaust extraction.
- Administrative and management offices, computer stations, and office facilities.

- Fitness area.
- Training, classroom, and library areas.
- Public meeting space.

JAG asked KLEMS and KLFD to rate their stations' conditions using the criteria shown in Figure 38.

Figure 38: Criteria Utilized to Determine Fire Station Condition

Excellent	Like-new condition. No visible structural defects. The facility is clean and well-maintained. The interior layout is conducive to function, with no unnecessary impediments to the apparatus bays or offices. No significant defect history. Building design and construction match the building's purposes. Age is typically less than ten years.
Good	The exterior has a good appearance, with minor or no defects. Clean lines, good workflow design, and only minor wear on the building interior. The roof and apparatus apron are in good working order, absent any significant full-thickness cracks, crumbling of the apron surface, or visible roof patches or leaks. Building design and construction match the building's purposes. Age is typically less than 20 years.
Fair	The building appears structurally sound, with a weathered appearance and minor to moderate non-structural defects. The interior condition shows normal wear and tear but flows effectively to the apparatus bay or offices. Mechanical systems are in working order. Building design and construction may not align well with the building's intended purposes. Shows increasing age-related maintenance, but with no critical defects. Age is typically 30 years or more.
Poor	The building appears cosmetically weathered and worn, with potential structural defects, though none are imminently dangerous or unsafe. Large, multiple full-thickness cracks and crumbling concrete on the apron may exist. The roof has evidence of leaking and has been repaired multiple times. The interior is poorly maintained or showing signs of advanced deterioration, with moderate to significant non-structural defects. Problematic age-related maintenance and major defects are evident. It may not be well-suited to its intended purpose. Age is typically greater than 40 years.

Key Largo EMS Station

Figure 39 lists the features of KLEMS Station 23.

Figure 39: KLEMS Station 23

Address/Physical Location:	98600 Overseas Highway, Key Largo, FL 33037

Structure						
Date of Original Construction	1979					
Renovation Dates	Added crew quarters in 2003; new roof in 2021.					
Auxiliary Power	Two propane generators					
General Condition	Good					
Number of Apparatus Bays	Drive-through Bays	0	Back-in Bays	4		
ADA Compliant	Yes					
Total Square Footage	12,100 square feet					
Facilities Available						
Sleeping Quarters	3	Bedrooms	6	Beds	6	Dorm Beds
Maximum Staffing Capability	8					
Exercise/Workout Facilities	Yes					
Kitchen Facilities	Yes					
Bathroom/Shower Facilities	Yes					
Training/Meeting Rooms	Yes					
Washer/Dryer Clothes	Yes					
Washer/Dryer PPE (Extractor)	No					
Safety & Security						
Station Sprinklered	No					
Smoke/CO Detection	Yes					
Decontamination/Bio. Disposal	Yes					
Security System	No					
Apparatus Exhaust System	Exhaust fan in the apparatus bay to the outside.					
Contamination Control Zones	None, other than biohazard waste area.					

Key Largo Fire Stations

Figure 40 and Figure 41 list the various features of KLFD Station 24 and Station 25.

Figure 40: KLFD Station 24 (Headquarters)

Address/Physical Location:	1 East Drive, Key Largo, FL 33037

Structure						
Date of Original Construction	1992					
Renovation Dates	Working on renovation; in the planning phase.					
Auxiliary Power	Yes					
General Condition	Fair					
Number of Apparatus Bays	Drive-through Bays	3	Back-in Bays	0		
ADA Compliant	Yes					
Total Square Footage	10,000 square feet					
Facilities Available						
Sleeping Quarters	3	Bedrooms	1	Beds	7	Dorm Beds
Maximum Staffing Capability	8					
Exercise/Workout Facilities	Yes					
Kitchen Facilities	Yes					
Bathroom/Shower Facilities	Yes					
Training/Meeting Rooms	Yes					
Washer/Dryer Clothes	Yes					
Washer/Dryer PPE (Extractor)	Yes					
Safety & Security						
Station Sprinklered	No					
Smoke/CO Detection	Yes					
Decontamination/Bio. Disposal	Yes					
Security System	No					
Apparatus Exhaust System	Yes					
Contamination Control Zones	No					

Figure 41: KLFD Station 25

Address/Physical Location:	220 Reef Drive, Key Largo, FL 33037

Structure						
Date of Original Construction	2005					
Renovation Dates	N/A					
Auxiliary Power	Yes					
General Condition	Good					
Number of Apparatus Bays	Drive-through Bays	0	Back-in Bays	2		
ADA Compliant	Yes					
Total Square Footage	10,000 square feet					
Facilities Available						
Sleeping Quarters	7	Bedrooms	1	Beds	12	Dorm Beds
Maximum Staffing Capability	13					
Exercise/Workout Facilities	Yes					
Kitchen Facilities	Yes					
Bathroom/Shower Facilities	Yes					
Training/Meeting Rooms	No					
Washer/Dryer Clothes	Yes					
Washer/Dryer PPE (Extractor)	Yes					
Safety & Security						
Station Sprinklered	Yes					
Smoke/CO Detection	Yes					
Decontamination/Bio. Disposal	Yes					
Security System	No					
Apparatus Exhaust System	Yes					
Contamination Control Zones	No					

Collective Summary of the Key Largo Fire Rescue & EMS Stations

Figure 42 lists the collective basic features of the KLFD and KLEMS stations.

Figure 42: Combined Features of the EMS & Fire Stations (2025)

Station	Square Footage	Apparatus Bays	Maximum Staffing	General Condition	Station Age
KLEMS Station 23	12,100	4	8	Good	46 years
KLFD Station 24	10,000	3	8	Fair	33 years
KLFD Station 25	10,000	2	13	Good	20 years
Grand Totals:	**32,100**	**9 bays**	**29 beds**		

As shown in Figure 42, the combined stations of Key Largo EMS and the Key Largo Fire Department range in age from 20 to 46, with an average age of 33. None of these stations was rated as "Excellent."

Combined, the stations could accommodate up to nine apparatus and ambulances, depending on each configuration, and up to 29 staff.

KLEMS & KLFD Fleet Inventories

Apparatus and ambulances must be sufficiently reliable to transport Firefighters, EMS personnel, and necessary equipment rapidly and safely to an incident scene. In addition, such vehicles must be properly equipped and function appropriately to ensure that the delivery of emergency services is not compromised. The unique features of fire and EMS apparatus and ambulances tend to make them expensive and offer minimal flexibility in use and reassignment to other emergency services missions.

As a part of this study, the J. Angle Group requested that KLEMS and KLFD provide a complete fleet inventory (apparatus, medic units, command vehicles, support units, specialty units, etc.). Each agency was asked to rate the condition of its apparatus, ambulances, and vehicles using the criteria in Figure 43.

Figure 43: Criteria Used to Determine the Condition of Apparatus & Ambulances

Evaluation Components	Points Assignment Criteria
Age:	One point for every year of age, based on the in-service date.
Miles/Hours:	One point for every 10,000 miles or 1,000 hours.
Service:	One, three, or five points are assigned based on the service type received (e.g., a pumper would be given a '5' since it is classified as severe-duty service).
Condition:	This category considers body condition, rust interior condition, accident history, anticipated repairs, etc. The better the condition, the lower the points assigned.
Reliability:	Points are assigned as 1, 3, or 5, depending on the frequency a vehicle is in for repair (e.g., a '5' would be assigned to a vehicle in the shop two or more times per month on average, while a '1' would be assigned if in the shop on average of once every three months or less.

Point Ranges	Condition Rating	Condition Description
Under 18 points	Condition I	Excellent
18–22 points	Condition II	Good
23–27 points	Condition III	Fair (consider replacement)
28 points or higher	Condition IV	Poor (immediate replacement)

KLEMS Rescue Fleet inventory

Figure 44 shows the current KLEMS rescue fleet inventory.

Figure 44: Key Largo EMS Rescue Inventory (2025)

Rescue Unit	Type	Manufacturer	Year	Condition	Features
Rescue 23/72	Type I	Horton	2022	Excellent	ALS equipment
Rescue 25/75	Type I	Horton	2022	Excellent	ALS equipment
Rescue 123/74	Type III	AEV	2016	Fair	ALS equipment
Backup/73	Type III	AEV	2015	Fair	Reserve unit; ALS

Figure 44 shows that two of Key Largo EMS' frontline rescues are relatively new and in "Excellent" condition.

KLFD Apparatus Inventory

Figure 45 lists KLFD's current frontline apparatus inventory.

Figure 45: Key Largo Fire Department Apparatus Inventory (2025)

Apparatus	Type	Manufacturer	Year	Condition	Features
Engine 24	Type 1	E-One	2019	Excellent	1,500 GPM/1,500 gal.
Engine 25	Type 1	E-One	2018	Good	1,500 GPM/1,500 gal.
Ladder 25	Aerial	Ferrera	2013	Fair	1,250 GPM/500 gal.
Tanker 24	Tanker	Ferrera	2013	Excellent	1,000 GPM/3,000 gal.
Air 24	Special	Ford	2022	Excellent	Air/Light/Rehab

Figure 45 shows that most of KLFD's apparatus are in "Excellent" or "Good" condition. KLFD's fleet is relatively young, with the apparatus ranging in age from 3–12 years, averaging 8 years. Its two frontline engines have a combined average age of 6.5 years. In addition to its frontline apparatus, KLFD maintains a 2013 Ferrara engine and a 2002 Ford utility vehicle—both of which are in "Fair" condition.

The Key Largo Fire Department is currently in the process of purchasing a 30-foot, dual- or triple-engine fire boat with an aluminum hull and water pump. The boat will be purchased from Silver Ships, Inc. in Mobile, Alabama, with grant money and other funds.

Fleet Maintenance

No piece of mechanical equipment or vehicle can be expected to last indefinitely. Repairs tend to become more frequent and complex as apparatus and vehicles age. Parts may become more difficult to obtain, leading to increased downtime for repair and maintenance. Since fire protection, EMS, and other emergencies prove critical to a community, downtime is one of the most frequently identified reasons for apparatus replacement.

Most communities develop replacement plans because ambulances, fire apparatus, and other vehicles are expensive. To enable such planning, fire and EMS organizations often adopt the accepted practice of establishing a vehicle life cycle that yields an anticipated replacement date for each vehicle.

The reality is that it may be best to establish a life cycle for planning purposes—such as developing replacement funding for various types of vehicles, while applying a different method—such as a maintenance and performance review, to determine the actual replacement date, thereby achieving greater cost-effectiveness when possible.

Future Apparatus Serviceability

An important consideration for public safety providers is the cost of replacing major equipment in the future. The life of apparatus and ambulances can be readily predicted based on factors such as vehicle type, call volume, age, and maintenance considerations.

NFPA 1900 recommends that fire apparatus 15 years or older be placed into reserve status and apparatus 25 years or older be replaced.[29]

The preceding is a general guideline, and the standard recommends using the following objective criteria in evaluating fire apparatus lifespan:

- Vehicle road mileage
- Engine operating hours
- Quality of preventative maintenance and availability of replacement parts
- Quality of the driver-training program
- Whether the fire apparatus was used within its design parameters
- Whether the fire apparatus was manufactured on a custom or commercial chassis
- Quality of workmanship by the original manufacturer
- Quality of the components used in the manufacturing process

It is important to note that age is not the only factor for evaluating serviceability and replacement. Vehicle mileage and engine pump hours must also be considered. A two-year-old engine with 250,000 road miles may need replacement sooner than a 10-year-old engine with 2,500 miles. Ambulances typically have much shorter life spans than fire apparatus because of their more frequent use and higher mileage.

[29] NFPA 1900: *Standard for Aircraft Rescue and Firefighting Vehicles, Automotive Fire Apparatus, Wildland Fire Apparatus, and Automotive Ambulances.*

Maintenance of the KLEMS & KLFD Fleets

Both KLEMS and KLFD have their apparatus and rescues maintained by the mechanical service at Ten-8 Fire & Safety service center in Pompano Beach. This facility is approximately 100 miles from the district.

Other Capital Equipment

Self-Contained Breathing Apparatus

Figure 46 lists the manufacturers, models, and quantities of self-contained breathing apparatus (SCBA) utilized by KLFD. In addition, they maintain 90 spare bottles.

Figure 46: Key Largo Fire Department SCBA Inventory (2025)

Manufacturer & Models	Totals
Scott™ Air-Pak™ X3 Pro	25
Scott™ RIT-Pak III System	4

Cardiac & Patient Transport Devices

The current combined inventories of cardiac monitor/defibrillators and automated external defibrillators (AEDs) used by each agency are shown in Figure 47. This information is important for determining compatibility between the two.

Figure 47: Combined Inventories of Cardiac Devices (2025)

Device Brand & Models	KLEMS	KLFD	Totals
Physio-Control LIFEPAK® 1000 AED	0	6	**6**
Physio-Control LIFEPAK® 15 Cardiac Monitor	4	2	**6**

Key Largo EMS maintains four Stryker Power-PRO ambulance cots and the Power-LOAD cot fasteners. In addition, they carry three Stryker LUCAS chest compression systems.

Extrication Tools

KLFD utilizes a Hurst extrication system with spreaders, cutters, rams, and other tools. In addition, it maintains TeleCrib® Strut Rescue Kits and Vetter lift bags.

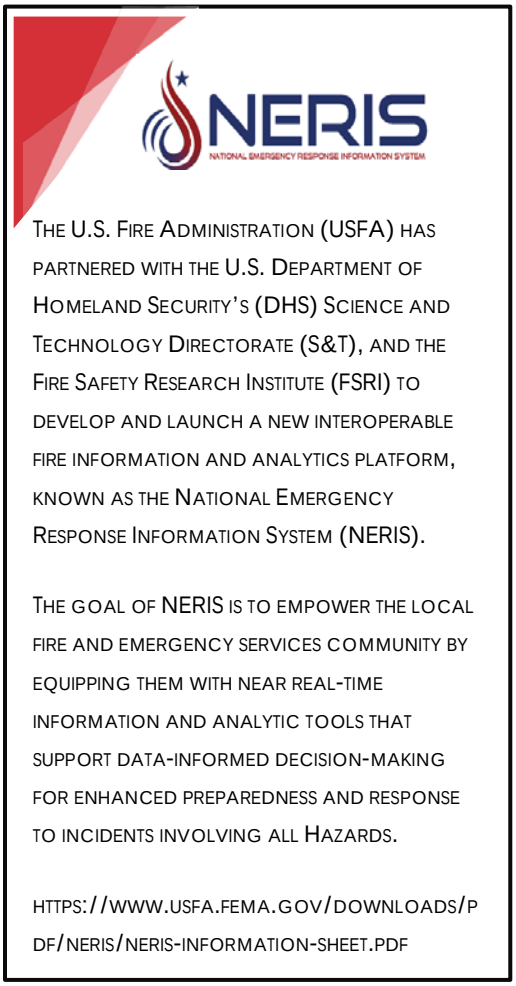
Service Delivery & Performance

In this section, JAG reviewed the current service delivery and performance of KLFD and KLEMS. JAG analyzed the operational components of service delivery and performance from multiple perspectives, including:

- Service demand
- Resource distribution
- Resource concentration
- Resource reliability
- Response performance

To provide the highest level of service to the citizens and visitors of the districts, the sum of all these components must be effective and efficient. KLFD and KLEMS will achieve this through efficient incident notifications and rapid responses from facilities that are effectively located, equipped with the appropriate type of apparatus, and staffed with an adequate number of properly trained personnel.

This section provides a current analysis of service delivery and response performance in the fire district's service area, offering a snapshot of its various components. In addition to this analysis, KLFD and KLEMS leadership should continuously monitor performance and incorporate it into their planning processes.



Data Sources

The data for this study, obtained from KLFD and KLEMS, was sourced from the district's records management system (RMS). Both agencies currently use ESO® Software's Emergency Reporting application for the National Fire Incident Reporting System (NFIRS) and the National EMS Information System (NEMSIS). KLFD began to use the ESO® platform on May 1, 2024. Data prior to that is somewhat limited because of a ransomware attack. Due to this limitation, the data analysis was based on data from a 2023 performance review.

Some metrics could not be analyzed due to data loss. In general, the analysis from these data sources covered the period from January 1, 2020, through December 31, 2024.

Figure 48 summarizes the incident data available for analysis from KLFD. JAG utilized the dataset best suited for each analysis.

Figure 48: KLFD Summary of Data Sources

Sources	2020	2021	2022	2023	2024
NFIRS–All Units	1,006	1,226	1,528	N/A	882
NFIRS–Single Calls	798	821	957	774	761

Figure 49 summarizes the incident data available for analysis from KLEMS. As with KLFD, JAG used the dataset best suited for each analysis.

Figure 49: KLEMS Summary of Data Sources

Sources	2022	2023	2024
NFIRS All (Units)	1,660	1,551	1,420
NFIRS Single (Incidents)	1,389	1,507	1,370

For both NFIRS and NEMSIS data, regardless of the source, it is crucial to ensure that the data collected is complete and accurate. This information is utilized at all levels, from local budget development to the identification of national preparedness initiatives. Accurate fire incident reports are crucial and can significantly impact a local department and the entire U.S.

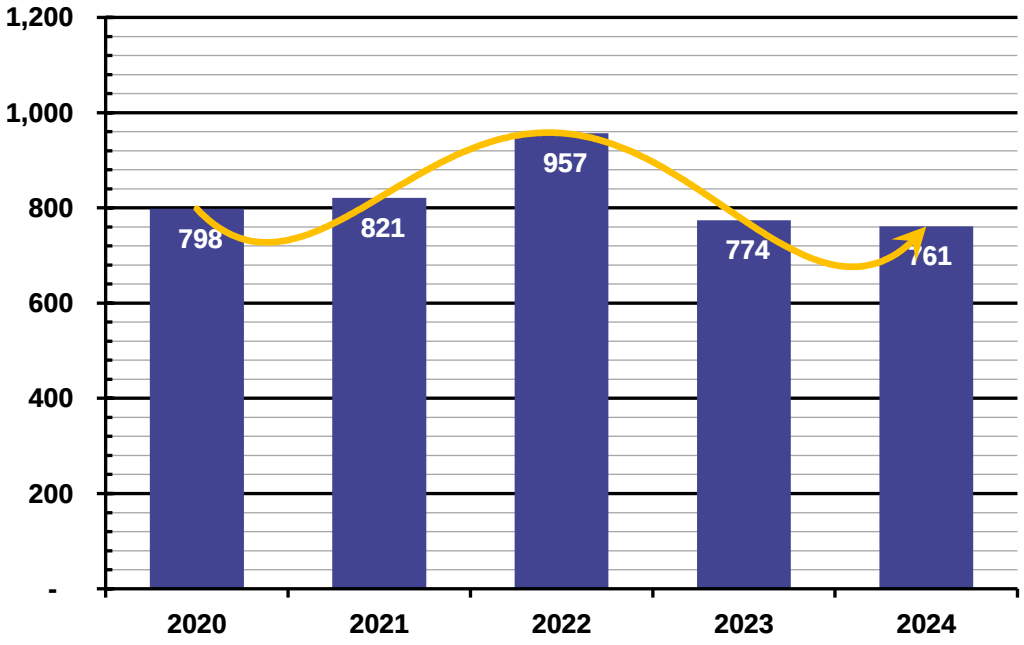
When incidents are documented for NFIRS and NEMSIS, there is the potential for data entry errors—mistakes that can alter the intended meaning of the information. Several mistakes across a region may not be significant. Still, multiple mistakes in the same region—or worse, widespread mistakes across the entire country—can dramatically affect the meaning of the data. The same result occurs when data is generalized, such as the overuse of the codes for “unknown,” “none,” or “other.”

Key Largo Fire Department Service Demand

The service demand analysis reviews current and historical service demand by incident type and temporal variation. GIS software provides a geographic display of demand.

Figure 50 displays historical KLFD service demand for the previous five calendar years. Overall, it remained relatively stable throughout the study period, with a spike in 2022. Service demand decreased by just under 5% from 2020 to 2024.

Figure 50: KLFD Incident Volume (2020–2024)



NFIRS has developed a classification system to categorize incident types. These codes identify the various types of incidents to which fire departments respond. When analyzed in this manner, an agency can better determine the demand for service and what training may be of priority for its responders. This information is also valuable for guiding community risk reduction programs.

The codes consist of three digits and are grouped into series by the first digit, as shown in Figure 51.

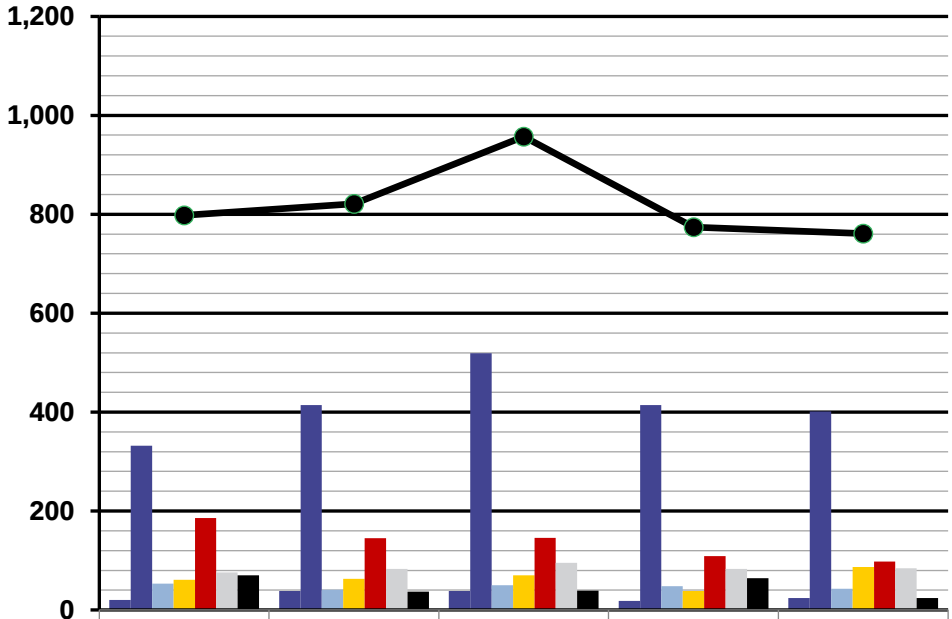
Figure 51: NFIRS Incident Code & Descriptions

Type Code	Incident Description
100 Series	Fires
200 Series	Overpressure Rupture, Explosion, Overheat (No Fire)
300 Series	Rescue and Emergency Medical Service (EMS) Incidents
400 Series	Hazardous Condition (No Fire)
500 Series	Service Call
600 Series	Canceled, Good Intent
700 Series	False Alarm, False Call
800 Series	Severe Weather, Natural Disaster
900 Series	Special Incident Type

Incidents typed as Fires (NFIRS 100s) include all types of fires, such as structure, wildland, vehicle, etc. False Alarms (NFIRS 700s) include both manual and automatic fire alarms where no fire problem was identified. The category titled Other includes NFIRS codes such as Overpressure Rupture (No Fire) (NFIRS 200s), Severe Weather and Natural Disaster (NFIRS 800s), and Special Incidents (NFIRS 900s). Hazardous Condition (NFIRS 400s), Service Call (NFIRS 500s), and Canceled or Good Intent (NFIRS 600s) incidents in which the district's services were not needed after units were dispatched comprise the balance of the incidents.

Figure 52 shows the analysis of overall service demand, with incident demand based on NFIRS incident type, over the preceding five calendar years. In general, the demand by type was stable. The most significant increase in service demand was for incidents coded as Service Calls (500 series), with a 43% increase. However, since Rescue and EMS incidents account for the highest percentage of KLFD's overall volume, it is important to note the 21% increase in these incidents during the period.

Figure 52: KLFD Annual Demand by Incident Type (2020–2024)



	2020	2021	2022	2023	2024
100	20	38	38	18	24
300	332	414	519	414	401
400	53	41	50	48	43
500	61	63	70	38	87
600	186	145	146	109	98
700	76	83	95	83	84
Other	70	37	39	64	24
Total	798	821	957	774	761

While Figure 52 analyzes overall demand for services, it is also essential to examine how the various incident types compare to the overall number. As shown, most of the demand for services was within the EMS and Rescue category, at 50%. Good Intent incidents followed this at 17%, and False Alarm calls at 10%.

As depicted in Figure 53, emergency medical incidents accounted for the largest percentage of calls for service, consistent with what is typically observed nationwide.

Figure 53: KLFD NFIRS Service Demand by Type (2020–2024)

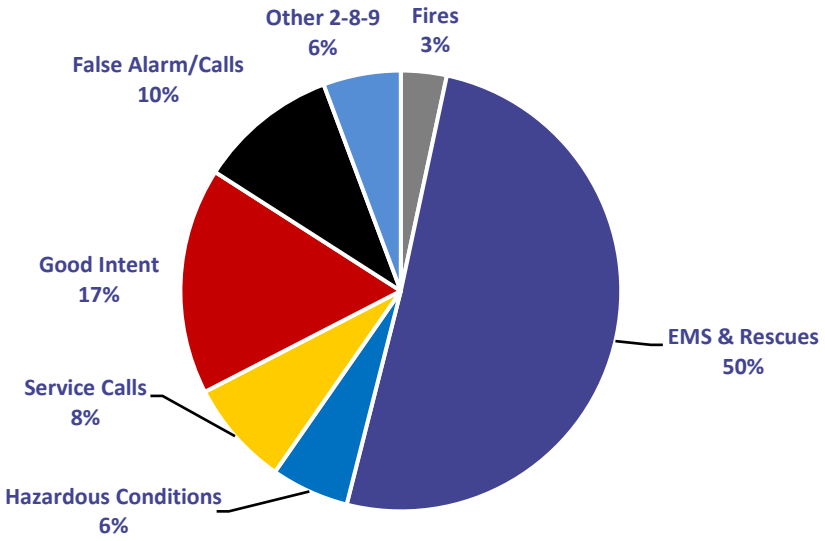


Figure 54 shows the relationship between counts and cumulative percentage by type.

Figure 54: KLFD NFIRS Service Demand by Type with Cumulative Percentage (2020–2024)

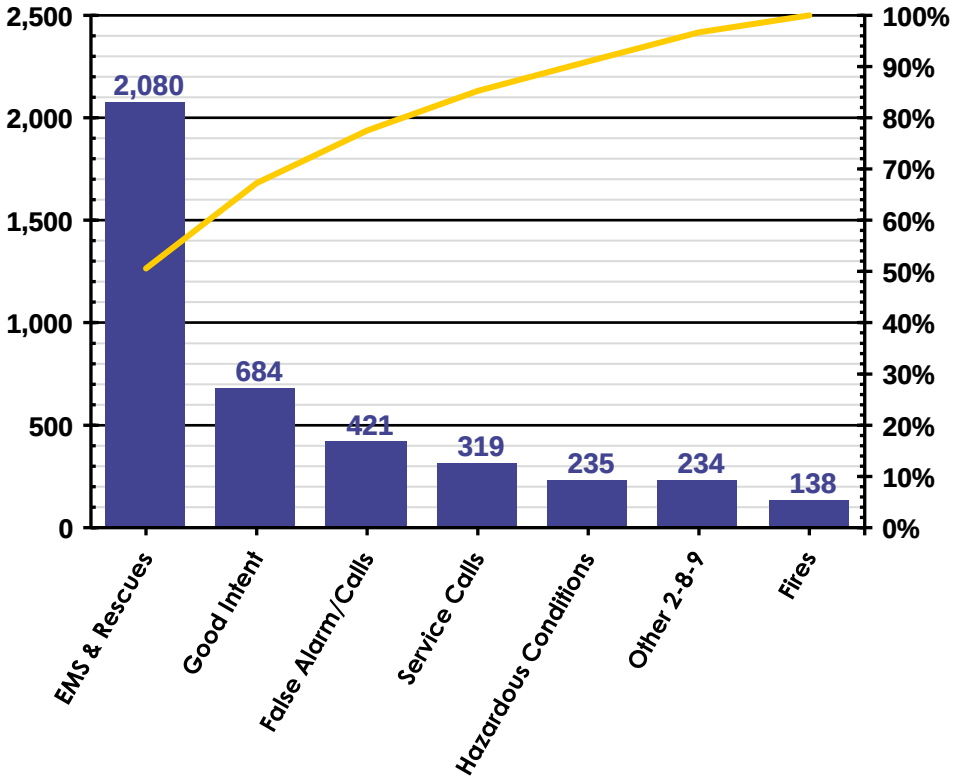


Figure 55 illustrates service demand for KLFD based on property type. Residential occupancies accounted for the highest demand within all reported incident-type categories.

Figure 55: KLFD Service Demand by NFIRS Property Type (2023–2024)

NFIRS Property Use Category	Fires[1]	EMS[2]	Alarms[3]	Others[4]
0–Property use, other	0.00%	0.00%	0.0%	0.83%
1–Assembly (restaurant, bar, theater, library, church, airport)	4.88%	5.37%	5.99%	5.81%
2–Educational (school, daycare center)	0.00%	0.87%	5.39%	2.07%
3–Healthcare, detention, correction (nursing home, hospital, medical office, jail)	0.00%	0.50%	0.00%	0.41%
4–Residential (private residence, hotel/motel, residential board)	41.46%	44.69%	74.25%	35.68%
5–Mercantile, business (grocery store, service station, office, retail)	4.88%	7.74%	11.38%	17.43%
6–Industrial, utility, agriculture, mining	0.00%	0.00%	1.80%	0.41%
7–Manufacturing	0.00%	0.00%	0.00%	0.00%
8–Storage	12.20%	7.37%	0.00%	3.73%
9–Outside property, highway, street	36.59%	33.46%	1.20%	33.6%

[1] NFIRS 100s. [2] NFIRS 300s. [3] NFIRS 700s. [4] All other incident types.

Temporal Analysis

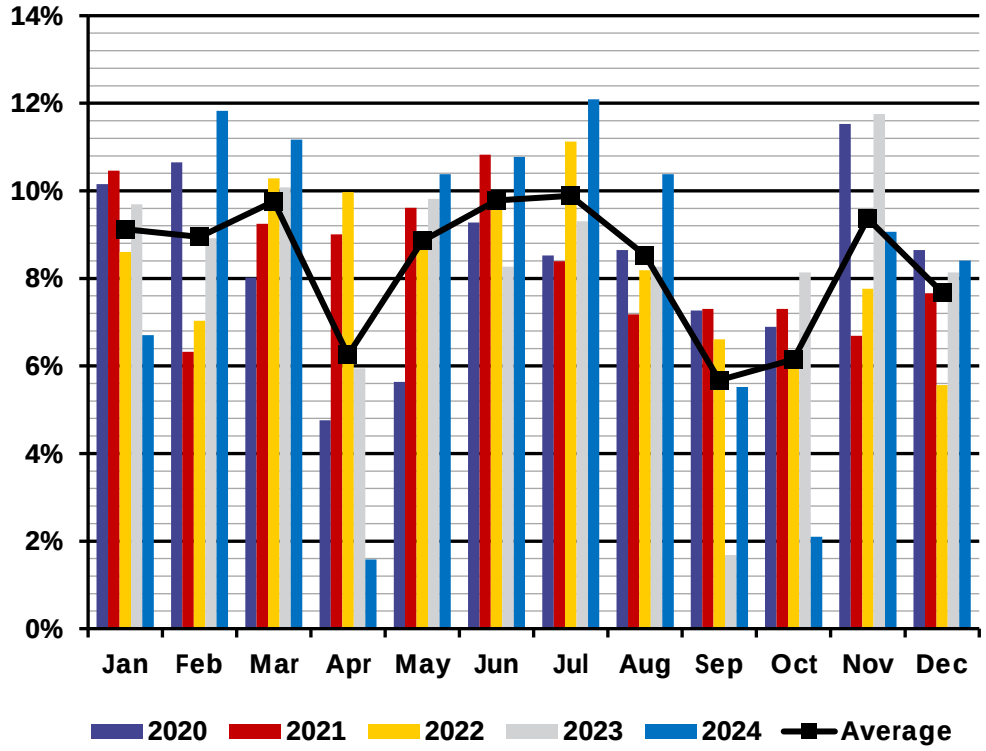
After analyzing the number and types of incidents, the next step is to consider temporal analysis. The temporal component becomes essential when leadership plans for the current and future delivery of services. With this knowledge, the districts can better determine staffing needs and non-response activities such as hose testing, hydrant testing, incident pre-plans, training, and apparatus maintenance.

Unless noted, each temporal component is presented as a percentage relative to the total service demand during the five calendar years of the study period.

The first temporal component determines the service demand for each month of the year. Understanding this component allows leadership to schedule non-response activities during the lower service-demand months.

As illustrated in Figure 56, service demand fluctuated throughout the year, with a 4.21% difference between the busiest and slowest months. On average, the lowest demand for services occurred in September, while demand increased in July to reach the highest average level.

Figure 56: KLFD NFIRS Service Demand by Month (2020–2024)

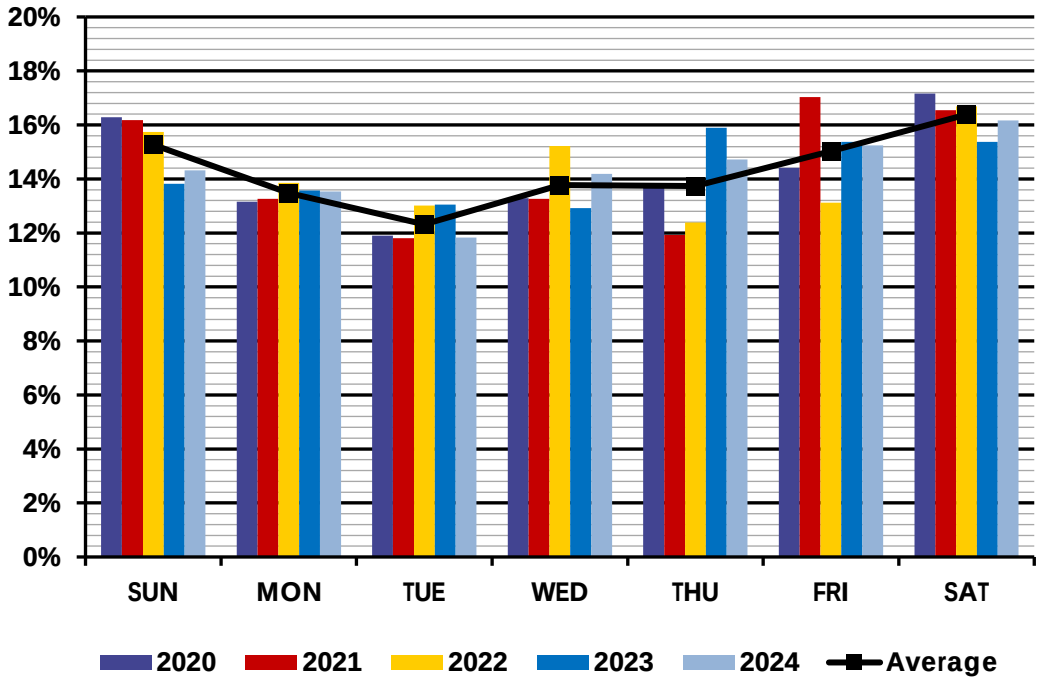


The second temporal component analyzed the day of the week to determine which day indicated greater demand for service. Typically, the most noticeable variation occurred on weekends, when service demand decreased. This is expected, as greater activity occurs during the workweek, such as an increase in the transient population associated with the retail and commercial labor force.

Generally, activity levels increased during the workweek. However, weekends tend to show higher activity in the KLFD's service area, which has a significant population increase due to tourism.

As illustrated in Figure 57, Tuesdays had the lowest service demand for KLFD. Weekends showed the highest demand, with a peak on Saturdays. The difference between the busiest day—Saturday—and the slowest day—Tuesday—was 4.07%.

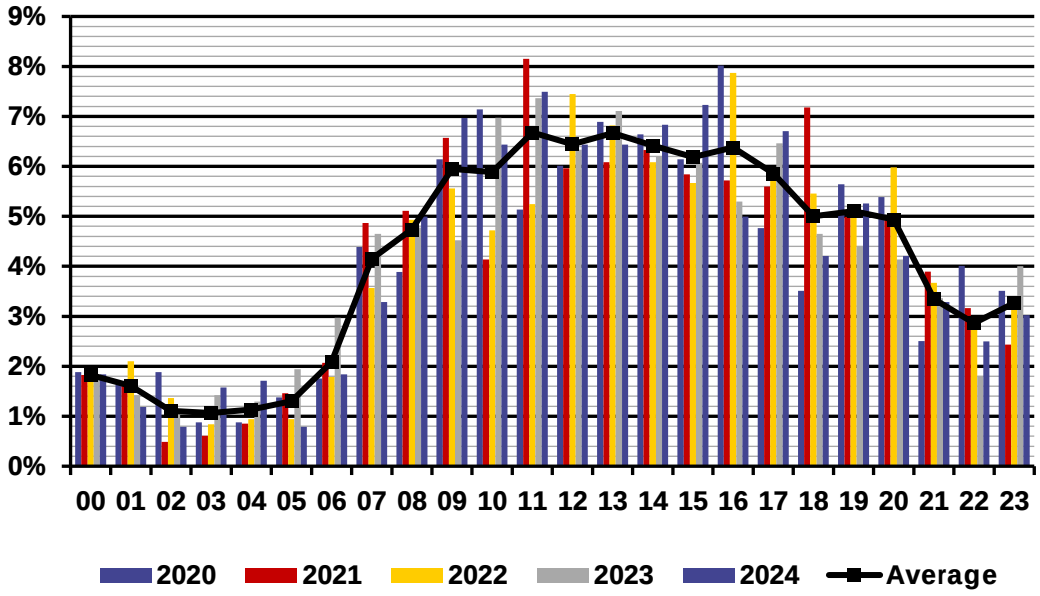
Figure 57: KLFD NFIRS Service Demand by Day of Week (2020–2024)



The final temporal component concerns determining the time of day that service demand occurs. As illustrated in Figure 58, average service demand began to increase in the early morning hours—coinciding with the community waking up and preparing for the day. Throughout the morning, service demand continued to increase—coinciding with the movement of the population from their homes and the resumption of their daily activities.

Demand peaked at 11 a.m. and then gradually decreased, coinciding with the population completing their daily activities and returning home. The decrease continued until reaching its lowest point at 3 a.m.

Figure 58: KLFD NFIRS Service Demand by Hour (2020–2024)



Although service demand is lowest during the early morning hours, according to the National Fire Data Center, fatal residential fires occur most frequently late at night or in the early morning hours when most people are asleep, a significant factor contributing to fatalities. From 2018 to 2020, fatal fires were highest from midnight to 1 a.m. Fatal fires were most prevalent when residential fire incidents were generally at their lowest, making nighttime fires the deadliest. The eight-hour peak period (11 p.m. to 7 a.m.) accounted for 45% of fatal residential fires[30].

Charting the temporal demands for service by both day and time is valuable. Figure 59 compares average demand by day and hour, with relative values shown by color. The darker greens indicate lower demand, while the darker reds indicate the highest demand.

[30] Fatal Fires in Residential Buildings (2018-2020), National Fire Data Center.

Figure 59: KLFD Service Demand by Day & Time (2022–2024)

Hour	Sun	Mon	Tue	Wed	Thu	Fri	Sat
00	3.24%	1.44%	2.62%	0.96%	0.85%	1.70%	2.07%
01	0.00%	0.96%	1.57%	0.00%	2.98%	1.70%	1.65%
02	1.39%	0.00%	1.57%	0.48%	1.28%	0.43%	1.24%
03	2.31%	0.96%	0.52%	1.44%	2.98%	0.43%	1.65%
04	0.46%	0.96%	2.09%	0.48%	2.55%	2.55%	1.24%
05	1.39%	0.96%	1.57%	0.48%	2.13%	0.85%	2.07%
06	0.46%	1.44%	3.14%	2.88%	4.68%	2.13%	2.07%
07	2.78%	5.77%	1.57%	3.37%	5.96%	4.26%	3.72%
08	5.09%	5.29%	6.28%	4.81%	7.23%	3.40%	2.48%
09	2.78%	8.17%	5.24%	7.69%	2.13%	6.81%	7.44%
10	8.80%	6.73%	8.90%	6.25%	6.38%	7.23%	3.31%
11	7.87%	7.21%	10.47%	7.21%	8.09%	4.68%	7.02%
12	6.94%	6.73%	6.81%	3.37%	8.09%	5.11%	7.44%
13	6.02%	10.10%	5.24%	8.17%	6.81%	7.66%	3.72%
14	6.94%	6.73%	7.33%	6.73%	4.68%	9.36%	4.13%
15	8.33%	5.77%	6.81%	7.21%	6.81%	6.38%	5.37%
16	4.17%	6.73%	5.76%	7.21%	2.98%	4.26%	5.37%
17	6.48%	6.73%	7.33%	6.25%	2.98%	8.51%	7.85%
18	5.09%	4.81%	3.14%	4.33%	5.11%	2.98%	5.37%
19	2.78%	3.85%	3.14%	8.17%	3.83%	5.53%	6.20%
20	5.56%	4.33%	3.14%	1.44%	0.85%	6.38%	7.02%
21	4.63%	1.92%	1.57%	4.81%	4.26%	2.13%	3.72%
22	1.85%	0.96%	1.05%	1.92%	2.98%	2.55%	3.31%
23	4.63%	1.44%	3.14%	4.33%	3.40%	2.98%	4.55%

As noted, 11 a.m. coincided with the highest average daily demand. An additional analysis depicts that the 11 a.m. demand was highest on Tuesdays compared to the other days and times. Figure 60 captures the busiest consecutive periods. The information can be used to identify periods for increased staffing or placing additional apparatus in service.

Figure 60: KLFD Busiest Consecutive Service Delivery Periods (2023–2024)

Periods	8 Hours	10 Hours	12 Hour
Hours	0900–1700	0900–1900	0900–2100
Percentage of Total:	**51%**	**61%**	**71%**

Resource Distribution Analysis

While incident-type and temporal analyses provide valuable insights into the types and timing of service demand, understanding its geographic distribution is also essential. JAG used geographic information systems (GIS) software to map incident locations within the KLFD service areas and calculate incident density.

Figure 61 illustrates the densities for all incidents within KLFD service areas for calendar years 2023–2024.

Figure 61: KLFD Density—All Incidents (2023–2024)

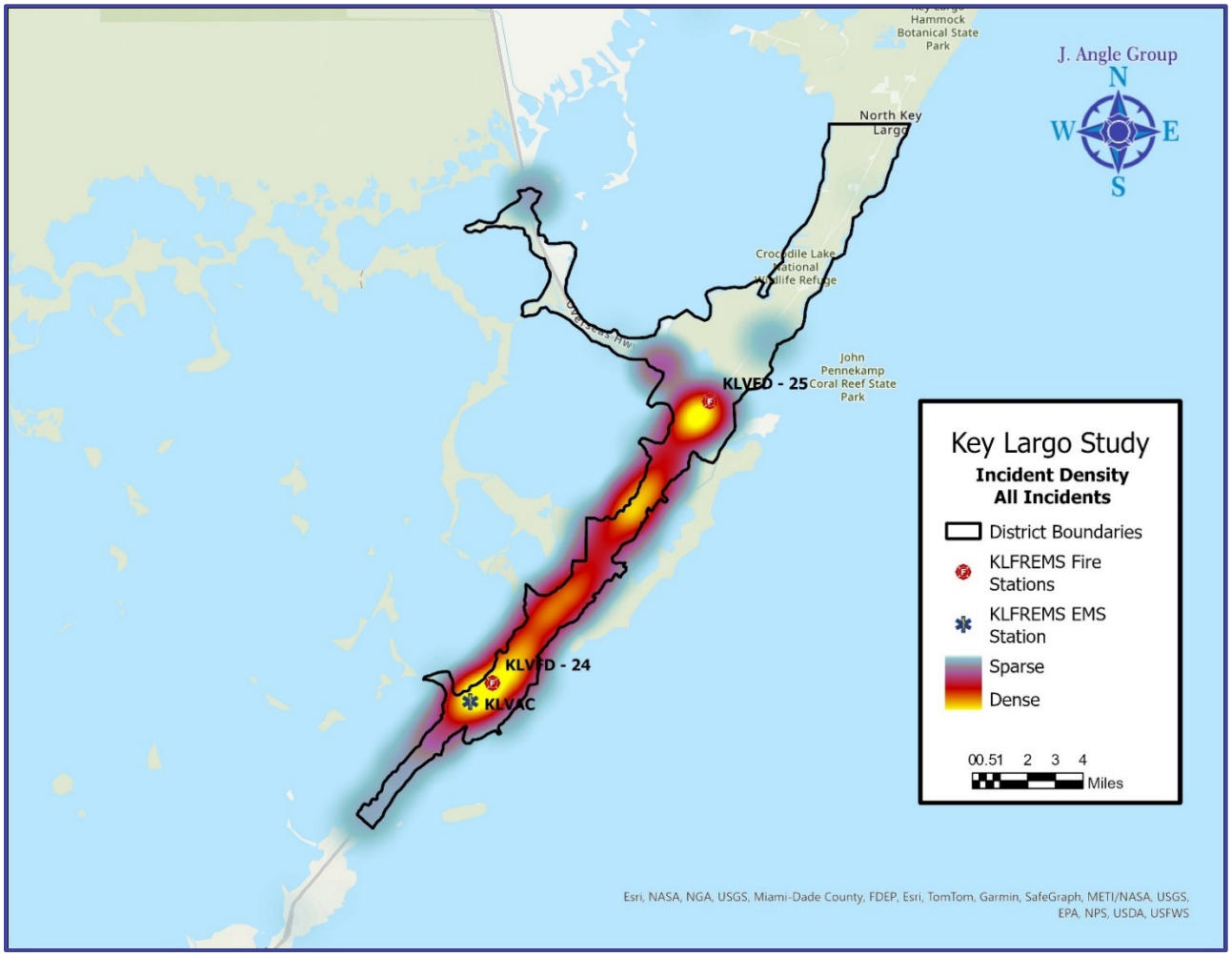


Figure 62 shows the location of fire incidents within the KLFD service areas for the 2023–2024 calendar years.

Figure 62: KLFD Density—Fire Incidents (2023–2024)

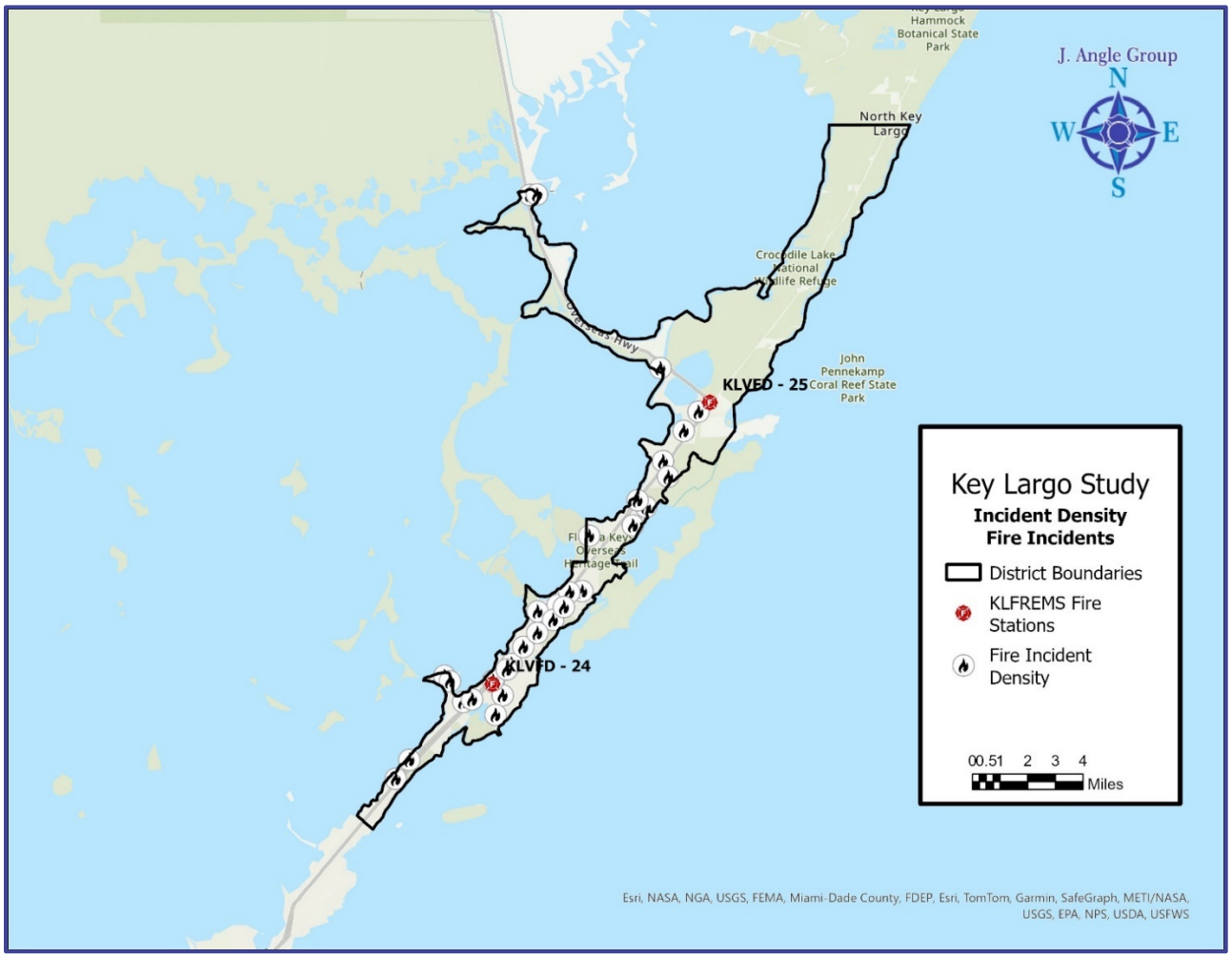
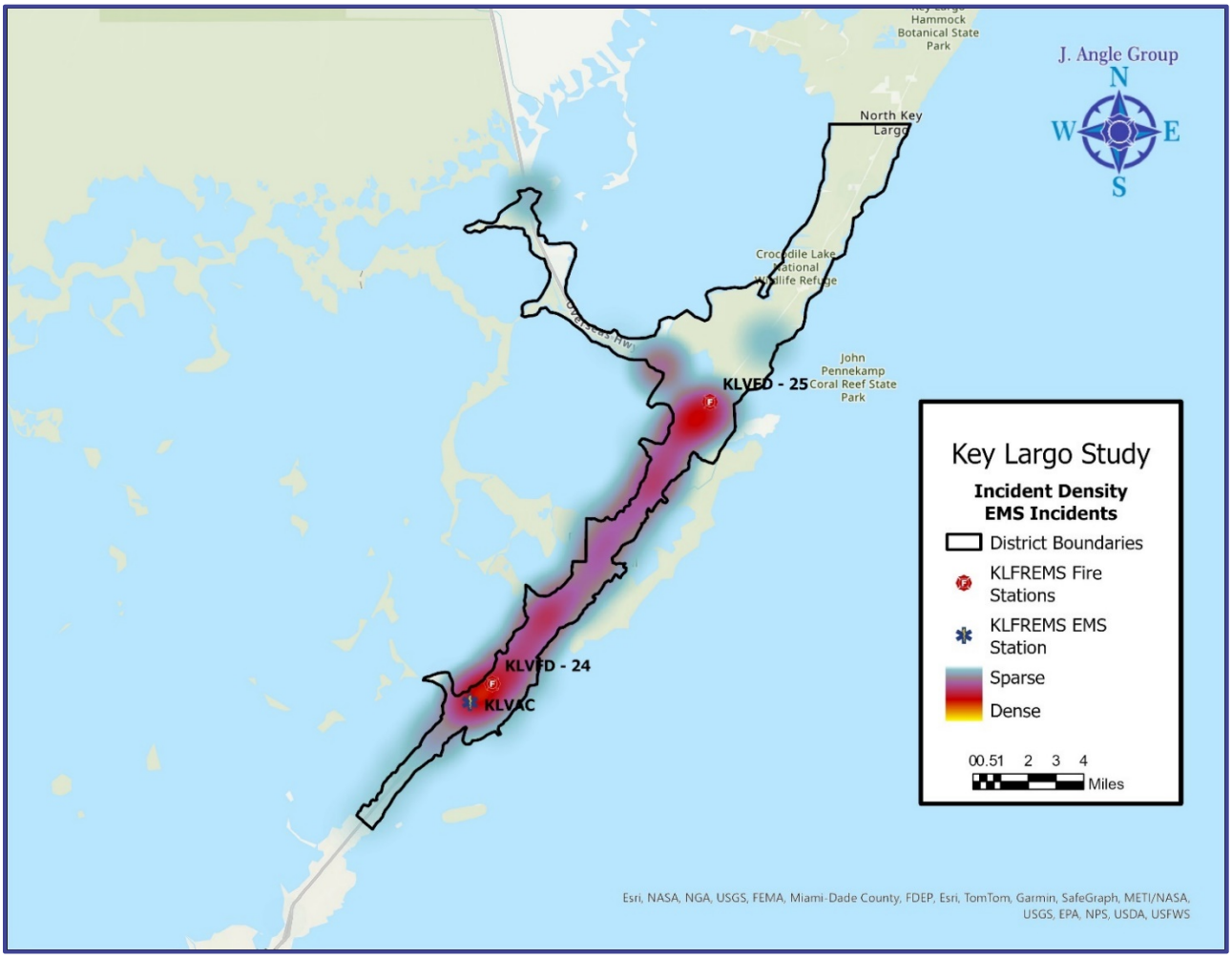


Figure 63 shows EMS incident density within the KLFD service area for 2023–2024.

Figure 63: KLFD Density—EMS Incidents (2023–2024)



ISO Distribution

The Insurance Services Office, Inc. (ISO), a subsidiary of Verisk Analytics, is a national data analytics provider that evaluates fire protection for communities nationwide. ISO assesses all areas of fire protection and breaks them down into four major categories: Emergency Communications, Fire Department, Water Supply, and Community Risk Reduction. Following an on-site evaluation, an ISO rating—specifically, a Public Protection Classification (PPC®) number ranging from 1 (best protection) to 10 (no protection)—is assigned to a community.

The PPC® score is developed using the Fire Suppression Rating Schedule (FSRS), which outlines sub-sections for each of the four major categories and details the specific requirements for each evaluation area.

A community's ISO rating is important when considering fire station and apparatus distribution and deployment, as it impacts the cost of fire insurance for residents and business owners. The ability of a fire district to arrive on the scene of an incident equipped with personnel, equipment, and water to mitigate a fire effectively is a critical factor in an ISO evaluation.

To determine whether a structure is eligible to receive a PPC rating higher than ten, it cannot be more than five road miles from a fire station. Typically, areas outside of five road miles may be subject to a split ISO rating if the fire district can demonstrate that sufficient fire flow is available.

In addition, to receive maximum credit for the station and apparatus distribution, ISO evaluates the percentage of the community (contiguously built-upon area) within specific distances of both engine/pumper companies (1.5 miles) and aerial/ladder apparatus (2.5 miles).

Figure 64 illustrates fire station distribution for the KLFD service area and the roadways within the ISO's required five miles of travel distance. Of the 111 miles of roads in the KLFD service area, all 106 miles (95 %) are within five miles of a fire station.

Figure 64: KLFD Station Distribution—ISO Five-Mile Travel Distance Criteria

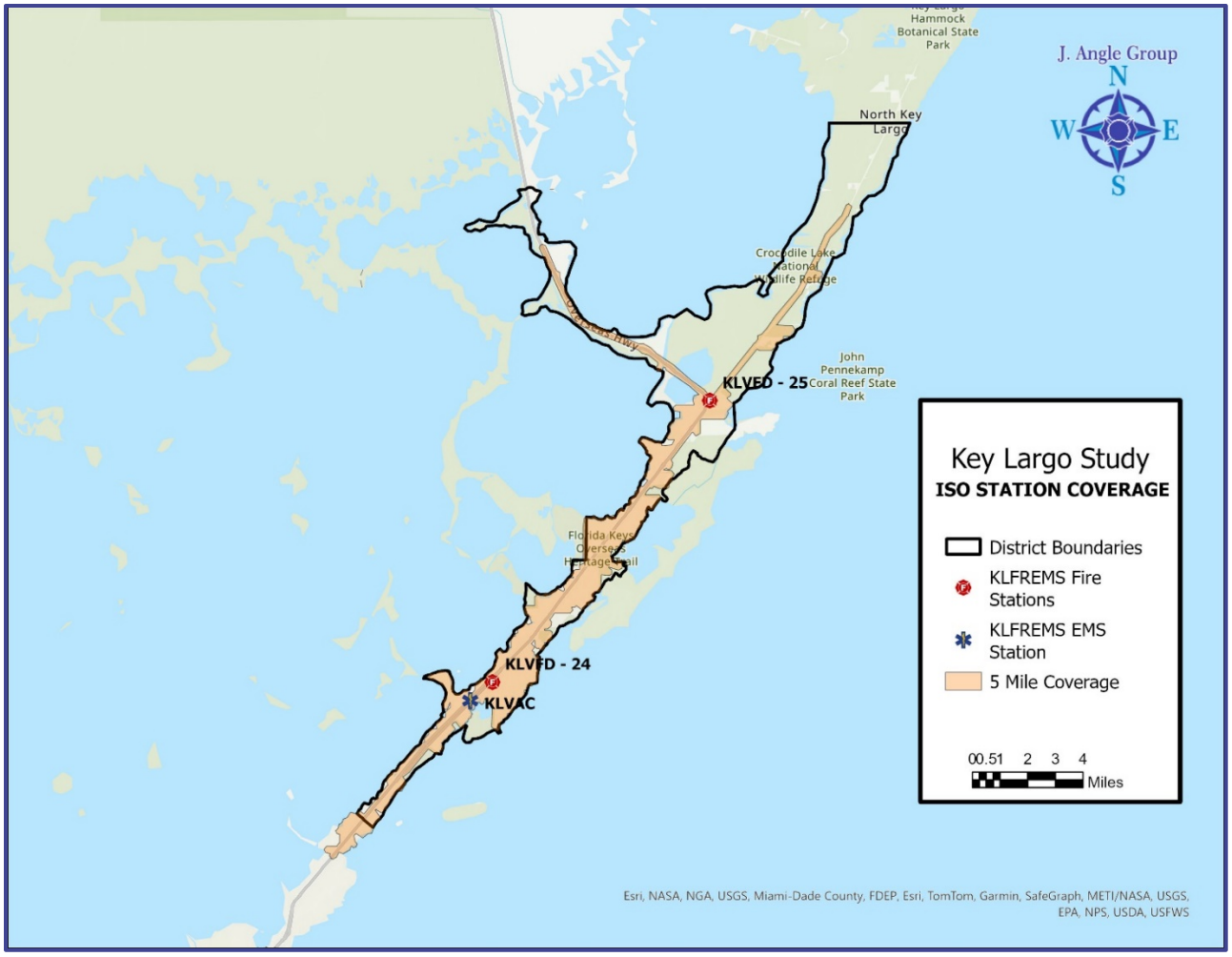


Figure 65 illustrates the engine company distribution for KLFD and the roadways within the ISO-required 1.5-mile travel distance. In this case, 44 miles, or 44% of the roadways, are within 1.5 miles of a fire station with an assigned engine company or a pump-capable apparatus.

Figure 65: KLFD Station Distribution—ISO 1.5-Mile Travel Distance Criteria

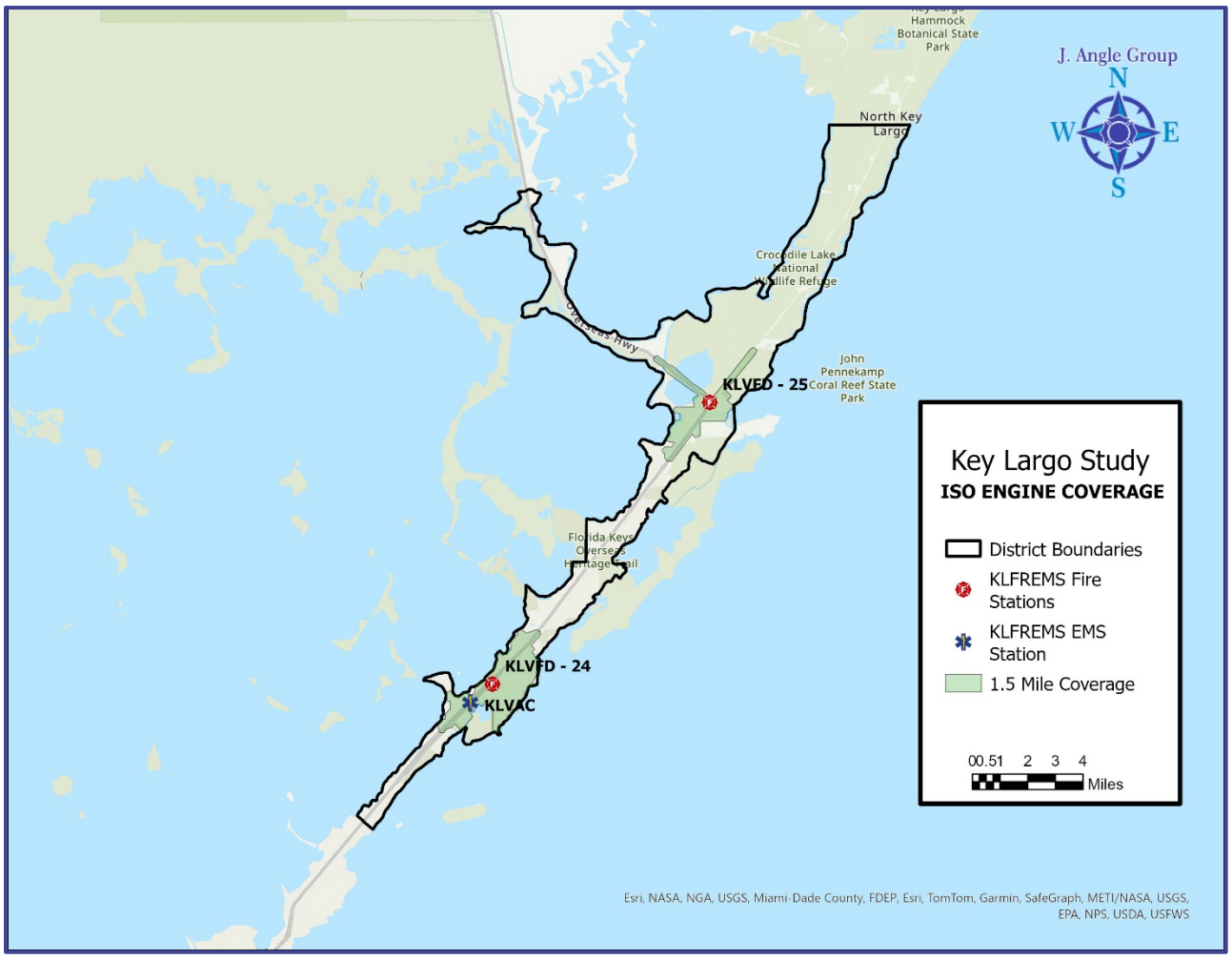
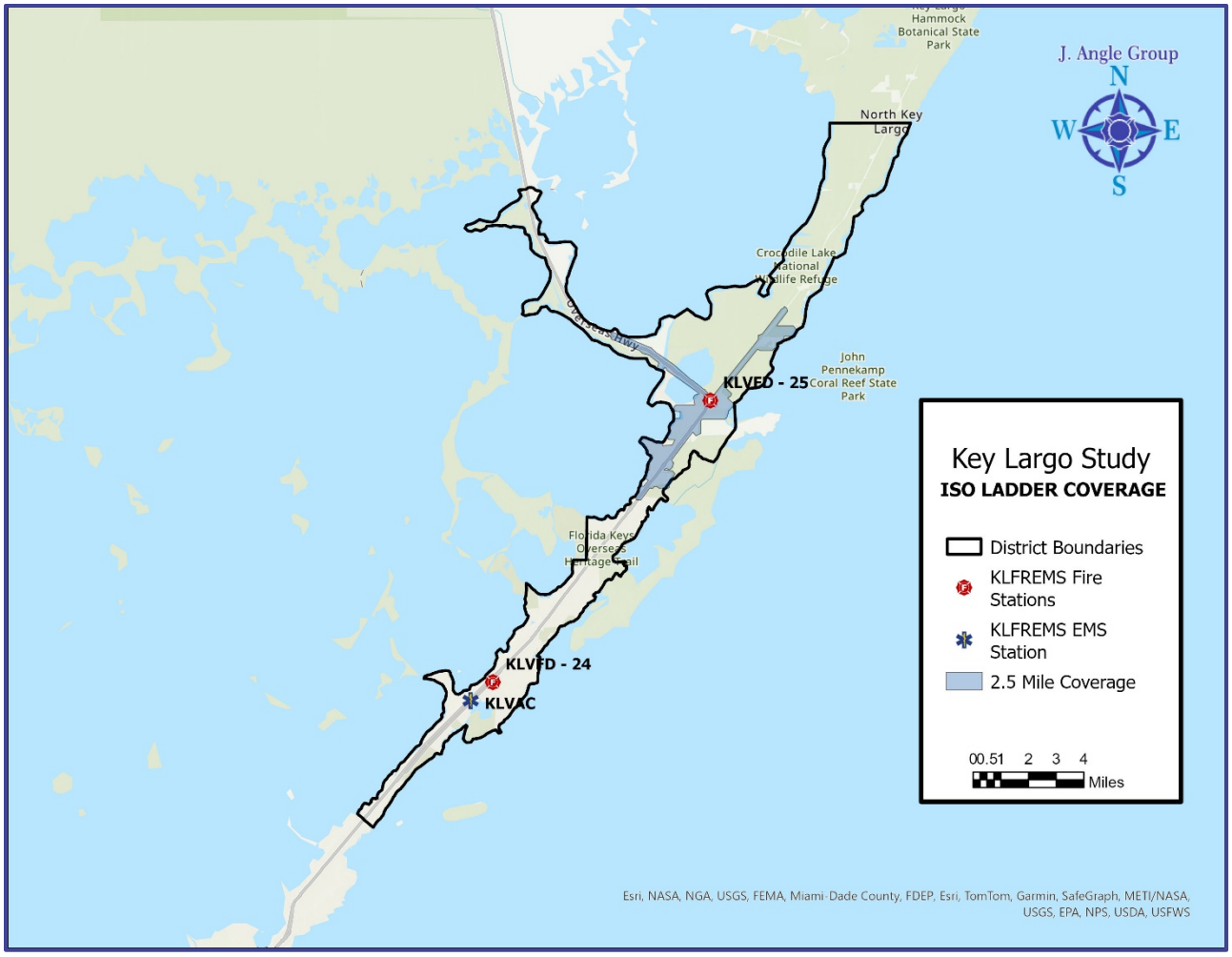


Figure 66 illustrates the truck (aerial/ladder) company distribution for KLFD and the roadways within the ISO-required 2.5-mile travel distance. In this case, 26 miles or 23% of the roadways are within 2.5 miles of Station 25, the only KLFD fire station with an assigned truck company (Ladder 25).

Figure 66: KLFD Station Distribution—ISO 2.5-Mile Travel Distance Criteria



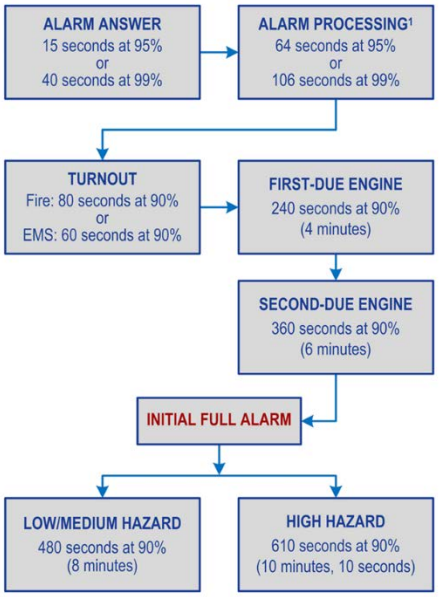
NFPA Distribution

NFPA 1710: *Standard for the Organization and Deployment of Fire Suppression Operations, Emergency Medical Operations, and Special Operations to the Public by Career Fire Departments,* defines a career fire department as a fire department that utilizes full-time or full-time-equivalent (FTE) station-based personnel immediately available to comprise at least 50% of an initial full alarm assignment.

This standard specifies that career-staffed fire departments—such as the KLFD—deploy resources such that the first-arriving unit can reach 90% of emergency service demand within 4 minutes or less of travel time. Additionally, the standard recommends that the second-due engine arrive in 6 minutes or less and that the full first-alarm assignment should arrive within 8 minutes or less of travel time at a low- to medium-hazard fire suppression incident (measured at the 90th percentile) and in 10 minutes, 10 seconds or less of travel time for high-hazard incidents. This means that all units required to conduct fire suppression operations must arrive on the scene and commence operations within the specified travel time.

Figure 67 illustrates the performance standards from NFPA 1710. The Response Performance section will discuss the actual alarm processing (call processing), turnout, first-due engine (travel time), response time, and total response time performance of KLFD.

Figure 67: NFPA 1710 Standard Response Process

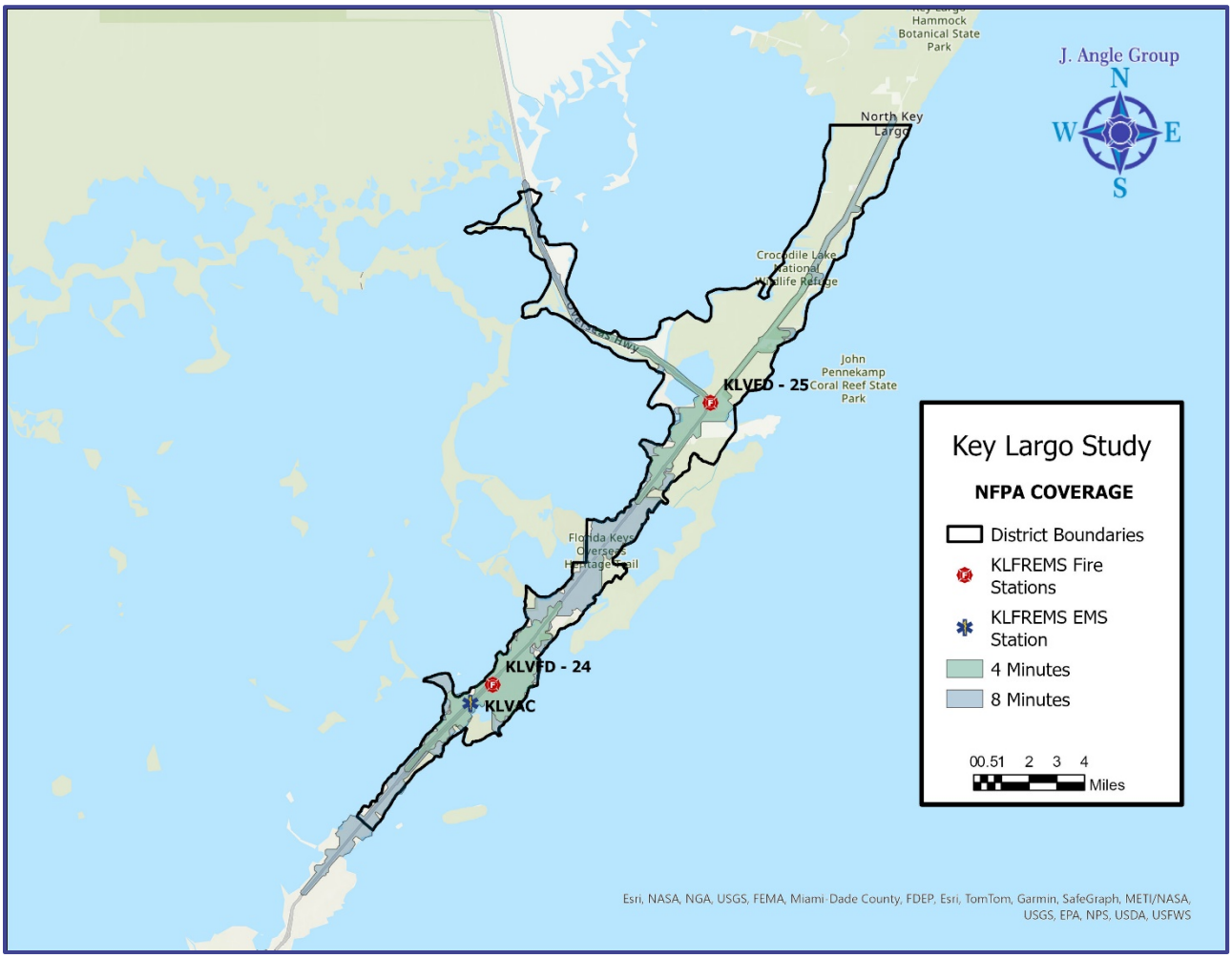


[1]From NFPA 1710, which references NFPA 1221 (2019), which states high-priority incidents should be at 60 seconds or less at 90%.

As illustrated in Figure 68, using GIS to estimate travel time, approximately 56% (62 miles) of the KLFD service area is within 4 minutes of a fire station, and an additional 42% (47 miles) is within 8 minutes of one of the two KLFD stations.

In addition to KLFD staffing, the district participates in mutual and automatic aid programs. These programs enable neighboring agencies to respond to initial alarms and allow KLFD to use these resources to augment the effective response force, as described later in the following section.

Figure 68: Station Distribution—4-Minute/8-Minute Travel Time KLFD Stations



KLFD Response Reliability Study

The workload of emergency response units can affect response time performance. If a response unit is unavailable for any reason, then a unit from a more distant station (or mutual/automatic aid agency) must respond. This can increase the overall response time. Although fire stations and units may be strategically distributed to provide quick responses, that level of performance can be achieved only when the response unit is available in its primary service area.

Call Concurrency

Concurrent incidents and the time that individual units are committed to an incident can affect a jurisdiction's ability to assemble sufficient resources to respond to additional emergencies. A higher number of simultaneous calls can drastically strain available resources, leading to longer response times for more distant resources.

Figure 69 examines incidents that KLFD responded to from 2023 through 2024 to determine the frequency of concurrent calls handled by KLFD.

Figure 69: KLFD Incident Concurrency (2023–2024)

Number of Incidents	2023	2024	Average
One Incident	81%	87%	**84%**
Two Incidents	17%	12%	**15%**
Three or more Incidents	2%	1%	**2%**

On average, single incidents accounted for 84% of the overall incidents handled by KLFD during the three-year study period. Two incidents occurred and were handled by KLFD 15% of the time, which indicates that 2% of the time (on average), KLFD mitigated three or more incidents simultaneously.

Commitment Time

Commitment time, also known as unit hour utilization, is the time a unit is unavailable for response because it has already been committed to another incident. The larger the number, the higher its utilization, and the less available it is for assignment to subsequent calls for service. Commitment rates are expressed as a percentage of the total hours in a year, or total hours in a study period.

Figure 70 and Figure 71 illustrate the total time that KLFD's primary units were committed to an incident during the study period, calculated from data provided by KLFD.

Figure 70: KLFD Unit Commitment Times (2020–2021)

Unit	2020				2021			
	Count	Total	Average	Com.	Count	Total	Average	Com.
Engine 24	513	119:37:56	0:24:25	1.36%	307	70:10:26	0:24:20	0.80%
Engine 25	420	104:51:35	0:25:10	1.19%	379	78:00:18	0:23:53	0.89%
Ladder 25	46	10:23:26	0:44:32	0.12%	256	31:39:31	0:25:40	0.36%

Figure 71: KLFD Unit Commitment Times (2022–2024)[A]

Unit	2022				2024[B]			
	Count	Total	Average	Com.	Count	Total	Average	Com.
Engine 24	456	147:24:31	0:41:43	1.68%	228	107:58:32	0:28:25	1.84%
Engine 25	557	148:34:01	0:42:39	1.70%	187	83:32:30	0:26:48	1.42%
Ladder 25	180	17:04:09	0:24:23	0.19%	11	7:29:42	0:40:53	0.13%

[A] Data for this metric was not available in 2023.

[B] For the period May 1, 2024–December 31, 2024.

The average time that each of KLFD's primary units was committed to an incident during 2024 was just over 32 minutes. The commitment factors for KLFD's primary units ranged from a high of 1.84% for Engine 24 to a low of 0.13% for Ladder 25 in 2024.

JAG has found that commitment rates of 25%–30% for units deployed on a 24-hour shift can negatively affect response performance and possibly lead to personnel burnout. Commitment rates higher than 30% tend to cause system failures in other areas, such as response time performance, and the degradation of effective response force (ERF) delivery.

When commitment times approach and exceed 30%, it implies that units are available only 70% of the time in their first-due areas. Notably, this analysis includes only incident activity and does not measure time dedicated to training, public education programs and events, station duties, or additional duties as assigned.

In May 2016, the Henrico County, VA, Division of Fire published an article regarding the department's EMS workload.[31] As a result of the study, Henrico County developed a general commitment factor scale for its department. JAG calculated the commitment factors for KLFD using the scale described in the Henrico County article.

Figure 72 summarizes these findings in relation to commitment factors.

Figure 72: Commitment Factors

Source: Henrico County, VA, Division of Fire (2016)

Factor	Indication	Description
0.16–0.24	Ideal Range	Personnel can maintain training requirements and physical fitness while consistently achieving response time benchmarks. Units are available to the community more than 75% of the day.
0.25	System Stress	Community availability and unit sustainability are not questioned. First-due units respond to their assigned community 75% of the time, and response benchmarks are rarely missed.
0.26–0.29	Evaluation Range	The community served will experience delayed incident responses. Just under 30% of the day, first-due ambulances are unavailable; thus, neighboring responders will likely exceed goals.
0.30	"Line in the Sand"	Not Sustainable: Commitment Threshold. The community has a less than 70% chance of timely emergency service, and immediate relief is vital. Personnel assigned to units at or exceeding 0.3 may show signs of fatigue and burnout and may be at increased risk of errors. Required training and physical fitness sessions are not completed consistently.

[31] *How Busy Is Busy?* from www.fireengineering.com

KLFD Operational Performance Analyses

In this analysis, JAG examines emergency incident response time performance across the district's service areas, as provided by its units. The data used for this analysis are emergency responses extracted from the available district data from May 1, 2024, through December 31, 2024. Mutual and automatic aid incidents outside the service area, along with data outliers and invalid data, were removed from the dataset whenever possible. Response performance is measured from the time the fire apparatus is dispatched until the first fire department unit arrives on the scene.

To analyze response performance, a percentile measure of KLFD response time is generated. Using percentile calculations for response performance follows industry best practices and is considered a more accurate performance measure than "average" calculations. The "average" measure is commonly used as a descriptive statistic and is also called the "mean" of a dataset.

The reason for not using averages for performance standards is that they may not accurately reflect the performance of the entire dataset and may be skewed by data outliers. One particularly good or bad value could skew the average for the entire set. Percentile measurements are more accurate, as they indicate that most of the dataset has achieved a given level of performance.

Fire service best-practice documents, such as those from the Center for Public Safety Excellence (CPSE)[32] and NFPA 1710, recommend measuring emergency response time performance at the 90th percentile, meaning that 90% of emergency responses occur in the stated value or less.[33] In basic terms, the 90th percentile means that 10% of the values are greater than the stated value, and all other data are at or below this level. This can then be compared to the desired performance objective to determine the degree of success in achieving the goal.

Industry best practices recommend measuring total response performance from the time an emergency call is received at a dispatch center to the time the first emergency response unit arrives and initiates action or intervenes to control the incident.

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[32] Center for Public Safety Excellence (CPSE) *Quality Improvement for the Fire and Emergency Services.*(2020)

[33] NFPA 1710: *Standard for the Organization & Deployment of Fire Suppression Operations, Emergency Medical Operations, & Special Operations to the Public by Career Fire Departments* (NFPA, 2020).

Tracking the individual components of the total response time allows for identifying deficiencies and areas for improvement. While progressing through the performance analysis, it is important to understand that each component of response performance is not cumulative. Each is analyzed as an individual component, and the point at which the "fractile" percentile is calculated exists in a set of data unto itself.

The response time continuum, which spans the time between when a caller dials 9-1-1 and when assistance arrives, comprises several key components. Figure 73 lists the individual components analyzed by JAG, which meet the NFPA 1710 benchmark of 90%. Figure 74 shows the response time measurements.

Figure 73: Response Time Continuum Definitions

Alarm Processing Time: The time interval between when a dispatcher answers a 9-1-1 call and resources are dispatched.

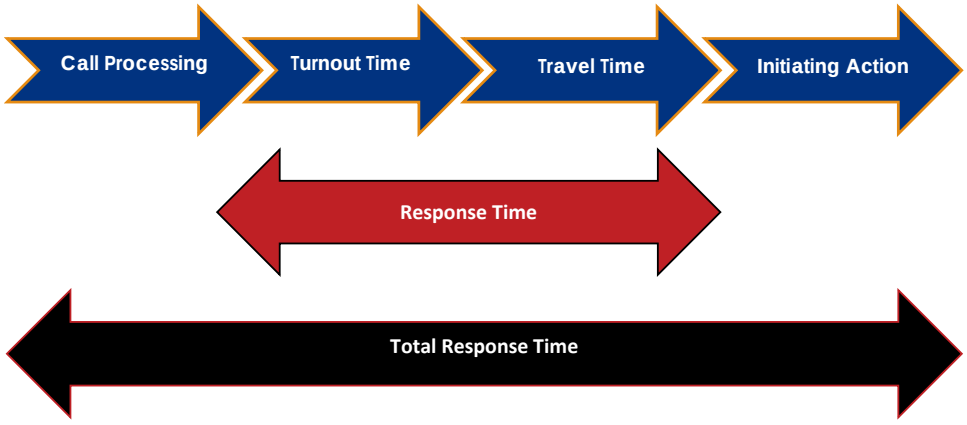
Turnout Time: The interval between the time that an emergency response facility (ERF) and emergency response unit (ERU) are notified (by an audible alarm, visual annunciation, or both) and the time a unit begins to respond.

Travel Time: The time a responding unit spends driving to an incident.

Response Time: The combination of turnout time and travel time. This measurement may indicate a system's capability to staff, locate, and deploy response resources adequately. It may also indicate the responding personnel's knowledge of the area or dispatcher instructions for efficient travel. This is often utilized as the measure of fire department response performance.

Total Response Time: According to NFPA 1710, total response time is the interval between receiving an alarm at dispatch and the arrival of a unit on the scene to initiate an action or intervene to control an incident. This is the true measure of response-time performance.

Figure 74: NFPA 1710 Response Time Measurements



Total response time is the amount of time a resident or business waits for emergency resources to arrive at the scene, starting from the moment they first call 9-1-1. This process begins for KLFD once a call is dispatched from the 9-1-1 communications center (MCSO).

While ISO does not specify these particular numbers under its "Fire Department" section of the FSRS PPC® review, it does describe the expectation under "Deployment Analysis." Specifically, ISO states, "The timing is in accordance with the general criteria in NFPA 1710."

Alarm Processing

The alarm processing component includes the time the MCSO Dispatch Center receives a call and when resources are dispatched. It should be noted that KLFD has no direct control over the operations of the MCSO Dispatch Center. Based on this, alarm processing was not evaluated in this report.

Turnout Time

The turnout time component begins when emergency personnel are notified to respond by a dispatch center and ends when an apparatus begins to respond. Turnout time is a crucial component of total response performance and can be influenced by factors such as station design, apparatus staffing, and the performance of assigned personnel. Because of this, turnout time is one area of the overall response time that field personnel can influence.

Figure 75 summarizes KLFD's 90th percentile turnout time performance for the two primary staffed engines. Due to data limitations, the small population of incidents to analyze means these results may not reflect actual performance.

Figure 75: KLFD Turnout Times (May 1, 2024–December 31, 2024)

Description	KLFD	NFPA
Fire Incidents		80 Seconds
Engine 24	3 Minutes, 10 Seconds	
Engine 25	2 Minutes, 28 Seconds	
EMS Incidents		60 Seconds
Engine 24	6 Minutes, 20 Seconds	
Engine 25	4 Minutes, 11 Seconds	

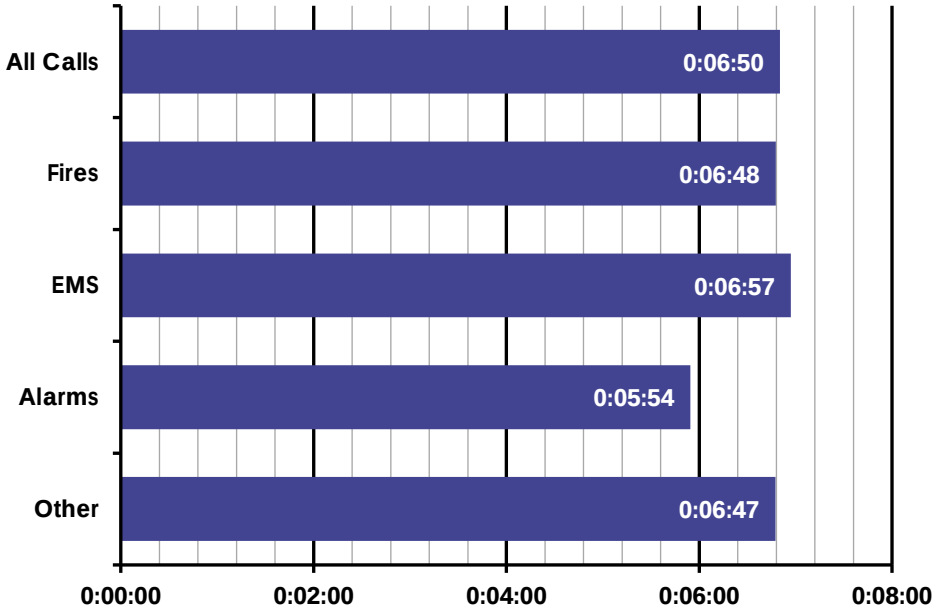
During the 2024 study period, the response times for KLFD's units to both fire- and EMS-related incidents exceeded the NFPA benchmarks of 80 seconds and 60 seconds, respectively.

Travel Time

Travel time starts when an apparatus leaves a station and when it reaches the scene of an emergency. Travel time is one component of total response time that is rarely under the control of fire department personnel. The existing road network, traffic congestion, geographic barriers, and the size of the service area all play critical roles in travel time performance.

Figure 76 illustrates travel time performance for the first-arriving KLFD unit throughout KLFD's service area at the 90th percentile.

Figure 76: KLFD Travel Times (May 1, 2024–December 31, 2024)



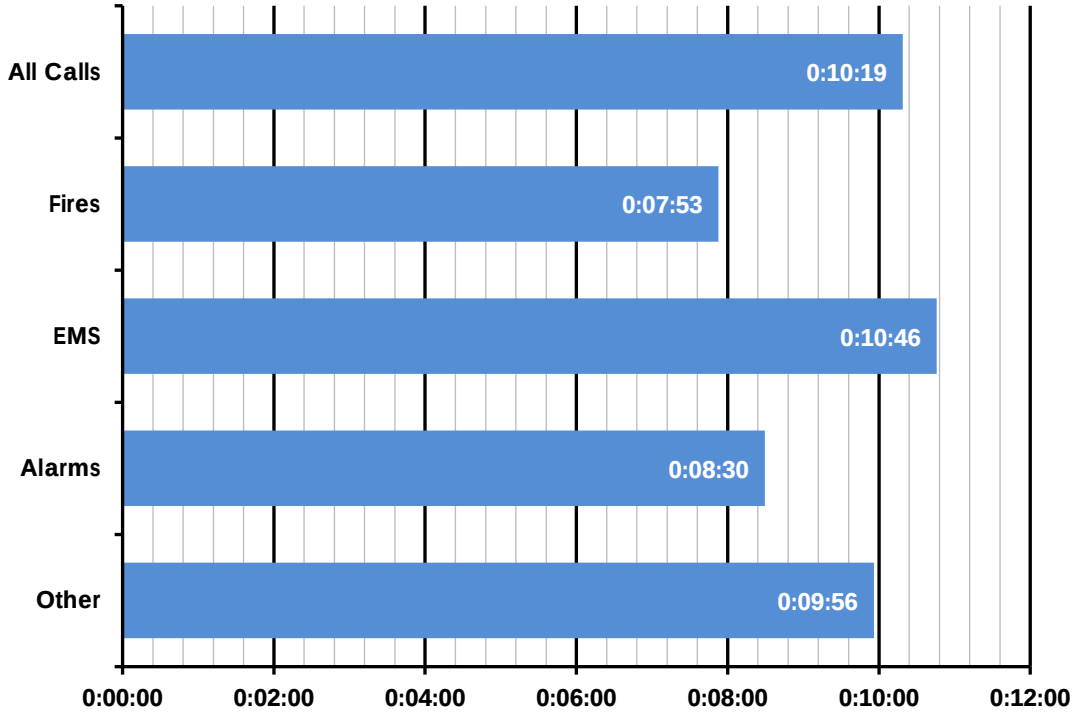
KLFD's performance exceeded the NFPA recommendations in all noted categories. On average, for all incident types during the study period, travel time performance exceeded the NFPA benchmark of 0:04:00 by 2 minutes, 37 seconds (+0:02:37).

Response Time

As previously discussed, the most commonly used measure of fire district response performance combines turnout time and travel time, referred to as response time or response performance. This period starts when fire personnel are notified of an incident by dispatch and ends when the first apparatus arrives on the scene.

Figure 77 illustrates response time performance for KLFD's service area at the 90th percentile.

Figure 77: KLFD Response Times (May 1, 2024–December 31, 2024)



As expected, given the previously illustrated performance on turnout and travel time, KLFD exceeded the NFPA recommendations in all categories.

Mutual Aid & Automatic Aid Systems

Mutual aid is typically employed as needed, with units specified by the Incident Commander. Automatic aid differs from mutual aid in that, under certain mutually agreed-upon criteria, resources from an assisting agency are automatically dispatched as part of the initial response.

These agreements ensure that the necessary personnel and appropriate equipment are available to respond to specific incidents. Automatic aid response resources are often defined in the dispatch run cards for the participating agencies. Mutual aid and automatic aid operations are integral parts of emergency operations.

Figure 78 illustrates the closest aid partners to KLFD.

Figure 78: KLFD Mutual & Automatic Aid Partners

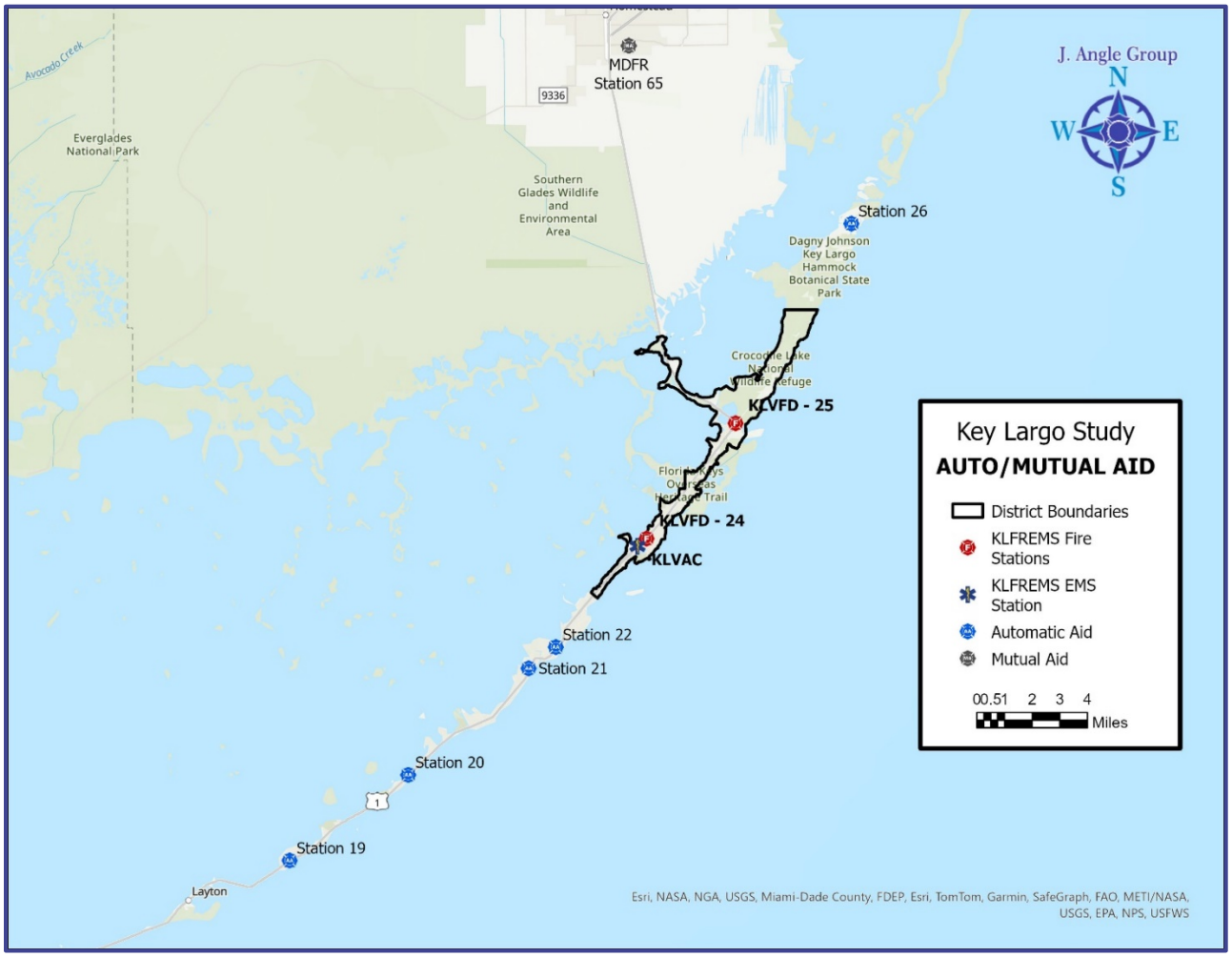


Figure 79 summarizes the mutual and automatic aid given and received by KLFD for the period 2020–2024.

Figure 79: KLFD Mutual/Automatic Aid Summary (2020–2024)

Automatic Aid/Mutual Aid	2020	2021	2022	2023	2024
Mutual Aid Received	39	19	12	9	28
Automatic Aid Received	16	19	12	3	8
Mutual Aid Given	85	78	21	15	64
Automatic Aid Given	23	21	13	1	15
Net (Given/Received):	**53**	**61**	**10**	**4**	**43**

Emergency Medical Services System

The Key Largo Fire Department and Key Largo EMS provide prehospital emergency medical services in different formats to the Key Largo community.

EMS Oversight & Medical Direction

The State of Florida Department of Health (DOH) EMS Section is responsible for the licensure and oversight of EMS personnel, provider agencies, and vehicles. The DOH EMS Section has a wide range of EMS-related programs and services.

Chapter 11, Article V, of the Monroe County Code of Ordinances provides additional local EMS regulations. The purpose of the section is to promote the health, safety, and welfare of Monroe County residents in need of EMS by establishing standards for issuing certificates of public convenience and necessity for ALS and BLS providers and by providing for the adoption of rules and regulations governing the operation of services.

KLFD and KLEMS share the same EMS Medical Director (EMSMD), who is a Board-Certified Emergency Physician under contract with and paid by the Key Largo Fire Rescue & EMS District. According to KLFD, the EMSMD meets regularly with the department, while KLEMS reports that the EMSMD meets twice a month with the agency and occasionally responds to field incidents.

On-duty Emergency Physicians provide online medical control at the hospital. Offline medical control is provided through written patient-care protocols.

EMS Communications

The KLEMS rescue units can communicate with the Key Largo Fire Department apparatus. Each vehicle is equipped with a mobile data computer (MDC) for generating electronic patient care records (ePCRs). Ambulance crews may use mobile radios or their own cell phones for hospital communications.

Clinical Facilities

Many KLEMS patients are transported to Baptist Health Mariners Hospital (BHMH) in Tavernier. The hospital is a 25-bed, critical-access hospital with medical-surgical and intensive care units.

High-acuity trauma and medical patients typically require helicopter transport to Ryder Trauma Center at Jackson Memorial Hospital (a Level 1 Trauma Center/Stroke Center with a PCI/cath lab), HCA Kendall Regional Hospital (a Level 1 Trauma Center/Stroke Center, with a PCI/cath lab), or one of two other Level II designated Trauma Centers.

Air Medical Transport

Trauma Star is the only air ambulance service in Monroe County. It has helicopter bases in Marathon and Key West, staffed 24 hours daily with a pilot, Flight Firefighter/Paramedic, and Flight Nurse. Helicopters are configured for and capable of transporting two critical patients. If necessary, the Miami-Dade County Air Rescue Bureau can provide patient transport.

KLFD Medical First Response

Administration & Quality Management

The Key Largo Fire Department maintains an EMS Division overseen by a Shift Lieutenant. The division does not have a separate budget for administration or EMS operations.

The department has a Quality Management (QM) Program in place. Electronic patient-care reports are integrated with its fire incident reporting in the ESO® software. Patient refusals are documented. EMS equipment and supplies inventory are maintained through the ESO® application. Equipment, supplies, and controlled medications stored on the apparatus are checked daily.

EMS Operations

KLFD provides medical first-response service at both the BLS and ALS levels. The demand for EMS represents about 70% of its calls. KLFD utilizes three-person engine companies to respond to EMS calls and works with Key Largo EMS for patient transport.

KLEMS Administration & Operations

Administration & Quality Management

The Chief, Deputy Chief of Administration, and two Lieutenants manage KLEMS. Administration includes an Office Manager and a Training Officer.

A Quality Assurance (QA) Officer manages a Quality Management (QM) Program that monitors the EMS system performance and identifies areas for improvement. The EMSMD reviews ePCRs flagged by the QA Officer and provides feedback to individual EMS providers. The QA Officer spot-checks ePCRs and reviews patient refusals. A system is in place to address patient complaints.

KLEMS does not provide annual or regular reports on the QM program's results, cannot obtain patient outcome data from the hospital, and lacks a program to address frequent EMS system users. The organization provides input on the development of patient care protocols.

KLEMS utilizes the ESO® software application to generate ePCRs and complies with the National Emergency Medical Services Information System (NEMSIS) and Health Insurance Portability and Accountability Act (HIPAA) standards. The software is integrated with the CAD system. Patient refusals are documented, and a system is in place for patient requests for ePCRs.

Equipment and supplies are checked on all primary units daily, and controlled medications are verified during the daily shift changes. Use of any controlled drugs is documented on an electronic form and signed by a witness.

EMS Operations & Transport

Key Largo EMS is a licensed ground ALS ambulance service whose units are staffed with two Paramedics and an occasional volunteer. Staff work a 48-hour schedule with overtime when required. The shift begins at 0700 hours.

Rescue (Ambulance) Deployment & Staffing

KLEMS deploys three rescue units (ambulances) 24 hours daily, resulting in 72 daily unit hours and 26,280 annual unit hours. The system generally does not utilize system status management (SSM) or staff peak-demand rescue units.

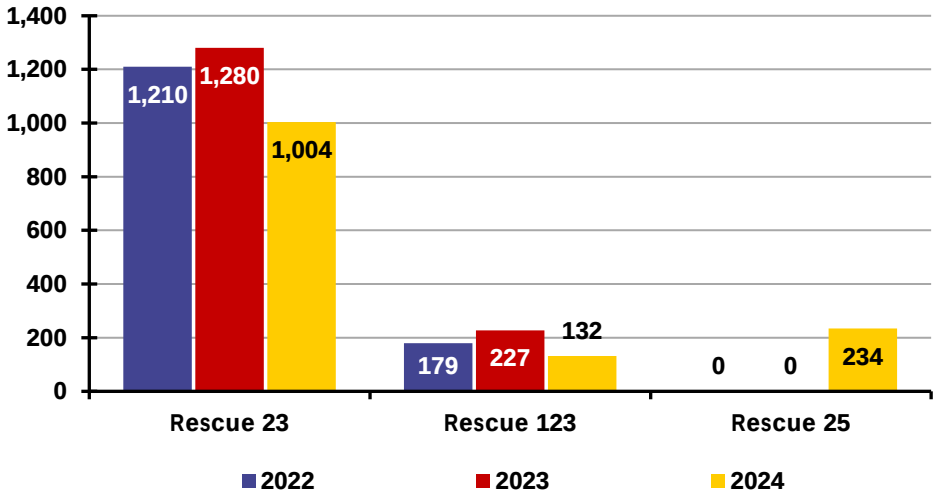
Although KLEMS provides 9-1-1 EMS responses, it does not conduct scheduled interfacility or long-distance transports. However, KLEMS occasionally provides some non-emergency transports.

Key Largo EMS Service Demand

During the period January 1, 2022, through December 31, 2024, KLEMS was dispatched to 4,266 incidents. Of those responses, 65% of the patients were ultimately transported by KLEMS. Less than 2% of those were transported by other means—by an air unit or another EMS agency.

As shown in Figure 80, Rescue 23 was assigned and dispatched to the most incidents during the 36-month study period. The dataset showed that 96% of the responses by the rescue units were emergent (with lights and sirens).

Figure 80: Service Demand by KLEMS Rescue Unit (2022–2024)



KLEMS Temporal Analyses

The following section addresses the various temporal analyses of KLEMS during the 36-month study period. Figure 81 illustrates the volume of EMS calls by month. On average, the busiest month during the study period was March, while June was the least busy. There is just over a 3.5% difference between the two months.

Figure 81: KLEMS Service Demand by Month (2022–2024)

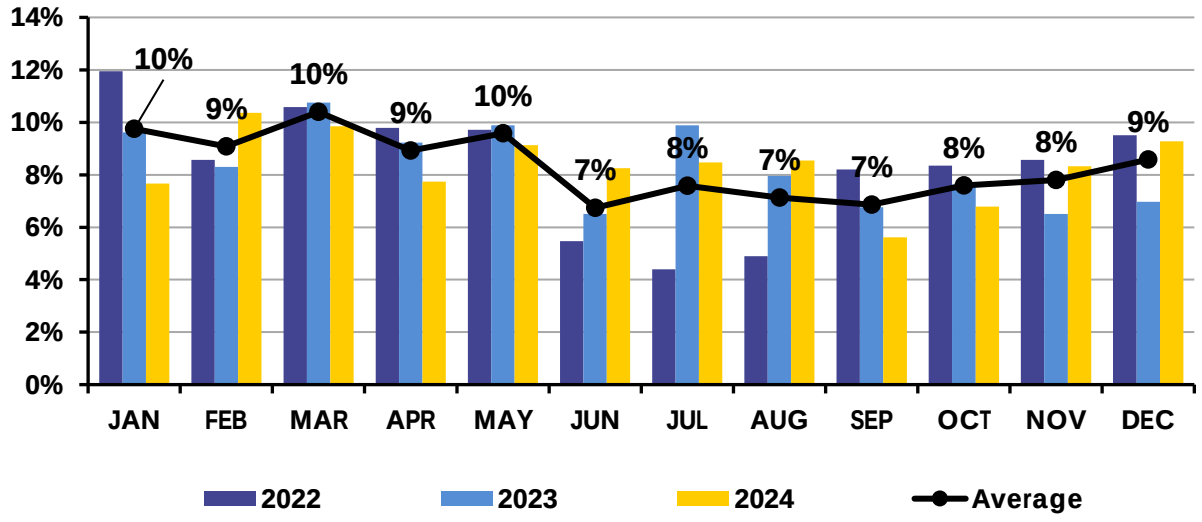
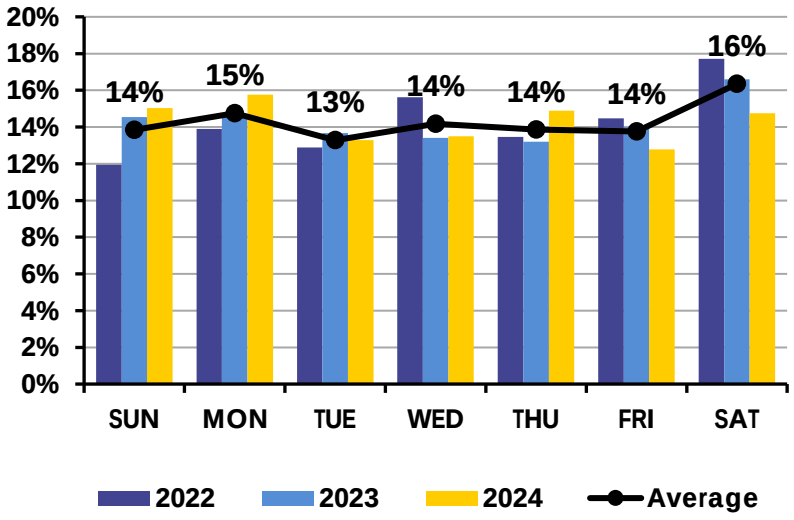


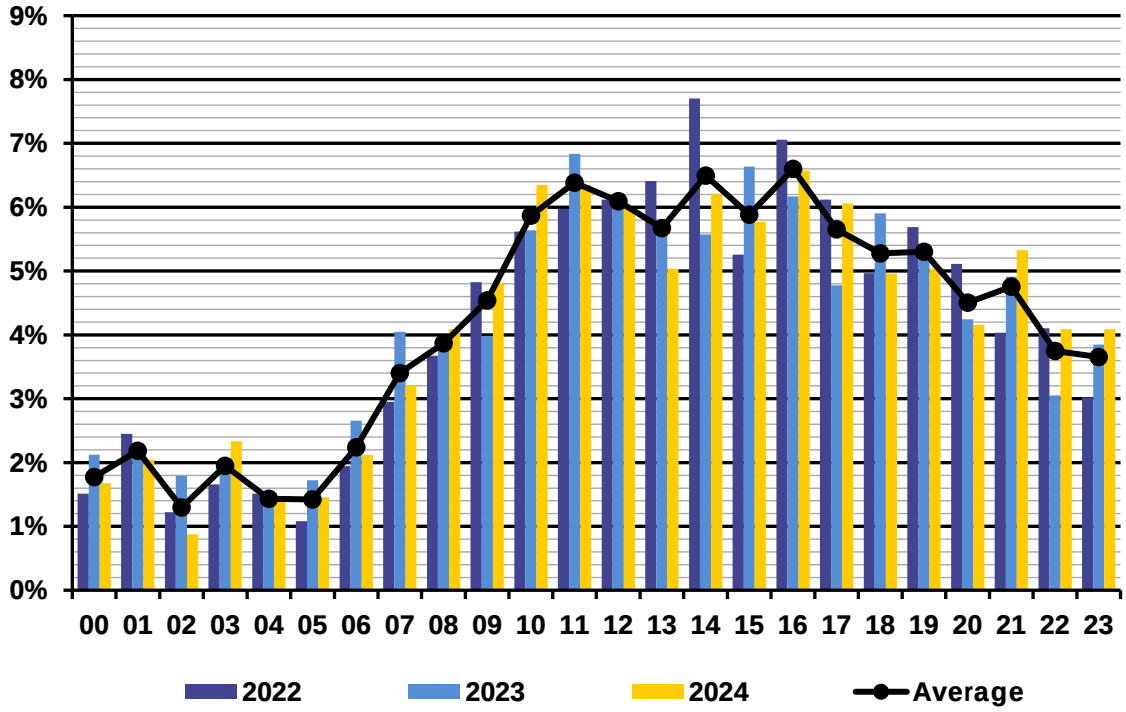
Figure 82 shows that Saturdays tended to have a slightly higher service demand.

Figure 82: KLEMS Service Demand by Day of Week (2022–2024)



One of the most important temporal analyses is service demand by hour of day, as this can affect staff and rescue unit scheduling. Figure 83 illustrates historical EMS call volumes by hour during 2022–2024.

Figure 83: KLEMS Service Demand by Hour of Day (2022–2024)



During this period, service demand began to increase around 0700 hours and steadily increased through 1700 hours, after which the number of calls decreased until 0500 hours. This is the typical pattern of EMS calls found in many systems, as demand is most influenced during times when humans are most active.

The data showed that the busiest 12 consecutive hours were between 0900–2000 hours, representing approximately 68% of service demand. The busiest 10-hour period was between 1000–1900 hours, accounting for 58% of the call volume. Finally, the busiest 8-hour period occurred from 1100–1800 hours, accounting for 49% of the call volume. This information is useful when examining the need to schedule additional rescue units or a peak-demand unit.

Figure 84 compares the average demand for each day and each hour, with relative values shown by color. The darker greens indicate lower demand, while the darker reds indicate the highest demand.

Figure 84: KLEMS Service Demand by Day & Hour (2024)

Hour	Sun	Mon	Tue	Wed	Thu	Fri	Sat
00	2.43%	2.31%	2.20%	1.62%	0.98%	1.14%	0.99%
01	2.91%	0.46%	1.10%	2.70%	2.94%	4.00%	0.50%
02	1.46%	0.00%	0.00%	1.62%	0.98%	1.71%	0.50%
03	2.43%	2.31%	4.40%	1.08%	1.96%	1.71%	2.48%
04	0.97%	1.39%	2.20%	1.08%	0.98%	1.14%	1.98%
05	2.91%	0.46%	2.75%	1.08%	1.47%	0.57%	0.99%
06	2.43%	1.39%	3.30%	2.16%	1.47%	1.71%	2.48%
07	3.40%	3.24%	2.75%	4.32%	1.96%	4.00%	2.97%
08	1.94%	5.09%	5.49%	5.41%	3.92%	4.00%	2.97%
09	7.28%	2.78%	6.04%	5.41%	3.92%	4.00%	4.46%
10	7.28%	6.94%	6.04%	6.49%	8.33%	6.86%	2.48%
11	5.83%	6.94%	4.95%	7.03%	7.35%	4.57%	7.43%
12	5.83%	5.09%	6.04%	7.57%	5.39%	4.57%	7.43%
13	4.37%	6.94%	5.49%	4.86%	4.90%	5.14%	3.47%
14	4.85%	6.02%	9.89%	5.95%	4.90%	6.29%	5.94%
15	4.85%	7.41%	2.75%	5.95%	7.84%	8.00%	3.47%
16	3.88%	6.48%	7.69%	5.95%	6.37%	8.57%	7.43%
17	4.37%	5.09%	7.14%	5.41%	5.39%	5.14%	9.90%
18	3.88%	6.48%	3.85%	4.86%	6.86%	3.43%	4.95%
19	5.83%	4.63%	4.40%	3.24%	3.92%	4.00%	8.91%
20	4.85%	4.63%	3.30%	1.62%	4.41%	6.29%	3.96%
21	5.34%	7.41%	3.30%	5.95%	4.90%	5.14%	4.95%
22	3.88%	3.70%	3.30%	4.32%	4.41%	4.00%	4.95%
23	6.80%	2.78%	1.65%	4.32%	4.41%	4.00%	4.46%

Temporal Analyses Discussion

Historical KLEMS data analyses indicated that monthly EMS service demand tended to be slightly higher from January through the end of May. However, in 2024, the difference between the lowest number of incidents in September and the highest in February was 65 calls.

When considering calls by the day of the week, in 2024, Fridays were the slowest days, while Mondays were the busiest at 41 more calls for the year—or an average of less than one additional call per week.

About 68% of KLEMS' service demand per hour occurred during the 12-hour period between 0900 hours (9 a.m.) and 2000 hours (8 p.m.). It is important to regularly monitor hourly service demand, as it can affect the need to add more resources, such as peak-demand units. However, the need to add resources based on any of the temporal analyses will ultimately require a decision by the KLEMS leadership.

KLEMS Operational Performance Analyses

As with KLFD, several performance metrics were analyzed for KLEMS. As noted in the figure captions, some of the metrics were based on data from the 2024 fiscal year rather than the calendar year.

Call Concurrency

Concurrent incidents and the time that individual units are committed to an incident can affect a jurisdiction's ability to assemble sufficient resources to respond to additional emergencies. A higher number of simultaneous calls can drastically strain available resources, leading to longer response times for more distant resources.

Figure 85 examines incidents that KLEMS responded to in the 2024 fiscal year to determine the frequency of multiple calls handled by the organization.

Figure 85: KLEMS Incident Concurrency (FY 2024)

Number of Incidents	2024
One Incident	86%
Two or more Incidents	14%

In FY 24, single incidents accounted for 86% of the overall incidents handled by KLEMS. Two or more incidents occurred and were handled by the agency 14% of the time.

Commitment Time

Figure 86 illustrates the total time that KLEMS' primary units were committed to an incident during the study period, calculated from KLEMS data. As described in the KLFD Commitment section, these KLEMS commitment times do not currently pose any concerns but should be monitored.

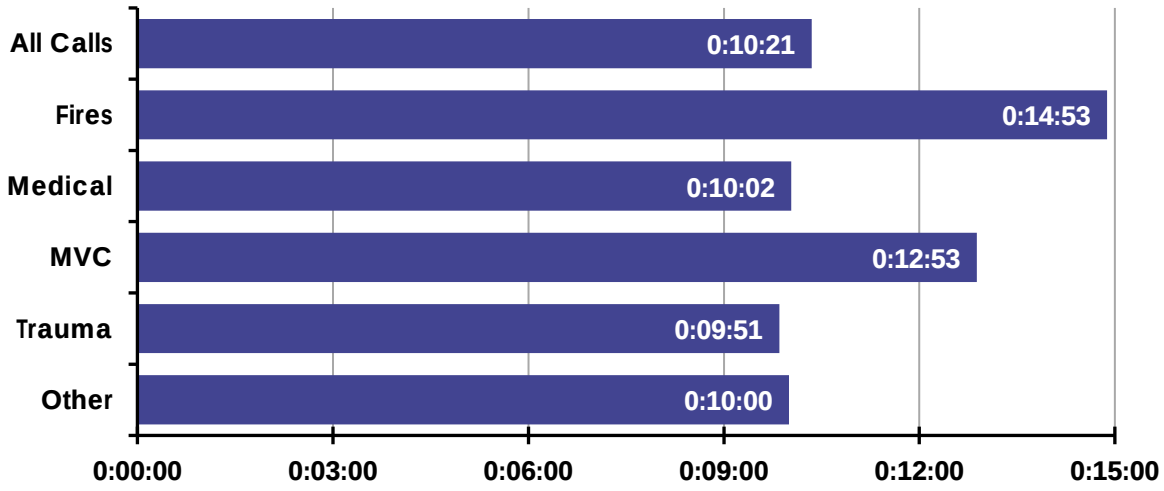
Figure 86: KLEMS Unit Commitment Times (FY 24)

Unit	2024			
	Count	Total	Average	Com.
Rescue 23	1,071	943:47:11	0:52:52	**10.74%**
Rescue 123	162	143:51:16	0:53:17	**1.64%**
Rescue 25	154	123:12:21	0:48:00	**1.40%**

Response Time Metrics

Because of data limitations, turnout and response times could not be evaluated. However, travel time could be analyzed. The results are shown in Figure 87.

Figure 87: KLEMS Travel Time at the 90th Percentile (FY 24)



KLEMS Patient Transport Analyses

KLEMS documents the mode of transport in two separate data fields: "Transport Mode" and "Disposition." There were differences between the results found in each. A review of the Transport Mode data showed that 77% of patients were transported with lights and siren, while the Disposition data indicated that, of those transported, 75% were transported emergently. From this data, it can be concluded that most patients were transported with lights and siren during the 36-month study period—despite 56% being documented as low-acuity incidents.

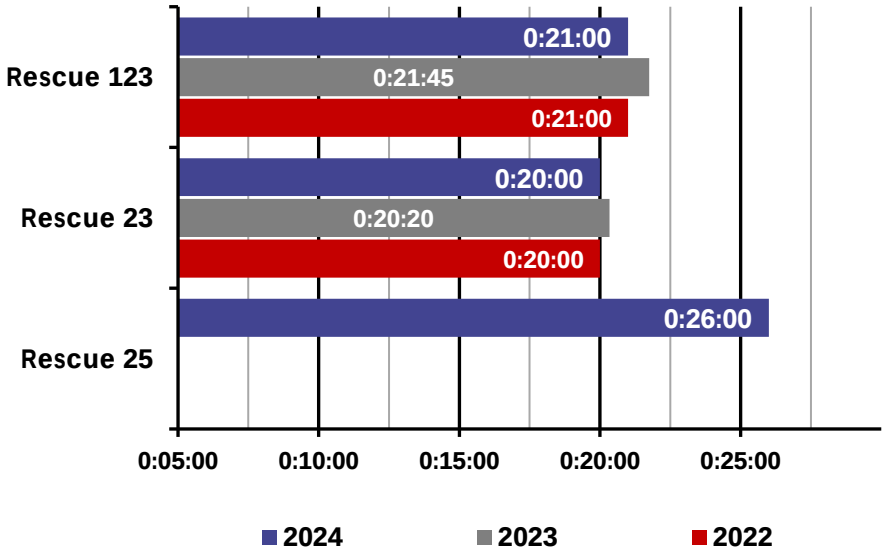
Transport Destinations

Nearly all (about 98%) of the patients transported by KLEMS were sent to Baptist Health Mariner's Hospital. Most of the remaining patients (at less than 1% each) were taken to Baptist Health Homestead Hospital or Jackson South Trauma Center. In addition, about 1% of the cases were transported to the Key Largo Ranger Station helipad or to one of several other helipads in the area, from which they were flown to a facility.

Patient Transport Times

Transport times were analyzed and defined as the interval between leaving the incident scene and arrival at the hospital or other location. Figure 88 illustrates the KLEMS patient transport times by rescue unit at the 90th percentile during 2022–2024.

Figure 88: KLEMS Patient Transport Times at the 90th Percentile



As shown in Figure 88, the time required to transport patients from the scene to their final destinations (hospitals, helipads, etc.) ranged from 20 minutes to just over 27 minutes at the 90th percentile during the 36-month study period. When looking at average transport times, the results showed a low of just over 14 minutes and the longest at approximately 19 minutes, 34 seconds.

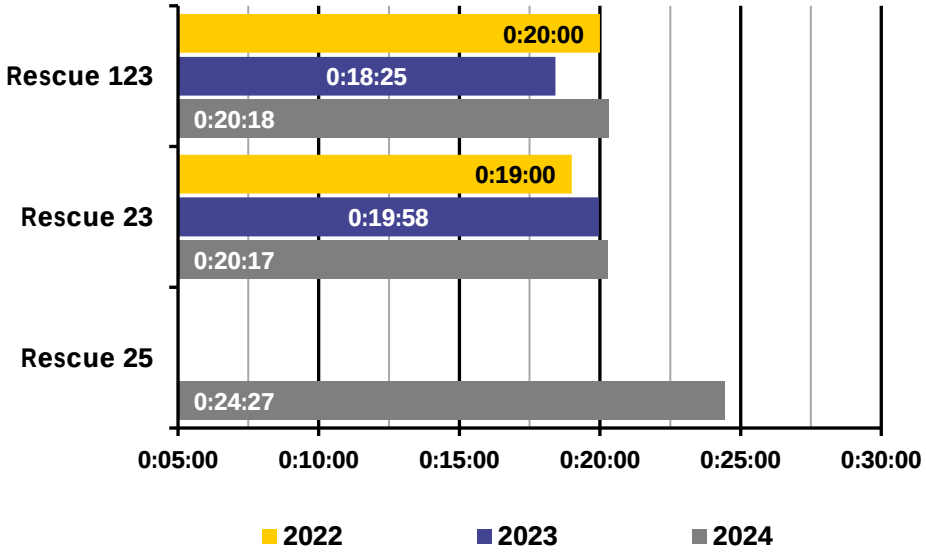
Hospital Turnaround Times

Hospital turnaround time, or "ambulance patient offload time" (APOT), is defined as the interval between the transport unit's arrival at the hospital or clinical facility and its departure from the facility.

It is important for EMS transport agencies to consistently monitor these times, as rescue units could be occupied at the hospital for significant periods and unable to respond to other calls. EMS personnel cannot leave a patient at a facility until the patient is transferred to another qualified healthcare professional.

Figure 89 shows the ambulance patient offload times by rescue units at the 90th percentile for the 36-month study period. As shown, the times tended to increase between 2022–2024.

Figure 89: APOT by Rescue Unit at the 90th Percentile (2022–2024)

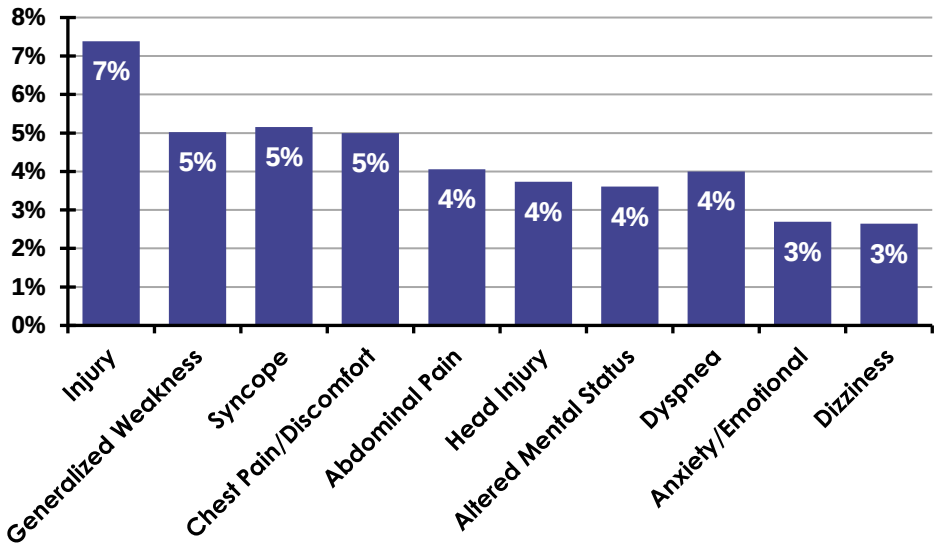


As mentioned, about 98% of the patients transported went to Mariners Hospital. At that facility, hospital turnaround times ranged from nearly 21 minutes to 22 minutes at the 90th percentile during 2022–2024.

Patient Characteristics

KLEMS reported its "Primary Impression" of patients in 3,961 cases. The top ten impressions are illustrated in Figure 90. The figure shows that some type of injury was the most common impression, followed by generalized weakness and syncope.

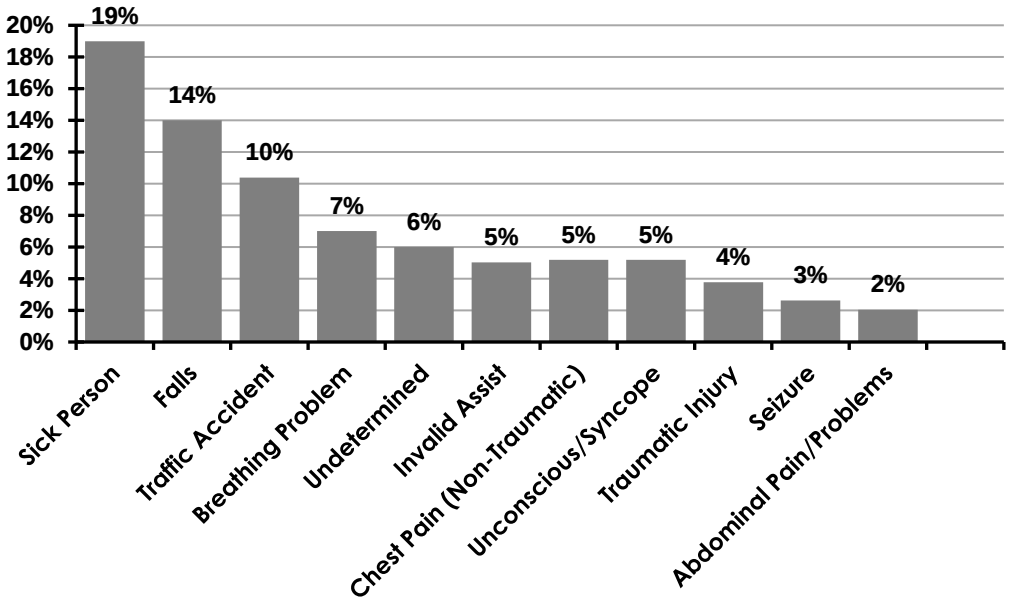
Figure 90: Top 10 Most Frequent Patient Impressions (2022–2024)



Other higher-acuity conditions, such as strokes, cardiac arrhythmias, status epilepticus, cardiac arrest, anaphylaxis, septicemia, and other conditions at higher acuity levels, were listed but not among the ten most frequent impressions. Most of those accounted for less than 1–2% of the total. There were 49 cases of cardiopulmonary arrest. Of those, 41 patients were arrested before the arrival of the rescue unit, and 13 were arrested after the arrival of EMS personnel. The analysis in Figure 90 did not include 196 (5%) patients listed as having no complaints.

The dataset included a list of cases identified by MCSO as having a condition, as recorded in the emergency medical dispatch (EMD) system. As shown in Figure 91, there were significant differences between provider impressions and those identified by the dispatch center.

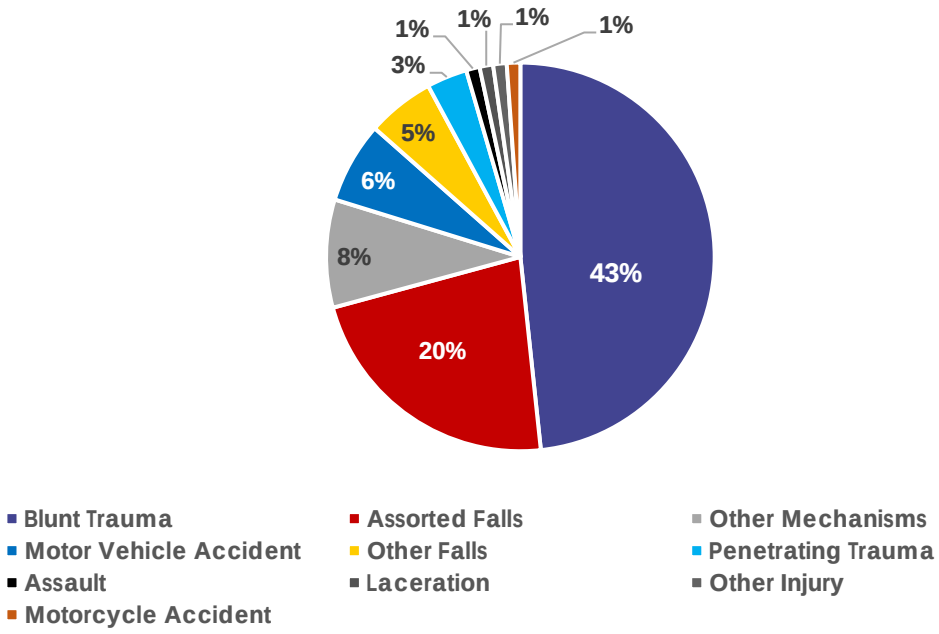
Figure 91: Top 10 Most Frequent Conditions Identified by MSCO (2022–2024)



KLEMS documented mechanisms of injury (MOI) in 981 patients. As shown in Figure 92, at 43%, the category "Blunt Trauma" represented the most common mechanism of injury. However, the etiology—such as a blunt instrument, blunt force from another object, or some other cause—was not specifically identified. The same was true for "Penetrating Trauma." Whether the cause was from a knife, bullet wound, or another object was not documented.

Assorted falls represented the second most common MOI at 20% of the total. If combined with "Other Falls," those would be the second-highest number of mechanisms at 25%. "Traffic Accidents" accounted for the fifth-highest MOIs at 6%.

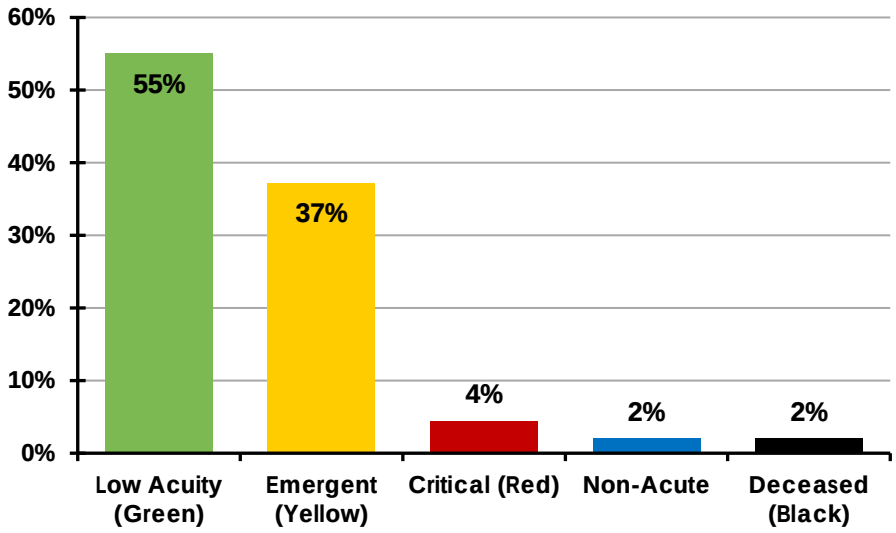
Figure 92: Ten Most Frequent Mechanisms of Injury (2022–2024)



Final Patient Acuity

KLEMS documented the patient's final acuity level in 1,219 cases. As shown in Figure 93, 55% of the patients transported had a low acuity level, while 4% were considered critical. The deceased patients included seven who had resuscitation efforts and four without resuscitation.

Figure 93: Final Patient Acuity Levels (2022–2024)



Section II:
SUPPORT PROGRAMS

Training & Continuing Medical Education Programs

Training is the foundation of all aspects of emergency services. An EMS provider's or Firefighter's ability to effectively utilize resources and equipment depends on the level and quality of training received and provided by the organization. The following section provides an overview of the Training and Continuing Medical Education (CME) Programs at KLFD and KLEMS.

Training Administration & Resources

A significant component of an efficient and capable public safety agency is ensuring that adequate, regular training and continuing education is available to its personnel. This can be accomplished by effectively utilizing internal staff assigned to manage and provide training, external resources, or a combination of both.

One well-known and respected research consultant emphasizes the need to focus on "high-risk/low frequency" events.[34] This concept is evident in the amount of training required for structure fires or cases of complex illnesses or injuries compared to call volumes. Therefore, fire departments and EMS agencies must prioritize effective training and continuing education.

KLFD Training Administration

KLFD has a Training Committee made up of Officers and Instructors from within the department who meet regularly to discuss upcoming training and to update current training. The Training Program is managed by one of the Shift Captains. KLFD utilizes Florida State Fire Instructors certified as Instructor I, II, or III.

The department adopts and publishes annual training goals and objectives and produces an annual training report. KLFD has budgeted nearly $100,000 for training each year. The department reports having "good" training administration facilities and adequate office space, equipment, and supplies. KLFD maintains a training procedures manual.

[34] Quote from author and lecturer Gordan Graham.

Training Records

KLFD maintains computerized training records on all operations staff. The Training Captain is responsible for entering and maintaining training records. In addition, KLFD tracks certifications for fire, EMS, and other personnel. Records are available to staff and are kept in accordance with the NFPA 1401.[35]

Training Facilities & Resources

The Key Largo Fire Department does not maintain a standalone training center; instead, it uses Monroe County Fire Rescue's Joe London Fire Training Academy in Marathon. This is a state-of-the-art fire training center with classrooms, computerized audiovisual equipment, EMS and live-fire training props, a burn building, a tower, space for driver training, and many other resources.

KLEMS Training Administration

The responsibility for training and continuing medical education is assigned to the KLEMS Training Officer. The department identifies and publishes annual training goals and objectives, and a monthly training report is published. KLEMS indicates it has sufficient office space, equipment, and supplies to manage training administration. The department did not list a budget specifically for training and CME.

Training Records

KLEMS maintains computerized training records regarding its individual EMS personnel. The Training Officer is responsible for maintaining internal and online training records. The Training Officer and Lieutenants can enter training records, which can be made available to staff. KLEMS maintains personnel EMS certification records.

Training Facilities & Resources

KLEMS utilizes an EMS training room and believes it has sufficient space and equipment for conducting training sessions. The department maintains numerous manikins for CPR, endotracheal intubation, and intravenous and intraosseous placement; and an ALS manikin for 12-lead and ECG training and other activities.

[35] NFPA 1401: *Recommended Practice for Fire Service Training Reports and Records* (2017).

General Training Competencies

Key Largo Fire Department Training Competencies

Figure 94 summarizes the general training topics and certification levels provided by the Key Largo Fire Department. KLFD did not provide specific details on each topic. In addition, KLEMS did not provide a list of competencies.

Figure 94: General Training Competencies by KLFD

Training Competencies	Key Largo Fire Department
Incident Command System	Yes
Accountability Procedures	Yes
Training SOGs	Yes
Training Safety Procedures	Yes
Emergency Scene Operations	Yes
Respiratory Protection Training	Yes
Rapid Intervention Crew Training	Yes
Thermal Imaging Training	Yes—NFPA 1408
Recruit Academy	Yes
Special Rescue Training	Yes
Hazardous Materials Certifications	Operations Level
Wildland Certifications	Awareness & Operations Levels
Vehicle Extrication Training	Vehicle and Machinery Rescue Operations
Emergency Driving	VFIS Emergency Vehicle Driving
Vehicle Operations	Yes—NFPA 1451
Small Tools & Power Equipment	Yes
Communications & Dispatch	Yes
EMS CME	Online by Kaplan® Fire & EMS Training
BLS & ALS Skills Practice	In-house practical skills
Other EMS Training	ACS, PHTLS, PALS, ACLS, CPR

Training Methodologies & Delivery

At the time that data was gathered for this report, KLEMS did not provide the J. Angle Group with a list of methodologies utilized for training. Figure 95 summarizes the training methodologies utilized by the Key Largo Fire Department.

Figure 95: KLFD Training Methodologies

Training Methodologies	Key Largo Fire Department
Manipulative skills & tasks	Annually
Skills performance evaluations	Yes
Fire training hours requirements	HAZMAT Refresher (12 hours State & 8 hours ISO)
EMS training hours requirements	30 hours for EMT & Paramedic by FLDOH[1]
Annual training hours tracked	Yes
Use of formal lesson plans	In-house & commercial versions
Night drills	No
Multi-agency drills	No
Disaster drills	No
Inter-station drill	Bi-weekly
Pre-fire planning included	Yes, per NFPA 1620
Safety policies/practices	Yes
Post-incident analyses done	Yes

[1] Florida Department of Health.

Balanced EMS & Fire Training

A balanced fire and EMS training program would likely be valuable for KLFD and KLEMS, including focused, required recertification, immersion, and repetitive training. Figure 96 illustrates the components of a balanced training program.

Figure 96: Balanced Training Program Components

Recertification Training

Regional and Florida EMS certifications, as well as some fire-related certification requirements, are generally not an option for non-compliance. Fire departments and EMS organizations should perform a cost-benefit analysis of the various optional certifications when an opportunity arises.

Repetitive Training

Another perspective concerns the success achieved over the past ten years in King County, Washington. Efficacy has been demonstrated through the use of repetitive skills training to master specific skills. King County has demonstrated one of the highest advanced airway success rates in the country, attributed to redundant skills training.[36] Numerous organizations have pursued and purchased high-fidelity simulators for enhanced EMS training. The simulators provide excellent real-time feedback during a training scenario.

The devices cost between $60,000 and $110,000, and limitations include extensive maintenance requirements and limited mobility. They have proven effective in a hospital setting or a training facility where end users are in one location.

A more cost-effective and proficient solution is the use of mid-fidelity manikins. Multiple manikins can be purchased and deployed throughout the organization for the same amount of funding. This option can provide training without significant drive times to central training facilities, allowing EMS providers to have repetitive skill practice sessions. Another benefit of mid-fidelity manikins is the opportunity to develop proper sequencing. Identifying the order of critical interventions is crucial to successful patient outcomes.

The previous concepts also apply to fireground training and the need for repetitive evolutions. Individuals can perform multiple evolutions and develop proper sequencing for critical tasks and objectives by decentralizing the training of fire or special teams.

[36] FireEMS, *Training for Success*.

Focused Training

Another component of a balanced training program includes focused training. An organization's training schedule should include a percentage of training based on retrospective statistical data from actual incidents. KLEMS and KLFD should consider identifying areas for improvement in actual emergency responses.

Organizations must allocate disproportionate training to high-risk/low-frequency incidents to maintain fireground safety. The J. Angle Group recognizes these limitations. Still, when possible, there should be a focus on training related to service demand. The training program should look for additional patient care or service-level opportunities.

Immersion Training

A common challenge for any training program is developing training that translates to improved efficacy. Current research supports the effectiveness of immersion training in creating the illusion of an actual event. Individuals experience changes with a high level of realism, leading to a metaphorical immunization against some of the event's stress and challenges. An example would be an active shooter exercise that involves volunteer victims wearing "cut suits," which allows a Paramedic to perform advanced procedures while law enforcement stabilizes the scene.[37]

There are difficulties associated with these types of events. They tend to be labor-intensive and can be cost-prohibitive due to the overtime required. A solution to the problem is to create immersion training on a smaller scale and to design it to be mobile.

Personnel Trained

In 2024, the Key Largo Fire Department trained 24 (entire staff) personnel. A total of 730 hours of training was delivered to the department's staff.

- **Fire-Related Training:** 312 hours of classroom/online training; 313 hours of practical skills training
- **EMS-Related Training:** 52 hours of classroom/online training; 53 hours of practical skills

At the time that data was gathered for this report, KLEMS did not provide a complete accounting of the 2024 training of its staff.

[37] American Journal of Disaster Medicine, Active Shooter Training.

Life Safety & Public Education Programs

The following section describes the various fire prevention and public education programs provided by the Key Largo Fire Department and the Key Largo EMS.

Life Safety & Fire Prevention Programs

The Key Largo Fire Department is limited in its capacity to deliver and manage life-safety and fire-prevention programs. Instead, such programs are provided primarily through the Monroe County Fire Rescue (MCFR) Fire Marshal's Office (FMO).

General Inspection Program & New Construction

KLFD conducts annual fire planning on all commercial properties in its response area. All Officers are expected to participate in these inspections. If potential violations are identified, they are forwarded to the MCFR. Inspections are documented using the ESO® Fire Records Management application.

The MCFR Fire Marshal's Office provides KLFD with updates on the following activities:

- Consultation on proposed new construction.
- Consultation on proposed occupancy changes.
- Consultation on tenant improvements.
- Perform fire and life-safety plan reviews.
- Sign-off on new construction.

MCFR also provides existing occupancy inspections, special risk inspections, and storage tank inspections. The MCFR Fire Marshal's Office also handles fire-cause determinations and arson investigations.

KLFD has not completed a Community Risk Assessment (CRA) or a subsequent Community Risk Reduction (CRR) Plan.

Public Education Programs

Neither KLFD nor KLEMS provide regular public education or fire prevention programs. However, KLFD has an active AHA Training Center. Currently, they have received all supplies from an EMS Grant and are setting up a 2026 schedule for community classes for the Heart Saver and Stop the Bleed trainings. KLFD is also working to achieve the ability to train all KLFD staff in-house for CPR, ACLS, PALS, and Stop the Bleed.

Section III:
OPERATIONAL & GOVERNANCE OPTIONS

Governance & Organizational Structure Options

Sections I and II of this report consist of a baseline assessment of the current conditions of the Key Largo Fire Rescue & EMS District and its subcontractors, Key Largo Emergency Medical Services and the Key Largo Fire Department. Based on this comprehensive analysis, JAG evaluated opportunities to either maintain the status quo or pursue consolidation within KLFREMS. The following section entails various options that the participating organizations could consider.

Option 1: Maintain Status Quo (Independent Fire and EMS Agencies)

In some cases, maintaining the status quo (current system) is the most desirable approach. The district and its subcontractors may choose to continue as separate entities and not pursue any further changes. Under this strategy, it appears that it would not be advantageous for KLEMS and KLFD to remain separate, each with its own Board of Directors.

The disadvantage of this approach is that any challenges facing the participating fire and EMS organizations remain unchanged. Any opportunities for efficiency, either financial or service-level, through greater collaboration are not realized, and continued duplication and overlap will persist.

In today's environment, taxpayers typically hold their elected officials accountable for delivering a quality service at an affordable rate and expect creative thinking to solve problems or achieve those ends.

Option 1-A: Maintain Status Quo with Fire/EMS Chief Appointed

This option would maintain the status quo, except for appointing a full-time career Fire/EMS Chief, employed by the district, to manage and supervise both KLEMS and KLFD. Appointing an individual not currently affiliated with the district or the subcontractor agencies may be the ideal option. The Fire/EMS Chief would report to the KLFREMS Board of Fire Commissioners.

Option 1-B: Maintain Status Quo with Fire/EMS Chief Appointed and Additional Staff

This option is the same as Option 1-A, but with the addition of employing four new career staff per year through FY 30.

Option 2: Complete Consolidation of KLFD and KLEMS into the District

Under this option, the district would stop contracting with KLFD and KLEMS and begin directly providing the services detailed in their Charter, operating in accordance with the policies and governance of a single-elected Board of Fire Commissioners.

Option 2-A: Complete Consolidation with Chief Fire/EMS Appointed (No Additional Staff)

This option would entail the full consolidation of the two corporations and the appointment of a full-time career Fire/EMS Chief. Appointing an individual not currently affiliated with the district or the subcontractor agencies may be the ideal option.

Option 2-B: Complete Consolidation with Fire/EMS Chief Appointed and Florida Retirement System Retirement (No Additional Staff)

This option would be the same as Option 2-A, but with the addition of the Florida Retirement System.

Option 2-C: Complete Consolidation with Fire/EMS Chief, Additional Staff, and FRS Retirement

Same as Option 2-B, but with four staff added each year.

JAG's Recommended Option

Based on its comprehensive analyses, observations, and evaluations, JAG recommends that **"Option 2-C: Complete Consolidation with Fire/EMS Chief, Additional Staff, and FRS Retirement"** be considered as the first alternative. If that option is rejected, JAG recommends selecting Option 2-B as the next option for consideration, and lastly, Option 2-A. JAG does not recommend any of the Status Quo Model.

Projected Cost of the Options

As discussed previously, the district already exerts tight financial and budgetary control over KLFD and KLEMS through the respective contracts with each entity.[38,39] While the respective contracts address many aspects of the organization and management of each agency, requiring strict compliance with Board policy and procedures, this section addresses only fiscal issues.

One key consideration for any potential consolidation of the agencies with the district is how career personnel will be treated. Should the entities consolidate with the district, KLFD and KLEMS employees would become district employees and thus become eligible for alternative retirement programs such as the Florida Retirement System's (FRS) defined benefit or defined contribution plans, or the so-called Chapter 175 plan (available only to Firefighter-certified personnel). Alternatively, the district could provide a 457(b) plan similar to the current 401(k) program, or it could choose a combination of plans.

The district's current budget process is rigorous, and transparent to taxpayers. Each entity is required to submit a proposed budget— including personnel, operating, and capital costs—to the district for approval and integration into the overall budget. However, KLEMS collects ambulance billing revenue separately from the district and then offsets proposed Paramedic costs in its budget submittal to the district. This revenue collection and expenditure offset does not appear in annual district audits, and it is not clear what the actual impact is each year. Integration with the district would close this loop and provide a more complete financial picture of the cost of providing EMS to the community.

[38] Agreement Between Key Largo Fire Rescue and Emergency Medical Services District and Key Largo Volunteer Fire Department, Inc., 7/13/20.

[39] Agreement Between Key Largo Fire Rescue and Emergency Medical Services District and Key Largo Volunteer Ambulance Corps, Inc., 6/22/20.

Although there may be significant financial differences between the status quo and integrated district options, it is instructive to examine several potential forecast models and variations to determine their impact on taxpayers within the district. Various revenue, expense, and fund balance assumptions have been made to develop forecasts through FY 30 for each model.

These assumptions are generally based upon the historical analysis presented earlier, and the resulting trend data is used where appropriate. A five-year forecast with calculated millage rates for taxpayers within the district is provided for each model, allowing for a comparison of the high-level financial impacts.

Financial Forecast for Option 1 (Maintain Status Quo)

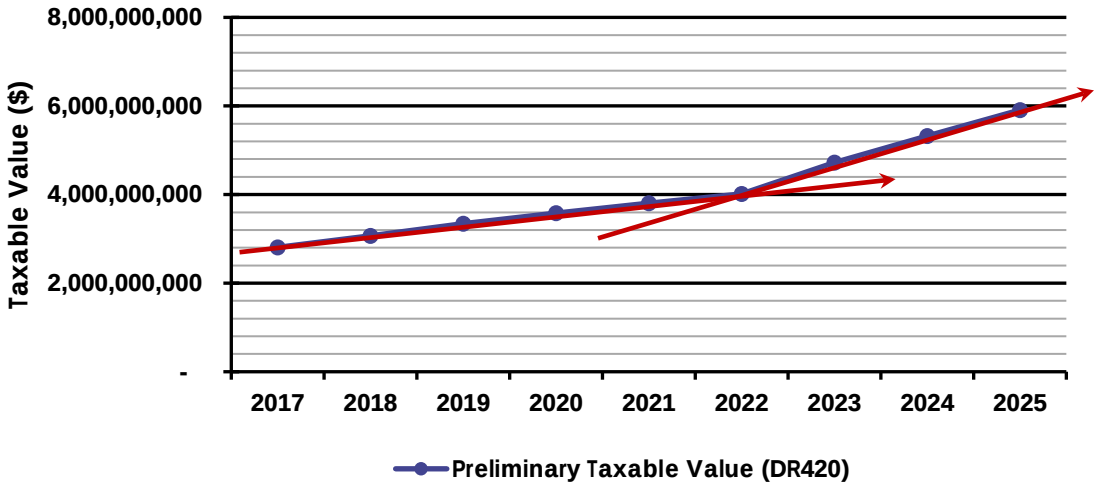
The following discussion identifies key revenue, expense, and fund balance assumptions used to project a calculated millage rate necessary to sustain KLFREMS over the next five years. The calculated millage rate may differ from the final adopted rate. It is calculated using the adopted or projected taxable value (for example, the preliminary taxable value obtained from form DR420), less approximately 3%, divided by the tax revenue needed to fund total expenditures and fund balance levels based upon district policy and considering other projected revenues (both recurring and non-recurring), as well as a total fund balance carried forward each year. The same process is used here in the Status Quo models and later in the Integrated models to ensure a consistent comparison.

Revenue Assumptions

The primary source of funding for KLFREMS is ad valorem revenue; therefore, the district's total taxable value over the forecast period is a key variable in the model. Since a major change in total taxable value occurred between 2022 and 2023, predicting future trends based on the most recent five-year historical taxable value and resulting ad valorem revenue is somewhat problematic.

Figure 97 shows the district's total taxable value from 2017 to 2025. Total preliminary taxable values increased at an average annual rate of approximately 7.4% between 2017 and 2022, then rose significantly to an average annual rate of almost 13.8% between 2022 and 2025.

Figure 97: Annual Preliminary Total Taxable Value for KLFREMS (2017–2025)



The average annual rate of taxable value increase for the district from 2017 to 2025 is 9.74%. It is reasonable to assume, based upon current and past spikes in taxable value lasting several years, that the annual rate of change will not continue at the high rate experienced between 2022 and 2025.

The State of Florida estimates the total taxable value for each Florida county for public education funding purposes.[40] The Department of Revenue acknowledges the increase in taxable values in Monroe County with year-over-year increases from 2022 to 2025. The annual rate of change is expected to decline from 2025 through 2030 as follows: 7.94% (2026), 5.88% (2027), 5.53% (2028), 5.36% (2029), and 5.28% (2030).

This trend is projected throughout the State of Florida. Although the actual annual rate of change for the district may differ, the state-projected rates for Monroe County are used in the following models. Therefore, the relative impacts of each model can be compared, even though the actual revenues and needed millages differ.

The forecast model adjusts the required ad valorem revenue based on the estimated initial total fund balance target, along with other recurring and non-recurring revenues forecasted to offset estimated recurring and capital expenses.

[40]Florida Department of Revenue, Revenue Estimating Conference Ad Valorem Assessments, March 5, 2025

A millage rate is then projected using the estimated total taxable value and ad valorem revenue. Other revenues are increased as follows:

- **Intergovernmental Revenue**—Assumes the interlocal sales tax revenue sharing agreement with Monroe County continues with annual funding at $150,000. It should be noted, however, that the current agreement expires on September 30, 2026, and the modeled revenue will not be available unless the agreement is extended.
- **Interest**—Based upon the projected carryforward amounts and the FY 25 adopted amount of $200,000, which is 3.5% of the carryforward. The forecasted carryforward for FY 26 is increased by 3.5%, and this amount is then decreased each year so that by FY 30, the annual increase is 2.5% of the projected fund balance carryforward.

Non-recurring revenues comprise grants and miscellaneous income. These sources are combined and held at $25,000 each year of the projection.

Expense Assumptions

Personnel services are a significant recurring expenditure, with total compensation costs for each service provider comprised of stipends for Board and volunteer members, part-time pay with limited benefits for part-time personnel, and full salary and benefits for full-time personnel. However, in the case of KLEMS, full-time Paramedic costs were reduced in the KLFREMS budget by ambulance revenue, as discussed previously.

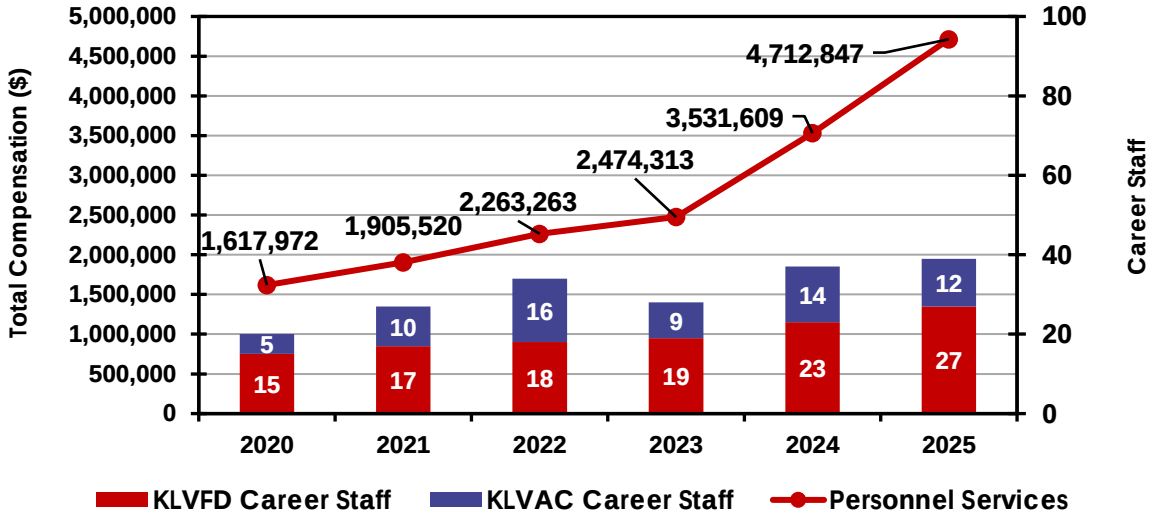
As shown in Figure 98, staff-estimated full-time employee numbers have increased for each provider from FY 20–25.

Figure 98: Full-Time Operational Staff Employed by KLFD & KLEMS (FY 20–25)

Career Operations Staff	2020 Estimate	2021 Estimate	2022 Estimate	2023 Estimate	2024 Estimate	2025 Estimate
Fire Department						
Captain/Paramedic	3	3	3	3	3	3
Lieutenant/EMT	1	1	1	1	1	1
Lieutenant/Paramedic	2	3	3	3	3	3
Driver Engineer/EMT	5	6	4	4	6	5
Engineer/Paramedic	4	4	7	6	7	8
Firefighter/EMT	0	0	0	2	3	3
Firefighter Probationary	0	0	0	0	0	4
KLFD Career Staff:	**15**	**17**	**18**	**19**	**23**	**27**
EMS Department						
Lieutenant/Paramedic	2	2	2	2	2	2
Paramedic	3	8	14	7	12	10
KLEMS Career Staff:	**5**	**10**	**16**	**9**	**14**	**12**
Combined						
Total Career Staff:	**20**	**27**	**34**	**28**	**37**	**39**

Full-time staffing numbers from Figure 98 are shown by service provider, compared to the district's total personnel services costs for the period FY 20 through FY 25 in Figure 99. Total costs increased at an annual rate of approximately 15.2% between FY 20 and FY 23, then rose more rapidly through FY 25 at an average annual rate of 38%.

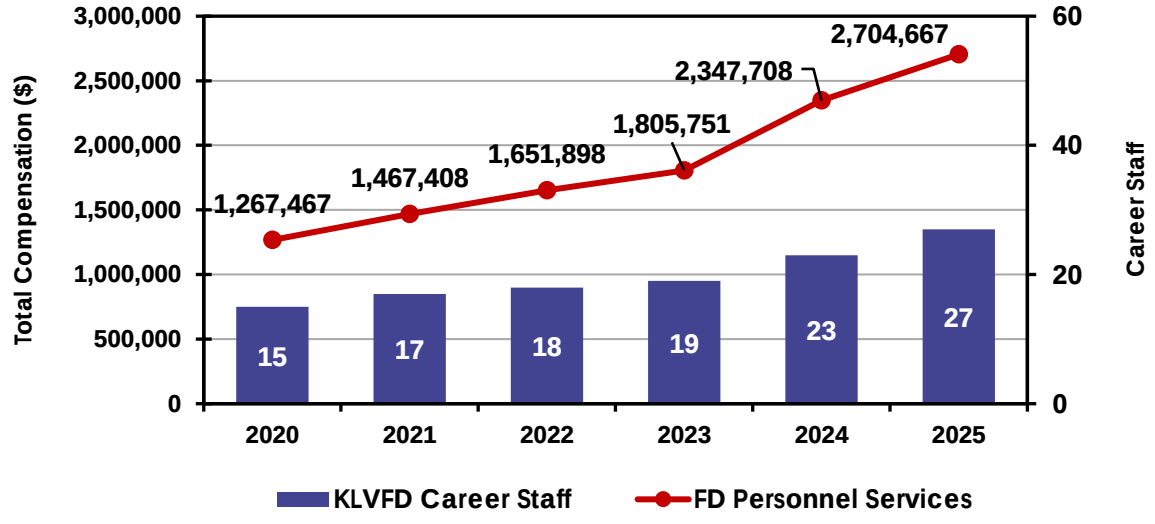
Figure 99: Career Operational Staff vs. Total District Personnel Costs (FY 20–25)



However, total costs do not correlate with full-time staff count. Given the full-time Paramedic compensation offset by ambulance revenue, which does not appear in the KLFREMS audits, a different approach was used to develop personnel cost trends in the following models. Since the KLFD total budgeted personnel services costs included the full cost of each career Firefighter, the KLFD cost and staffing figures were used to determine annual increases in the models, with no additional future staff added.

Figure 100 shows full-time operational KLFD staff versus total personnel costs for the period FY 20-24, as audited, and FY 25 as adopted.

Figure 100: Career Operational KLFD Staff vs. Total District FD Personnel Costs (FY 20–25)



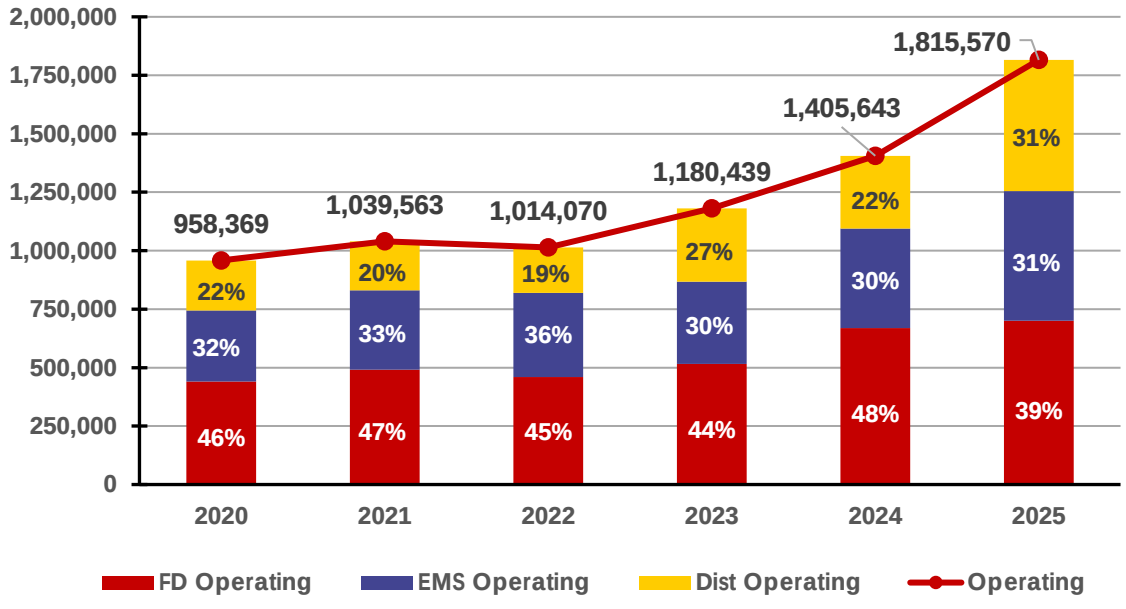
Data from KLFD was used to determine a weighted total compensation cost per full-time employee from FY 20–25. The FY 20 cost per employee was $84,498, which increased to $100,173 in FY 25. This represents an average annual increase of 3.5% in cost per full-time employee.

According to the U.S. Bureau of Labor Statistics' modeling, the annual rate of inflation is expected to continue trending downward from its current rate of nearly 2.5% to 2.3% by 2027. The model assumes an annual increase in total personnel services of 3.5% over the prior year for each forecast year, provided no other staff are added.

Operating expense categories are combined in the model and comprise professional/contractual services, administrative supplies/services, insurance, utilities, repairs/maintenance, travel/training, and operating supplies/fuel. Due to variability and often non-linear behavior over the historical period, these categories were treated as a composite in the forecast.

Historical composite operating expenses have increased at an average annual rate of approximately 13.6%, as shown in Figure 101. Total operating expenses in the adopted FY 25 budget served as the basis for the forecast and were projected to increase at an annual rate of 13.6% through FY 30. No debt service is forecast in any of the models for FY 26–30.

Figure 101: Total District Operating Expense (FY 20–25)



Non-recurring expenses include land, buildings/improvements/furniture, fixtures, equipment, and apparatus. The district relies upon each service provider to plan for replacement of capital items, but there does not appear to be a consolidated district Capital Improvement Plan (CIP). However, the district's fund balance policy does require a capital replacement reserve.

The district has spent an average of approximately $373,000 annually for all categories of capital. The District did not provide a five-year Capital Improvement Plan (CIP) outlining its plans and capital costs either to expand Station #24 or to build and equip a fourth fire station. Nor was debt service information available on four new apparatus obligated in FY 25. This obligation included three new leases covering two ambulances under one agreement, and separate leases for a tanker and a ladder truck. Therefore, the models below all use an annual total of $375,000 for new and replacement capital. Lease purchase payments for the four new apparatus will add $484,043 in debt service to recurring expenses through FY 30 for each of the following models (which is not shown in this analysis). Further, fund balance as shown in all models would be reduced by additional capital infrastructure dependent upon amount and timing of those expenditures. The capital reserve portion of the fund balance is a somewhat flexible target and can be adjusted depending on the actual timing of various large-scale capital expenditures.

Fund Balance Assumptions

The total fund balance is presented in three ways in the following models. The first is a calculated target amount based on district policy as of FY 25, which sets aside 83% of the total expenditure budget.

The second is a calculated amount equal to four months of recurring expenses—equivalent to those of several coastal fire districts in Florida—along with an annual capital reserve of $500,000. The third is based upon modeled revenue plus total fund balance forward minus all expenditures.

Millage rates are adjusted each year to bring the calculated fund balance as close as possible to the district target. Should the district adopt a lower fund balance goal than modeled here, all millage rates shown will be proportionately reduced. However, the relative differences between models would remain constant.

Option 1-A: Maintain Status Quo with Fire/EMS Chief Appointed (No Additional Staff)

Figure 102 illustrates the FY 25 adopted amounts, as well as the FY 26 and FY 27 status quo forecasts based on the previous assumptions. Model 1-A assumes that no staff are added during the forecast period.

Figure 102: KLFREMS Status Quo Option 1-A—Forecast (FY 25–27)

Revenue	2025 Adopted	2026 Forecast	2027 Forecast
Preliminary Taxable Value	**5,909,212,657**	**6,378,412,134**	**6,753,202,889**
Millage Rate	**1.1975**	**1.1649**	**1.1772**
Ad Valorem Tax	6,863,994	7,207,194	7,711,697
ILA Monroe County	150,000	150,000	150,000
Interest	200,000	216,426	194,008
Recurring Revenue	**7,213,994**	**7,573,620**	**8,055,705**
Non-Recurring Revenue	**300,000**	**25,000**	**25,000**
Total Revenue (FY 25–27):	**7,513,994**	**7,598,620**	**8,080,705**
Expenses	**2025 Adopted**	**2026 Forecast**	**2027 Forecast**
Personnel Services	4,712,847	4,877,797	5,048,520
Operating	1,815,570	2,062,488	2,342,986
Recurring:	**6,528,417**	**6,940,284**	**7,391,505**
Non-Recurring	**904,156**	**375,000**	**375,000**
Total Expenses (FY 25–27):	**7,432,573**	**7,315,284**	**7,766,505**

Figure 103 illustrates the next three fiscal years, showing the FY 28 through FY 30 status quo forecast based on the previous assumptions.

Figure 103: KLFREMS Status Quo Option 1-A—Forecast (FY 28–30)

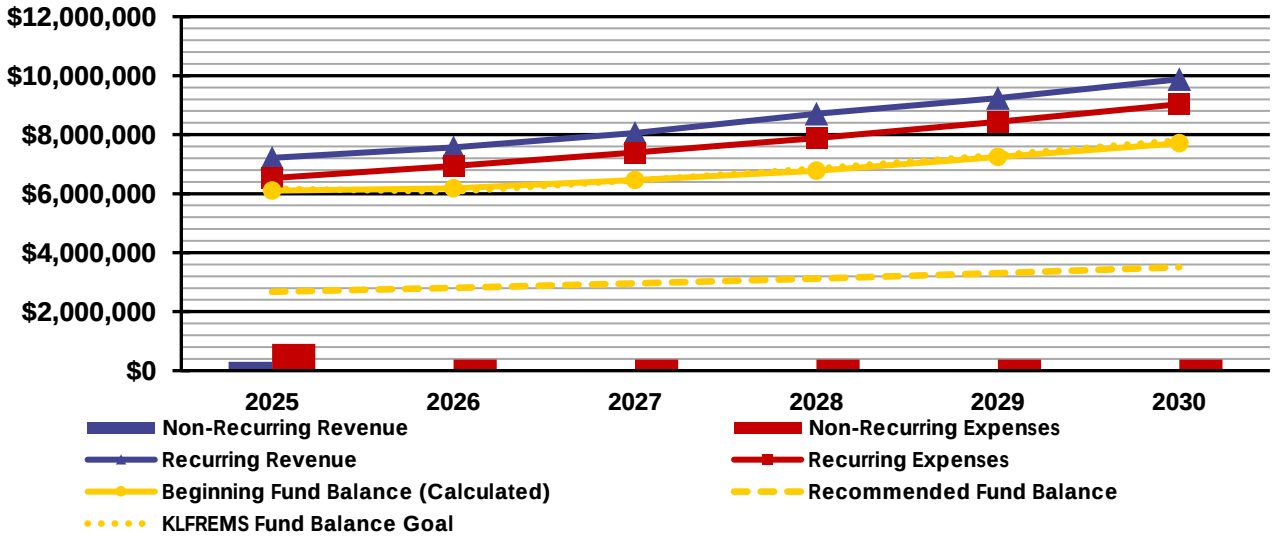
Revenue	2028 Forecast	2029 Forecast	2030 Forecast
Preliminary Taxable Value	**7,126,959,414**	**7,509,248,335**	**7,905,605,130**
Millage Rate	**1.2048**	**1.2235**	**1.2435**
Ad Valorem Tax	8,328,633	8,911,637	9,535,452
ILA Monroe County	150,000	150,000	150,000
Interest	223,777	181,167	192,695
Recurring Revenue	**8,702,410**	**9,242,805**	**9,878,147**
Non-Recurring Revenue	**25,000**	**25,000**	**25,000**
Total Revenue (FY 28–30):	**8,727,410**	**9,267,805**	**9,903,147**
Expenses	**2028 Forecast**	**2029 Forecast**	**2030 Forecast**
Personnel Services	5,225,218	5,408,100	5,597,384
Operating	2,661,632	3,023,614	3,434,825
Recurring:	**7,886,850**	**8,431,714**	**9,032,209**
Non-Recurring	**375,000**	**375,000**	**375,000**
Total Expenses (FY 28–30):	**8,261,850**	**8,806,714**	**9,407,209**

Figure 104 summarizes the data from the preceding figure in graphical format. The district's calculated total fund balance tracks closely with its current target (83% of the total expenditure budget) through FY 30. Should the district wish to deviate from this policy and perhaps carry a lower fund balance, the associated millage rate could be reduced each year from those shown.

The total fund balance well exceeds a notional three-month recurring expenditure, a one-month emergency reserve, and a $500,000 capital reserve. Again, this was based upon prior historical capital expenditures without the benefit of a five-year CIP. Therefore, this recommended capital reserve may be low. As previously mentioned, variations in capital

expenditure timing and the Board's fund balance policy significantly impact modeled fund balances.

Figure 104: Revenue/Expenses Projections—Status Quo Option 1-A (FY 25–30)



This simple scenario, based on consistent assumptions across both the Status Quo and Consolidated district models, allows staff and elected officials to compare and contrast the relative impacts of the two models on district taxpayers.

Option 1-B: Maintain Status Quo with Fire/EMS Chief Appointed and Additional Staff

An alternative Status Quo model provides for the addition of staff by one or both service providers during the forecast period. As shown earlier in Figure 99, an average of almost four career staff were added by the two service providers each year between FY 20 and FY 25. Further, the average cost of a career operational staff member was $100,173. Therefore, the cost of four additional career personnel in FY 25 would be $400,691. These figures would increase by the 3.5% average annual increase in personnel costs each year of the forecast. Figure 105 shows costs per year from FY 26 through FY 30.

Adding four personnel per year would have a cumulative effect on recurring expenses, resulting in a total of 20 additional career operational staff in FY 30 and adding approximately $2.38 million to the KLFREMS budget. This assumes that each position is a fully burdened expense, which may not be the case, since KLEMS might still offset some costs with ambulance revenue before submitting to KLFREMS.

Figure 105: Cost of Adding Career Operational Staff (FY 26–30)

Description	2026	2027	2028	2029	2030
Avg. Cost Per Career Operations Staff	103,679	107,308	111,063	114,951	118,974
Four New Ops. Staff	414,716	429,231	444,254	459,803	475,896
Cumul. Add. 4/year	414,716	858,461	1,332,761	1,839,210	2,379,478

Figure 106 illustrates the FY 25 adopted amounts, as well as the first two years of status quo forecasts for FY 26 and FY 27 based on the previous assumptions. Status Quo Model 1-B represents the addition of four personnel.

Figure 106: KLFREMS Status Quo Option 1-B—Forecast (FY 26–27)

Revenue	2025 Adopted	2026 Forecast	2027 Forecast
Preliminary Taxable Value (DR420)	**5,909,212,657**	**6,378,412,134**	**6,753,202,889**
Millage Rate	**1.1975**	**1.3313**	**1.3832**
Ad Valorem Tax	6,863,994	8,236,793	9,060,472
ILA Monroe County	150,000	150,000	150,000
Interest	200,000	216,426	212,455
Recurring Revenue	**7,213,994**	**8,603,219**	**9,422,927**
Non-Recurring Revenue	**300,000**	**25,000**	**25,000**
Total Revenue (FY 25–27):	**7,513,994**	**8,628,219**	**9,447,927**
Expenses	**2025 Adopted**	**2026 Forecast**	**2027 Forecast**
Personnel Services	4,712,847	5,292,512	5,906,981
Operating	1,815,570	2,062,488	2,342,986
Recurring Expenses	**6,528,417**	**7,355,000**	**8,249,967**
Non-Recurring Expenses	**904,156**	**375,000**	**375,000**
Total District Expenses (FY 25–27):	**7,432,573**	**7,730,000**	**8,624,967**

Figure 107 illustrates the status quo forecast for the remaining three years of FY 28 through FY 30, based on the previous assumptions.

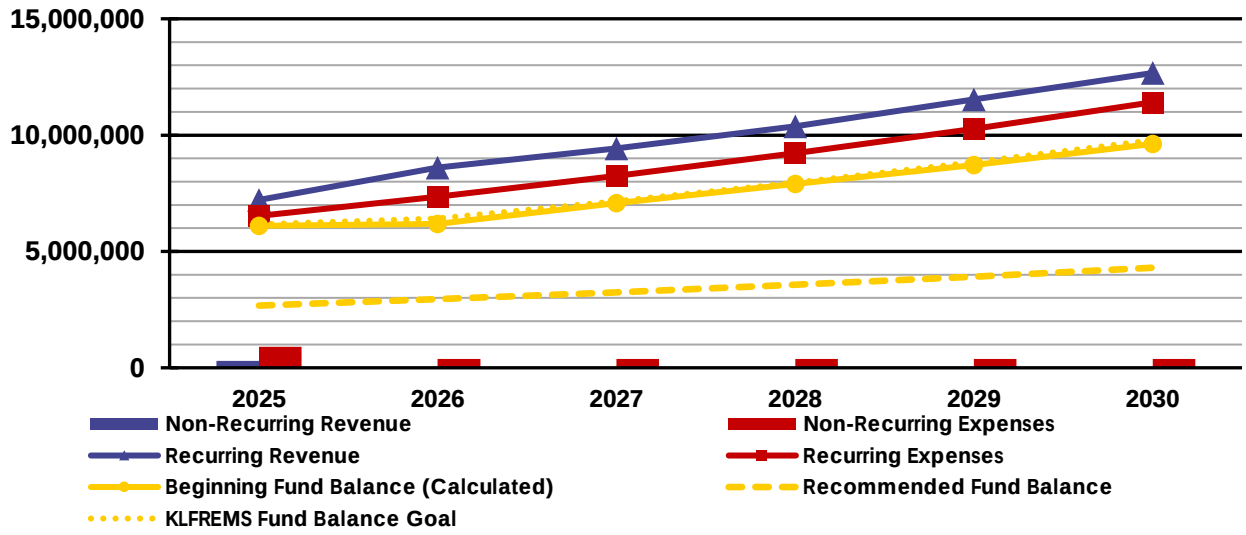
Figure 107: KLFREMS Status Quo Option 1-B—Forecast (FY 28–30)

Revenue	2028 Forecast	2029 Forecast	2030 Forecast
Preliminary Taxable Value (DR420)	**7,126,959,414**	**7,509,248,335**	**7,905,605,130**
Millage Rate	**1.4417**	**1.5325**	**1.6012**
Ad Valorem Tax	9,966,519	11,162,502	12,278,752
ILA Monroe County	150,000	150,000	150,000
Interest	260,858	217,814	240,548
Recurring Revenue	**10,377,377**	**11,530,315**	**12,669,300**
Non-Recurring Revenue	**25,000**	**25,000**	**25,000**
Total Revenue (FY 28–30):	**$10,402,377**	**$11,555,315**	**$12,694,300**
Expenses	**2028 Forecast**	**2029 Forecast**	**2030 Forecast**
Personnel Services	6,557,979	7,247,311	7,976,862
Operating	2,661,632	3,023,614	3,434,825
Recurring Expenses	**9,219,611**	**10,270,925**	**11,411,688**
Non-Recurring Expenses	**375,000**	**375,000**	**375,000**
Total District Expenses (FY 28–30):	**9,594,611**	**10,645,925**	**11,786,688**

Figure 108 summarizes the data from the preceding figures in graphical format. The district's total calculated fund balance closely approximates its current target (83% of the total expenditure budget) in FY 27–30. Should the district wish to deviate from its current fund balance policy and carry a lower total fund balance, the associated millage rates could be reduced from those shown in Figure 106 and Figure 107.

The total fund balance well exceeds a notional three-month recurring expenditure, a one-month emergency reserve, and a $500,000 capital reserve. As previously mentioned, variations in capital expenditure timing and the Board's fund balance policy significantly impact modeled fund balances.

Figure 108: Revenue/Expenses Projections—Option 1-B (FY 25–30)



Again, this is a simple scenario based on assumptions consistent across both the Status Quo and Consolidated district models. This setup allows staff and elected officials to compare the relative impacts of both models, with and without the addition of staff, on district taxpayers.

Financial Forecast for Option 2 (Consolidation)

The following discussion identifies key revenue, expense, and fund balance assumptions used to project a calculated millage rate necessary to sustain KLFREMS over the next five years in the Consolidated model, where the two service providers merge with the district. As stated earlier, there is very little difference between the two models from a financial perspective.

Two significant differences involve potential changes to retirement benefits (as employees will be eligible for alternative retirement programs under the district) and the consolidation of all revenue streams/expenditures (with no personnel cost offsets, and ambulance revenue being the major change). The calculated millage rate may differ from the final adopted rate. It is calculated using adopted or projected taxable value (for example, the preliminary taxable value obtained from the Form DR420), less approximately 3%, divided by the tax revenue needed to fund total expenditures and fund balance levels based upon district policy and considering other projected revenues, both recurring and non-recurring, as well as a total fund balance carried forward each year.

Revenue Assumptions

The primary source of funding for KLFREMS remains ad valorem revenue in the Consolidated model; therefore, the district's total taxable value over the forecast period is a key variable in the model. The Monroe County trend in taxable value, used in the Status Quo model, is also applied in the Consolidated model. Although the actual annual rate of change for the district may differ, the rates projected for Monroe County by the State of Florida (7.94% for 2026, 5.88% for 2027, 5.53% for 2028, 5.36% for 2029, and 5.28% for 2030) are used in each of the following models. Therefore, the relative impacts of each model can be compared, even though the actual revenues and needed millages differ.

The forecast model adjusts the required ad valorem revenue based on the estimated initial total fund balance target, along with other recurring and non-recurring revenues projected to offset estimated recurring and capital expenses. A millage rate is then projected using the estimated total taxable value and ad valorem revenue. Other revenues are increased as follows:

- **Intergovernmental Revenue**—Assumes interlocal sales tax revenue sharing agreement with Monroe County continues with annual funding at $150,000.
- **Ambulance Billing**—Although no audited figures for ambulance revenue were available, JAG used $325,000 as an approximate figure for FY 25 (from the adopted budget), which was then increased by 3% annually thereafter.
- **Interest**—Based upon the projected carryforward amounts and the FY 25 adopted amount of $200,000, which is 3.5% of the carryforward for that year. The forecast interest amount for FY 26 is calculated at 3.5% of the carryforward. This amount is then decreased each year, so that by FY 30, the annual interest is calculated at 2.5% of the projected carryforward fund balance.

Non-recurring revenues comprise grants and miscellaneous income. These sources are combined and held at $25,000 each year of the projection.

Expense Assumptions

Personnel services are a significant recurring expenditure, with total compensation costs for each service provider comprised of stipends for Board and volunteer members, part-time pay with limited benefits for part-time personnel, and full salary and benefits for full-time personnel. Full-time Paramedic costs in the consolidated model are the full costs and are not offset by ambulance revenue. Both this revenue stream (ambulance billing) and the portion of the full Paramedic costs equal to the ambulance revenue are shown in the following figures.

As with the Status Quo model, data from KLFD was used to determine a weighted cost per full-time employee for FY 20–25. Over the historical period, this resulted in an average annual increase of 3.5% in cost per full-time employee. The model assumes an annual increase in total personnel services of 3.5% over the prior year for each forecast year, provided no other staff are added.

Operating expense categories are combined in the model and comprise professional/contractual services, administrative supplies/services, insurance, utilities, repairs/maintenance, travel/training, and operating supplies/fuel. Due to variability and often non-linear behavior over the historical period, these categories were treated as a composite in the forecast. Historical composite operating expenses have increased at an average annual rate of approximately 13.6%.

Total operating expenses in the adopted FY 25 budget served as the basis for the forecast and were projected to increase at an annual rate of 13.6% through FY 30. Although there may be additional costs in the first year of the integrated system, it is assumed these costs will not be significant and can be absorbed within the existing projected operating budget. No debt service is forecast in any of the models for the FY 26–30 period.

Non-recurring expenses include land, buildings/improvements/furniture, fixtures, equipment, and apparatus. The district relies upon each service provider to plan for replacement of capital items, but there does not appear to be a consolidated district Capital Improvement Plan (CIP). However, the district's fund balance policy does require a capital replacement reserve. The district has spent approximately $373,000 annually across all capital categories.

The following models all use an annual total of $375,000 for new and replacement capital. The capital reserve portion of the fund balance is somewhat flexible and can be adjusted based on the actual timing of large-scale capital expenditures.

Fund Balance Assumptions

The total fund balance is presented in three ways in the following models. The first is a calculated target amount based on district policy as of FY 25, which sets aside 83% of the total expenditure budget. The second is a calculated amount equal to four months of recurring expenses, equivalent to those of several coastal fire districts in Florida, along with an annual capital reserve of $500,000. The third is based upon modeled revenue plus total fund balance forward minus all expenditures.

Millage rates are adjusted each year to bring the calculated fund balance as close as possible to the district target. Should the district adopt a lower fund balance goal than modeled here, all millage rates shown will be proportionately reduced. However, the relative differences between models would remain constant.

Option 2-A: Complete Consolidation with Fire/EMS Chief Appointed (No Additional Staff)

Figure 109 illustrates the FY 25 adopted amounts, as well as the FY 26 and FY 27 Consolidated model forecasts based on the previous assumptions. Figure 110 shows the remaining FY 28 through FY 30 Consolidated model forecast based on the previous assumptions. Model A assumes that no staff are added during the forecast period.

Figure 109: KLFREMS Consolidated Option 2-A Forecast (FY 25–27)

Revenue	2025 Adopted	2026 Forecast	2027 Forecast
Preliminary Taxable Value (DR420)	**5,909,212,657**	**6,378,412,13**	**6,753,202,889**
Millage Rate	**1.1975**	**1.2093**	**1.2221**
Ad Valorem Tax	6,863,994	7,481,753	8,005,476
ILA Monroe County	150,000	150,000	150,000
Ambulance Revenue	—	334,750	344,793
Interest	200,000	216,426	199,684
Recurring Revenue	**7,213,994**	**8,182,929**	**8,699,952**
Non-Recurring Revenue	**300,000**	**25,000**	**25,000**
Total Revenue (FY 26–27):	**7,513,994**	**8,207,929**	**8,724,952**
Expenses	**2025 Adopted**	**2026 Forecast**	**2027 Forecast**
Personnel Services	4,712,847	5,297,915	5,483,342
Operating	1,815,570	2,062,488	2,342,986
Recurring Expenses	**6,528,417**	**7,360,403**	**7,826,328**
Non-Recurring Expenses	**904,156**	**375,000**	**375,000**
Total District Expenses (FY 26–27):	**7,432,573**	**7,735,403**	**8,201,328**

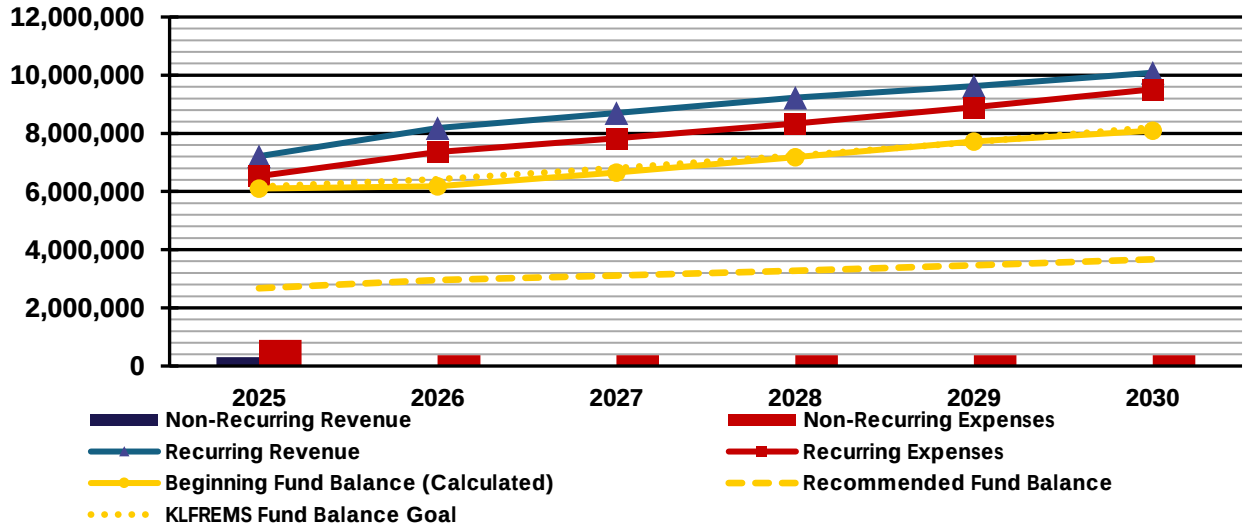
Figure 110: KLFREMS Consolidated Option 2-A Forecast (FY 28–30)

Revenue	2028 Forecast	2029 Forecast	2030 Forecast
Preliminary Taxable Value (DR420)	**7,126,959,414**	**7,509,248,335**	**7,905,605,130**
Millage Rate	**1.2275**	**1.2232**	**1.2200**
Ad Valorem Tax	8,485,805	8,910,095	9,355,600
ILA Monroe County	150,000	150,000	150,000
Interest	355,136	365,790	376,764
Ambulance Revenue	236,932	193,018	202,303
Recurring Revenue	**9,227,873**	**9,618,904**	**10,084,667**
Non-Recurring Revenue	**25,000**	**25,000**	**25,000**
Total Revenue (FY 28–30):	**9,252,873**	**9,643,904**	**10,109,667**
Expenses	**2028 Forecast**	**2029 Forecast**	**2030 Forecast**
Personnel Services	5,675,259	5,873,893	6,079,479
Operating	2,661,632	3,023,614	3,434,825
Recurring Expenses	**8,336,891**	**8,897,507**	**9,514,305**
Non-Recurring Expenses	**375,000**	**375,000**	**375,000**
Total District Expenses (FY 28–30):	**8,711,891**	**9,272,507**	**9,889,305**

Figure 111 summarizes the data from the preceding figures in graphical format. The district's calculated fund balance closely tracks its current target (83% of the total expenditure budget). Should the district wish to change its current fund balance policy, the associated millage rate could be reduced each year of the forecast, as in Status Quo Model A.

The total fund balance well exceeds a notional three-month recurring expenditure and a one-month emergency reserve, plus $500,000 for a capital reserve. As previously mentioned, variations in capital expenditure timing and the Board's fund balance policy significantly impact modeled fund balances.

Figure 111: Revenue/Expenses Projections—Consolidated Option 2-A (FY 25–30)



This simple scenario, based on consistent assumptions across both the Status Quo and Consolidated district models, allows staff and elected officials to compare and contrast the relative impacts of the two models on district taxpayers. This model is virtually indistinguishable from the Status Quo Model A, which adds no staff.

Option 2-B: Complete Consolidation with Fire/EMS Chief Appointed and FRS Retirement (No Additional Staff

An alternative Consolidated model (Model B) can be compared to the Status Quo Model A, where no staff are added. In this model, all employees are now eligible for various alternative retirement programs, including the Florida Retirement System (FRS). The current retirement package offered to employees of both service providers is a 401(k) program with a 10% employer match. In the previous model, it is assumed that employees will convert from a 401(k) program to its approximate equivalent governmental program, a 457(b) program with similar employer costs.

The most expensive potential retirement program available to all district employees in the Consolidated model is the FRS program (all employees join it), which is included for comparison purposes.

The employer's cost would increase from approximately 10% in the case of a 457(b) program to either 14.03% for Regular Class employees or 35.19% for Special Risk Class employees. For purposes of the forecast, all employees are considered Special Risk Class. The FRS employer contribution includes 2% for the Retiree Health Insurance Subsidy (HIS).

To calculate the impact of a change from the 401(k) retirement program to the FRS program, the FY 25 adopted budget figures were used. Multiplying the total district salary by the FRS employer contribution (35.19% of salary) gives a total retirement figure for FY 25 of $1,292,891. Adding this to the FY 25 benefits, minus the employer's 401(k) contribution, yields a total benefit amount of $2,202,654 for FY 25, versus the current amount of $1,039,750 under the existing 401(k) program. The calculated FY 25 benefit and wage amount was then increased by the 3.5% compensation inflationary figure previously discussed.

Figure 112 illustrates the FY 25 adopted amounts, as well as the Status Quo forecast based on the previous assumptions on FY 26 and FY 27. Figure 113 shows the remaining three-year forecast for FY 28 through FY 30. Consolidated Model B assumes only that the current 401(k) retirement program is converted to the State of Florida FRS retirement program.

Figure 112: KLFREMS Consolidated Option 2-B Forecast (FY 25–27)

Revenue	2025 Adopted	2026 Forecast	2027 Forecast
Preliminary Taxable Value (DR420)	**5,909,212,657**	**6,378,412,134**	**6,753,202,889**
Millage Rate	**1.1975**	**1.4977**	**1.4853**
Ad Valorem Tax	6,863,994	9,266,392	9,729,711
ILA Monroe County	150,000	150,000	150,000
Ambulance Revenue	—	334,750	344,793
Interest	200,000	216,426	213,551
Recurring Revenue	**7,213,994**	**9,967,568**	**10,438,055**
Non-Recurring Revenue	**300,000**	**25,000**	**25,000**
Total Revenue (FY 25–27):	**7,513,994**	**9,992,568**	**10,463,055**
Expenses	**2025 Adopted**	**2026 Forecast**	**2027 Forecast**
Salaries & Wages	3,674,030	4,138,996	—
Benefits	1,038,817	2,481,328	—
Personnel Services	4,712,847	6,620,324	6,852,036
Operating	1,815,570	2,062,488	2,342,986
Recurring Expenses	**6,528,417**	**8,682,812**	**9,195,021**
Non-Recurring Expenses	**904,156**	**375,000**	**375,000**
Total District Expenses (FY 25–27):	**7,432,573**	**9,057,812**	**9,570,021**

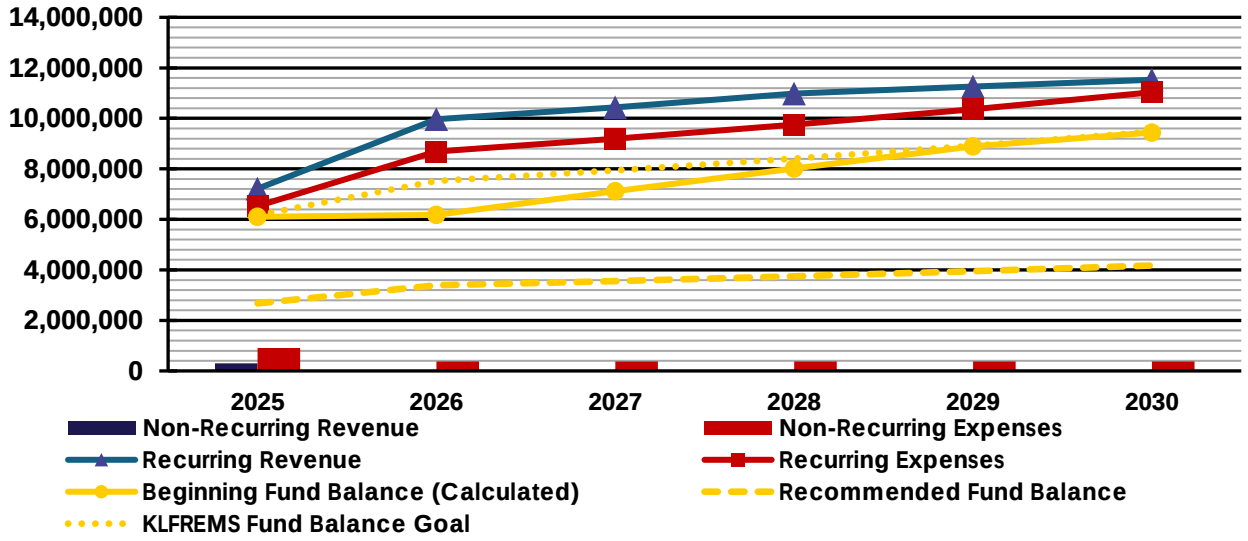
Figure 113: KLFREMS Consolidated Option 2-B Forecast (FY 28–30)

Revenue	2028 Forecast	2029 Forecast	2030 Forecast
Preliminary Taxable Value (DR420)	**7,126,959,414**	**7,509,248,335**	**7,905,605,130**
Millage Rate	**1.4778**	**1.4446**	**1.4038**
Ad Valorem Tax	10,216,197	10,522,683	10,764,705
ILA Monroe County	150,000	150,000	150,000
Ambulance Revenue	355,136	365,790	376,764
Interest	264,376	222,340	236,018
Recurring Revenue	**10,985,709**	**11,260,814**	**11,527,487**
Non-Recurring Revenue	**25,000**	**25,000**	**25,000**
Total Revenue (FY 28–30):	**11,010,709**	**11,285,814**	**11,552,487**
Expenses	**2028 Forecast**	**2029 Forecast**	**2030 Forecast**
Personnel Services	7,091,857	7,340,072	7,596,974
Operating	2,661,632	3,023,614	3,434,825
Recurring Expenses	**9,753,489**	**10,363,686**	**11,031,800**
Non-Recurring Expenses	**375,000**	**375,000**	**375,000**
Total District Expenses (FY 28–30):	**10,128,489**	**10,738,686**	**11,406,800**

Figure 114 summarizes the data from the preceding tables in graphical form. The district's total fund balance decreases significantly in FY 26 due to changes in the retirement programs. It begins to move toward its current target (83% of the total expenditure budget) in FY 27, with the rate of increase accelerating thereafter.

Total fund balance, while below the district target early in the projection, still well exceeds a notional three-month recurring expenditure, a one-month emergency reserve, and $500,000 in capital reserve. As mentioned previously, the district could choose to lower its total fund balance target, and the resulting millage rates could be reduced from those shown. Variation in the timing of capital expenditures, as well as the Board's fund balance policy, both significantly impact the modeled fund balances.

Figure 114: Revenue/Expenses Projections—Consolidated Option 2-B (FY 25–30)



Again, this is a simple scenario based on assumptions consistent across both the Status Quo and Consolidated district models. This allows staff and elected officials to both compare and contrast the relative impacts of both models, with and without the addition of staff, on district taxpayers.

Option 2-C: Complete Consolidation with Fire/EMS Chief, Additional Staff, and FRS Retirement

A further Consolidated model (Model C) can be compared with the Status Quo Model B, which adds four additional operations staff each year. In this model, all employees participate in the Florida Retirement System (FRS).

The employer's cost would increase from approximately 10% per employee under a 457(b) program to either 14.03% for Regular Class employees or 35.19% for Special Risk Class employees.[41] For purposes of the forecast, all employees are considered Special Risk Class. The FRS employer contribution includes 2% for the Retiree Health Insurance Subsidy (HIS).

[41] State of Florida Retirement System (FRS) guidance to employers for fiscal year 2024–25. Regular Class employees would be non-uniformed personnel such as administrative assistants, billing specialists, finance personnel, etc. Special Risk Class employees are uniformed operational staff such as Firefighters (single- or dual-certified), Paramedics (single-certified), and Emergency Medical Technicians (single-certified).

Figure 115 illustrates the FY 25 adopted amounts, as well as the Status Quo forecast based on the previous assumptions on FY 26 and FY 27. Figure 116 shows the remaining three-year forecast for FY 28 through FY 30. Consolidated Model B assumes only that the current 401(k) retirement program is converted to the State of Florida FRS retirement program.

Figure 115: KLFREMS Consolidated Option 2-C Forecast (FY 25–27)

Revenue	2025 Adopted	2026 Forecast	2027 Forecast
Preliminary Taxable Value (DR420)	**5,909,212,657**	**6,378,412,134**	**6,753,202,889**
Millage Rate	**1.1975**	**1.7751**	**1.7436**
Ad Valorem Tax	6,863,994	10,982,390	11,421,686
ILA Monroe County	150,000	150,000	150,000
Ambulance Revenue	—	334,750	344,793
Interest	200,000	216,426	249,718
Recurring Revenue	**7,213,994**	**11,683,566**	**12,166,197**
Non-Recurring Revenue	**300,000**	**25,000**	**25,000**
Total Revenue (FY 25–27):	**7,513,994**	**11,708,566**	**12,191,197**
Expenses	**2025 Adopted**	**2026 Forecast**	**2027 Forecast**
Personnel Services	4,712,847	7,130,745	7,908,606
Operating	1,815,570	2,062,488	2,342,986
Recurring Expenses	**6,528,417**	**9,193,232**	**10,251,592**
Non-Recurring Expenses	**904,156**	**375,000**	**375,000**
Total District Expenses (FY 25–27):	**7,432,573**	**9,568,232**	**10,626,592**

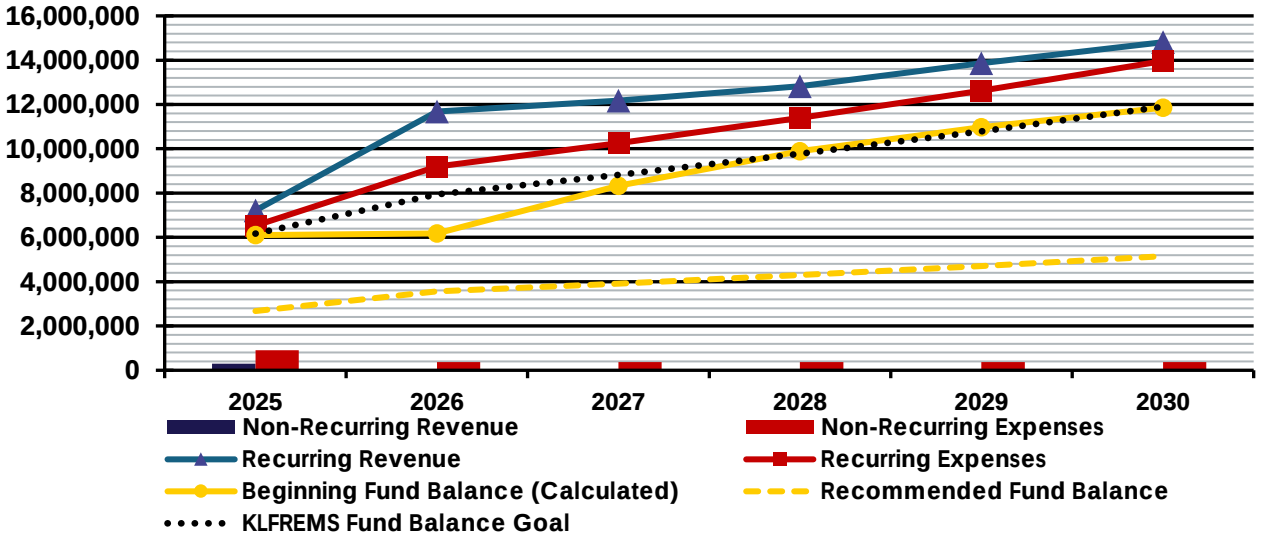
Figure 116: KLFREMS Consolidated Option 2-C Forecast (FY 28–30)

Revenue	2028 Forecast	2029 Forecast	2030 Forecast
Preliminary Taxable Value (DR420)	**7,126,959,414**	**7,509,248,335**	**7,905,605,130**
Millage Rate	**1.7348**	**1.7946**	**1.8240**
Ad Valorem Tax	11,992,770	13,072,120	13,987,168
ILA Monroe County	150,000	150,000	150,000
Ambulance Revenue	355,136	365,790	376,764
Interest	326,322	274,224	296,344
Recurring Revenue	**12,824,228**	**13,862,134**	**14,810,276**
Non-Recurring Revenue	**25,000**	**25,000**	**25,000**
Total Revenue (FY 28–30):	**12,849,228**	**13,887,134**	**14,835,276**
Expenses	**2028 Forecast**	**2029 Forecast**	**2030 Forecast**
Personnel Services	8,732,183	9,603,721	10,525,571
Operating	2,661,632	3,023,614	3,434,825
Recurring Expenses	**11,393,815**	**12,627,335**	**13,960,396**
Non-Recurring Expenses	**375,000**	**375,000**	**375,000**
Total District Expenses (FY 28–30):	**11,768,815**	**13,002,335**	**14,335,396**

Figure 117 summarizes the data from the preceding figures. The district's total calculated fund balance decreases significantly in FY 26 due to changes in the retirement program and the annual addition of staff. It begins moving toward its current target (83% of the total expenditure budget) in FY 27, tracking it through FY 28–30.

Total fund balance, while below the district target early in the projection, still well exceeds a notional three-month recurring expenditure, a one-month emergency reserve, and $500,000 in capital reserve. As mentioned previously, the district could choose to lower its total fund balance target, and the resulting millage rates could be reduced from those shown. Variation in the timing of capital expenditures, as well as the Board's fund balance policy, both significantly impact modeled fund balances.

Figure 117: Revenue/Expenses Projections—Consolidated Option 2-C (FY 25–30)



Comparison of Status Quo & Consolidation Models

Figure 118 compares forecast millage rates and personnel services costs of various Status Quo and Consolidated models for the period FY 26–30 from least to most costly. Capital expenses are the same for all models, and operating expenses are virtually identical. Therefore, the differences between the models lie in personnel costs, which drive the millage rates.

As mentioned previously, the calculated millage rates shown are based upon achieving the current district target total fund balance of approximately 83% of the total expenditure budget. Should the Board choose to lower its total fund balance target, all of the millage rates shown would decrease proportionately. However, the relative impacts of each model would remain the same.

Figure 118: Comparison of Millage Rates/Personnel Costs for Various Models

Model Comparison	2025 Adopted	2026 Forecast	2027 Forecast	2028 Forecast	2029 Forecast	2030 Forecast
Status Quo Forecast A: No New Staff						
SQ A–Millage Rate	1.1975	1.1649	1.1772	1.2048	1.2235	1.2435
SQ A–Personnel Serv.	4,712,847	4,877,797	5,048,520	5,225,218	5,408,100	5,597,384
Consolidated Forecast A: No New Staff						
MRG A–Millage Rate	1.1975	1.2093	1.2221	1.2275	1.2232	1.2200
MRG A–Person. Serv.	4,712,847	5,297,915	5,483,342	5,675,259	5,873,893	6,079,479
Status Quo Forecast B: Add Four (4) Staff Per Year						
SQ B–Millage Rate	1.1975	1.3313	1.3832	1.4417	1.5325	1.6012
SQ B–Personnel Serv.	4,712,847	5,292,512	5,906,981	6,557,979	7,247,311	7,976,862
Consolidated Forecast B: No New Staff/Florida Retirement System Participation						
MRG B–Millage Rate	1.1975	1.4977	1.4853	1.4778	1.4446	1.4038
MRG B—Person Serv.	4,712,847	6,620,324	6,852,036	7,091,857	7,340,072	7,596,974
Consolidated Forecast C: Add Four (4) Staff Per Year/Florida Retirement System Participation						
MRG C–Millage Rate	1.1975	1.7751	1.7436	1.7348	1.7946	1.8240
MRG C–Person Serv.	4,712,847	7,130,745	7,908,606	8,732,183	9,603,721	10,525,571

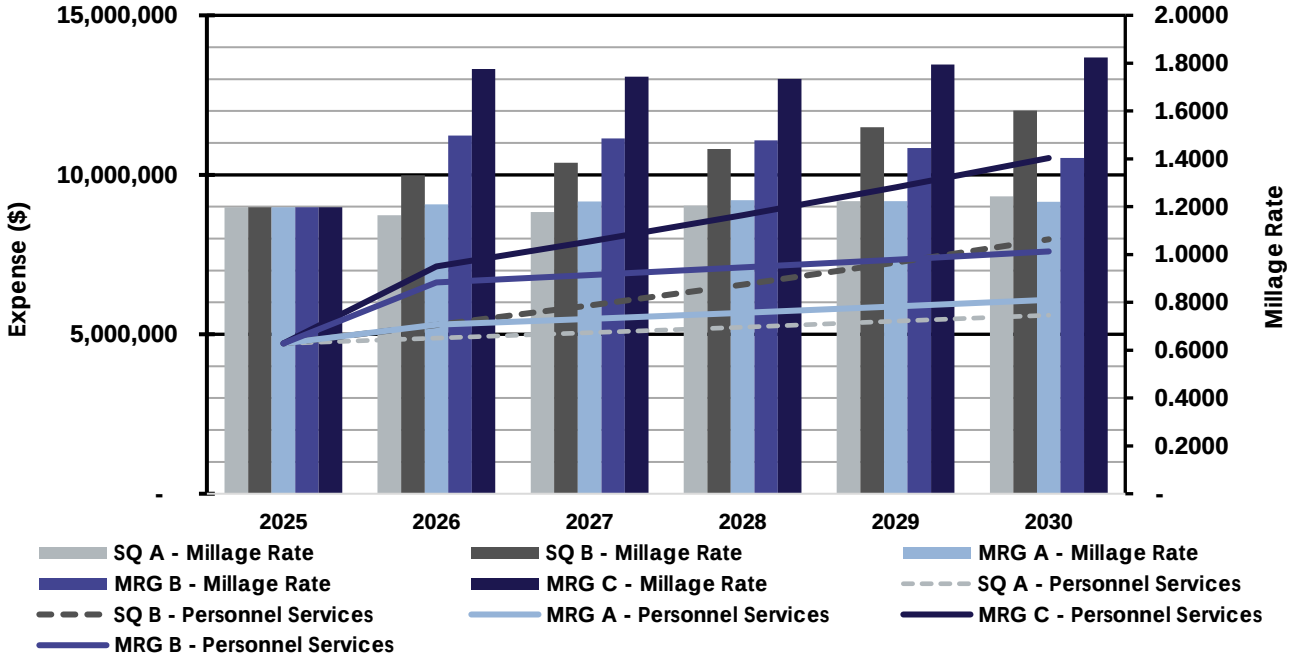
Figure 119 shows the preceding data in graphical format. Status Quo Model A is a continuation of the historical trajectory of the existing district and its two service providers, with no addition of personnel. This differs slightly from Consolidated Model A, which includes ambulance billing revenue and the full cost of Paramedics, although these offset each other. Otherwise, these two models are the same. Employees in the merged model would be eligible for a 457(b) retirement program, similar to a private-sector 401(k) program.

Realistically, however, there may be some differences in operating costs in the first year if the district needs to standardize equipment and supplies between the two service providers. JAG has observed that operating costs can increase by as much as 10% over the Status Quo forecast in the first year of consolidation when two or more entities are merged. Generally, there will be some economies of scale with a full consolidation after the first year.

Consolidated Model B can be compared to Status Quo Model A, with the primary difference being that employees under the Consolidated model are shown as enrolled in the FRS retirement program rather than the 401(k) program. The millage difference can be as high as approximately 0.3 mills.

The costliest models shown are Status Quo Model B and Consolidated Model C, in which the service providers or the district, respectively, continue to add personnel at an average annual rate of four personnel. Status Quo Model B continues the current retirement program, which consists of a 401(k) system with an employer contribution of 10% per employee, while Consolidated Model C provides employees with the FRS retirement system with an employer contribution of 35.19%.

Figure 119: Millage Rate/Personnel Services Cost Comparison of Models



Section IV:
STRATEGIES & RECOMMENDATIONS

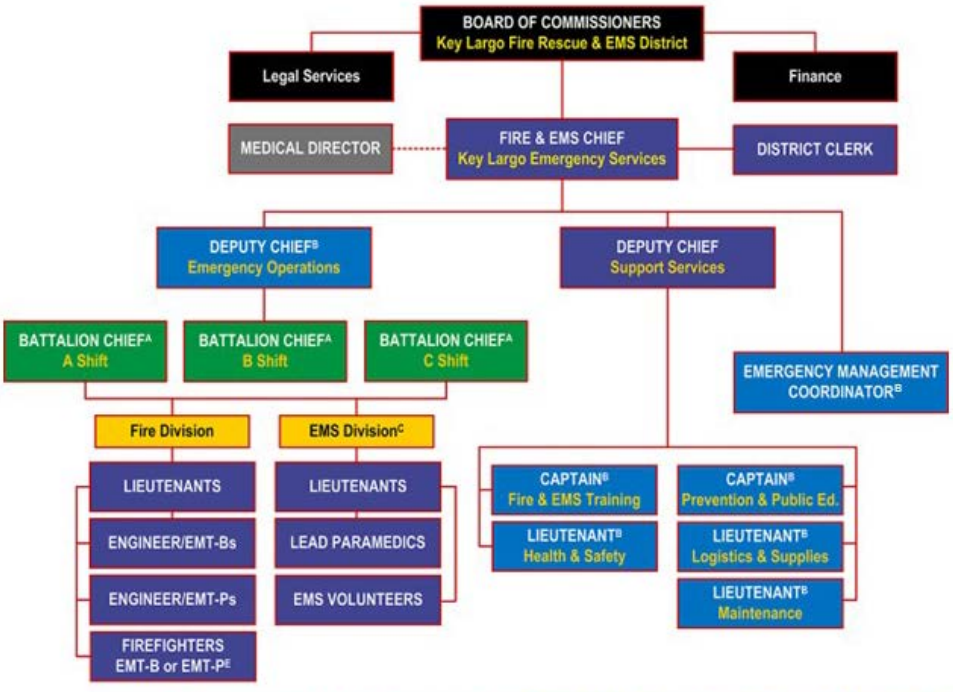
Example Organizational Structure

In this section, JAG presents an example organizational configuration for the full consolidation of KLFD and KLEMS into the KLFREMS District. These models are offered for discussion should the District choose to pursue consolidation. Final decisions regarding the organizational structure will rest with the Fire District Board and leadership following detailed analysis and planning.

As illustrated in Figure 120, the example structure incorporates existing positions while identifying potential future staffing needs. A formal needs assessment and job-task analysis should be conducted to determine priorities for new positions.

A further description of the example structure is provided below.

Figure 120: Example Organizational Structure



[A]Former Captains promoted to BCs: Recommended. [B]Potential position after evaluation & SP completed.
[C]Comprised primarily of civilian EMS providers, but could include qualified Firefighters.
[D]Should be a certified EMT-Paramedic. [E]Includes probationary Firefighters and possible volunteers.

The consolidated district would be led by the Board of Commissioners, which provides oversight for key administrative functions including Legal Services, Finance, and the Fire & EMS Chief. Reporting directly to the Fire & EMS Chief are the Medical Director, the District

Clerk, and two Deputy Chiefs—one overseeing Emergency Operations and the other overseeing Support Services.

The Deputy Chief of Emergency Operations supervises three Battalion Chiefs assigned to the A, B, and C shifts. Each Battalion Chief manages both the Fire Division and the EMS Division on their respective shift.

The Fire Division includes Lieutenants, Engineer/EMT-Bs, Engineer/EMT-Ps, and Firefighters certified at the EMT-B or EMT-P level. The EMS Division includes Lieutenants, Lead Paramedics, and EMS Volunteers.

The Deputy Chief of Support Services oversees the Emergency Management Coordinator and several specialized functions, including Training, Public Education, Health & Safety, Logistics & Supplies, and Maintenance. These roles should be evaluated further as part of a strategic planning process. Until then, these responsibilities may continue to be assigned to existing leadership staff, consistent with current practice.

General Recommendations

Service Delivery & Performance (Data Analysis)

Agency: KLVFD

Recommendation A-1: Continue preparing for the implementation of the National Emergency Response Information System

Description: KLVFD should begin preparing for the implementation of the National Emergency Response Information System (NERIS). This process entails configuring KLFD (or KLFREMS if merged) for a smooth transition from NFIRS to a more modern, data-driven system. Key steps to prepare for NERIS include:

- Identify the required implementation timeline.
- Designate a NERIS lead.
- Evaluate the current records management system (RMS).
- Identify the district's reporting method.
- Engage members on the value and need for data collection.
- Educate and train the members on the new system and changes.
- Identify a date to go live.

Outcome: Improved accuracy and availability of incident data; better insight into operational performance.

Cost Estimate: Primarily staff time; possibly expenses from the RMS vendor.

Agency: KLVFD & KLEMS (KLFREMS if Merged)

Recommendation A-2: Consider developing and adopting a Data Outlier Management Policy to help ensure the accuracy of incident records

Description: In the district data analysis, an outlier is a data point that significantly deviates from other observations in the dataset. These outliers can arise for various reasons, such as data entry errors, unusual events, or genuine data variability. Addressing outliers is crucial for maintaining data integrity and ensuring statistical accuracy. Examples of outliers in fire department data can include:

- **Unusual Incident Counts:** For example, if a particular fire station reports an exceptionally high or low number of incident volume compared to historical data or other stations, this could be an outlier.

- **Response Times:** Extremely short or long response times compared to the average can be considered outliers.
- **Damage Estimates:** Very high or low fire damage estimates might be outliers, especially if they differ significantly from typical values.
- **Casualty Numbers:** Anomalously high or low numbers of injuries or fatalities in incidents can also be outliers.

Outcome: The outcome would result in a better reflection of the districts' performance. Handling outliers is crucial for maintaining data integrity and ensuring statistical accuracy. A sample outlier policy is presented in Appendix B.

Cost Estimate: Staff time only.

Agency: KLVFD & KLEMS (KLFREMS if Merged)

Recommendation A-3: As part of the implementation of NERIS, adopt a system and written policy for incident data review and quality improvement

Description: Consider developing a quality improvement (QI) system to review completed incident reports regularly. Reports should be evaluated for timely completion, accuracy, and thoroughness. This should include feedback to the report authors. Both agencies should have a written policy describing the minimum requirements for completing an incident report.

Outcome: Improved incident documentation and accuracy that can assist in planning, as well as informing the public and elected officials regarding the operations and performance of KVFD and KLEMS.

Cost Estimate: Staff time only.

Financial Recommendations

Agency: KLFREMS (if Merged)

Recommendation B-1: Consider participation in the Public Emergency Medical Transportation Program

Description: The Public Emergency Medical Transportation (PEMT) Program is a supplemental reimbursement initiative that helps government-owned EMS providers (including fire districts) recover the true costs of transporting Medicaid patients. It bridges the gap between Medicaid's low transport payments and the actual cost of emergency medical services. PEMT may also be referred to as the Governmental Emergency Medical Transportation (GEMT) program.

In Florida, the program is only available to government-owned or -operated EMS providers (state, city, county, or fire districts) enrolled as Florida Medicaid providers and that deliver fee-for-service emergency medical transports to Medicaid patients.

The Florida Agency on Health Care Administration website provides distribution information about PEMT. According to the website, in the State of Florida from FY 2023–2024, a total of $50,806,476 was distributed to public EMS provider agencies. Local examples included Monroe County EMS and the City of Key West Fire Department, which received $376,414 and $132,473, respectively.

Outcome: Additional ambulance revenue from the transport of Medicaid patients.

Cost Estimate: Staff time if done in-house; contract fees if outsourced.

Management Components

Agency: KLFREMS

Recommendation C-1: Complete a Community-Driven Strategic Plan

Description: The district should make formal plans to ensure a Strategic Plan is in place. A Community-Driven Strategic Plan should be modeled after the Center for Public Safety Excellence's guidelines. A comprehensive Strategic Plan would allow the district to develop foundational statements, such as a Mission Statement, Vision Statement, and Values Statement that are currently not in place. Upon completion of the Strategic Plan document, it should be formally adopted by the district's Board of Commissioners, who should provide periodic updates on progress. Additionally, KLFREMS should encourage KLVFD and KLEMS to ensure a current Strategic Plan is in place and reported to the district.

Outcome: A three-to-five-year planning document that is designed to meet the needs of the community in which the districts serve.

Cost Estimate: Staff time if completed in-house; approximately $25,000-$30,000 if contracted to a third party.

Agency: KLVFD & KLEMS

Recommendation C-2: Conduct regularly scheduled staff meetings with administrative staff

Description: KLFREMS should encourage KLVFD and KLEMS to conduct regularly scheduled staff meetings and provide the meeting minutes to the district Board. Communication within an organization is a critical component in achieving an effective, efficient, and responsive fire and EMS service organization. Internal members expect strategic, frequent, responsive, and transparent communication. This starts at the top of an organization, and

regularly scheduled administrative staff meetings can aid this endeavor and ensure the organization reaches its ultimate potential.

Outcome: Increased communication within each organization's command staff to better inform the entire district.

Cost Estimate: Staff time.

Health, Wellness, & Safety Program

Agency: KLEMS

Recommendation D-1: Develop a Risk Management Plan

Description: While it was reported that KLEMS utilizes KLVFD's plan, KLFREMS should ensure KLEMS develops and implements a Risk Management Plan. The plan should be updated and monitored annually. Recommendations and revisions should be based on annual accident and injury data, significant incidents, and feedback from administrative staff and personnel. An independent source should evaluate the plan. As part of the plan, KLEMS should ensure that best practices are in place, including a post-incident analysis policy, quarterly facility inspections, and quarterly Safety Committee meetings.

Outcome: A safe and healthy work environment for all district employees.

Cost Estimate: Staff time and the cost of an independent review.

Agency: KLEMS

Recommendation D-2: Install apparatus-mounted filtration systems on diesel vehicles

Description: KLFREMS should encourage KLEMS to purchase and install vehicle-mounted filtration systems for any diesel-powered units. The advantages of a vehicle-mounted filtration system are numerous, including that it is fully automated and requires no human intervention while also protecting the general public and personnel when the units are outside the stations. Therefore, this approach should be prioritized for all current units and any newly purchased units moving forward.

Outcome: Better protection for personnel and the general public from the carcinogens caused by diesel exhausts, which the EPA classifies as "likely to be carcinogenic to humans."

Cost Estimate: $8,000 to $10,000 per vehicle, including installation.

Agency: KLEMS

Recommendation D-3: Ensure initial and annual physicals are conducted for all personnel

Description: KLFREMS should encourage KLEMS to establish a comprehensive Medical Exam Program. EMS providers are at a higher risk of on-duty injuries and long-term illnesses than many other professions. Ensuring a comprehensive Medical Exam Program—including initial and ongoing physicals—is in place is a critical component to minimizing the negative effects on personnel. This program should also include fit-for-duty criteria.

Outcome: Ensuring the health of KLEMS operational staff enables effective service delivery while minimizing on-duty injuries and long-term illnesses.

Cost Estimate: The cost would depend on the provider's rates for the selected medical provider. However, substantial long-term cost savings would likely be expected from preventing cardiovascular disease and certain cancers, and from reducing early disability from musculoskeletal and back injuries.

Agency: KLVFD & KLEMS

Recommendation D-4: Establish a Tracking Program for traumatic events

Description: KLFREMS should encourage KLVFD and KLEMS to establish a comprehensive Tracking Program for personnel exposed to traumatic events. Florida Statutes 112.181517 provides first responders with post-traumatic stress disorder (PTSD) provisions under workers' compensation coverage. However, benefits depend on specific qualifying events, making overall exposure tracking a critical component in protecting the first responder.

Outcome: Ensuring workers' compensation coverage is available to personnel who are dealing with PTSD secondary to exposure to traumatic events.

Cost Estimate: Staff time if developed in-house; many free software applications are also available.

Conclusion

The J. Angle Group, LLC, appreciates the opportunity to have been able to collaborate with the district on this program. As noted in the report, all three agencies face similar challenges both now and in the future. Some of these include staffing, funding, governance, and operational efficiency. While both KLFD and KLEMS have demonstrated strong commitment to the highest level of community service, the current fragmented structure creates duplication, limits resource flexibility, and may strain financial sustainability.

After comprehensive analysis, full consolidation under the district (Option 2-C)—including appointment of a Fire/EMS Chief, additional staffing, and participation in the Florida Retirement System—emerges as the most effective strategy. This model offers:

- Operational Efficiency: Streamlined governance and elimination of redundant administrative functions.
- Enhanced Service Delivery: Improved deployment and staffing flexibility using dual-certified personnel.
- Increased Financial Transparency and Stability: Unified budgeting, clear accountability, and strong reserve policies aligned with GFOA best practices.
- Workforce Retention: Competitive benefits to attract and retain skilled personnel.

The projected financial impacts include gradual millage increases to approximately 1.60 mills by FY 2030, offset by potential efficiencies and sustained revenue growth. The capital reserves and fund balance policies will ensure readiness for emergencies and long-term infrastructure needs.

If the recommended action (Option 2-C) is selected, the following example next steps is a good general implementation strategy that can be utilized. There may be additional steps identified by the Transition Committee.

Next Steps: Implementation Roadmap

To achieve a successful outcome, the following example phased actions are recommended:

Phase 1: Governance and Planning (0–6 Months)

- **Take Fire Commission Action:** Secure Board approval and complete legal review.
- **Form Transition Committee:** Include representatives from KLFD, KLEMS, and the district.
- **Develop Consolidation Timeline:** Define milestones, responsibilities, and communication protocols.
- **Appoint a Fire/EMS Chief:** Recruit and onboard a qualified leader to oversee unified operations.

Phase 2: Organizational Integration (6–12 Months)

- **Align Policies and Procedures:** Standardize SOPs, HR policies, and compliance frameworks.
- **Adopt Strategic Initiatives**: Adopt initiatives for health, safety, and training programs to support a unified workforce.
- **Integrate Financial Systems:** Consolidate budgets, payroll, and procurement under district control.
- **Plan Workforce Transition:** Define roles, benefits, and FRS enrollment for all personnel.
- **Align Website:** Merge the information from the existing three websites into one district website.

Phase 3: Operational Enhancements (12–24 Months)

- **Expand Staffing:** Begin phased hiring to meet NFPA standards and improve response reliability.
- **Upgrade Training Programs:** Implement balanced fire/EMS training and simulation-based learning.
- **Enhance Health and Wellness Programs:** Introduce mental health support, cancer prevention, and fitness initiatives.

- **Improve Technology:** Upgrade RMS for interoperability and implement data-driven performance monitoring.

Phase 4: Long-Term Sustainability (24+ Months)

- **Develop Strategic Plan:** Establish goals for service delivery, capital needs, risk reduction, and community engagement.
- **Implement Capital Improvement Plan:** Address aging facilities and apparatus replacement schedules.
- **Monitor Performance Metrics:** Track response times, staffing levels, and financial health.
- **Maintain Community Transparency:** Publish annual reports and other State of Florida requirements for special districts, keeping the district website up to date.

Section V:
APPENDICES

Appendix A: Results from the Stakeholder Input

Internal Survey Results

The following section provides the results of the internal survey of staff.

Question #1: In your opinion, what are the advantages/positives/strengths of the existing emergency service delivery system between the KLFD and KLEMS?

Document Summary:

This document highlights several advantages, positives, and strengths of the existing emergency service delivery system between the Key Largo Volunteer Fire Department and the Key Largo Volunteer Ambulance Corps. One of the primary strengths is the clarity of services, which reduces overlap and government intervention. The current system allows each department to focus on its specific role: KLFD on fire calls and KLEMS on medical calls, ensuring specialized, proficient responses. Additionally, the system always guarantees minimum staffing levels on both fire and EMS apparatus, preventing any reduction in staffing.

The separation also provides guaranteed medical presence at accident or fire scenes without pulling firefighters from their duties. Furthermore, the existing setup offers cost savings through reduced overtime and administrative costs. Overall, the document suggests that while the current system has its strengths, there is potential for improvement through unification and expanded training opportunities.

Prioritized Summary of the feedback based on frequency of statements:

1. Operational clarity and specialization: The current system clearly defines service roles, with KLFD focusing on fire and KLEMS on EMS, allowing each to specialize in its core competencies. This separation guarantees minimum fire and EMS staffing without overlapping responses.
2. Cost savings and staffing benefits: Some respondents note cost savings, increased overall staffing with less overtime, and the availability of many open shifts and overtime opportunities within KLEMS.
3. Unified services potential: A few comments recognize the benefits of a unified EMS/Fire service, suggesting that a merger could improve training and certification, reduce administrative duplication, and enhance response times and overall service quality.

4. Challenges with separation: Some view the current separation as limiting efficiency due to coordination delays, inconsistent training, and scheduling challenges, which could be mitigated through integration.
5. Specialization and passion in EMS: KLEMS members are highlighted as specialized medical providers focused on high-quality care. Many paramedics aspire to be firefighters, indicating a potential benefit from merged training and career opportunities.
6. Facility and operational concerns: The EMS building and resources are dedicated to KLEMS under the County agreement, which might be jeopardized by consolidation, raising concerns about properly housing EMS vehicles, staff, and supplies.
7. Volunteer and community service: Both departments provide multiple units ready to respond and offer diverse volunteer opportunities, ensuring coverage for nearly 2,000 medical calls annually at a reasonable cost.
8. Leadership and training gaps: Some respondents emphasize the need for improved leadership, qualified command staff, better training, clear SOPs, and thorough background checks to ensure effective emergency response and reduce liability.
9. Mixed views on advantages: Several comments note that there are no current advantages of the existing system, citing complacency and the need to restructure or merge to enhance service delivery.

Question #2: What are the disadvantages/negatives/weaknesses of the existing emergency service delivery system between the KLFD and KLEMS?

Document Summary:

The current system between KLFD and KLEMS faces several significant challenges. One major issue is the lack of a unified command structure, which leads to delays in communication, duplication of leadership, and inconsistent protocols during joint responses. This separation creates confusion, limits efficiency and accountability, and impacts patient care and scene safety.

Additionally, duplicating services and tools results in wasteful spending and higher costs for the community. The fragmented approach also undermines coordination among training, resource allocation, and standardized protocols, further hindering the effectiveness of emergency responses. There are concerns about the lower standard of medical care provided by the fire department compared to EMS, with inexperienced personnel affecting the quality of prehospital care.

Staffing and retention issues are also prevalent, with comments highlighting the need for better benefits and the challenges of maintaining adequate personnel. Separation between the departments fosters animosity and a lack of camaraderie, which can negatively impact morale and efficiency on incident scenes. Overall, the existing system is seen as outdated and inefficient, with many comments suggesting that a more unified structure would better serve the community and improve quality.

Prioritized summary of the feedback based on frequency of statements:

1. **Operational Inefficiency**: The separation of EMS and Fire departments leads to duplication of services, tools, and administrative functions, resulting in higher costs and delayed emergency responses.
2. **Communication and Coordination Problems**: The lack of a unified command structure and poor interdepartmental communication cause confusion during emergencies and hinder effective teamwork.
3. **Staffing and Retention Issues**: Both departments face understaffing, high overtime costs, and difficulties in employee retention, exacerbated by limited cross-training opportunities.
4. **Cultural and Leadership Challenges**: Animosity between departments, weak leadership, and poor workplace culture undermine morale and operational effectiveness.
5. **Inconsistent Protocols and Training**: Different policies and procedures reduce the level of care and create confusion, with inadequate training and support across departments.
6. **Concerns About Medical Care Quality**: The fire department's recent ALS status has been criticized for reducing the quality of frontline medical care due to inexperience and poor coordination with EMS.
7. **Financial and Resource Concerns**: The dual system is more expensive for taxpayers, with questionable budgeting decisions and duplication of efforts resulting in wasteful spending.
8. **Impact on Community Service**: The current structure is seen as outdated and less effective for meeting community needs, with suggestions that consolidation could improve response times and service quality.
9. **Employee Benefits and Morale Issues**: Employees desire better benefits and retirement plans, but ego and departmental divisions hinder progress toward unified improvements.

Question #3: In your opinion, what are the advantages/positives/strengths of how the KLFD and KLEMS currently interact/operate with each other?

This document discusses the advantages, strengths, and current interactions between the Key Largo Volunteer Fire Department and the Key Largo Volunteer Ambulance Corps. Many comments emphasize the strong professional relationships and mutual respect between the departments, which contribute to effective collaboration during emergency responses. The long-standing familiarity and trust built over time facilitate smooth coordination and communication on scene, ensuring that both departments work well together to achieve their shared goal of public safety and providing quality emergency response services.

Additionally, the existing camaraderie and teamwork at the operational level demonstrate that the foundation for successful integration is already in place. However, these strengths are often based on individual cooperation rather than a unified system, suggesting that a more formal merger could enhance overall efficiency and effectiveness.

Prioritized summary of feedback based on frequency of statements:

1. **Professional Interaction on Scene:** KLFD and KLEMS generally work well together on calls, with a shared goal of public safety. Their long-standing relationship has fostered familiarity and respect.
2. **Positive Working Relationships:** At the street level, employees from both departments interact professionally and maintain strong working relationships, fostering a positive, collaborative environment during emergency responses.
3. **Camaraderie and Teamwork:** The existing camaraderie and teamwork demonstrate that the foundation for successful integration is already in place. Personnel have established trust and effective communication patterns, enabling smooth coordination during joint operations.
4. **Commitment to Community Service:** Both departments are committed to serving the community, and when on scene, they do what they can to make it work. The shared experience and familiarity built over time help with general communication and efficiency.

Question #4: What, if any, do you believe would be the likely advantages to merging the KLFD and KLEMS with the KLFREMS?

Document Summary:

Merging KLFD and KLEMS with KLFREMS would likely yield numerous advantages. Integration would ensure a unified command structure, leading to better communication and coordination among the departments. This would streamline operations, eliminate duplication of services, and standardize policies and procedures, resulting in substantial cost savings and improved efficiency. The merger would enhance the level of care provided to the community by ensuring dual-certified personnel on all apparatus, thereby improving response times and overall service delivery. Additionally, the merger would provide personnel with better career development opportunities and long-term financial security through a comprehensive pension system.

The existing strong working relationships between the departments would facilitate a smooth transition and build upon established trust and collaboration. Overall, combining into a single agency would create a more cohesive, efficient team, ultimately benefiting the community through better emergency preparedness and service delivery.

Prioritized summary of feedback based on frequency of statements:

1. **Improved Service Delivery:** Many comments highlighted that the merger would lead to better service delivery for the community. This includes having more capable and qualified personnel on fire scenes, better standards of care, and more consistent service delivery.
2. **Financial Benefits:** Several comments noted the merger's financial advantages, including cost reductions, budgetary relief, and savings from eliminating service, tool, and equipment duplication.
3. **Enhanced Collaboration and Efficiency:** The merger would streamline operations, improve communication, and ensure consistent protocols across Fire and EMS services. This would eliminate duplication in leadership, training, and equipment management.
4. **Career Development and Stability:** The merger would provide long-term financial security and career stability for personnel by establishing a comprehensive pension system. It would also improve scheduling and career development by allowing dual-certified firefighters to rotate between the engine and the rescue box.

5. **Unified Training and Teamwork:** The merger would promote team-based training and integration, resulting in greater productivity when responding to calls together. It would also enhance the overall service to the community by creating one cohesive, efficient team.
6. **Community Benefits:** The community would benefit from more consistent service delivery, better cost efficiency through shared administrative functions, enhanced emergency preparedness capabilities, and simplified communication with a single point of contact for all emergency services.
7. **Positive Working Relationships:** The existing strong working relationships between all departments at the street level provide an excellent foundation for integration. Personnel already interact well and maintain mutual respect, which means the merger would build upon established trust and collaboration.

Question #5: What, if any, do you believe would be the likely disadvantages to merging the KLFD and KLEMS with the KLFREMS?

Document Summary:

The comments on the likely disadvantages of merging KLFD and KLEMS with KLFREMS reveal a range of perspectives. Some individuals believe there are no significant disadvantages, citing strong existing relationships and operational benefits. However, others highlight potential challenges, including transitional issues such as aligning policies, managing personnel concerns, and addressing resistance to change. Logistical hurdles in integrating administrative systems and the need for a larger station to accommodate new staff are also mentioned.

Additionally, there are concerns about the impact on part-time medics and EMT volunteers who may not have the required certifications. Some comments also mention the possibility of increased costs, control issues, and reduced staffing levels, which could affect service quality. Overall, the document highlights both the short-term challenges and the long-term benefits of the merger, emphasizing the importance of proper planning and strong leadership to address these issues.

Prioritized summary of the feedback based on frequency of statements:

1. **Transitional Challenges**: Many respondents highlighted the difficulties associated with the transition period. This includes adapting to new leadership, new routines, and integrating different organizational cultures.
2. **Logistical Hurdles**: Several individuals mentioned the logistical issues that could arise from the merger. This includes the need for a larger station and the complexities of coordinating resources and personnel.
3. **Resistance to Change**: Some feedback pointed out potential resistance from members of the organizations involved. This resistance could stem from hurt feelings or reluctance to adopt new procedures and policies.
4. **Short-term Disruptions**: A few respondents were concerned about short-term disruptions that might affect the efficiency and effectiveness of emergency services during the initial phase of the merger.
5. **Long-term Benefits**: Although not often mentioned, some feedback acknowledged the merger's potential long-term benefits, emphasizing the importance of proper planning and leadership to address the initial challenges.

Question #6: If a merger is deemed to be feasible as well as operationally and financially beneficial to the taxpayers and members, what are the critical issues that you believe will need to be addressed prior to moving forward with a merger?

Document Summary:

This document discusses the feasibility and benefits of a merger between two departments, focusing on operational and financial advantages for taxpayers and members. Key issues to address include ensuring high service levels, protecting job security for current employees, and dispelling rumors and false narratives about job losses. The document also emphasizes the importance of hiring a Fire Chief and District Manager, housing both departments under one station, and maintaining morale and clear communication with all stakeholders. It also highlights the need for standardized policies, efficient operations, and a detailed financial plan to support the merger.

Prioritized summary of the feedback based on frequency of statements:

1. **Rumors and False Narratives**: Addressing these issues about job losses is mentioned multiple times. It is crucial to ensure that current staff who are not dual certified have the right to continue working for the department, regardless of their desire to become fire certified.

2. **Hiring and Leadership**: The need to hire a Fire Chief and a District Manager is emphasized. Establishing leadership positions before the merger is finalized is vital for providing clear direction, accountability, and professional management.
3. **Job Security**: Ensuring job security for current employees is a recurring theme. It is suggested that a grandfather system be implemented, allowing people to retain their current positions and ensuring that future employees are dually certified.
4. **Communication and Transparency**: Clear communication with all stakeholders and transparency about staffing and leadership roles are critical. Maintaining morale and ensuring that current members feel supported and valued throughout the transition is important.
5. **Operational and Financial Benefits**: The merger's feasibility and operational and financial benefits are highlighted. Ensuring the highest level of services, paid staff, equipment, and housing for both departments under one station is necessary.
6. **Standardized Policies and Efficient Operations**: The need for standardized policies and procedures, efficient operations, and a detailed financial plan to support the merger is important.
7. **Leadership**: Implementing operational-level chief officers and ensuring unified leadership is essential.

Question #7: If a full merger of KLFD and KLEMS with KLFREMS is deemed impractical or not advantageous in terms of operations or finances, what potential system improvements, shared services, or operational collaborations between the districts should be explored?

Document Summary:

This document discusses the potential merger of the Key Largo Volunteer Fire Department and Key Largo Volunteer Ambulance Corps with the Key Largo Fire Rescue and Emergency Medical Services District. It explores various perspectives on whether a full merger is practical or beneficial, and if not, what alternative improvements or shared services could be implemented. Some believe that a full merger is the only viable solution to address operational inefficiencies, duplication of services, and inconsistent policies.

Others suggest shared services such as joint training programs, unified command structures, and combined purchasing for equipment and supplies. There are also opinions on the need for better communication, standardized operations, eliminating duplicated resources, and generating revenue streams.

The document also emphasizes the importance of formal collaboration agreements to bridge gaps and move towards a more unified system over time.

Prioritized summary of the feedback based on frequency of statements:

1. **Operational and Financial Feasibility**: The most frequently mentioned concern is whether a full merger of the Key Largo Volunteer Fire Department and Key Largo Volunteer Ambulance Corps with the Key Largo Fire Rescue and Emergency District is practical and financially advantageous.
2. **System Improvements**: If a full merger is not feasible, the document suggests several potential system improvements. These include:
    a. **Joint Training Programs**: Implementing joint training programs to ensure that all personnel are equally skilled and prepared for emergencies.
    b. **Unified Command Structures**: Establishing unified command structures during incidents to improve coordination and response times.
    c. **Shared Administrative Support**: Combining administrative support to streamline operations and reduce redundancy.
    d. **Combined Purchasing**: Pooling resources for purchasing equipment and supplies to achieve cost savings.
    e. **Creating Revenue Streams**: Collecting money for inspections, fire plans, code review, and improving EMS billing returns can help address financial inefficiencies.
    f. **Personnel**: Some comments suggest that if the Fire and EMS departments do not merge with the district, the Fire Department should continue with the process and be accepted as district employees. This will ensure that the commissioners are responsible for the important and final decisions that directly affect personnel and the department as a whole.
3. **Formalized Collaboration Agreements:** Emphasizing the importance of formalized collaboration agreements to bridge gaps and move towards a more unified system over time. Additionally, allowing members certified in both fire and EMS to rotate between the engine and rescue box would improve coverage and provide members with a more well-rounded experience.

Survey Questions Results

I believe that the merger will create new opportunities for career growth and development within the district.

Opinion	Count	% of Total
Agree	5	11%
Strongly Agree	**30**	**64%**
Disagree	2	4%
Strongly Disagree	4	9%
Neutral or No Opinion	6	13%

Integrating leadership and command structures will improve operational effectiveness.

Opinion	Count	% of Total
Agree	8	17%
Strongly Agree	**31**	**65%**
Disagree	1	2%
Strongly Disagree	4	8%
Neutral or No Opinion	4	8%

The merger will enhance teamwork and collaboration among [the] fire department and ambulance Corp members.

Opinion	Count	% of Total
Agree	10	21%
Strongly Agree	**27**	**56%**
Disagree	3	6%
Strongly Disagree	3	6%
Neutral or No Opinion	5	10%

I trust that the merger will be managed transparently and fairly.

Opinion	Count	% of Total
Agree	6	13%
Strongly Agree	**21**	**44%**
Disagree	4	8%
Strongly Disagree	4	8%
Neutral or No Opinion	13	27%

The merger will provide better access to resources and equipment.

Opinion	Count	% of Total
Agree	10	21%
Strongly Agree	**29**	**62%**
Disagree	2	4%
Strongly Disagree	2	4%
Neutral or No Opinion	4	9%

District leadership has provided sufficient support during the merger discovery process.

Opinion	Count	% of Total
Agree	9	19%
Strongly Agree	**16**	**33%**
Disagree	7	15%
Strongly Disagree	4	8%
Neutral or No Opinion	12	25%

External Survey Results

The following section represents the results of the external survey of community members, business owners, and others.

Question #1: Positives—What benefits might you expect from merging the KLFD and KLEMS with the KLFREMS?

Document Summary:

This document discusses the potential benefits of merging the Key Largo Volunteer Fire Department and Key Largo Volunteer Ambulance Corps with the Key Largo Fire Rescue and Emergency Medical Services District. The perspectives shared include:

- **Lower Costs and Shared Resources:** The merger is expected to lower costs and ensure the efficient use of emergency resources for the community. Examples cited were the consolidation of equipment, personnel, training, and medical control.
- **Enhanced Communication and Coordination:** Enhanced information sharing and unity are anticipated to lead to better communication and coordination, serving Key Largo as a whole best.
- **Improved Shift Coverage and Employee Benefits:** The merger is expected to provide better shift coverage and improved benefits for employees.
- **Modernization and Streamlined Administration:** The combined departments are expected to be modernized and managed by an organizational structure that understands the community's needs, unlike the current, old, and inefficient structure.

Overall, the document reflects a mix of support and alternative ideas regarding the merger.

Question #2: Concerns—What concerns might you have when considering merging the KLFD and KLEMS with the KLFREMS?

Document Summary:

This document discusses various concerns regarding the potential merger of the Key Largo Volunteer Fire Department and Key Largo Volunteer Ambulance Corps with the Key Largo Fire Rescue and Emergency Department. Some of the key points mentioned include:

- **Professional Leadership**: There is a concern about the cost of fresh professional leadership (which might be around $200k).

- **Management Experience**: There is concern that the merger might involve the current management team, which lacks experience running a modern career fire rescue department.
- **Emergency Resources**: One individual opposes any action that would relocate emergency resources away from East Drive, citing high taxes and the proximity to the fire station as key benefits.
- **Unity and Agreement**: There is a concern about possibly not having everyone on board with the decision, and the need for unity.

Overall, the document highlights various concerns and considerations that should be addressed when considering the merger of these emergency services.

Question #3: Other Thoughts—What other ideas do you have to share regarding a merger of the KLFD and KLEMS with the KLVAC (Note: This was a typo in the survey; it should have referenced KLFREMS)?

Document Summary:

This document contains various thoughts and opinions regarding a potential merger between KLFD and KLEMS. The perspectives shared include:

- **Support for the Merger**: Some individuals see the merger as a positive step for the community.
- **Opposition to the Merger**: Others oppose the merger, citing reasons such as the timing being too late or insufficient information.
- **Operational Considerations**: There are suggestions to reduce overhead by eliminating the EMS building and increasing crew size on fire trucks.
- **Alternative Proposals**: One suggestion is to combine Marathon North with Tavernier and Key Largo.

Overall, the document reflects a mix of support, opposition, and alternative ideas regarding the merger.

Which of the following best describes your relationship with the District?

Answer	Count	% of Total
Islamorada	1	14%
Resident of the District	**5**	**71%**
Both resident and business owner in the District	1	14%

Note: Percentages rounded to the nearest integer.

Are you currently affiliated (in any capacity) with any of the following agencies that are a part of this study?

Answer	Count	% of Total
None or Prefer Not to Say	**7**	**100%**

Appendix B: Sample Data Outlier Policy

The fire district has established a series of thresholds for including data in ongoing analyses of fire district operations. The purpose of these thresholds is to identify data outliers and exclude them from analysis designed to assist the organization in discerning trends and operations. Anomalous data makes that process more difficult. These will include, but are not limited to:

- The upper threshold for first-unit emergency response times in the jurisdiction, under normal operating conditions and without staging, is 20 minutes.
- The on-duty Battalion Chief or Company Officer shall ensure that, for any response time exceeding 10 minutes that meets the criteria above, the stated reason for or explanation of the response time is documented in the report.
- Any response time greater than 15 minutes and meeting the criteria above, including those values outside the 20-minute threshold, shall be documented with an explanation of the response time and a determination as to whether the causes are correctable.
- If the cause of the outlier is correctable, the Battalion Chief or Company Officer shall determine what action should be taken and who will be responsible.

Appendix C: Retirement-Type Summary Example

Should the Fire Commission opt to consolidate KLFD and KLEMS into the district, there will be three options for employee retirement: a 457(b) defined contribution plan, a Florida Chapter 175 plan, and the Florida Retirement System. If no action is taken, the current 401(k) plan can be continued.

The three options for a 457(b) plan are a private, employer-sponsored defined-contribution plan with tax advantages and investment flexibility. The second option is a Florida Chapter 175 plan, a state-mandated pension trust fund specifically for municipal and district Firefighters, funded partly by insurance premium taxes.

Lastly, the Florida Retirement System (FRS) Special Risk Class is a statewide pension/investment plan for high-risk public safety employees (Firefighters, law enforcement, EMTs), offering earlier retirement ages and enhanced benefits compared to regular FRS members. Figure 121 provides a high-level overview of these three plans.

Figure 121: Retirement Plans Comparisons

Feature	457(b)	F.S.175	FRS
Type of Plan	Defined contribution, tax-advantaged deferred compensation.	Defined-benefit, local **Firefighter-only** plans under Ch. 175; can be “chapter” or “local law” plans.	State-administered system (Pension + Investment Plan options).
Benefit	Account balance grows with investments; withdrawals taxed as income; flexible payout options.	Guaranteed pension based on years of service, salary, and statutory formulas; disability and death benefits included. Chapter 175 establishes Firefighter minimum benefits.	Pension Plan: monthly benefit formula (years of service × % accrual × average final compensation). Investment Plan: account balance with investment choice.
Administration	Employer/ government sponsor; IRS rules.	Local Boards of trustees with state oversight by the Division of Retirement.	Division of Retirement (Pension Plan) & State Board of Administration (Investment Plan).

Funding	Employee + employer match.	Local contributions plus state premium tax on property insurance (1.85%).	Employee contributes 3% of salary; employer contributes the remainder.
Tax Benefits	Pre-tax or Roth options.	Pension income taxable.	Pension income taxable.
Retirement Age	No 10% penalty for early withdrawals before age 59½ (unique vs. 401k/403b).	Varies, often earlier.	55 years of age, with 8 yrs. or 25 yrs. service.
Investment Control	Employee-directed.	None (fixed pension formula).	Limited (investment plan option).
Risk	Market risk borne by the employee.	Guaranteed pension.	Guaranteed pension (if pension plan chosen).
Funding Risk	N/A.	Local actuarial experience and funding risks borne at the plan level; premium tax helps offset.	Pooled at state level.
Special Benefits	Employer match, portability.	Disability, death, HIS subsidy.	Early retirement, higher accrual, HIS subsidy.
Eligibility Scope	State/local government employees, certain nonprofits (e.g., Firefighters, police, civil servants).	Firefighters of participating municipalities/special fire districts only.	Statewide—covers many classes (including Special Risk Class).
Portability	Portability for governmental plans.	Transfer provisions to other state retirement systems exist, but depend on local plan terms.	Between FRS options, transfers in/out are subject to rules.
Summary	Offers flexibility and portability but places investment risk on the employee.	Provides guaranteed pensions for Florida Firefighters, funded by insurance premium taxes.	Covering multiple public safety roles, with enhanced retirement benefits and earlier retirement ages compared to regular FRS members.

Appendix D: Table of Figures

7b.

Conch Tree and Landscape Pro's Inc.

P. O. Box 372283
Key Largo FL 33037
Phone 305 4511900
Fax (844)213-1809
Licensed & Insured

December 3, 2025
Attn: Jason

Tree Trimming at Station 25 for 2026.
220 Reef Dr.
Key Largo Fl 33037

Scope of Work:

1) Trim trees down left side of the building even with what has been maintained down low.
2) Trim trees down right side of the parking lot 3 ft beyond fence.
3) Trim all sable palms and thatch palms.
4) Trim trees along back fence line 3 ft past fence. Reduce lone mahogany tree next to generator by 25%.

Total: $6300.00

Initial for service: _____

Key Largo FD Inc.

_____

*Date:*_____

Conch Tree and Landscape Professionals Inc.

_____

Date: _____

10a.

KEY LARGO VOLUNTEER AMBULANCE CORPS, INC.
98600 Overseas Highway Key Largo, Florida 33037 Phone: 305-451-2766 Fax: 305-451-1562

Business Meeting
Date: November 11, 2025

Board members in attendance were Dawn DeBrule, Tina Wyatt, Tess Marra and Scott Robinson. A quorum was present. Chief Don Bock and District Manager William Lombardo were also in attendance.

1. Meeting was called to order at 6:38 pm by President Scott Robinson.

2. **Approval of Agenda**
   Tess Marra seconded by Dawn DeBrule moved approval of the agenda. Motion carried unanimously.

3. **Announcements**
   - There was discussion concerning the topics covered by the District Meeting held on November 10, 2025. District Manager Lombardo was introduced. The trade-ins on the existing trucks have been canceled by the dealer. One bid on the apparatus bay extension has been received.

4. **Public Comment** - No public comment.

5. **Approval of Minutes**
   Dawn DeBrule seconded by Tina Wyatt moved approval of the September 2025 minutes. Motion carried unanimously.

6. **Treasurer's Report**
   Tess Marra reported a balance of $ 106,769.60 as of October 31, 2025. Dawn DeBrule seconded by Tina Wyatt moved approval of the treasurer's reports for September and October 2025. Motion carried unanimously.

7. **Committee Reports -** No report.

8. **Legal Report -** No Report

9. **Membership Review**
   Tess Marra reported requests for reimbursement from Zuniga, Pineda, Perez and Dulaides. Dawn DeBrule seconded by Tina Wyatt moved approval of all four requests. Motion carried unanimously.

10. Old Business - None

11. **New Business**

A. Upon motion and second by Tess Marra and Dawn DeBrule respectively, the 2024 990 tax return was unanimously approved.

B. After review and discussion on the proposal from Citrin Cooperman for financial services, the Board decided to keep the status quo.

C. There was discussion concerning an issue of an employee who is on an extended leave without pay. It was unanimously decided by affirmation that this matter falls under Operations and therefore is left to the Chief to handle.

12. Membership Discussion

No discussion.

13. Adjournment

There being no further business, Dawn DeBrule seconded by Tess Marra moved adjournment. Motion carried. Meeting adjourned at 7:16 pm.

Kay Cullen
Recording Secretary

10b.

Key Largo Volunteer Ambulance Corp Inc.
Treasurer's Report
November 2025

		Billing Account	Corp Account	Building Account	CPR Account	Total
Beginning Balance		**$81,552.98**	**$4,239.08**	**$40,393.20**	**$584.34**	**$126,769.60**
Revenues						
Interest		53.35	1.74	16.60	0.24	71.93
Medical Fees		15,165.19				15,165.19
Medical Transcripts						0.00
KL Fire Rescue & EMS Reimb		198,373.81				198,373.81
Donations						0.00
Educational Income						0.00
Uncollected Income/Adjustmts	*	24,224.91				24,224.91
Misc Income- Insurance Refund						0.00
Total Revenues		$237,817.26	$1.74	$16.60	$0.24	**$237,835.84**
Expenditures						
Background Checks		75.00				75.00
Drug testing		45.00				45.00
Payroll Expenses		133,281.43	15,776.81			149,058.24
Licenses & Permits						0.00
Professional Fees						0.00
Supplies		358.33				358.33
Bank Service Charges		119.14				119.14
IRS Penalties (Bank Acct Frozen)		650.67				650.67
Information Technology		124.99				124.99
Dues & Memberships		30.45				30.45
Total Expenditures		$134,685.01	$15,776.81	$0.00	$0.00	**$150,461.82**
Ending Balance		$184,685.23	-$11,535.99	$40,409.80	$584.58	$214,143.62
TRANSFERS		0.00	0.00	0.00	0.00	0.00
Vol Reimb paid with Billing Acct		(15,776.81)	15,776.81	0.00	0.00	0.00
Balance before Adjustment		168,908.42	4,240.82	40,409.80	584.58	214,143.62
Adjustment to arrive at Actual	*	-24,224.91	0.00	0.00	0.00	**-24,224.91**
ACTUAL BALANCE @ MO END		**$144,683.51**	**$4,240.82**	**$40,409.80**	**$584.58**	**$189,918.71**

24,224.91	
0.00	Fixed Asset Purchases
0.00	PAYROLL LIAB (FL UNEMPL TAX)
$24,224.91	*

Key Largo Volunteer Ambulance Corp., Inc.
Statement of Financial Position
Accrual Basis — **As of November 30, 2025**

		Nov 30, 25
ASSETS		
Current Assets		
Checking/Savings		
Centennial Bank		
CORP 2 - 2268	4,240.82	
CPR Account	584.58	
Building Account	40,409.80	
Billing - Payroll -1209	144,683.51	
Total Centennial Bank		189,918.71
Total Checking/Savings		189,918.71
Accounts Receivable		
Accounts Receivable		
Accts Collected-Not Identified	-135.47	
Accounts Receivable - Other	285,185.79	
Total Accounts Receivable		285,050.32
Total Accounts Receivable		285,050.32
Total Current Assets		474,969.03
Fixed Assets		
Furniture & Fixtures		
Accum Depr-Furniture & Fixtures	-11,598.00	
Signs	2,238.64	
Office Furniture and Fixtures	5,847.19	
Dayroom	7,914.43	
Total Furniture & Fixtures		4,402.26
Machinery & Equipment		
Equipment		
Office Equipment	15,791.81	
Equipment - Other	66,388.33	
Total Equipment	82,180.14	
Accum Depr -Machinery & Equipme	-75,950.00	
Total Machinery & Equipment		6,230.14
Buildings		
Building Improvements	321,599.12	
Building	254,645.00	
Accum Depreciation-Building	-377,703.00	
Total Buildings		198,541.12
Accumulated Depreciation		-42,444.00
Total Fixed Assets		166,729.52
TOTAL ASSETS		**641,698.55**

Key Largo Volunteer Ambulance Corp., Inc.
Statement of Financial Position
Accrual Basis — **As of November 30, 2025**

	Nov 30, 25
LIABILITIES & EQUITY	
Equity	
Unrestricted Net Assets	768,868.58
Net Income	-127,170.03
Total Equity	641,698.55
TOTAL LIABILITIES & EQUITY	**641,698.55**

Key Largo Volunteer Ambulance Corp., Inc.
Balance Sheet Prev Year Comparison

Accrual Basis — **As of November 30, 2025**

	Nov 30, 25	Nov 30, 24	$ Change	% Change
ASSETS				
Current Assets				
Checking/Savings				
Centennial Bank				
CORP 2 - 2268	4,240.82	4,995.09	-754.27	-15.1%
CPR Account	584.58	581.65	2.93	0.5%
Building Account	40,409.80	68,110.41	-27,700.61	-40.7%
Billing - Payroll -1209	144,683.51	6,177.89	138,505.62	2,242.0%
Total Centennial Bank	189,918.71	79,865.04	110,053.67	137.8%
Total Checking/Savings	189,918.71	79,865.04	110,053.67	137.8%
Accounts Receivable				
Accounts Receivable				
Accts Collected-Not Identified	-135.47	-663.45	527.98	79.6%
Accounts Receivable - Other	285,185.79	402,108.47	-116,922.68	-29.1%
Total Accounts Receivable	285,050.32	401,445.02	-116,394.70	-29.0%
Total Accounts Receivable	285,050.32	401,445.02	-116,394.70	-29.0%
Total Current Assets	474,969.03	481,310.06	-6,341.03	-1.3%
Fixed Assets				
Furniture & Fixtures				
Accum Depr-Furniture & Fixtures	-11,598.00	-11,598.00	0.00	0.0%
Signs	2,238.64	2,238.64	0.00	0.0%
Office Furniture and Fixtures	5,847.19	6,150.51	-303.32	-4.9%
Dayroom	7,914.43	7,914.43	0.00	0.0%
Total Furniture & Fixtures	4,402.26	4,705.58	-303.32	-6.5%
Machinery & Equipment				
Equipment				
Office Equipment	15,791.81	21,018.81	-5,227.00	-24.9%
Equipment - Other	66,388.33	66,381.34	6.99	0.0%
Total Equipment	82,180.14	87,400.15	-5,220.01	-6.0%
Accum Depr -Machinery & Equip...	-75,950.00	-81,177.00	5,227.00	6.4%
Total Machinery & Equipment	6,230.14	6,223.15	6.99	0.1%
Buildings				
Building Improvements	321,599.12	321,599.12	0.00	0.0%
Building	254,645.00	254,645.00	0.00	0.0%
Accum Depreciation-Building	-377,703.00	-377,703.00	0.00	0.0%
Total Buildings	198,541.12	198,541.12	0.00	0.0%
Accumulated Depreciation	-42,444.00	-19,063.00	-23,381.00	-122.7%
Total Fixed Assets	166,729.52	190,406.85	-23,677.33	-12.4%
TOTAL ASSETS	**641,698.55**	**671,716.91**	**-30,018.36**	**-4.5%**
LIABILITIES & EQUITY				
Liabilities				
Current Liabilities				
Other Current Liabilities				
Payroll Liabilities				
SUTA Form UCT6	0.00	88.72	-88.72	-100.0%
Total Payroll Liabilities	0.00	88.72	-88.72	-100.0%
Total Other Current Liabilities	0.00	88.72	-88.72	-100.0%
Total Current Liabilities	0.00	88.72	-88.72	-100.0%
Total Liabilities	0.00	88.72	-88.72	-100.0%
Equity				
Unrestricted Net Assets	768,868.58	742,281.81	26,586.77	3.6%
Net Income	-127,170.03	-70,653.62	-56,516.41	-80.0%
Total Equity	641,698.55	671,628.19	-29,929.64	-4.5%
TOTAL LIABILITIES & EQUITY	**641,698.55**	**671,716.91**	**-30,018.36**	**-4.5%**

Key Largo Volunteer Ambulance Corp., Inc.
Statement of Financial Income and Expense
Accrual Basis — **November 2025**

	Nov 25	Jan - Nov 25	
Ordinary Income/Expense			
Income			
Direct Public Support			
Donation Income	0.00	500.00	
Total Direct Public Support	0.00		500.00
Fees			
Billing			
Medical Fees			
Primary Insurance	6,856.93	189,621.94	
Other Payments	2,447.59	17,714.24	
Medicare	4,478.47	145,438.73	
Medicaid	1,382.20	23,023.95	
Total Medical Fees	15,165.19	375,798.86	
Deferred Income			
Credit Adjustments	-9,808.89	-455,474.41	
Deferred Income - Other	34,033.80	368,942.75	
Total Deferred Income	24,224.91	-86,531.66	
Total Billing	39,390.10	289,267.20	
Total Fees	39,390.10		289,267.20
Interest Revenue			
Building Account	16.60	270.55	
Checking Interest	55.33	482.60	
Total Interest Revenue	71.93		753.15
Medical Transcripts	0.00		500.00
Miscellaneous Income	0.00		31,300.84
Reimbursements			
KL Fire Rescue & EMS	198,373.81	1,379,182.41	
Total Reimbursements	198,373.81		1,379,182.41
Total Income	237,835.84		1,701,503.60
Gross Profit	237,835.84		1,701,503.60
Expense			
Information Technology	124.99		581.21
Meals & Entertainment	0.00		111.38
Rent - Equipment	0.00		925.18
Drug testing	45.00		45.00
Bank Service Charges	119.14		795.86
Depreciation Expense	1,733.00		19,063.00
Dues & Memberships	30.45		30.45

Key Largo Volunteer Ambulance Corp., Inc.
Statement of Financial Income and Expense
Accrual Basis **November 2025**

	Nov 25	Jan - Nov 25	
Licenses and Permits			
EMS-ALS Licenses	0.00	1,375.00	
Licenses and Permits - Other	0.00	840.50	
Total Licenses and Permits	0.00		2,215.50
Miscellaneous	0.00		0.19
Payroll Expenses			
Health Insurance	11,702.74	96,555.41	
Employee's Share Health Insuran	-529.24	-6,350.88	
Payroll Taxes			
Medicare	0.00	6,009.48	
Penalties	650.67	961.82	
Social Security	0.00	25,695.68	
SUTA Form RT-6	28.08	776.43	
Payroll Taxes - Other	9,702.42	86,024.38	
Total Payroll Taxes	10,381.17	119,467.79	
401k Co. Match	1,325.89	37,966.96	
Background checks	75.00	1,113.00	
Corp Payroll	14,975.05	132,503.59	
Paramedic Payroll	111,853.30	1,405,973.07	
Salaries	0.00	470.70	
Payroll Expenses - Other	0.00	179.99	
Total Payroll Expenses	149,783.91		1,787,879.63
Penalties	0.00		8.76
Postage and Delivery	0.00		29.08
Professional Fees			
Medical Billing Service	0.00	5,988.37	
Total Professional Fees	0.00		5,988.37
Repairs			
Equipment Repairs	0.00	375.00	
Total Repairs	0.00		375.00
Supplies			
Medical	0.00	1,460.83	
Office	189.30	6,203.00	
Parade	0.00	139.90	
Supplies - Other	169.03	2,668.75	
Total Supplies	358.33		10,472.48
Taxes	0.00		22.54

Key Largo Volunteer Ambulance Corp., Inc.
Statement of Financial Income and Expense
Accrual Basis **November 2025**

	Nov 25	Jan - Nov 25
Training Classes	0.00	130.00
Total Expense	152,194.82	1,828,673.63
Net Ordinary Income	85,641.02	-127,170.03
Net Income	**85,641.02**	**-127,170.03**

Key Largo Volunteer Ambulance Corp., Inc.
Statement of Financial Income and Expense - By Division
Accrual Basis — **January through November 2025**

	Billing	Building	Corp	CPR - Training	TOTAL
Ordinary Income/Expense					
Income					
Direct Public Support	300.00	0.00	200.00	0.00	500.00
Fees	289,267.20	0.00	0.00	0.00	289,267.20
Interest Revenue	461.27	270.55	18.65	2.68	753.15
Medical Transcripts	0.00	0.00	500.00	0.00	500.00
Miscellaneous Income	31,300.84	0.00	0.00	0.00	31,300.84
Reimbursements	1,379,182.41	0.00	0.00	0.00	1,379,182.41
Total Income	1,700,511.72	270.55	718.65	2.68	1,701,503.60
Gross Profit	1,700,511.72	270.55	718.65	2.68	1,701,503.60
Expense					
Information Technology	581.21	0.00	0.00	0.00	581.21
Meals & Entertainment	111.38	0.00	0.00	0.00	111.38
Rent - Equipment	925.18	0.00	0.00	0.00	925.18
Drug testing	45.00	0.00	0.00	0.00	45.00
Bank Service Charges	795.86	0.00	0.00	0.00	795.86
Depreciation Expense	0.00	19,063.00	0.00	0.00	19,063.00
Dues & Memberships	30.45	0.00	0.00	0.00	30.45
Licenses and Permits	2,154.25	0.00	61.25	0.00	2,215.50
Miscellaneous	0.19	0.00	0.00	0.00	0.19
Payroll Expenses	1,645,939.21	0.00	141,940.42	0.00	1,787,879.63
Penalties	8.76	0.00	0.00	0.00	8.76
Postage and Delivery	29.08	0.00	0.00	0.00	29.08
Professional Fees	5,988.37	0.00	0.00	0.00	5,988.37
Repairs	375.00	0.00	0.00	0.00	375.00
Supplies	10,109.20	0.00	363.28	0.00	10,472.48
Taxes	22.54	0.00	0.00	0.00	22.54
Training Classes	130.00	0.00	0.00	0.00	130.00
Total Expense	1,667,245.68	19,063.00	142,364.95	0.00	1,828,673.63
Net Ordinary Income	33,266.04	-18,792.45	-141,646.30	2.68	-127,170.03
Net Income	**33,266.04**	**-18,792.45**	**-141,646.30**	**2.68**	**-127,170.03**

Key Largo Volunteer Ambulance Corp., Inc.
Statement of Financial Income and Expense - By Division
Accrual Basis **November 2025**

	Billing	Building	Corp	CPR - Training	TOTAL
Ordinary Income/Expense					
Income					
Fees	39,390.10	0.00	0.00	0.00	39,390.10
Interest Revenue	53.35	16.60	1.74	0.24	71.93
Reimbursements	198,373.81	0.00	0.00	0.00	198,373.81
Total Income	237,817.26	16.60	1.74	0.24	237,835.84
Gross Profit	237,817.26	16.60	1.74	0.24	237,835.84
Expense					
Information Technology	124.99	0.00	0.00	0.00	124.99
Drug testing	45.00	0.00	0.00	0.00	45.00
Bank Service Charges	119.14	0.00	0.00	0.00	119.14
Depreciation Expense	0.00	1,733.00	0.00	0.00	1,733.00
Dues & Memberships	30.45	0.00	0.00	0.00	30.45
Payroll Expenses	134,007.10	0.00	15,776.81	0.00	149,783.91
Supplies	358.33	0.00	0.00	0.00	358.33
Total Expense	134,685.01	1,733.00	15,776.81	0.00	152,194.82
Net Ordinary Income	103,132.25	-1,716.40	-15,775.07	0.24	85,641.02
Net Income	**103,132.25**	**-1,716.40**	**-15,775.07**	**0.24**	**85,641.02**

CENTENNIAL BANK
Member FDIC

KEY LARGO VOLUNTEER AMBULANCE CORPS
BILLING ACCOUNT
98600 OVERSEAS HWY
KEY LARGO FL 33037

11/30/25
*****1209
IMAGES 2
CYCLE-031

*** CHECKING *** 1358 SFL COMMUNITY C
ACCOUNT NUMBER 0502571209

PREVIOUS STATEMENT BALANCE AS OF 10/31/25			81,282.98
PLUS	29	DEPOSITS AND OTHER CREDITS	213,862.35
LESS	27	CHECKS AND OTHER DEBITS	150,461.82
CURRENT STATEMENT BALANCE AS OF 11/30/25			144,683.51
NUMBER OF DAYS IN THIS STATEMENT PERIOD	30		

CHECKING ACCOUNT TRANSACTIONS

DATE	DESCRIPTION	DEBITS	CREDITS
11/03	AC-UNITEDHEALTHCARE-HCCLAIMPMT NAME-KEY LARGO VOLUNTEER AM ID-591682537		54.29
11/03	AC-Key Largo Volunt-Settlement NAME-PPS Ambulance Billing ID-000025378919742		270.00
11/03	AC-FCSO, INC.-HCCLAIMPMT NAME-KEY LARGO VOLUNTEER AM ID-1639178791		1,769.08
11/03	AC-HUMANA, INC.-INS PYMT NAME-604423KEY LARGO ID-672604287001672	811.18	
11/03	POS DEBIT 5368 11/01 10:33 AMAZON COM NK7RF7PL SEATTLE WA	169.03	
11/04	AC-FCSO, INC.-HCCLAIMPMT NAME-KEY LARGO VOLUNTEER AM ID-1639178791		587.16
11/04	DEPOSIT		126,600.73
11/04	AC-AETNA AFA-AFA NAME-KEY LARGO VOLUNTEER AM ID-30225	10,891.56	
11/05	AC-CIGNA-HCCLAIMPMT NAME-/KEY LARGO VOLUNTEER A ID-591682537		99.87
11/06	AC-ACH MEDICAID-HCCLAIMPMT NAME-KEY LARGO VOLUNTEER AM ID-114868500		148.40
11/06	AC-UnitedHealthcare-HCCLAIMPMT NAME-KEY LARGO VOLUNTEER AM ID-591682537		952.05
11/06	AC-AARP Supplementa-HCCLAIMPMT NAME-KEY LARGO VOLUNTEER AM ID-591682537		1,002.79
11/06	CKCD DEBIT 5368 11/05 00:00 IN KEYS MOBILE ME TAVERNIER FL	45.00	
11/07	AC-IRS-USATAXPYMT	122.33	

KEY LARGO VOLUNTEER AMBULANCE CORPS
BILLING ACCOUNT
98600 OVERSEAS HWY
KEY LARGO FL 33037

11/30/25
*****1209
IMAGES 2
CYCLE-031

CHECKING ACCOUNT TRANSACTIONS

DATE	DESCRIPTION	DEBITS	CREDITS
	NAME-KEY LARGO VOLUNTEER AM		
	ID-XXXXXXXXXXX9678		
11/07	AC-IRS-USATAXPYMT	126.23	
	NAME-KEY LARGO VOLUNTEER AM		
	ID-XXXXXXXXXXX6666		
11/07	AC-KEY LARGO VOLUNT-MEDIC PR	656.36	
	NAME-KEY LARGO VOLUNT		
11/07	AC-KEY LARGO VOLUNT-MEDIC PR	677.95	
	NAME-KEY LARGO VOLUNT		
11/07	AC-IRS-USATAXPYMT	14,005.25	
	NAME-KEY LARGO VOLUNTEER AM		
	ID-XXXXXXXXXXX4051		
11/07	AC-KEY LARGO VOLUNT-MEDIC PR	40,792.98	
	NAME-KEY LARGO VOLUNT		
11/10	AC-AETNA AS01-HCCLAIMPMT		138.43
	NAME-KEY LARGO VOLUNTEER AM		
	ID-1639178791		
11/10	AC-UNITEDHEALTHCARE-HCCLAIMPMT		207.41
	NAME-KEY LARGO VOLUNTEER AM		
	ID-591682537		
11/10	AC-INTUIT 84195444-TAX	28.08	
	NAME-KEY LARGO VOLUNTEER AM		
	ID-19175469		
11/10	AC-KEY LARGO VOLUNT-EMS VOL PR	422.27	
	NAME-KEY LARGO VOLUNT		
11/10	AC- AMERICAN FUNDS-INVESTMENT	1,385.33	
	NAME-KEY LARGO VOLUNTEER AM		
	ID-IRK106984251103		
11/10	AC-IRS-USATAXPYMT	2,767.59	
	NAME-KEY LARGO VOLUNTEER AM		
	ID-XXXXXXXXXXX2655		
11/10	AC-KEY LARGO VOLUNT-EMS VOL PR	12,839.55	
	NAME-KEY LARGO VOLUNT		
11/12	AC-FCSO, INC.-HCCLAIMPMT		458.54
	NAME-KEY LARGO VOLUNTEER AM		
	ID-1639178791		
11/12	ANALYSIS ACTIVITY	119.14	
11/12	AC- AMERICAN FUNDS-INVESTMENT	117.41	
	NAME-KEY LARGO VOLUNTEER AM		
	ID-IRK106984251105		
11/13	AC-ACH MEDICAID-HCCLAIMPMT		138.70
	NAME-KEY LARGO VOLUNTEER AM		
	ID-114868500		
11/13	AC-UnitedHealthcare-HCCLAIMPMT		605.26
	NAME-KEY LARGO VOLUNTEER AM		

KEY LARGO VOLUNTEER AMBULANCE CORPS
BILLING ACCOUNT
98600 OVERSEAS HWY
KEY LARGO FL 33037

11/30/25
*****1209
IMAGES 2
CYCLE-031

CHECKING ACCOUNT TRANSACTIONS

DATE	DESCRIPTION	DEBITS	CREDITS
	ID-591682537		
11/14	CKCD DEBIT 5368 11/13 00:00	189.30	
	DLX FOR SMALLBU MINNEAPOLIS MN		
11/17	AC-AETNA AS01-HCCLAIMPMT		166.32
	NAME-KEY LARGO VOLUNTEER AM		
	ID-1639178791		
11/17	CKCD DEBIT 5368 11/14 00:00	25.00	
	NIC FDLE CCHINE TALLAHASSEE FL		
11/18	AC-Key Largo Volunt-Settlement		581.27
	NAME-PPS Ambulance Billing		
	ID-000025531766990		
11/19	CKCD DEBIT 5368 11/18 00:00	25.00	
	NIC FDLE CCHINE TALLAHASSEE FL		
11/19	CKCD DEBIT 5368 11/18 00:00	25.00	
	NIC FDLE CCHINE TALLAHASSEE FL		
11/20	AC-AARP Supplementa-HCCLAIMPMT		145.08
	NAME-KEY LARGO VOLUNTEER AM		
	ID-591682537		
11/20	AC-ACH MEDICAID-HCCLAIMPMT		190.00
	NAME-KEY LARGO VOLUNTEER AM		
	ID-114868500		
11/20	AC-AETNA AS01-HCCLAIMPMT		356.02
	NAME-Key Largo Volunteer Am		
	ID-1639178791		
11/20	AC-FCSO, INC.-HCCLAIMPMT		1,148.25
	NAME-KEY LARGO VOLUNTEER AM		
	ID-1639178791		
11/20	AC-IRS-USATAXPYMT	650.67	
	NAME-KEY LARGO VOLUNTEER AM		
	ID-XXXXXXXXXXX3378		
11/21	AC-FCSO, INC.-HCCLAIMPMT		515.44
	NAME-KEY LARGO VOLUNTEER AM		
	ID-1639178791		
11/21	AC-Marketplace-HCCLAIMPMT		574.76
	NAME-KEY LARGO VOLUNTEER AM		
11/21	AC-IRS-USATAXPYMT	15,972.39	
	NAME-KEY LARGO VOLUNTEER AM		
	ID-XXXXXXXXXXX9782		
11/21	AC-KEY LARGO VOLUNT-MEDIC PR	46,156.84	
	NAME-KEY LARGO VOLUNT		
11/24	DEPOSIT		71,773.08
11/24	AC- AMERICAN FUNDS-INVESTMENT	1,284.94	
	NAME-KEY LARGO VOLUNTEER AM		
	ID-IRK106984251119		
11/24	CKCD DEBIT 5368 11/23 00:00	124.99	

KEY LARGO VOLUNTEER AMBULANCE CORPS
BILLING ACCOUNT
98600 OVERSEAS HWY
KEY LARGO FL 33037

11/30/25
*****1209
IMAGES 2
CYCLE-031

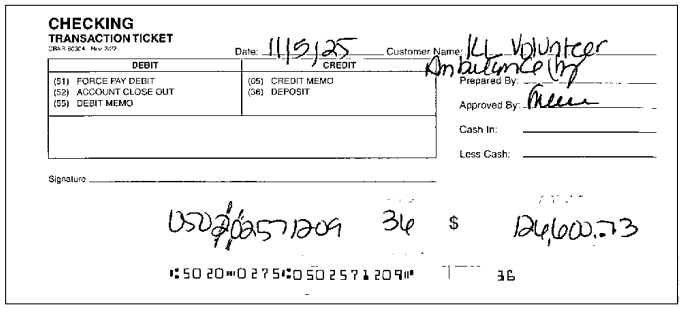
CHECKING ACCOUNT TRANSACTIONS

DATE	DESCRIPTION	DEBITS	CREDITS
	DNH GODADDY 395378342 TEMPE AZ		
11/26	AC-36 TREAS 310- MISC PAY		1,700.00
	NAME-KEY LARGO VOLUNT		
	ID-XXXXXXXXXXX0012		
11/26	AC-Key Largo Volunt-Settlement		2,628.34
	NAME-PPS Ambulance Billing		
	ID-000025583931882		
11/28	AC-ACH MEDICAID-HCCLAIMPMT		116.97
	NAME-KEY LARGO VOLUNTEER AM		
	ID-114868500		
11/28	AC-Sunshine State H-HCCLAIMPMT		213.37
	NAME-KEY LARGO VOLUNTEER AM		
11/28	AC-AETNA AS01-HCCLAIMPMT		667.39
	NAME-Key Largo Volunteer Am		
	ID-1639178791		
11/28	CKCD DEBIT 5368 11/26 00:00	30.45	
	MCG ELECTRONICS INC MIAMI FL		
11/30	INTEREST PAYMENT		53.35

BALANCE BY DATE

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
10/31	81,282.98	11/03	82,396.14	11/04	198,692.47	11/05	198,792.34
11/06	200,850.58	11/07	144,469.48	11/10	127,372.50	11/12	127,594.49
11/13	128,338.45	11/14	128,149.15	11/17	128,290.47	11/18	128,871.74
11/19	128,821.74	11/20	130,010.42	11/21	68,971.39	11/24	139,334.54
11/26	143,662.88	11/28	144,630.16	11/30	144,683.51		

PAYER FEDERAL ID NUMBER..... 71-0009885
INTEREST PAID YEAR TO DATE..... 461.27



CHECKING
TRANSACTION TICKET
CBAR-503A Rev. 3/22

Date: 11/5/25 Customer Name: LL Volunteer Ambulance Dep

DEBIT	CREDIT
(51) FORCE PAY DEBIT (52) ACCOUNT CLOSE OUT (55) DEBIT MEMO	(05) CREDIT MEMO (36) DEPOSIT

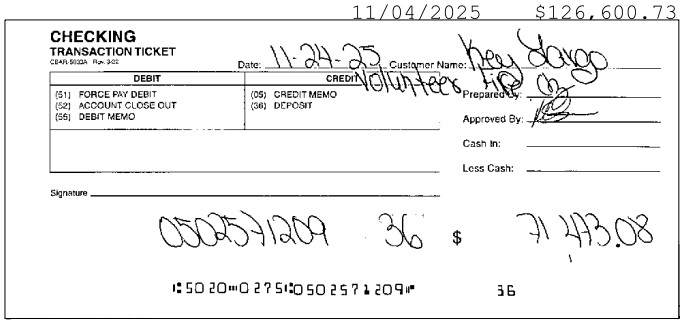
Prepared By: _____
Approved By: [illegible]
Cash In: _____
Less Cash: _____

Signature _____

050257 1209 36 $ 126,600.73

⑆50 20⑈0 27 5⑆050 257 1 209⑈ 36

11/04/2025 $126,600.73



CHECKING
TRANSACTION TICKET
CBAR-503A Rev. 3/22

Date: 11-24-25 Customer Name: Key Largo Volunteer Fire Dept

DEBIT	CREDIT
(51) FORCE PAY DEBIT (52) ACCOUNT CLOSE OUT (55) DEBIT MEMO	(05) CREDIT MEMO (36) DEPOSIT

Prepared By: _____
Approved By: [illegible]
Cash In: _____
Less Cash: _____

Signature _____

050257 1209 36 $ 71,773.08

⑆50 20⑈0 27 5⑆050 257 1 209⑈ 36

11/24/2025 $71,773.08

ABOUT YOUR ELECTRONIC TRANSFERS:

WRITE US AT P.O. Box 966, Conway AR, 72033 or call 888-372-9788 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

(1) Tell us your name and account number (if any).
(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
(3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company you can call us at 888-372-9788 to find out whether that deposit has been made.

MONTH _____ **20** _____

BALANCE AS OF THIS STATEMENT **$** _____

PLUS DEPOSITS NOT CREDITED ON THIS STATEMENT **(+) $** _____

_____

_____

_____

TOTAL **(=) $** _____

LESS TOTAL OF OUTSTANDING CHECKS **(-) $** _____

BALANCE **(=) $** _____

THIS SHOULD AGREE WITH YOUR CHECKBOOK BALANCE AFTER ENTERING IN YOUR CHECKBOOK ALL CHARGES, DEDUCTIONS AND INTEREST CREDITED SHOWN ON THIS STATEMENT.

STATEMENT RECONCILIATION

USE THIS FORM
TO BALANCE YOUR CHECKBOOK
WITH YOUR STATEMENT

OUTSTANDING CHECKS

NO.	$	

OUTSTANDING CHECKS

NO.	$	
TOTAL	**$**	

IF YOUR ACCOUNT DOES NOT BALANCE, PLEASE CHECK THE FOLLOWING CAREFULLY:

- ❑ HAVE YOU ENTERED THE AMOUNT OF EACH CHECK IN YOUR CHECKBOOK CORRECTLY?
- ❑ ARE ALL DEPOSIT AMOUNTS, INCLUDING INTEREST, ENTERED IN YOUR CHECKBOOK THE SAME AS SHOWN ON THIS STATEMENT?
- ❑ HAVE ALL CHARGES BEEN DEDUCTED FROM YOUR CHECKBOOK?
- ❑ HAVE YOU DOUBLE-CHECKED THE ADDITIONS AND SUBTRACTIONS IN YOUR CHECKBOOK?
- ❑ HAVE YOU BROUGHT THE CORRECT BALANCE FORWARD FROM ONE CHECKBOOK PAGE TO ANOTHER?
- ❑ HAVE ALL CHECKS WRITTEN AND OTHER WITHDRAWALS BEEN DEDUCTED FROM YOUR CHECKBOOK?

PLEASE ADVISE OF ANY CHANGES OF ADDRESS OR STATEMENT IRREGULARITY WITHIN 10 DAYS.

Key Largo Volunteer Ambulance Corp., Inc.
General Ledger
As of November 30, 2025

Type	Date	Num	Adj	Name	Memo	Split	Debit	Credit	Balance
Centennial Bank									126,769.60
CORP 2 - 2268									4,239.08
Deposit	11/30/2025				Interest	Checking I...	1.74		4,240.82
Total CORP 2 - 2268							1.74	0.00	4,240.82
CPR Account									584.34
Deposit	11/30/2025				Interest	Checking I...	0.24		584.58
Total CPR Account							0.24	0.00	584.58
Building Account									40,393.20
Deposit	11/30/2025				Interest	Building Ac...	16.60		40,409.80
Total Building Account							16.60	0.00	40,409.80
Billing - Payroll -1209									81,552.98
Check	11/01/2025			Amazon.com		Supplies		169.03	81,383.95
Deposit	11/03/2025				COMPLET...	Medicare	1,769.08		83,153.03
Deposit	11/03/2025				COMPLET...	Primary Ins...	54.29		83,207.32
Check	11/03/2025			AC-HUMANA, I...		Health Insu...		811.18	82,396.14
Deposit	11/04/2025				COMPLET...	Medicare	587.16		82,983.30
Deposit	11/04/2025				REIMB	KL Fire Re...	126,600.73		209,584.03
Check	11/04/2025			Aetna Insurance	NOT AUT...	Health Insu...		10,891.56	198,692.47
Deposit	11/05/2025				COMPLET...	Primary Ins...	99.87		198,792.34
Deposit	11/06/2025				COMPLET...	Medicaid	148.40		198,940.74
Deposit	11/06/2025				COMPLET...	Primary Ins...	1,002.79		199,943.53
Deposit	11/06/2025				COMPLET...	Primary Ins...	952.05		200,895.58
Check	11/06/2025			IN KEYS MOBI...	drug scree...	Drug testing		45.00	200,850.58
Check	11/07/2025	ONL...		American Funds		Payroll Liab...		1,385.33	199,465.25
Check	11/07/2025	EFT...		Form 941	941 4TH ...	Form 941		14,005.25	185,460.00
Check	11/07/2025	1		Brandon M. Ad...	Pay Perio...	-SPLIT-		2,810.59	182,649.41
Check	11/07/2025	2		Alvarez, Daniel	Pay Perio...	-SPLIT-		1,661.59	180,987.82
Check	11/07/2025	3		David Arteaga	Pay Perio...	-SPLIT-		2,884.66	178,103.16
Check	11/07/2025	4		Bock, Donald	Pay Perio...	-SPLIT-		1,052.39	177,050.77
Check	11/07/2025	5		Brandon Donikian	Pay Perio...	-SPLIT-		1,797.16	175,253.61

Key Largo Volunteer Ambulance Corp., Inc.
General Ledger
As of November 30, 2025

Type	Date	Num	Adj	Name	Memo	Split	Debit	Credit	Balance
Check	11/07/2025	6		Fernando Flores	Pay Perio...	-SPLIT-		2,975.67	172,277.94
Check	11/07/2025	7		Arthur Garcia A...	Pay Perio...	-SPLIT-		1,739.85	170,538.09
Check	11/07/2025	8		Gonzalez, Arley	Pay Perio...	-SPLIT-		1,963.28	168,574.81
Check	11/07/2025	9		Suzanne Manif...	Pay Perio...	-SPLIT-		1,266.42	167,308.39
Check	11/07/2025	10		Mussman, Tho...	Pay Perio...	-SPLIT-		3,026.90	164,281.49
Check	11/07/2025	11		Oporta, Ozzie	Pay Perio...	-SPLIT-		560.81	163,720.68
Check	11/07/2025	12		Orbeta, Jorge	Pay Perio...	-SPLIT-		3,020.12	160,700.56
Check	11/07/2025	13		Roxana Perez	Pay Perio...	-SPLIT-		3,438.64	157,261.92
Check	11/07/2025	14		Oscar Pinzon	Pay Perio...	-SPLIT-		1,153.15	156,108.77
Check	11/07/2025	15		Rivero, Franklin	Pay Perio...	-SPLIT-		2,539.60	153,569.17
Check	11/07/2025	16		Michael Sao-Pa...	Pay Perio...	-SPLIT-		2,823.01	150,746.16
Check	11/07/2025	17		Adam Schussh...	Pay Perio...	-SPLIT-		3,051.07	147,695.09
Check	11/07/2025	18		Daniel A. Tovar	Pay Perio...	-SPLIT-		3,028.07	144,667.02
Check	11/07/2025	EFT...		Form 941	941 4TH ...	Form 941		126.23	144,540.79
Check	11/07/2025	1		Brandon M. Ad...	Pay Perio...	-SPLIT-		656.36	143,884.43
Check	11/07/2025	EFT...		Form 941	941 4TH ...	Form 941		122.33	143,762.10
Check	11/07/2025	1		Oscar Pinzon	Pay Perio...	-SPLIT-		677.95	143,084.15
Check	11/10/2025	ONL...		American Funds		Payroll Liab...		117.41	142,966.74
Check	11/10/2025	EFT...		Form 941	941 4TH ...	Form 941		2,767.59	140,199.15
Check	11/10/2025	2		Bello, Leonardo	Pay Perio...	-SPLIT-		759.62	139,439.53
Check	11/10/2025	3		Jorge M. Brace...	Pay Perio...	-SPLIT-		1,509.76	137,929.77
Check	11/10/2025	4		Wendy Carlisle	Pay Perio...	-SPLIT-		144.89	137,784.88
Check	11/10/2025	5		Kay Cullen	Pay Perio...	-SPLIT-		144.89	137,639.99
Check	11/10/2025	6		Mailyn . Gimen...	Pay Perio...	-SPLIT-		1,472.15	136,167.84
Check	11/10/2025	7		Gomez, Daniel	Pay Perio...	-SPLIT-		1,149.10	135,018.74
Check	11/10/2025	8		Isaza, Melanie	Pay Perio...	-SPLIT-		422.27	134,596.47
Check	11/10/2025	9		Knox, Kimberly	Pay Perio...	-SPLIT-		422.27	134,174.20
Check	11/10/2025	10		Bonnie Marra	Pay Perio...	-SPLIT-		150.24	134,023.96
Check	11/10/2025	11		Leana R. Martin...	Pay Perio...	-SPLIT-		962.59	133,061.37
Check	11/10/2025	12		Javier R. Miranda	Pay Perio...	-SPLIT-		1,437.73	131,623.64
Check	11/10/2025	13		Michelle L. Pine...	Pay Perio...	-SPLIT-		422.27	131,201.37
Check	11/10/2025	14		Robinson, Scott	Pay Perio...	-SPLIT-		627.90	130,573.47
Check	11/10/2025	15		Michael Sao-Pa...	Pay Perio...	-SPLIT-		341.51	130,231.96
Check	11/10/2025	16		Scott H. Smith Jr	Pay Perio...	-SPLIT-		1,506.33	128,725.63
Check	11/10/2025	17		Tito, Alexander	Pay Perio...	-SPLIT-		341.51	128,384.12

Key Largo Volunteer Ambulance Corp., Inc.
General Ledger
As of November 30, 2025

Type	Date	Num	Adj	Name	Memo	Split	Debit	Credit	Balance
Check	11/10/2025	18		Roberto Ycaza	Pay Perio...	-SPLIT-		279.21	128,104.91
Check	11/10/2025	19		Zuniga, Jose	Pay Perio...	-SPLIT-		826.07	127,278.84
Check	11/10/2025	20		Valeria A. Zuniga	Pay Perio...	-SPLIT-		341.51	126,937.33
Check	11/10/2025			AC-INTUIT Qui...	Tax Paym...	SUTA For...		28.08	126,909.25
Deposit	11/10/2025				COMPLET...	Primary Ins...	138.43		127,047.68
Deposit	11/10/2025				COMPLET...	Primary Ins...	207.41		127,255.09
Check	11/12/2025			ANALYSIS AC...		Bank Servi...		119.14	127,135.95
Deposit	11/12/2025				COMPLET...	Medicare	458.54		127,594.49
Deposit	11/13/2025				COMPLET...	Medicaid	138.70		127,733.19
Deposit	11/13/2025				COMPLET...	Primary Ins...	605.26		128,338.45
Deposit	11/14/2025				COMPLET...	-SPLIT-	581.27		128,919.72
Check	11/14/2025			DLX FOR SMA...		Office		189.30	128,730.42
Check	11/17/2025			NIC FDLE CCH...		Backgroun...		25.00	128,705.42
Deposit	11/17/2025				COMPLET...	Other Pay...	166.32		128,871.74
Check	11/19/2025			NIC FDLE CCH...		Backgroun...		25.00	128,846.74
Check	11/19/2025			NIC FDLE CCH...		Backgroun...		25.00	128,821.74
Check	11/20/2025	EFT...		United States T...	penalty on...	Penalties		650.67	128,171.07
Deposit	11/20/2025				COMPLET...	Primary Ins...	145.08		128,316.15
Deposit	11/20/2025				COMPLET...	Medicaid	190.00		128,506.15
Deposit	11/20/2025				COMPLET...	Primary Ins...	356.02		128,862.17
Deposit	11/20/2025				COMPLET...	Medicare	1,148.25		130,010.42
Check	11/21/2025	ONL...		American Funds		Payroll Liab...		1,284.94	128,725.48
Check	11/21/2025	EFT...		Form 941	941 4TH ...	Form 941		15,972.39	112,753.09
Check	11/21/2025	1		Brandon M. Ad...	Pay Perio...	-SPLIT-		2,925.44	109,827.65
Check	11/21/2025	2		Alvarez, Daniel	Pay Perio...	-SPLIT-		1,936.69	107,890.96
Check	11/21/2025	3		David Arteaga	Pay Perio...	-SPLIT-		2,997.93	104,893.03
Check	11/21/2025	4		Bock, Donald	Pay Perio...	-SPLIT-		1,052.40	103,840.63
Check	11/21/2025	5		Brandon Donikian	Pay Perio...	-SPLIT-		2,799.21	101,041.42
Check	11/21/2025	6		Fernando Flores	Pay Perio...	-SPLIT-		3,029.85	98,011.57
Check	11/21/2025	7		Arthur Garcia A...	Pay Perio...	-SPLIT-		2,421.35	95,590.22
Check	11/21/2025	8		Gonzalez, Arley	Pay Perio...	-SPLIT-		3,317.08	92,273.14
Check	11/21/2025	9		Gonzalez, Edua...	Pay Perio...	-SPLIT-		525.61	91,747.53
Check	11/21/2025	10		Suzanne Manif...	Pay Perio...	-SPLIT-		1,499.07	90,248.46
Check	11/21/2025	11		Mussman, Tho...	Pay Perio...	-SPLIT-		2,422.22	87,826.24
Check	11/21/2025	12		Oporta, Ozzie	Pay Perio...	-SPLIT-		569.75	87,256.49

Key Largo Volunteer Ambulance Corp., Inc.
General Ledger
As of November 30, 2025

Type	Date	Num	Adj	Name	Memo	Split	Debit	Credit	Balance
Check	11/21/2025	13		Orbeta, Jorge	Pay Perio...	-SPLIT-		2,450.95	84,805.54
Check	11/21/2025	14		Roxana Perez	Pay Perio...	-SPLIT-		4,594.61	80,210.93
Check	11/21/2025	15		Oscar Pinzon	Pay Perio...	-SPLIT-		2,277.30	77,933.63
Check	11/21/2025	16		Rivero, Franklin	Pay Perio...	-SPLIT-		1,627.96	76,305.67
Check	11/21/2025	17		Michael Sao-Pa...	Pay Perio...	-SPLIT-		3,050.73	73,254.94
Check	11/21/2025	18		Adam Schussh...	Pay Perio...	-SPLIT-		3,056.80	70,198.14
Check	11/21/2025	19		Daniel A. Tovar	Pay Perio...	-SPLIT-		3,060.65	67,137.49
Check	11/21/2025	20		Tuero, Luis	Pay Perio...	-SPLIT-		541.24	66,596.25
Deposit	11/21/2025				COMPLET...	Medicare	515.44		67,111.69
Deposit	11/21/2025				COMPLET...	Medicaid	574.76		67,686.45
Check	11/24/2025			Godaddy.com		Information...		124.99	67,561.46
Deposit	11/24/2025				REIMB	KL Fire Re...	71,773.08		139,334.54
Deposit	11/26/2025				Deposit	Other Pay...	1,700.00		141,034.54
Deposit	11/26/2025				COMPLET...	-SPLIT-	2,628.34		143,662.88
Check	11/28/2025			MCG Electronics	MONTHL...	Dues & Me...		30.45	143,632.43
Deposit	11/28/2025				COMPLET...	Medicaid	116.97		143,749.40
Deposit	11/28/2025				COMPLET...	Medicaid	213.37		143,962.77
Deposit	11/28/2025				COMPLET...	Primary Ins...	667.39		144,630.16
Deposit	11/30/2025				Interest	Checking I...	53.35		144,683.51
Total Billing - Payroll -1209							213,592.35	150,461.82	144,683.51
Total Centennial Bank							213,610.93	150,461.82	189,918.71
TOTAL							**213,610.93**	**150,461.82**	**189,918.71**

10c.

Key Largo Volunteer Ambulance Corp Inc.
Treasurer's Report
December 2025

	Billing Account	Corp Account	Building Account	CPR Account	Total
Beginning Balance	**$144,683.51**	**$4,240.82**	**$40,409.80**	**$584.58**	**$189,918.71**
Revenues					
Interest	66.53	1.58	17.16	0.25	85.52
Medical Fees	35,979.19				35,979.19
Medical Transcripts		75.00			75.00
KL Fire Rescue & EMS Reimb	147,880.31				147,880.31
Donations		200.00			200.00
Educational Income					0.00
Uncollected Income/Adjustmts *	7,854.41				7,854.41
Misc Income- Insurance Refund					0.00
Total Revenues	$191,780.44	$276.58	$17.16	$0.25	**$192,074.43**
Expenditures					
Background Checks	16.00				16.00
Postage	6.08				6.08
Payroll Expenses	130,196.84	12,427.90			142,624.74
Licenses & Permits					0.00
Professional Fees		1,200.00			1,200.00
Supplies	57.16				57.16
Bank Service Charges	116.61				116.61
IRS Penalties (Bank Acct Frozen)					0.00
Information Technology	400.87				400.87
Dues & Memberships	30.45				30.45
Total Expenditures	$130,824.01	$13,627.90	$0.00	$0.00	**$144,451.91**
Ending Balance	$205,639.94	-$9,110.50	$40,426.96	$584.83	$237,541.23
TRANSFERS	0.00	0.00	0.00	0.00	0.00
Vol Reimb paid with Billing Acct	(12,427.90)	12,427.90	0.00	0.00	0.00
Balance before Adjustment	193,212.04	3,317.40	40,426.96	584.83	237,541.23
Adjustment to arrive at Actual *	-7,854.42	0.00	0.00	0.00	**-7,854.42**
ACTUAL BALANCE @ MO END	**$185,357.62**	**$3,317.40**	**$40,426.96**	**$584.83**	**$229,686.81**

-7,854.41 *	
0.00	Fixed Asset Purchases
-0.01	PAYROLL LIAB (FL UNEMPL TAX)
-$7,854.42 *	

Key Largo Volunteer Ambulance Corp., Inc.
Balance Sheet Prev Year Comparison

Accrual Basis — **As of December 31, 2025**

	Dec 31, 25	Dec 31, 24	$ Change	% Change
ASSETS				
Current Assets				
Checking/Savings				
Centennial Bank				
CORP 2 - 2268	3,317.40	3,946.70	-629.30	-15.9%
CPR Account	584.83	581.90	2.93	0.5%
Building Account	40,426.96	68,139.25	-27,712.29	-40.7%
Billing - Payroll -1209	185,357.62	138,923.76	46,433.86	33.4%
Total Centennial Bank	229,686.81	211,591.61	18,095.20	8.6%
Total Checking/Savings	229,686.81	211,591.61	18,095.20	8.6%
Accounts Receivable				
Accounts Receivable				
Accts Collected-Not Identified	0.00	-1,508.21	1,508.21	100.0%
Accounts Receivable - Other	292,904.73	373,090.19	-80,185.46	-21.5%
Total Accounts Receivable	292,904.73	371,581.98	-78,677.25	-21.2%
Total Accounts Receivable	292,904.73	371,581.98	-78,677.25	-21.2%
Other Current Assets				
Employee Advance	0.00	59.21	-59.21	-100.0%
Total Other Current Assets	0.00	59.21	-59.21	-100.0%
Total Current Assets	522,591.54	583,232.80	-60,641.26	-10.4%
Fixed Assets				
Furniture & Fixtures				
Accum Depr-Furniture & Fixtures	-11,598.00	-11,598.00	0.00	0.0%
Signs	2,238.64	2,238.64	0.00	0.0%
Office Furniture and Fixtures	5,847.19	5,847.19	0.00	0.0%
Dayroom	7,914.43	7,914.43	0.00	0.0%
Total Furniture & Fixtures	4,402.26	4,402.26	0.00	0.0%
Machinery & Equipment				
Equipment				
Office Equipment	15,791.81	15,791.81	0.00	0.0%
Equipment - Other	66,388.33	66,381.34	6.99	0.0%
Total Equipment	82,180.14	82,173.15	6.99	0.0%
Accum Depr -Machinery & Equipme	-75,950.00	-75,950.00	0.00	0.0%
Total Machinery & Equipment	6,230.14	6,223.15	6.99	0.1%
Buildings				
Building Improvements	321,599.12	321,599.12	0.00	0.0%
Building	254,645.00	254,645.00	0.00	0.0%
Accum Depreciation-Building	-377,703.00	-377,703.00	0.00	0.0%
Total Buildings	198,541.12	198,541.12	0.00	0.0%
Accumulated Depreciation	-44,177.00	-23,381.00	-20,796.00	-88.9%
Total Fixed Assets	164,996.52	185,785.53	-20,789.01	-11.2%
TOTAL ASSETS	**687,588.06**	**769,018.33**	**-81,430.27**	**-10.6%**
LIABILITIES & EQUITY				
Liabilities				
Current Liabilities				
Other Current Liabilities				
Payroll Liabilities				
SUTA Form UCT6	-0.01	149.75	-149.76	-100.0%
Total Payroll Liabilities	-0.01	149.75	-149.76	-100.0%
Total Other Current Liabilities	-0.01	149.75	-149.76	-100.0%
Total Current Liabilities	-0.01	149.75	-149.76	-100.0%
Total Liabilities	-0.01	149.75	-149.76	-100.0%
Equity				
Unrestricted Net Assets	768,868.58	742,281.81	26,586.77	3.6%
Net Income	-81,280.51	26,586.77	-107,867.28	-405.7%
Total Equity	687,588.07	768,868.58	-81,280.51	-10.6%
TOTAL LIABILITIES & EQUITY	**687,588.06**	**769,018.33**	**-81,430.27**	**-10.6%**

Key Largo Volunteer Ambulance Corp., Inc.
Statement of Financial Position
Accrual Basis — **As of December 31, 2025**

		Dec 31, 25
ASSETS		
Current Assets		
Checking/Savings		
Centennial Bank		
CORP 2 - 2268	3,317.40	
CPR Account	584.83	
Building Account	40,426.96	
Billing - Payroll -1209	185,357.62	
Total Centennial Bank		229,686.81
Total Checking/Savings		229,686.81
Accounts Receivable		
Accounts Receivable		292,904.73
Total Accounts Receivable		292,904.73
Total Current Assets		522,591.54
Fixed Assets		
Furniture & Fixtures		
Accum Depr-Furniture & Fixtures	-11,598.00	
Signs	2,238.64	
Office Furniture and Fixtures	5,847.19	
Dayroom	7,914.43	
Total Furniture & Fixtures		4,402.26
Machinery & Equipment		
Equipment		
Office Equipment	15,791.81	
Equipment - Other	66,388.33	
Total Equipment	82,180.14	
Accum Depr -Machinery & Equipme	-75,950.00	
Total Machinery & Equipment		6,230.14
Buildings		
Building Improvements	321,599.12	
Building	254,645.00	
Accum Depreciation-Building	-377,703.00	
Total Buildings		198,541.12
Accumulated Depreciation		-44,177.00
Total Fixed Assets		164,996.52
TOTAL ASSETS		**687,588.06**
LIABILITIES & EQUITY		
Liabilities		
Current Liabilities		
Other Current Liabilities		

Key Largo Volunteer Ambulance Corp., Inc.
Statement of Financial Position
Accrual Basis — **As of December 31, 2025**

	Dec 31, 25	
Payroll Liabilities		
SUTA Form UCT6	-0.01	
Total Payroll Liabilities		-0.01
Total Other Current Liabilities		-0.01
Total Current Liabilities		-0.01
Total Liabilities		-0.01
Equity		
Unrestricted Net Assets		768,868.58
Net Income		-81,280.51
Total Equity		687,588.07
TOTAL LIABILITIES & EQUITY		**687,588.06**

Key Largo Volunteer Ambulance Corp., Inc.
Statement of Financial Income and Expense

Accrual Basis — **December 2025**

	Dec 25	Jan - Dec 25	
Ordinary Income/Expense			
Income			
Direct Public Support			
Donation Income	200.00	700.00	
Total Direct Public Support	200.00		700.00
Fees			
Billing			
Medical Fees			
Primary Insurance	19,368.01	210,816.63	
Other Payments	2,543.78	18,431.34	
Medicare	12,779.79	158,218.52	
Medicaid	1,287.61	24,311.56	
Total Medical Fees	35,979.19	411,778.05	
Deferred Income			
Credit Adjustments	-10,512.86	-465,987.27	
Deferred Income - Other	18,367.27	387,310.02	
Total Deferred Income	7,854.41	-78,677.25	
Total Billing	43,833.60	333,100.80	
Total Fees	43,833.60		333,100.80
Interest Revenue			
Building Account	17.16	287.71	
Checking Interest	68.36	550.96	
Total Interest Revenue	85.52		838.67
Medical Transcripts	75.00		575.00
Miscellaneous Income	0.00		31,300.84
Reimbursements			
KL Fire Rescue & EMS	147,880.31	1,527,062.72	
Total Reimbursements	147,880.31		1,527,062.72
Total Income	192,074.43		1,893,578.03
Gross Profit	192,074.43		1,893,578.03
Expense			
Information Technology	400.87		982.08
Meals & Entertainment	0.00		111.38
Rent - Equipment	0.00		925.18
Drug testing	0.00		45.00
Bank Service Charges	116.61		912.47
Depreciation Expense	1,733.00		20,796.00
Dues & Memberships	30.45		60.90

Key Largo Volunteer Ambulance Corp., Inc.
Statement of Financial Income and Expense
Accrual Basis **December 2025**

	Dec 25	Jan - Dec 25	
Licenses and Permits			
EMS-ALS Licenses	0.00	1,375.00	
Licenses and Permits - Other	0.00	840.50	
Total Licenses and Permits	0.00		2,215.50
Miscellaneous	0.00		0.19
Payroll Expenses			
Health Insurance	10,500.72	107,056.13	
Employee's Share Health Insuran	-529.24	-6,880.12	
Payroll Taxes			
Medicare	0.00	6,009.48	
Penalties	0.00	961.82	
Social Security	0.00	25,695.68	
SUTA Form RT-6	17.17	793.60	
Payroll Taxes - Other	9,369.20	95,393.58	
Total Payroll Taxes	9,386.37	128,854.16	
401k Co. Match	792.93	38,759.89	
Background checks	16.00	1,129.00	
Corp Payroll	11,504.51	144,008.10	
Paramedic Payroll	110,969.45	1,516,942.52	
Salaries	0.00	470.70	
Payroll Expenses - Other	0.00	179.99	
Total Payroll Expenses	142,640.74		1,930,520.37
Penalties	0.00		8.76
Postage and Delivery	6.08		35.16
Professional Fees			
Accounting	1,200.00	1,200.00	
Medical Billing Service	0.00	5,988.37	
Total Professional Fees	1,200.00		7,188.37
Repairs			
Equipment Repairs	0.00	375.00	
Total Repairs	0.00		375.00
Supplies			
Medical	0.00	1,460.83	
Office	0.00	6,203.00	
Parade	0.00	139.90	
Supplies - Other	57.16	2,725.91	
Total Supplies	57.16		10,529.64
Taxes	0.00		22.54

Key Largo Volunteer Ambulance Corp., Inc.
Statement of Financial Income and Expense
Accrual Basis **December 2025**

	Dec 25	Jan - Dec 25
Training Classes	0.00	130.00
Total Expense	146,184.91	1,974,858.54
Net Ordinary Income	45,889.52	-81,280.51
Net Income	**45,889.52**	**-81,280.51**

Key Largo Volunteer Ambulance Corp., Inc.
Statement of Financial Income and Expense - By Division
Accrual Basis — **January through December 2025**

	Billing	Building	Corp	CPR - Training	TOTAL
Ordinary Income/Expense					
Income					
Direct Public Support	300.00	0.00	400.00	0.00	700.00
Fees	333,100.80	0.00	0.00	0.00	333,100.80
Interest Revenue	527.80	287.71	20.23	2.93	838.67
Medical Transcripts	0.00	0.00	575.00	0.00	575.00
Miscellaneous Income	31,300.84	0.00	0.00	0.00	31,300.84
Reimbursements	1,527,062.72	0.00	0.00	0.00	1,527,062.72
Total Income	1,892,292.16	287.71	995.23	2.93	1,893,578.03
Gross Profit	1,892,292.16	287.71	995.23	2.93	1,893,578.03
Expense					
Information Technology	982.08	0.00	0.00	0.00	982.08
Meals & Entertainment	111.38	0.00	0.00	0.00	111.38
Rent - Equipment	925.18	0.00	0.00	0.00	925.18
Drug testing	45.00	0.00	0.00	0.00	45.00
Bank Service Charges	912.47	0.00	0.00	0.00	912.47
Depreciation Expense	0.00	20,796.00	0.00	0.00	20,796.00
Dues & Memberships	60.90	0.00	0.00	0.00	60.90
Licenses and Permits	2,154.25	0.00	61.25	0.00	2,215.50
Miscellaneous	0.19	0.00	0.00	0.00	0.19
Payroll Expenses	1,776,152.05	0.00	154,368.32	0.00	1,930,520.37
Penalties	8.76	0.00	0.00	0.00	8.76
Postage and Delivery	35.16	0.00	0.00	0.00	35.16
Professional Fees	5,988.37	0.00	1,200.00	0.00	7,188.37
Repairs	375.00	0.00	0.00	0.00	375.00
Supplies	10,166.36	0.00	363.28	0.00	10,529.64
Taxes	22.54	0.00	0.00	0.00	22.54
Training Classes	130.00	0.00	0.00	0.00	130.00
Total Expense	1,798,069.69	20,796.00	155,992.85	0.00	1,974,858.54
Net Ordinary Income	94,222.47	-20,508.29	-154,997.62	2.93	-81,280.51
Net Income	**94,222.47**	**-20,508.29**	**-154,997.62**	**2.93**	**-81,280.51**

Key Largo Volunteer Ambulance Corp., Inc.
Statement of Financial Income and Expense - By Division
Accrual Basis — **December 2025**

	Billing	Building	Corp	CPR - Training	TOTAL
Ordinary Income/Expense					
Income					
Direct Public Support	0.00	0.00	200.00	0.00	200.00
Fees	43,833.60	0.00	0.00	0.00	43,833.60
Interest Revenue	66.53	17.16	1.58	0.25	85.52
Medical Transcripts	0.00	0.00	75.00	0.00	75.00
Reimbursements	147,880.31	0.00	0.00	0.00	147,880.31
Total Income	191,780.44	17.16	276.58	0.25	192,074.43
Gross Profit	191,780.44	17.16	276.58	0.25	192,074.43
Expense					
Information Technology	400.87	0.00	0.00	0.00	400.87
Bank Service Charges	116.61	0.00	0.00	0.00	116.61
Depreciation Expense	0.00	1,733.00	0.00	0.00	1,733.00
Dues & Memberships	30.45	0.00	0.00	0.00	30.45
Payroll Expenses	130,212.84	0.00	12,427.90	0.00	142,640.74
Postage and Delivery	6.08	0.00	0.00	0.00	6.08
Professional Fees	0.00	0.00	1,200.00	0.00	1,200.00
Supplies	57.16	0.00	0.00	0.00	57.16
Total Expense	130,824.01	1,733.00	13,627.90	0.00	146,184.91
Net Ordinary Income	60,956.43	-1,715.84	-13,351.32	0.25	45,889.52
Net Income	**60,956.43**	**-1,715.84**	**-13,351.32**	**0.25**	**45,889.52**

KEY LARGO VOLUNTEER AMBULANCE CORPS
BILLING ACCOUNT
98600 OVERSEAS HWY
KEY LARGO FL 33037

12/31/25
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*** CHECKING *** 1358 SFL COMMUNITY C
ACCOUNT NUMBER 0502571209

PREVIOUS STATEMENT BALANCE AS OF 11/30/25			144,683.51
PLUS	40	DEPOSITS AND OTHER CREDITS	185,027.03
LESS	24	CHECKS AND OTHER DEBITS	144,352.92
CURRENT STATEMENT BALANCE AS OF 12/31/25			185,357.62

NUMBER OF DAYS IN THIS STATEMENT PERIOD 31

CHECKING ACCOUNT TRANSACTIONS

DATE	DESCRIPTION	DEBITS	CREDITS
12/02	AC-UNITEDHEALTHCARE-HCCLAIMPMT NAME-KEY LARGO VOLUNTEER AM ID-591682537		83.67
12/02	AC-HUMANA INS CO-HCCLAIMPMT NAME-KEY LARGO VOLUNTEER AM ID-90126056		472.94
12/02	AC-AETNA AS01-HCCLAIMPMT NAME-Key Largo Volunteer Am ID-1639178791		639.44
12/02	AC-UnitedHealthcare-HCCLAIMPMT NAME-KEY LARGO VOLUNTEER AM ID-591682537		1,018.52
12/02	DEPOSIT		751.74
12/02	AC-AETNA AFA-AFA NAME-KEY LARGO VOLUNTEER AM ID-30225	9,546.74	
12/02	CKCD DEBIT 5368 12/01 00:00 MCG ELECTRONICS INC MIAMI FL	30.45	
12/03	AC-Key Largo Volunt-Settlement NAME-PPS Ambulance Billing ID-000025658025878		1,294.06
12/03	AC-HUMANA, INC.-INS PYMT NAME-604424KEY LARGO ID-672604287001672	953.98	
12/03	CKCD DEBIT 5368 12/02 00:00 USPS PO 114585003 KEY LARGO FL	6.08	
12/04	AC-Preferred Care P-HCCLAIMPMT NAME-KEY LARGO VOLUNTEER AM ID-591682537		475.94
12/04	CKCD DEBIT 5368 12/03 00:00 NIC FO6877 MSBO TALLAHASSEE FL	16.00	
12/05	AC-CIGNA EDGE TRANS-HCCLAIMPMT NAME-KEY LARGO VOLUNTEER AM ID-602901208866		414.50
12/05	AC-FCSO, INC.-HCCLAIMPMT NAME-KEY LARGO VOLUNTEER AM		5,570.21

KEY LARGO VOLUNTEER AMBULANCE CORPS
BILLING ACCOUNT
98600 OVERSEAS HWY
KEY LARGO FL 33037

12/31/25
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CHECKING ACCOUNT TRANSACTIONS

DATE	DESCRIPTION	DEBITS	CREDITS
	ID-1639178791		
12/05	AC-Key Largo Volunt-Return	801.00	
	NAME-PPS Ambulance Billing		
	ID-000025683671450		
12/05	AC-IRS-USATAXPYMT	16,626.06	
	NAME-KEY LARGO VOLUNTEER AM		
	ID-XXXXXXXXXXX7077		
12/05	AC-KEY LARGO VOLUNT-MEDIC PR	44,572.01	
	NAME-KEY LARGO VOLUNT		
12/08	AC-UnitedHealthcare-HCCLAIMPMT		259.83
	NAME-KEY LARGO VOLUNTEER AM		
	ID-591682537		
12/08	DEPOSIT		74,534.99
12/08	AC-IRS-USATAXPYMT	71.42	
	NAME-KEY LARGO VOLUNTEER AM		
	ID-XXXXXXXXXXX3097		
12/08	AC-KEY LARGO VOLUNT-MEDIC PR	431.01	
	NAME-KEY LARGO VOLUNT		
12/08	AC- AMERICAN FUNDS-INVESTMENT	779.74	
	NAME-KEY LARGO VOLUNTEER AM		
	ID-IRK106984251202		
12/09	AC-Preferred Care P-HCCLAIMPMT		121.41
	NAME-KEY LARGO VOLUNTEER AM		
	ID-591682537		
12/09	AC-AARP Supplementa-HCCLAIMPMT		131.50
	NAME-KEY LARGO VOLUNTEER AM		
	ID-591682537		
12/09	AC-WPS-TMEP CONTRAC-HCCLAIMPMT		295.70
	NAME-KEY LARGO VOLUNTEER AM		
	ID-2519444438		
12/09	AC-FCSO, INC.-HCCLAIMPMT		1,000.06
	NAME-KEY LARGO VOLUNTEER AM		
	ID-1639178791		
12/09	AC-INTUIT 53227523-TAX	17.17	
	NAME-KEY LARGO VOLUNTEER AM		
	ID-19175469		
12/09	AC-IRS-USATAXPYMT	2,048.51	
	NAME-KEY LARGO VOLUNTEER AM		
	ID-XXXXXXXXXXX0563		
12/09	AC-KEY LARGO VOLUNT-EMS VOL PR	10,244.81	
	NAME-KEY LARGO VOLUNT		
12/10	AC- AMERICAN FUNDS-INVESTMENT	117.41	
	NAME-KEY LARGO VOLUNTEER AM		
	ID-IRK106984251205		
12/11	AC-UnitedHealthcare-HCCLAIMPMT		585.91

KEY LARGO VOLUNTEER AMBULANCE CORPS
BILLING ACCOUNT
98600 OVERSEAS HWY
KEY LARGO FL 33037

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CHECKING ACCOUNT TRANSACTIONS

DATE	DESCRIPTION	DEBITS	CREDITS
	NAME-KEY LARGO VOLUNTEER AM ID-591682537		
12/11	ANALYSIS ACTIVITY	116.61	
12/12	AC-UnitedHealthcare-HCCLAIMPMT		532.83
	NAME-KEY LARGO VOLUNTEER AM ID-591682537		
12/12	AC-CIGNA-HCCLAIMPMT		731.11
	NAME-/KEY LARGO VOLUNTEER A ID-591682537		
12/15	POS DEBIT 5368 12/15 11:25	275.88	
	DNH GODADDY COM TEMPE AZ		
12/16	DEPOSIT		61,217.42
12/16	ADJ-CK DEP PST AS 71773.08 SB	300.00	
	71473.08 ON 11242025		
12/17	AC-Sunshine State H-HCCLAIMPMT		138.43
	NAME-KEY LARGO VOLUNTEER AM		
12/17	AC-Key Largo Volunt-Settlement		2,961.43
	NAME-PPS Ambulance Billing ID-000025781005314		
12/18	AC-Preferred Care N-HCCLAIMPMT		520.41
	NAME-KEY LARGO VOLUNTEER AM ID-591682537		
12/18	AC-UnitedHealthcare-HCCLAIMPMT		2,452.73
	NAME-KEY LARGO VOLUNTEER AM ID-591682537		
12/19	AC-UnitedHealthcare-HCCLAIMPMT		135.93
	NAME-KEY LARGO VOLUNTEER AM ID-591682537		
12/19	AC-36 TREAS 310- MISC PAY		1,686.00
	NAME-KEY LARGO VOLUNT ID-XXXXXXXXXXX0012		
12/19	AC-IRS-USATAXPYMT	14,400.39	
	NAME-KEY LARGO VOLUNTEER AM ID-XXXXXXXXXXX9707		
12/19	AC-KEY LARGO VOLUNT-MEDIC PR	41,961.65	
	NAME-KEY LARGO VOLUNT		
12/22	AC-36 TREAS 310- MISC PAY		857.00
	NAME-KEY LARGO VOLUNT ID-XXXXXXXXXXX0012		
12/22	AC- AMERICAN FUNDS-INVESTMENT	853.84	
	NAME-KEY LARGO VOLUNTEER AM ID-IRK106984251217		
12/22	CKCD DEBIT 5368 12/19 00:00	57.16	
	SQ SHELL WORLD OF KEY LARGO FL		
12/23	AC-AARP Supplementa-HCCLAIMPMT		271.86

KEY LARGO VOLUNTEER AMBULANCE CORPS
BILLING ACCOUNT
98600 OVERSEAS HWY
KEY LARGO FL 33037

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CHECKING ACCOUNT TRANSACTIONS

DATE	DESCRIPTION	DEBITS	CREDITS
	NAME-KEY LARGO VOLUNTEER AM		
	ID-591682537		
12/23	AC-36 TREAS 310- MISC PAY		885.00
	NAME-KEY LARGO VOLUNT		
	ID-XXXXXXXXXXX0012		
12/23	AC-HMP-HCCLAIMPMT		894.35
	NAME-KEY LARGO VOLUNTEER AM		
	ID-91934035		
12/23	DEPOSIT		12,427.90
12/24	AC-AETNA AS01-HCCLAIMPMT		551.61
	NAME-Key Largo Volunteer Am		
	ID-1639178791		
12/24	AC-Sunshine State H-HCCLAIMPMT		853.48
	NAME-KEY LARGO VOLUNTEER AM		
12/24	AC-AETNA AS01-HCCLAIMPMT		1,043.96
	NAME-Key Largo Volunteer Am		
	ID-1639178791		
12/24	CKCD DEBIT 5368 12/23 00:00	124.99	
	DNH GODADDY 397682195 TEMPE AZ		
12/29	AC-36 TREAS 310- MISC PAY		476.72
	NAME-KEY LARGO VOLUNT		
	ID-XXXXXXXXXXX0012		
12/29	AC-UnitedHealthcare-HCCLAIMPMT		1,030.48
	NAME-KEY LARGO VOLUNTEER AM		
	ID-591682537		
12/30	AC-UMR COMPASS ROSE-HCCLAIMPMT		227.96
	NAME-KEY LARGO VOLUNTEER AM		
	ID-591682537		
12/30	AC-UnitedHealthcare-HCCLAIMPMT		564.51
	NAME-KEY LARGO VOLUNTEER AM		
	ID-591682537		
12/30	AC-AETNA AS01-HCCLAIMPMT		639.44
	NAME-KEY LARGO VOLUNTEER AM		
	ID-1639178791		
12/31	AC-FCSO, INC.-HCCLAIMPMT		6,209.52
	NAME-KEY LARGO VOLUNTEER AM		
	ID-1639178791		
12/31	INTEREST PAYMENT		66.53
12/31	AC-INTUIT 57681536-TAX	.01	
	NAME-KEY LARGO VOLUNTEER AM		
	ID-19175469		

BALANCE BY DATE

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE	DATE	BALANCE

Centennial Bank

KEY LARGO VOLUNTEER AMBULANCE CORPS
BILLING ACCOUNT
98600 OVERSEAS HWY
KEY LARGO FL 33037

12/31/25
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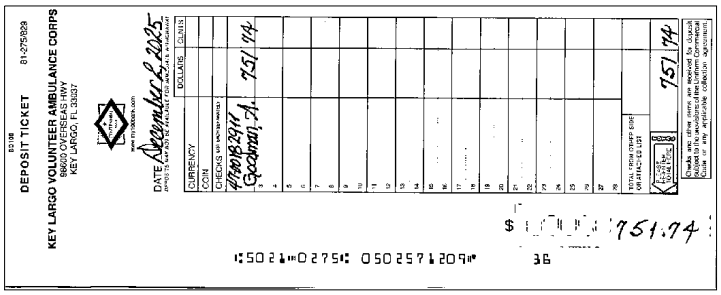
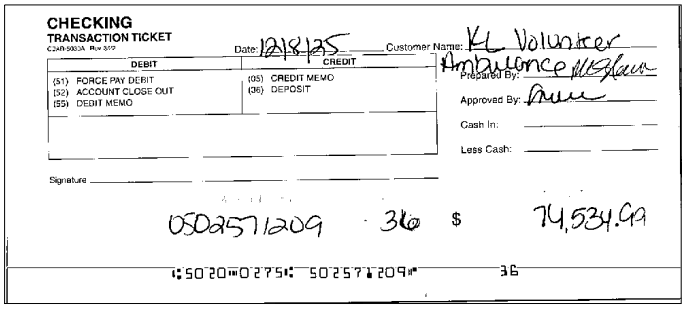
BALANCE BY DATE

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
11/30	144,683.51	12/02	138,072.63	12/03	138,406.63	12/04	138,866.57
12/05	82,852.21	12/08	156,364.86	12/09	145,603.04	12/10	145,485.63
12/11	145,954.93	12/12	147,218.87	12/15	146,942.99	12/16	207,860.41
12/17	210,960.27	12/18	213,933.41	12/19	159,393.30	12/22	159,339.30
12/23	173,818.41	12/24	176,142.47	12/29	177,649.67	12/30	179,081.58
12/31	185,357.62						

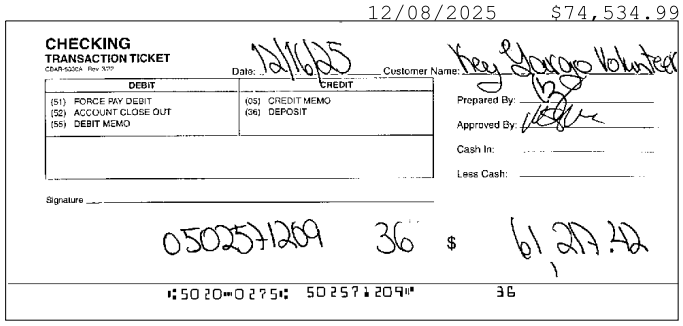
PAYER FEDERAL ID NUMBER..... 71-0009885
INTEREST PAID YEAR TO DATE..... 527.80



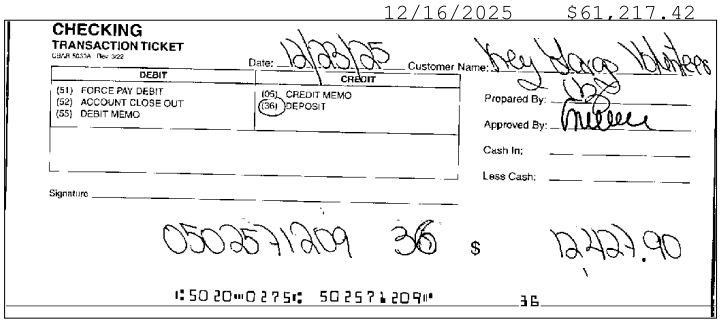
12/02/2025 $751.74



12/08/2025 $74,534.99



12/16/2025 $61,217.42



12/23/2025 $12,427.90

ABOUT YOUR ELECTRONIC TRANSFERS:

WRITE US AT P.O. Box 966, Conway AR, 72033 or call 888-372-9788 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

(1) Tell us your name and account number (if any).
(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
(3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company you can call us at 888-372-9788 to find out whether that deposit has been made.

MONTH _____ **20** _____

BALANCE AS OF THIS STATEMENT **$** _____

PLUS DEPOSITS NOT CREDITED ON THIS STATEMENT **(+) $** _____

_____

_____

_____

TOTAL **(=) $** _____

LESS TOTAL OF OUTSTANDING CHECKS **(-) $** _____

BALANCE **(=) $** _____

THIS SHOULD AGREE WITH YOUR CHECKBOOK BALANCE AFTER ENTERING IN YOUR CHECKBOOK ALL CHARGES, DEDUCTIONS AND INTEREST CREDITED SHOWN ON THIS STATEMENT.

STATEMENT RECONCILIATION

USE THIS FORM
TO BALANCE YOUR CHECKBOOK
WITH YOUR STATEMENT

OUTSTANDING CHECKS

NO.	$	

OUTSTANDING CHECKS

NO.	$	
TOTAL	**$**	

IF YOUR ACCOUNT DOES NOT BALANCE, PLEASE CHECK THE FOLLOWING CAREFULLY:

- ❑ HAVE YOU ENTERED THE AMOUNT OF EACH CHECK IN YOUR CHECKBOOK CORRECTLY?
- ❑ ARE ALL DEPOSIT AMOUNTS, INCLUDING INTEREST, ENTERED IN YOUR CHECKBOOK THE SAME AS SHOWN ON THIS STATEMENT?
- ❑ HAVE ALL CHARGES BEEN DEDUCTED FROM YOUR CHECKBOOK?
- ❑ HAVE YOU DOUBLE-CHECKED THE ADDITIONS AND SUBTRACTIONS IN YOUR CHECKBOOK?
- ❑ HAVE YOU BROUGHT THE CORRECT BALANCE FORWARD FROM ONE CHECKBOOK PAGE TO ANOTHER?
- ❑ HAVE ALL CHECKS WRITTEN AND OTHER WITHDRAWALS BEEN DEDUCTED FROM YOUR CHECKBOOK?

PLEASE ADVISE OF ANY CHANGES OF ADDRESS OR STATEMENT IRREGULARITY WITHIN 10 DAYS.

Key Largo Volunteer Ambulance Corp., Inc.
General Ledger
As of December 31, 2025

Type	Date	Num	Adj	Name	Memo	Split	Debit	Credit	Balance
Centennial Bank									189,918.71
CORP 2 - 2268									4,240.82
Check	12/01/2025	1079		JOAN VASKO	2024 TAX...	Accounting		1,200.00	3,040.82
Deposit	12/02/2025				Deposit	Medical Tra...	25.00		3,065.82
Deposit	12/17/2025				Deposit	-SPLIT-	250.00		3,315.82
Deposit	12/31/2025				Interest	Checking I...	1.58		3,317.40
Total CORP 2 - 2268							276.58	1,200.00	3,317.40
CPR Account									584.58
Deposit	12/31/2025				Interest	Checking I...	0.25		584.83
Total CPR Account							0.25	0.00	584.83
Building Account									40,409.80
Deposit	12/31/2025				Interest	Building Ac...	17.16		40,426.96
Total Building Account							17.16	0.00	40,426.96
Billing - Payroll -1209									144,683.51
Check	12/02/2025			USPS		Postage an...		6.08	144,677.43
Deposit	12/02/2025				COMPLET...	Primary Ins...	1,018.52		145,695.95
Deposit	12/02/2025				COMPLET...	Primary Ins...	472.94		146,168.89
Deposit	12/02/2025				COMPLET...	Primary Ins...	639.44		146,808.33
Check	12/02/2025			Aetna Insurance	NOT AUT...	Health Insu...		9,546.74	137,261.59
Deposit	12/02/2025				COMPLET...	Primary Ins...	83.67		137,345.26
Deposit	12/02/2025				COMPLET...	Primary Ins...	751.74		138,097.00
Check	12/02/2025			MCG Electronics	MONTHL...	Dues & Me...		30.45	138,066.55
Check	12/03/2025			AC-HUMANA, I...		Health Insu...		953.98	137,112.57
Deposit	12/03/2025				COMPLET...	-SPLIT-	1,294.06		138,406.63
Deposit	12/04/2025				COMPLET...	Primary Ins...	475.94		138,882.57
Check	12/04/2025			NIC FO6877 M...		Backgroun...		16.00	138,866.57
Check	12/05/2025	ONL...		American Funds		Payroll Liab...		779.74	138,086.83
Check	12/05/2025	EFT...		Form 941	941 4TH ...	Form 941		16,626.06	121,460.77
Check	12/05/2025	1		Brandon M. Ad...	Pay Perio...	-SPLIT-		2,971.91	118,488.86
Check	12/05/2025	2		Alvarez, Daniel	Pay Perio...	-SPLIT-		2,470.29	116,018.57

Key Largo Volunteer Ambulance Corp., Inc.
General Ledger
As of December 31, 2025

Type	Date	Num	Adj	Name	Memo	Split	Debit	Credit	Balance
Check	12/05/2025	3		David Arteaga	Pay Perio...	-SPLIT-		3,112.03	112,906.54
Check	12/05/2025	4		Bock, Donald	Pay Perio...	-SPLIT-		1,052.38	111,854.16
Check	12/05/2025	5		Brandon Donikian	Pay Perio...	-SPLIT-		2,846.08	109,008.08
Check	12/05/2025	6		Fernando Flores	Pay Perio...	-SPLIT-		3,626.02	105,382.06
Check	12/05/2025	7		Arthur Garcia A...	Pay Perio...	-SPLIT-		2,369.11	103,012.95
Check	12/05/2025	8		Gonzalez, Arley	Pay Perio...	-SPLIT-		2,714.72	100,298.23
Check	12/05/2025	9		Gonzalez, Edua...	Pay Perio...	-SPLIT-		493.42	99,804.81
Check	12/05/2025	10		Suzanne Manif...	Pay Perio...	-SPLIT-		863.51	98,941.30
Check	12/05/2025	11		Mussman, Tho...	Pay Perio...	-SPLIT-		3,290.57	95,650.73
Check	12/05/2025	12		Oporta, Ozzie	Pay Perio...	-SPLIT-		609.42	95,041.31
Check	12/05/2025	13		Orbeta, Jorge	Pay Perio...	-SPLIT-		2,322.40	92,718.91
Check	12/05/2025	14		Roxana Perez	Pay Perio...	-SPLIT-		4,331.81	88,387.10
Check	12/05/2025	15		Oscar Pinzon	Pay Perio...	-SPLIT-		1,754.02	86,633.08
Check	12/05/2025	16		Michael Sao-Pa...	Pay Perio...	-SPLIT-		3,446.97	83,186.11
Check	12/05/2025	17		Adam Schussh...	Pay Perio...	-SPLIT-		5,250.46	77,935.65
Check	12/05/2025	18		Tuero, Luis	Pay Perio...	-SPLIT-		1,046.89	76,888.76
Check	12/05/2025	1		Suzanne Manif...	Pay Perio...	-SPLIT-		431.01	76,457.75
Deposit	12/05/2025				COMPLET...	Primary Ins...	414.50		76,872.25
Deposit	12/05/2025				COMPLET...	Medicare	5,570.21		82,442.46
Check	12/05/2025			AC-Key Largo ...	AC-Key La...	Primary Ins...		801.00	81,641.46
Check	12/08/2025	EFT...		Form 941	941 4TH ...	Form 941		71.42	81,570.04
Deposit	12/08/2025				COMPLET...	Primary Ins...	259.83		81,829.87
Deposit	12/08/2025				REIMB	KL Fire Re...	74,534.99		156,364.86
Check	12/09/2025	ONL...		American Funds		Payroll Liab...		117.41	156,247.45
Check	12/09/2025	EFT...		Form 941	941 4TH ...	Form 941		2,048.51	154,198.94
Check	12/09/2025	1		Bello, Leonardo	Pay Perio...	-SPLIT-		543.57	153,655.37
Check	12/09/2025	2		Jorge M. Brace...	Pay Perio...	-SPLIT-		866.45	152,788.92
Check	12/09/2025	3		Wendy Carlisle	Pay Perio...	-SPLIT-		144.91	152,644.01
Check	12/09/2025	4		Kay Cullen	Pay Perio...	-SPLIT-		144.91	152,499.10
Check	12/09/2025	5		Brayan Dulzaides	Pay Perio...	-SPLIT-		583.79	151,915.31
Check	12/09/2025	6		Mailyn . Gimen...	Pay Perio...	-SPLIT-		1,714.43	150,200.88
Check	12/09/2025	7		Gomez, Daniel	Pay Perio...	-SPLIT-		1,149.11	149,051.77
Check	12/09/2025	8		Mitchell Lourido	Pay Perio...	-SPLIT-		583.78	148,467.99
Check	12/09/2025	9		Bonnie Marra	Pay Perio...	-SPLIT-		150.23	148,317.76
Check	12/09/2025	10		Leana R. Martin...	Pay Perio...	-SPLIT-		235.75	148,082.01

Key Largo Volunteer Ambulance Corp., Inc.
General Ledger
As of December 31, 2025

Type	Date	Num	Adj	Name	Memo	Split	Debit	Credit	Balance
Check	12/09/2025	11		Javier R. Miranda	Pay Perio...	-SPLIT-		1,509.76	146,572.25
Check	12/09/2025	12		Robinson, Scott	Pay Perio...	-SPLIT-		627.88	145,944.37
Check	12/09/2025	13		Scott H. Smith Jr	Pay Perio...	-SPLIT-		462.66	145,481.71
Check	12/09/2025	14		Roberto Ycaza	Pay Perio...	-SPLIT-		279.23	145,202.48
Check	12/09/2025	15		Zuniga, Jose	Pay Perio...	-SPLIT-		503.03	144,699.45
Check	12/09/2025	16		Valeria A. Zuniga	Pay Perio...	-SPLIT-		745.32	143,954.13
Check	12/09/2025	DEBIT		AC-INTUIT Qui...	Tax Paym...	SUTA For...		17.17	143,936.96
Deposit	12/09/2025				COMPLET...	Primary Ins...	121.41		144,058.37
Deposit	12/09/2025				COMPLET...	Primary Ins...	131.50		144,189.87
Deposit	12/09/2025				COMPLET...	Medicaid	295.70		144,485.57
Deposit	12/09/2025				COMPLET...	Medicare	1,000.06		145,485.63
Deposit	12/11/2025				COMPLET...	Primary Ins...	585.91		146,071.54
Check	12/11/2025			ANALYSIS AC...		Bank Servi...		116.61	145,954.93
Deposit	12/12/2025				COMPLET...	Primary Ins...	532.83		146,487.76
Deposit	12/12/2025				COMPLET...	Primary Ins...	731.11		147,218.87
Check	12/15/2025			DNH GODADD...		Information...		275.88	146,942.99
Deposit	12/16/2025				REIMB	KL Fire Re...	61,217.42		208,160.41
Check	12/16/2025			ADJ-CK DEP P...	PST AS 7...	KL Fire Re...		300.00	207,860.41
Deposit	12/17/2025				COMPLET...	Medicaid	138.43		207,998.84
Deposit	12/17/2025				COMPLET...	-SPLIT-	2,961.43		210,960.27
Deposit	12/18/2025				COMPLET...	Primary Ins...	520.41		211,480.68
Deposit	12/18/2025				COMPLET...	Primary Ins...	2,452.73		213,933.41
Check	12/19/2025	ONL...		American Funds		Payroll Liab...		853.84	213,079.57
Check	12/19/2025	EFT...		Form 941	941 4TH ...	Form 941		14,400.39	198,679.18
Check	12/19/2025	1		Brandon M. Ad...	Pay Perio...	-SPLIT-		2,791.06	195,888.12
Check	12/19/2025	2		Alvarez, Daniel	Pay Perio...	-SPLIT-		1,963.82	193,924.30
Check	12/19/2025	3		David Arteaga	Pay Perio...	-SPLIT-		2,936.14	190,988.16
Check	12/19/2025	4		Bock, Donald	Pay Perio...	-SPLIT-		1,052.40	189,935.76
Check	12/19/2025	5		Brandon Donikian	Pay Perio...	-SPLIT-		2,673.87	187,261.89
Check	12/19/2025	6		Fernando Flores	Pay Perio...	-SPLIT-		2,391.77	184,870.12
Check	12/19/2025	7		Arthur Garcia A...	Pay Perio...	-SPLIT-		1,708.00	183,162.12
Check	12/19/2025	8		Gonzalez, Arley	Pay Perio...	-SPLIT-		3,822.42	179,339.70
Check	12/19/2025	9		Gonzalez, Edua...	Pay Perio...	-SPLIT-		932.19	178,407.51
Check	12/19/2025	10		Suzanne Manif...	Pay Perio...	-SPLIT-		1,989.26	176,418.25
Check	12/19/2025	11		Mussman, Tho...	Pay Perio...	-SPLIT-		2,314.09	174,104.16

Key Largo Volunteer Ambulance Corp., Inc.
General Ledger
As of December 31, 2025

Type	Date	Num	Adj	Name	Memo	Split	Debit	Credit	Balance
Check	12/19/2025	12		Oporta, Ozzie	Pay Perio...	-SPLIT-		1,582.86	172,521.30
Check	12/19/2025	13		Orbeta, Jorge	Pay Perio...	-SPLIT-		3,048.92	169,472.38
Check	12/19/2025	14		Roxana Perez	Pay Perio...	-SPLIT-		2,528.20	166,944.18
Check	12/19/2025	15		Oscar Pinzon	Pay Perio...	-SPLIT-		2,434.74	164,509.44
Check	12/19/2025	16		Michael Sao-Pa...	Pay Perio...	-SPLIT-		3,330.86	161,178.58
Check	12/19/2025	17		Adam Schussh...	Pay Perio...	-SPLIT-		3,414.16	157,764.42
Check	12/19/2025	18		Tuero, Luis	Pay Perio...	-SPLIT-		1,046.89	156,717.53
Deposit	12/19/2025				COMPLET...	Primary Ins...	135.93		156,853.46
Deposit	12/19/2025				COMPLET...	Primary Ins...	1,686.00		158,539.46
Deposit	12/22/2025				COMPLET...	Primary Ins...	857.00		159,396.46
Check	12/22/2025			SHELL WORLD		Supplies		57.16	159,339.30
Deposit	12/23/2025				COMPLET...	Primary Ins...	271.86		159,611.16
Deposit	12/23/2025				COMPLET...	Primary Ins...	885.00		160,496.16
Deposit	12/23/2025				COMPLET...	Primary Ins...	894.35		161,390.51
Deposit	12/23/2025				REIMB	KL Fire Re...	12,427.90		173,818.41
Deposit	12/24/2025				COMPLET...	Primary Ins...	551.61		174,370.02
Deposit	12/24/2025				COMPLET...	Medicaid	853.48		175,223.50
Deposit	12/24/2025				COMPLET...	Primary Ins...	1,043.96		176,267.46
Check	12/24/2025			Godaddy.com		Information...		124.99	176,142.47
Deposit	12/29/2025				Deposit	Other Pay...	476.72		176,619.19
Deposit	12/29/2025				COMPLET...	Primary Ins...	1,030.48		177,649.67
Deposit	12/30/2025				COMPLET...	Primary Ins...	639.44		178,289.11
Deposit	12/30/2025				COMPLET...	Primary Ins...	227.96		178,517.07
Deposit	12/30/2025				COMPLET...	Primary Ins...	564.51		179,081.58
Check	12/31/2025	DEBIT		AC-INTUIT Qui...	Tax Paym...	SUTA For...		0.01	179,081.57
Deposit	12/31/2025				COMPLET...	Medicare	6,209.52		185,291.09
Deposit	12/31/2025				Interest	Checking I...	66.53		185,357.62
Total Billing - Payroll -1209							185,027.03	144,352.92	185,357.62
Total Centennial Bank							185,321.02	145,552.92	229,686.81
TOTAL							**185,321.02**	**145,552.92**	**229,686.81**

10d.

EMS YTD
Source : EMS.

Filters:
Days in Dispatched: 1/1/25 to 12/31/25
Is Active: Include all
Is Locked: Include all
Disposition: Include all
Destination Location Name: Include all

EMS YTD

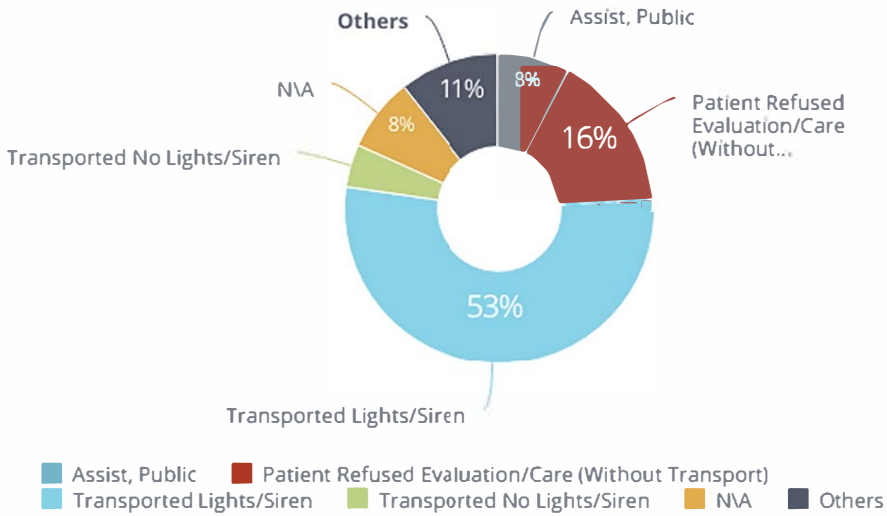
Displays year-to-date data for EMS operations and performance metrics.

Count of Incidents This Year

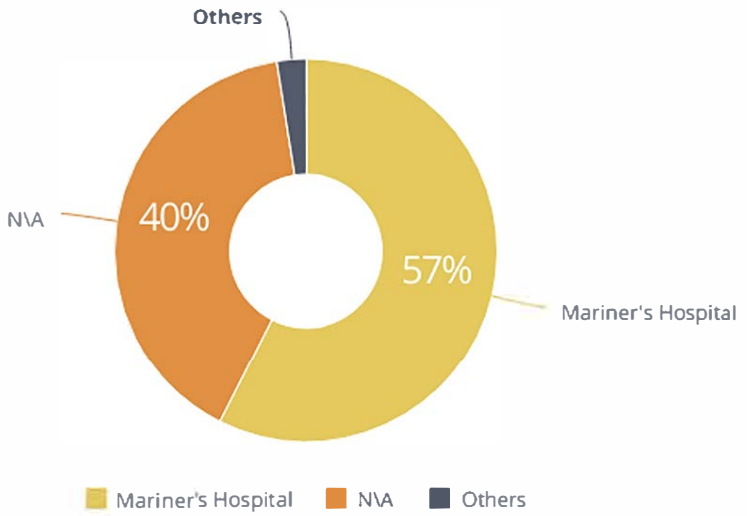
Count of Incidents

1,813

Calls by Disposition



Calls by Destination



EMS YTD
Source : EMS.

Filters:
Days in Dispatched: 12/1/25 to 12/31/25
Is Active: Include all
Is Locked: Include all
Disposition: Include all
Destination Location Name: Include all

EMS YTD

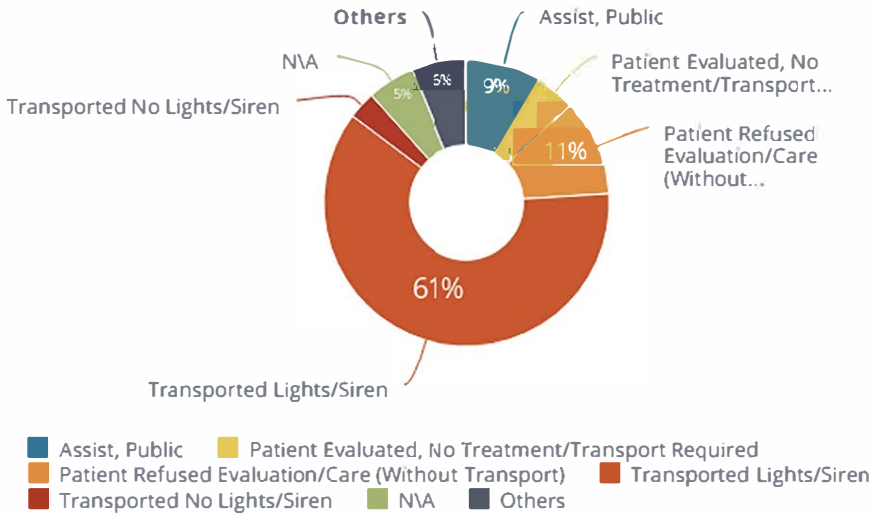
Displays year-to-date data for EMS operations and performance metrics.

Count of Incidents This Year

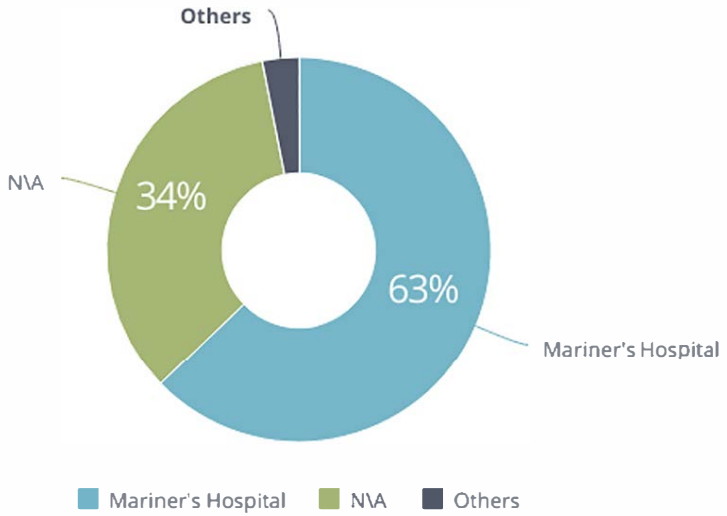
Count of Incidents

129

Calls by Disposition



Calls by Destination



11a.

Fire Incident Types District
Source : Fire Incidents.

Filters:
Is Locked: true
Alarm Date Range: 12/1/25 to 12/31/25
Is Active: true

Fire Incident Types

Count of Total Incidents

Count of Incidents
60

Fire Calls

Count of Fire Calls: **4** | Percent of Fire Calls: 6.7%

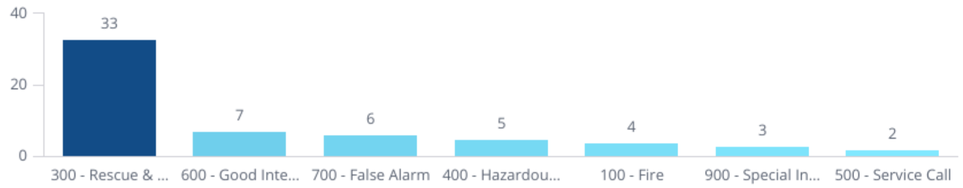
EMS Calls

Count of EMS Calls: **33** | Percent of EMS Calls: 55.0%

Other Calls

Count of Other Calls: **23** | Percent of Other Calls: 38.3%

Count of Incidents by Incident Type Group and Year



Percentage of Incident Type Group

Count of Incidents by Type

Incident Type Group	Incident Type	Incident Type Code	Count of Incidents	
			12/2025	Grand Total
100 - Fire	Fire, other	100	1	1
	Forest, woods or wildland fire	141	1	1
	Outside rubbish, trash or waste fire	151	1	1
	Trash or rubbish fire, contained	118	1	1
100 - Fire Total			4	4
300 - Rescue & EMS	Emergency medical service incident, other	320	1	1
	EMS call, excluding vehicle accident with injury	321	11	11
	Medical assist, assist EMS crew	311	13	13
	Motor vehicle accident with injuries	322	5	5
	Motor vehicle accident with no injuries.	324	2	2
	Motor vehicle/pedestrian accident (MV Ped)	323	1	1
300 - Rescue & EMS Total			33	33
400 - Hazardous Condition	Attempted burning, illegal action, other	480	1	1
	Hazardous condition, other	400	2	2
	Power line down	444	2	2
400 - Hazardous Condition Total			5	5
500 - Service Call	Smoke or odor removal	531	2	2
600 - Good Intent Call	Dispatched & canceled en route	611	6	6
	Smoke from barbecue, tar kettle	653	1	1
600 - Good Intent Call Total			7	7
700 - False Alarm	Smoke detector activation due to malfunction	733	2	2
	Smoke detector activation, no fire - unintentional	743	4	4
700 - False Alarm Total			6	6
900 - Special Incident	Landing Zone	9001	3	3
Grand Total			60	60

Fire Index - Incident Types
Source : Fire Incidents.

Filters:
Alarm Date Range: 12/1/25 to 12/31/25
Is Locked: true
Is Active: true

Fire Index - Incident Type Breakdown

Count of Total Incidents & Exposures

Count of Incidents
60
Count of Exposures 60

EMS/Fire Incident Breakdown

Count of Incidents by Incident Type

Aid Given/Received

Aid Given
8
Aid Received 52

Incident Details

Agency FDID	Incident Number	Time in Alarm DateTime	First Arriving Travel Time	Time in Unit Enroute DateTime	Time in Unit Arrival Time	Time in Unit Cleared Scene DateTime	Time in Water On Fire DateTime	Unit Total Time Dispatch to Clear	Time in Unit At Patient DateTime	Time in Last Unit Cleared DateTime
38032	MCSO25CAD189613	12/03/2025 11:44:10	00h:03m:25s	12/03/2025 11:44:50	12/03/2025 11:48:15	12/03/2025 11:54:10	N\A	600	N\A	12/03/2025 11:54:10
38032	MCSO25CAD199077	12/21/2025 15:57:39	00h:04m:50s	12/21/2025 16:08:55	12/21/2025 16:10:00	12/21/2025 16:30:00	N\A	1,941	N\A	12/21/2025 18:00:00
38032	MCSO25CAD203979	12/31/2025 18:17:39	00h:07m:37s	12/31/2025 18:19:01	12/31/2025 18:32:16	12/31/2025 18:55:22	N\A	2,220	N\A	12/31/2025 19:12:00
38032	MCSO25CAD203979	12/31/2025 18:17:39	00h:07m:37s	12/31/2025 18:19:01	N\A	12/31/2025 19:02:12	N\A	2,630	N\A	12/31/2025 19:12:00
38032	MCSO25CAD203979	12/31/2025 18:17:39	00h:07m:37s	12/31/2025 18:18:52	12/31/2025 18:26:29	12/31/2025 19:12:00	N\A	3,261	N\A	12/31/2025 19:12:00
38032	MCSO25CAD203979	12/31/2025 18:17:39	00h:07m:37s	12/31/2025 18:19:26	12/31/2025 18:32:23	12/31/2025 19:12:00	N\A	3,218	N\A	12/31/2025 19:12:00
38032	MCSO25CAD199077	12/21/2025 15:57:39	00h:04m:50s	12/21/2025 15:59:22	12/21/2025 16:12:25	12/21/2025 16:22:59	N\A	1,520	N\A	12/21/2025 18:00:00
38032	MCSO25CAD196537	12/16/2025 23:04:49	00h:08m:55s	12/16/2025 23:05:23	12/16/2025 23:14:18	12/16/2025 23:18:00	N\A	791	N\A	12/16/2025 23:18:00
38032	MCSO25CAD199077	12/21/2025 15:57:39	00h:04m:50s	12/21/2025 16:00:30	12/21/2025 16:04:12	12/21/2025 18:00:00	N\A	7,341	N\A	12/21/2025 18:00:00
38032	251219-101808-KLFD	12/19/2025 09:20:00	00h:03m:00s	12/19/2025 09:20:00	12/19/2025 09:23:00	12/19/2025 09:56:00	N\A	2,160	N\A	12/19/2025 09:56:00
38032	MCSO25CAD203977	12/31/2025 18:01:19	00h:05m:23s	12/31/2025 18:02:30	12/31/2025 18:07:53	12/31/2025 18:11:00	N\A	581	N\A	12/31/2025 18:11:00
38032	MCSO25CAD194935	12/13/2025 19:01:10	00h:05m:23s	12/13/2025 19:02:22	12/13/2025 19:07:45	12/13/2025 19:35:07	N\A	2,004	12/13/2025 19:10:11	12/13/2025 19:35:07
38032	MCSO25CAD191404	12/06/2025 17:00:19	00h:06m:18s	12/06/2025 17:02:16	12/06/2025 17:08:34	12/06/2025 17:49:10	N\A	2,931	N\A	12/06/2025 17:49:10
38032	MCSO25CAD202603	12/28/2025 21:37:39	00h:00m:00s	12/28/2025 21:42:00	12/28/2025 21:42:00	12/28/2025 21:59:52	N\A	1,333	N\A	12/28/2025 21:59:52
38032	MCSO25CAD195679	12/15/2025 10:29:10		N\A	N\A	12/15/2025 10:29:50	N\A	40	N\A	12/15/2025 10:29:50
38032	MCSO25CAD203962	12/31/2025 17:23:00	00h:02m:00s	12/31/2025 17:24:00	12/31/2025 17:26:00	12/31/2025 17:30:00	N\A	420	N\A	12/31/2025 17:30:00
38032	MCSO25CAD196210	12/16/2025 10:19:36	00h:08m:12s	12/16/2025 10:20:00	12/16/2025 10:28:12	12/16/2025 10:35:00	N\A	924	N\A	12/16/2025 10:35:00
38032	MCSO25CAD194924	12/13/2025 18:07:48	00h:06m:06s	12/13/2025 18:11:00	12/13/2025 18:17:06	12/13/2025 18:28:23	N\A	1,102	12/13/2025 18:17:45	12/13/2025 18:28:23
38032	MCSO25CAD204125	12/31/2025 22:55:12	00h:05m:40s	12/31/2025 23:03:00	12/31/2025 23:09:00	12/31/2025 23:52:16	12/31/2025 23:08:44	3,016	N\A	12/31/2025 23:52:16
38032	MCSO25CAD204125	12/31/2025 22:55:12	00h:05m:40s	12/31/2025 22:55:46	12/31/2025 23:01:26	12/31/2025 23:52:16	12/31/2025 23:08:44	3,424	N\A	12/31/2025 23:52:16
38032	MCSO25CAD200498	12/24/2025 16:36:14	00h:02m:08s	12/24/2025 16:38:17	12/24/2025 16:40:25	12/24/2025 16:47:48	N\A	694	N\A	12/24/2025 16:47:48
38032	MCSO25CAD190339	12/04/2025 16:45:01	00h:07m:58s	12/04/2025 16:46:01	12/04/2025 16:53:59	12/04/2025 17:00:00	N\A	899	N\A	12/04/2025 17:00:00
38032	MCSO25CAD200359	12/24/2025 10:50:02	00h:04m:38s	12/24/2025 10:52:24	12/24/2025 10:57:02	12/24/2025 11:22:40	N\A	1,854	N\A	12/24/2025 11:22:40
38032	MCSO25CAD199993	12/23/2025 14:27:10	00h:01m:15s	12/23/2025 14:28:00	12/23/2025 14:29:15	12/23/2025 14:48:49	N\A	1,299	N\A	12/23/2025 14:48:49
38032	MCSO25CAD203336	12/30/2025 12:57:48	00h:00m:00s	12/30/2025 13:07:59	12/30/2025 13:07:59	12/30/2025 13:42:59	N\A	2,328	N\A	12/30/2025 13:42:59
38032	MCSO25CAD199653	12/22/2025 20:32:03	00h:02m:34s	12/22/2025 20:35:22	12/22/2025 20:37:56	12/22/2025 20:51:34	N\A	1,004	N\A	12/22/2025 20:51:34
38032	MCSO25CAD203804	12/31/2025 11:33:00	00h:00m:00s	12/31/2025 11:34:00	12/31/2025 11:34:00	12/31/2025 11:45:00	N\A	720	N\A	12/31/2025 11:45:00
38032	251220-094128-KLFD	12/20/2025 08:41:00	00h:02m:00s	12/20/2025 08:41:00	12/20/2025 08:43:00	12/20/2025 09:35:00	N\A	3,240	N\A	12/20/2025 09:35:00
38032	MCSO25CAD198911	12/21/2025 09:26:41	00h:00m:32s	12/21/2025 09:26:41	12/21/2025 09:27:13	12/21/2025 09:40:00	N\A	799	N\A	12/21/2025 09:40:00
38032	MCSO25CAD198378	12/20/2025 07:49:25	00h:00m:32s	12/20/2025 07:53:28	12/20/2025 07:54:00	12/20/2025 08:15:00	N\A	1,535	N\A	12/20/2025 08:15:00
38032	MCSO25CAD192959	12/09/2025 23:02:27	00h:03m:33s	12/09/2025 23:03:30	12/09/2025 23:07:03	12/09/2025 23:26:16	N\A	1,429	N\A	12/09/2025 23:26:16
38032	MCSO25CAD194362	12/12/2025 15:48:47	00h:04m:44s	12/12/2025 15:51:45	12/12/2025 15:56:29	12/12/2025 15:59:54	N\A	667	N\A	12/12/2025 15:59:54
38032	MCSO25CAD198027	12/19/2025 12:18:45		12/19/2025 12:18:45	N\A	12/19/2025 12:18:45	N\A	0	N\A	12/19/2025 12:18:45
38032	MCSO25CAD198963	12/21/2025 11:21:00	00h:01m:00s	12/21/2025 11:21:00	12/21/2025 11:22:00	12/21/2025 11:45:00	N\A	1,440	12/21/2025 11:22:00	12/21/2025 11:45:00
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38032	MCSO25CAD201893	12/27/2025 12:28:00	00h:03m:00s	12/27/2025 12:28:00	12/27/2025 12:31:00	12/27/2025 12:50:00	N\A	1,320	N\A	12/27/2025 12:50:00
38032	MCSO25CAD203836	12/31/2025 12:52:00	00h:02m:00s	12/31/2025 12:52:00	12/31/2025 12:54:00	12/31/2025 13:00:00	N\A	480	N\A	12/31/2025 13:00:00
38032	MCSO25CAD202170	12/27/2025 23:22:00	00h:03m:00s	12/27/2025 23:22:00	12/27/2025 23:25:00	12/27/2025 23:59:00	N\A	2,220	N\A	12/27/2025 23:59:00
38032	MCSO25CAD201195	12/26/2025 08:00:10	00h:03m:00s	12/26/2025 08:06:35	12/26/2025 08:09:35	12/26/2025 08:12:01	N\A	439	N\A	12/26/2025 08:12:01
38032	MCSO25CAD203836	12/31/2025 12:52:00	00h:02m:00s	12/31/2025 12:52:00	12/31/2025 12:54:00	12/31/2025 13:00:00	N\A	480	N\A	12/31/2025 13:00:00
38032	MCSO25CAD200350	12/24/2025 10:31:16	00h:03m:43s	12/24/2025 10:36:26	12/24/2025 10:40:09	12/24/2025 10:45:20	N\A	844	N\A	12/24/2025 10:45:20
38032	MCSO25CAD192644	12/09/2025 10:42:35	00h:03m:12s	12/09/2025 10:44:01	12/09/2025 10:47:13	12/09/2025 10:52:00	N\A	565	N\A	12/09/2025 10:52:00
38032	MCSO25CAD195490	12/15/2025 00:17:02	00h:08m:50s	12/15/2025 00:18:21	12/15/2025 00:27:11	12/15/2025 00:45:23	N\A	1,701	N\A	12/15/2025 00:45:23
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38032	MCSO25CAD198561	12/20/2025 15:25:37	00h:11m:40s	12/20/2025 15:35:45	12/20/2025 15:47:25	12/20/2025 16:20:00	N\A	2,711	N\A	12/20/2025 16:20:00
38032	MCSO25CAD193257	12/10/2025 13:27:23		N\A	N\A	12/10/2025 13:27:45	N\A	22	N\A	12/10/2025 13:27:45
38032	MCSO25CAD201509	12/26/2025 19:48:36		12/26/2025 19:53:38	N\A	12/26/2025 19:58:35	N\A	416	N\A	12/26/2025 19:58:35
38032	MCSO25CAD197611	12/18/2025 15:53:02	00h:05m:20s	12/18/2025 15:56:32	12/18/2025 16:01:52	12/18/2025 16:15:42	N\A	1,198	N\A	12/18/2025 16:15:42
38032	MCSO25CAD200772	12/25/2025 09:35:06	00h:09m:26s	12/25/2025 09:36:40	12/25/2025 09:46:06	12/25/2025 10:24:15	N\A	2,949	N\A	12/25/2025 10:24:15
38032	MCSO25CAD200501	12/24/2025 16:47:48	00h:04m:08s	12/24/2025 16:47:48	12/24/2025 16:51:56	12/24/2025 17:20:15	N\A	1,947	N\A	12/24/2025 17:20:15
38032	MCSO25CAD200358	12/24/2025 10:48:56	00h:01m:25s	12/24/2025 10:49:20	12/24/2025 10:50:45	12/24/2025 10:56:10	N\A	434	N\A	12/24/2025 10:56:10
38032	MCSO25CAD192316	12/08/2025 19:10:54	00h:03m:32s	12/08/2025 19:13:03	12/08/2025 19:16:35	12/08/2025 19:43:06	N\A	1,932	N\A	12/08/2025 19:43:06
38032	MCSO25CAD194134	12/12/2025 07:17:51	00h:02m:07s	12/12/2025 07:53:50	12/12/2025 07:55:57	12/12/2025 08:24:42	N\A	1,852	N\A	12/12/2025 08:24:42
38032	MCSO25CAD192840	12/11/2025 18:56:20	00h:05m:40s	12/11/2025 18:56:20	12/11/2025 19:02:00	12/11/2025 19:27:53	N\A	1,893	N\A	12/11/2025 19:27:53
38032	MCSO25CAD202760	12/29/2025 10:02:49	00h:02m:13s	12/29/2025 10:03:05	12/29/2025 10:05:18	12/29/2025 10:37:45	N\A	2,096	N\A	12/29/2025 10:37:45
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38032	MCSO25CAD190263	12/04/2025 14:09:33		12/04/2025 14:13:08	N\A	12/04/2025 14:14:44	N\A	203	N\A	12/04/2025 14:14:44
38032	MCSO25CAD202760	12/29/2025 10:02:49	00h:02m:13s	12/29/2025 10:03:27	12/29/2025 10:07:15	12/29/2025 10:37:45	N\A	2,096	N\A	12/29/2025 10:37:45
38032	MCSO25CAD201498	12/26/2025 19:23:25	00h:04m:53s	12/26/2025 19:24:20	12/26/2025 19:29:13	12/26/2025 19:39:48	N\A	983	N\A	12/26/2025 19:39:48
38032	MCSO25CAD194679	12/13/2025 07:25:21	00h:00m:59s	12/13/2025 07:28:52	12/13/2025 07:29:51	12/13/2025 07:50:23	N\A	1,319	12/13/2025 07:30:02	12/13/2025 07:50:23
38032	MCSO25CAD202473	12/28/2025 15:01:20	00h:06m:13s	12/28/2025 15:04:37	12/28/2025 15:10:50	12/28/2025 15:21:50	N\A	1,123	N\A	12/28/2025 15:21:50
38032	MCSO25CAD203245	12/30/2025 09:21:38	00h:03m:42s	12/30/2025 09:22:13	12/30/2025 09:25:55	12/30/2025 09:35:46	N\A	848	12/30/2025 09:26:16	12/30/2025 09:35:46
38032	MCSO25CAD189826	12/03/2025 19:01:20	00h:03m:12s	12/03/2025 19:03:38	12/03/2025 19:07:00	12/03/2025 20:45:51	N\A	6,271	N\A	12/03/2025 20:45:51
38032	MCSO25CAD193792	12/11/2025 15:08:44	00h:04m:20s	12/11/2025 15:09:05	12/11/2025 15:16:27	12/11/2025 15:22:41	N\A	837	N\A	12/11/2025 15:22:41
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38032	MCSO25CAD193792	12/11/2025 15:08:44	00h:04m:20s	12/11/2025 15:09:22	12/11/2025 15:13:25	12/11/2025 15:22:41	N\A	837	N\A	12/11/2025 15:22:41
38032	MCSO25CAD200982	12/25/2025 18:40:47	00h:01m:08s	12/25/2025 18:40:52	12/25/2025 18:42:00	12/25/2025 19:05:00	N\A	1,453	N\A	12/25/2025 19:05:00
38032	MCS025CAD203778	12/31/2025 10:33:00	00h:02m:43s	12/31/2025 10:35:00	12/31/2025 10:37:43	12/31/2025 10:43:00	N\A	578	N\A	12/31/2025 10:43:00
38032	MCSO25CAD189826	12/03/2025 19:01:20	00h:03m:12s	12/03/2025 19:06:34	12/03/2025 19:10:20	12/03/2025 19:50:04	N\A	2,796	N\A	12/03/2025 20:45:51
38032	MCSO25CAD189826	12/03/2025 19:01:20	00h:03m:12s	12/03/2025 19:03:43	12/03/2025 19:06:50	12/03/2025 20:45:44	N\A	6,214	N\A	12/03/2025 20:45:51
38032	MCSO25CAD197940	12/19/2025 09:06:00	00h:05m:00s	12/19/2025 09:06:00	12/19/2025 09:11:00	12/19/2025 09:20:00	N\A	840	N\A	12/19/2025 09:20:00

« ‹ 1 › »

Rows 1-71

Filters: Alarm Date Range: 12/1/25 to 12/31/25
Is Locked: true
Is Active: true

NFPA Analysis Report - Fire Incidents

Total Incidents

Count of Total Incidents
60

Civilian Injuries

Civilian Injuries
0
Percent of Calls with Civilian Injuries **0%**

Civilian Casualties

Civilian Casualties
0
Percent of Calls with Civilian Casualties **0%**

Fire Service Injuries

Fire Service Injuries
0
Percent of Calls with Fire Service Injuries **0%**

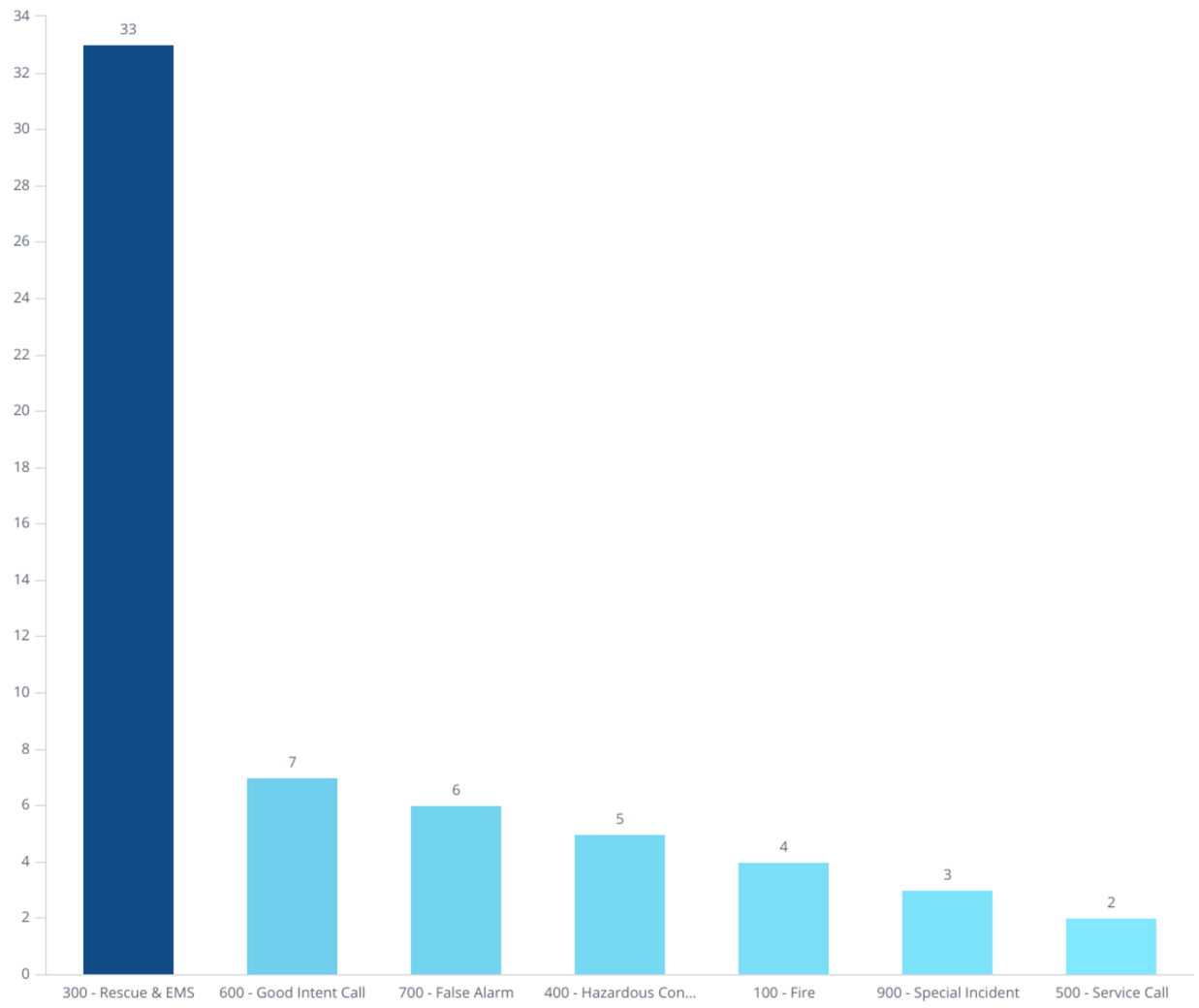
Fire Service Casualties

Fire Service Casualties
0
Percent of Calls with Fire Service Casualties **0%**

Incident Type

Incident Type Group	Incident Type Code	Incident Type	Count of Incidents
100 - Fire	100	Fire, other	1
	118	Trash or rubbish fire, contained	1
	141	Forest, woods or wildland fire	1
	151	Outside rubbish, trash or waste fire	1
100 - Fire Total			4
300 - Rescue & EMS	311	Medical assist, assist EMS crew	13
	320	Emergency medical service incident, other	1
	321	EMS call, excluding vehicle accident with injury	11
	322	Motor vehicle accident with injuries	5
	323	Motor vehicle/pedestrian accident (MV Ped)	1
	324	Motor vehicle accident with no injuries.	2
300 - Rescue & EMS Total			33
400 - Hazardous Condition	400	Hazardous condition, other	2
	444	Power line down	2
	480	Attempted burning, illegal action, other	1
400 - Hazardous Condition Total			5
500 - Service Call	531	Smoke or odor removal	2
600 - Good Intent Call	611	Dispatched & canceled en route	6
	653	Smoke from barbecue, tar kettle	1
600 - Good Intent Call Total			7
700 - False Alarm	733	Smoke detector activation due to malfunction	2
	743	Smoke detector activation, no fire - unintentional	4
700 - False Alarm Total			6
900 - Special Incident	9001	Landing Zone	3
Count of Incidents			60

Count of Incident Type



Total Acres Burned

Total Acres Burned: **4**

Wildland and Fire Acres Burned

Wildland Acres Burned: **4** | Fire Acres Burned: 0

Mutual Aid

Aid Given Or Received	Incident Type Code	Incident Type	Count of Instances of Aid Given or Received
Automatic aid given	311	Medical assist, assist EMS crew	3
	321	EMS call, excluding vehicle accident	3
	322	Motor vehicle accident with injuries	1
Automatic aid given Total			7
Mutual aid given	311	Medical assist, assist EMS crew	1
Mutual aid received	118	Trash or rubbish fire, contained	1
	444	Power line down	1
Mutual aid received Total			2
None	100	Fire, other	1
	141	Forest, woods or wildland fire	1
	151	Outside rubbish, trash or waste fire	1
	311	Medical assist, assist EMS crew	9
	320	Emergency medical service incident,	1
	321	EMS call, excluding vehicle accident	8
	322	Motor vehicle accident with injuries	4
	323	Motor vehicle/pedestrian accident	1
	324	Motor vehicle accident with no	2
	400	Hazardous condition, other	2
	444	Power line down	1
	480	Attempted burning, illegal action,	1
	531	Smoke or odor removal	2
	611	Dispatched & canceled en route	6
	653	Smoke from barbecue, tar kettle	1
	733	Smoke detector activation due to	2
	743	Smoke detector activation, no fire -	4
	9001	Landing Zone	3
None Total			50
Count of Instances of Aid Given or Received			60

Incident Type Report (Summary)
Source : Fire Incidents.

Filters:
Alarm Date Range: 12/1/25 to 12/31/25
Is Locked: true
Is Active: true

Fire Incident Types

Count of Total Incidents

Count of Incidents
60

Fire Calls

Count of Fire Calls
4
Percent of Fire Calls **6.7%**

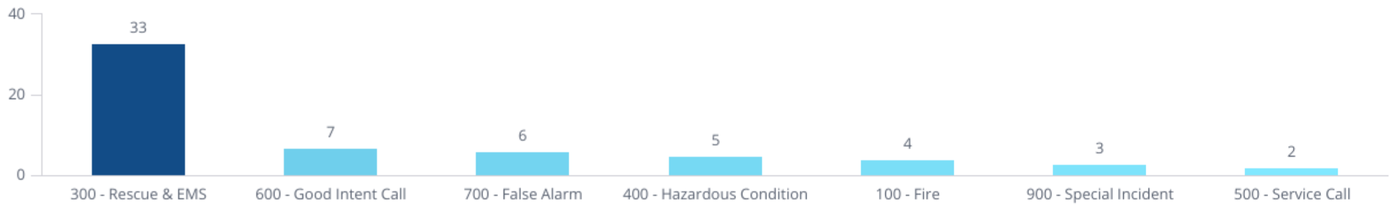
EMS Calls

Count of EMS Calls
33
Percent of EMS Calls **55.0%**

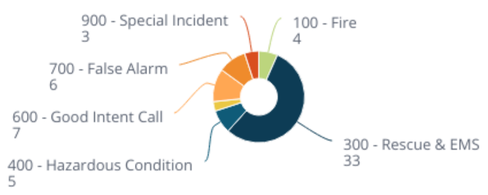
Other Calls

Count of Other Calls
23
Percent of Other Calls **38.3%**

Count of Incidents by Incident Type Group and Year



Percentage of Incident Type Group



Count of Incidents by Type

Incident Type Group	Incident Type	Incident Type Code	Count of Incidents	
			12/2025	Grand Total
100 - Fire	Fire, other	100	1	1
	Forest, woods or wildland fire	141	1	1
	Outside rubbish, trash or waste fire	151	1	1
	Trash or rubbish fire, contained	118	1	1
100 - Fire Total			4	4
300 - Rescue & EMS	Emergency medical service incident, other	320	1	1
	EMS call, excluding vehicle accident with injury	321	11	11
	Medical assist, assist EMS crew	311	13	13
	Motor vehicle accident with injuries	322	5	5
	Motor vehicle accident with no injuries.	324	2	2
	Motor vehicle/pedestrian accident (MV Ped)	323	1	1
300 - Rescue & EMS Total			33	33
400 - Hazardous Condition	Attempted burning, illegal action, other	480	1	1
	Hazardous condition, other	400	2	2
	Power line down	444	2	2
400 - Hazardous Condition Total			5	5
500 - Service Call	Smoke or odor removal	531	2	2
600 - Good Intent Call	Dispatched & canceled en route	611	6	6
	Smoke from barbecue, tar kettle	653	1	1
600 - Good Intent Call Total			7	7
700 - False Alarm	Smoke detector activation due to malfunction	733	2	2
	Smoke detector activation, no fire - unintentional	743	4	4
700 - False Alarm Total			6	6
900 - Special Incident	Landing Zone	9001	3	3
Grand Total			60	60

Incident Details

Incident Number	Time in Alarm DateTime	Incident Type Code	Incident Type Group
MCSO25CAD203979	12/31/2025 18:17:39	100	100 - Fire
MCSO25CAD189826	12/03/2025 19:01:20	118	100 - Fire
MCSO25CAD204125	12/31/2025 22:55:12	141	100 - Fire
MCSO25CAD200772	12/25/2025 09:35:06	151	100 - Fire
MCSO25CAD200358	12/24/2025 10:48:56	311	300 - Rescue & EMS
MCSO25CAD203977	12/31/2025 18:01:19	311	300 - Rescue & EMS
MCSO25CAD194679	12/13/2025 07:25:21	311	300 - Rescue & EMS
MCSO25CAD200350	12/24/2025 10:31:16	311	300 - Rescue & EMS
MCSO25CAD189613	12/03/2025 11:44:10	311	300 - Rescue & EMS
MCSO25CAD192959	12/09/2025 23:02:27	311	300 - Rescue & EMS
MCSO25CAD192840	12/11/2025 18:56:20	311	300 - Rescue & EMS
MCSO25CAD201498	12/26/2025 19:23:25	311	300 - Rescue & EMS
MCSO25CAD200498	12/24/2025 16:36:14	311	300 - Rescue & EMS
MCSO25CAD193792	12/11/2025 15:08:44	311	300 - Rescue & EMS
MCSO25CAD191229	12/06/2025 10:43:15	311	300 - Rescue & EMS
MCSO25CAD197611	12/18/2025 15:53:02	311	300 - Rescue & EMS
MCSO25CAD194924	12/13/2025 18:07:48	311	300 - Rescue & EMS
MCSO25CAD203336	12/30/2025 12:57:48	320	300 - Rescue & EMS
MCSO25CAD198378	12/20/2025 07:49:25	321	300 - Rescue & EMS
MCSO25CAD194935	12/13/2025 19:01:10	321	300 - Rescue & EMS
MCSO25CAD201893	12/27/2025 12:28:00	321	300 - Rescue & EMS
MCSO25CAD196294	12/16/2025 13:08:14	321	300 - Rescue & EMS
MCSO25CAD198911	12/21/2025 09:26:41	321	300 - Rescue & EMS
MCSO25CAD195984	12/15/2025 23:31:55	321	300 - Rescue & EMS
MCSO25CAD199653	12/22/2025 20:32:03	321	300 - Rescue & EMS
MCSO25CAD197940	12/19/2025 09:06:00	321	300 - Rescue & EMS
MCSO25CAD195490	12/15/2025 00:17:02	321	300 - Rescue & EMS
MCSO25CAD192316	12/08/2025 19:10:54	321	300 - Rescue & EMS
MCSO25CAD198963	12/21/2025 11:21:00	321	300 - Rescue & EMS
MCSO25CAD198561	12/20/2025 15:25:37	322	300 - Rescue & EMS
MCSO25CAD191404	12/06/2025 17:00:19	322	300 - Rescue & EMS
MCSO25CAD200359	12/24/2025 10:50:02	322	300 - Rescue & EMS
MCSO25CAD199993	12/23/2025 14:27:10	322	300 - Rescue & EMS
MCSO25CAD199077	12/21/2025 15:57:39	322	300 - Rescue & EMS
MCSO25CAD203245	12/30/2025 09:21:38	323	300 - Rescue & EMS
MCSO25CAD202473	12/28/2025 15:01:20	324	300 - Rescue & EMS
MCSO25CAD194362	12/12/2025 15:48:47	324	300 - Rescue & EMS
MCSO25CAD200982	12/25/2025 18:40:47	400	400 - Hazardous Con…
MCSO25CAD203836	12/31/2025 12:52:00	400	400 - Hazardous Con…
MCSO25CAD190339	12/04/2025 16:45:01	444	400 - Hazardous Con…
MCSO25CAD201195	12/26/2025 08:00:10	444	400 - Hazardous Con…
MCSO25CAD202603	12/28/2025 21:37:39	480	400 - Hazardous Con…
MCS025CAD203778	12/31/2025 10:33:00	531	500 - Service Call
MCSO25CAD202170	12/27/2025 23:22:00	531	500 - Service Call
MCSO25CAD195679	12/15/2025 10:29:10	611	600 - Good Intent Call
MCSO25CAD201509	12/26/2025 19:48:36	611	600 - Good Intent Call
MCSO25CAD193257	12/10/2025 13:27:23	611	600 - Good Intent Call
MCSO25CAD190263	12/04/2025 14:09:33	611	600 - Good Intent Call
MCSO25CAD198027	12/19/2025 12:18:45	611	600 - Good Intent Call
MCSO25CAD191262	12/06/2025 11:32:33	611	600 - Good Intent Call
MCSO25CAD200501	12/24/2025 16:47:48	653	600 - Good Intent Call
MCSO25CAD203804	12/31/2025 11:33:00	733	700 - False Alarm
MCSO25CAD203962	12/31/2025 17:23:00	733	700 - False Alarm
MCSO25CAD196537	12/16/2025 23:04:49	743	700 - False Alarm
MCSO25CAD202760	12/29/2025 10:02:49	743	700 - False Alarm
MCSO25CAD196210	12/16/2025 10:19:36	743	700 - False Alarm
MCSO25CAD192644	12/09/2025 10:42:35	743	700 - False Alarm
251219-101808-KLFD	12/19/2025 09:20:00	9001	900 - Special Incident
MCSO25CAD194134	12/12/2025 07:17:51	9001	900 - Special Incident
251220-094128-KLFD	12/20/2025 08:41:00	9001	900 - Special Incident

13a.

District Manager Report

For January 5, 2025

Action Items:

None at this time

Non-Action Items:

1. **Job Description, Compensation, and Hiring Timeline**: Depending on the direction the Board takes on the results of the merger study, we will need to move forward with hiring my replacement so they are onboard prior to my departure on July 1 (if the board still elects to move in that direction). As such, following my report are a draft job description, a draft compensation package, and a suggested timeline for hiring. If necessary, I plan to submit these for approval at the next District meeting. Approval of these documents will give us the ability to begin advertising for the position. If the Board elects not to hire my replacement, I will refrain from submitting these documents for approval.

   I have also included in my report an example of a Key Largo Fire-EMS Chief/District Manager recruitment document.

2. **Community Involvement:**

   a. **Wounded Warrior Ride:** On Friday January 9, the Florida Keys Wounded Warrior Project began their annual *Soldier Ride* (bicycles) at the Upper Keys VFW. I am proud of the District's support of this ride. Fire and EMS apparatus were positioned at the start of the ride to cheer on the riders and support the cause. The ride is a countywide community event, starting in Key Largo on January 9 and ending in Key West on January 10.

   b. **Public Information and Transparency:** I began working with Streamline Web Design, along with Commissioner Mirabella and Carol Greco, on the District's new website. We are very close to finalizing the website and hope to go live with a test launch soon. In addition to providing a user friendly, interesting website for our customers, the new site will help us meet various statutory requirements incumbent upon Florida Special Districts.

KEY LARGO FIRE RESCUE AND EMS DISTICT		
GENERAL ADMINISTRATION		
Subject: **Position Descriptions**		
Position: **Fire-EMS Chief/District Manager**		
Reports to: **Board of Commissioners**		
Effective: TBD		
Approved By:	**Revised: TBD**	Page 1 of 7

FIRE-EMS CHIEF / DISTRICT MANAGER

I. Job Description:

Summary

The Fire-EMS Chief is the Chief Executive Officer and District Manager. The position is an Executive-level, highly responsible managerial, professional, administrative, and technical position involving responsibility for the direction of all employees and activities of the District. The Fire-EMS Chief provides strategic leadership and overall administration of the District, exercising responsibility for planning, organizing, directing and coordinating this emergency service organization (ESO). The Fire-EMS Chief is specifically concerned with preventing and minimizing the loss of life and property by fire, accident, medical emergency, or other natural or man-made emergency incident.

The Fire-EMS Chief exercises oversite, direction, management, and leadership of all agency operations, divisions, departments, contracted services, administrative services, fire operations, fire prevention, training, and Emergency Medical Services (EMS).

The Fire-EMS Chief reports directly to the District Board of Commissioners and is responsible for implementing Board policies, managing District resources, and ensuring the efficient and cost-effective delivery of services to the community.

The Fire-EMS Chief is senior in rank and responsible for the fulfillment of all duties and authority commensurate with assigned responsibilities.

II. Essential Functions and Responsibilities:

- Directs and oversees all aspects of District operations, including Fire, Rescue, and EMS emergency response, fire prevention, injury prevention, public education, training, and administration.
- Duties are carried out in accordance with accepted national and regional fire and EMS standards and recommended practices.
- Develops and implements District-wide strategic plans, policies, and procedures to ensure effective emergency response capabilities and administrative operations.

- Establishes and maintains effective working relationships with elected officials, other agency heads, neighboring jurisdictions, and community stakeholders.
- Ensures compliance with applicable federal, state, and local laws, regulations, and standards (as adopted by local, state, or federal policy or law).
- Serves as a primary representative of the District. Displays professionalism and comportment at all times, specifically in all intergovernmental activities, in professional associations, and community relations.
- Represents the District to the general public and the media; writes articles, and makes speeches or presentations to promote awareness of the District's mission and functions.
- Handles public inquiries and complaints; answers and clarifies these or refers them to the appropriate informational sources.
- Oversees recruitment, promotion, discipline, and development of District personnel.
- Develops and maintains mutual aid agreements with surrounding jurisdictions.
- Participates in firefighting, EMS, rescue, public education, and prevention activities.
- May take command in a fire or other emergency situation. Makes decisions for the District as required by circumstances and need.
- Analyzes and evaluates reports and statistics to ascertain trends and patterns. Deploys personnel and resources to meet various community and organizational needs.
- Supervises and participates in the planning, development, and execution of training programs.
- Conducts internal staff meetings.
- Oversees District facility, vehicle, and equipment maintenance and the internal decision making on new or replacement District facilities, vehicles, and equipment. As necessary, presents information and justification for Board consideration.
- Required to wear District uniform and civilian clothes, as appropriate.
- Attends seminars, conferences, training courses, meetings, and keeps abreast of technological advances relating to fire suppression, technical rescue, emergency medical services, community risk reduction, and fire prevention activities.

III. Knowledge, Skills, & Other Characteristics:

- Displays and exercises the utmost degree of integrity and ethical behavior.
- Expert knowledge of a modern and progressive ESO, including administration, fire services, rescue, EMS, and emergency management principles and practices.
- Comprehensive understanding of public administration and State of Florida Special District operations.
- Ability to communicate clearly and concisely both orally and in writing.

- Effectively and efficiently plan, assign, supervise, evaluate, and direct assigned personnel to maximize the efficiency and effectiveness of the delivery of services by the District and to promote positive employee relations and team unity.
- Ability to organize and direct firefighting and emergency medical services of broad scope and complexity.
- Ability to use considerable independent judgment and discretion in managing situations that may occur.
- Ability to apply analytical skills for all related activities and interpret data for decision making, effective decisions, recommendations, reports, etc.
- Is familiar with: Florida Statutes § 633, Fire Prevention and Control, and F.S. §§ 189 and 191 regulating special district operations, as well as other federal, state, and local laws, ordinances, and regulations relevant to District operations.
- Is familiar with the Insurance Services Office (ISO) Public Protection Classification (PPC), and agency accreditation through the Center for Public Safety Excellence.
- Monitors actions of other governmental agencies with respect to annexation of Key Largo Fire, Rescue and EMS District boundaries. Is familiar with annexation laws and negotiates interlocal agreements with other agencies for consideration by the Board of Commissioners.
- Is familiar with Florida Sunshine and public record laws.
- Assists in selecting and maintains liaison with the District's law and accounting firms. Recommends to the Board of Commissioners continuation of or changes in these outside professional resources.
- Coordinates with architects, builders, general contractors, and other providers of services to the District.
- The District does not have the same infrastructure as a municipality; therefore, the Fire-EMS Chief must be knowledgeable in such areas as legal, management information systems, personnel policy, insurance, retirement, Firefighter Bill of Rights, Fair Labor Standards Act (FLSA), American with Disabilities Act (ADA), The Equal Employment Opportunity Commission (EEOC), and other related fields.
- Advanced knowledge of:
    - Fire suppression and prevention techniques and administration
    - Emergency medical services administration
    - Hazardous materials operations
    - Fire and EMS grants and grant programs
    - Personnel management and employee relations
    - Budget development and fiscal management
    - Public safety technology and communications systems

- Emergency management and disaster preparedness
- Fire service law and liability
- Strategic planning and policy development

IV. Strategic Leadership Responsibilities:

- Oversees the development, implementation, and management of the District strategic mission, vision, goals, and objectives
- Establishes performance standards and evaluation metrics
- Reviews and approves operational policies and procedures
- Oversees major equipment and apparatus procurement
- Directs emergency operations during major incidents
- Coordinates with other agencies, districts, and departments
- Develops succession planning and leadership development programs
- Performs a gap analysis to ensure District readiness and capabilities
- Oversees grant applications and management
- Directs public information and community relations programs
- Manages District accreditation processes

V. Administrative Responsibilities:

- Develops, manages, and reviews the preparation of the annual District budget, including staffing projections, organizational infrastructure and equipment needs. Presents a proposed annual budget to the Board of Fire Commissioners with justification for each request. Makes recommendations regarding capital project financing and investments of public funds.
- Ensures safe and efficient operation, maintenance, and repair of all District assets, whether leased, loaned, or owned by the District.
- Informs the Board of Commissioners of activities and operations, both through written monthly reports and intervening updates. Assures the preparation of the agenda for Board meetings, and requests input from Commissioners on agenda items.
- Oversees and ensures District compliance with budget and advertising requirements as detailed in the State of Florida Truth in Millage (TRIM) Act.
- Attends and participates in workshops, schools, seminars, conferences, committee meetings and public hearings related to fire, rescue, and EMS.
- Ensures compliance with District record keeping, bookkeeping, and reporting functions. Assists in facilitating the outside annual financial audit.

- Reviews and approves District expenditures up to the limit determined by a Board of Commissioners duly adopted resolution.
- Oversees personnel actions and disciplinary matters.
- Develops and maintains operational policies.
- Manages District contracts and agreements. Acts as the official business agent for the District. Signs contracts and reports on behalf of the District.
- Serves as, or appoints, the official custodian of the public records of the District, thus ensures all records are maintained available to the public in accordance with Florida Law.
- Ensures accurate record keeping and reporting.
- Prepares reports and provides information as required by governing authorities.
- Communicates and coordinates with members of the Florida Legislature and the Monroe County Board of County Commissions on issues that may affect the District.

VI. Supervisory Controls

Reports directly to the Key Largo Fire Rescue and EMS Board of Commissioners

VII. Physical Demands

Must be able to meet the requirements of NFPA 1582 Chapter 6, Medical Evaluation of Candidates, which details, among other critical items, that the employee must be able to wear all assigned gear and effectively perform emergency scene duties when needed. When on an emergency scene, requires good vision, good hearing, ability to distinguish odors, ability to walk, run, drive vehicles, crawl, stoop, push, pull, jump, and use other emergency, firefighting, and EMS equipment as required. Must be able to climb ladders and stairs and perform and supervise various physical operations and inspections.

VIII. Work Environment

A considerable amount of time is spent working inside Station facilities. Outside work may occasionally be performed in emergency conditions which may often involve extreme danger and exertion under stressful and hazardous conditions such as flames, smoke, hazardous materials, cramped conditions, charged or oxygen deficient atmospheres, downed power lines, in and among moving vehicles in varying inclement weather among others.

During occasions of local emergencies, this position may be required to report to perform emergency, planning, coordination and control tasks which may result in extended work hours, as well as extended periods of time away from family members.

Must be available for response to emergency scenes and to manage various situations during non-traditional work hours.

IX. Required Minimum Qualifications:

Education and Experience:

- Bachelor's Degree from a regionally accredited college or university in Fire Science, Fire Administration, Public Administration, Business Administration, or closely related field.
- Minimum fifteen (15) years of progressive fire service experience with five (5) years documented at supervisory and managerial levels.
- A combination of experience and education may be considered to meet the minimum qualifications.

Required Certifications:

- Florida Minimum Standards of Firefighting Certification Firefighter II
- Florida State Fire Officer Certification
- Florida State Certified Emergency Medical Technician or Paramedic
- Certified District Manager (CDM) from the Florida Association of Special Districts (must obtain within 3 years of appointment)
- Florida Forestry Certification in S130/S190 as a wildland firefighter (must obtain within one year of appointment)
- Must have completed:
    - ICS-100
    - ICS-200
    - ICS-300
    - ICS-400
    - ICS-700
    - ICS-800

Additional Requirements:

- Must have and maintain a valid FL State Driver's License within one year of appointment
- Must be available to respond to significant events within a timely manner
- Must participate in county-wide Emergency Management Operations
- Must be a non-smoking/non-tobacco using person, both on and off the job, at the time of appointment to the position and maintain same non-smoking and non-use throughout the term of employment
- Must successfully pass the District's medical/physical, drug screen, and background checks as a condition of appointment and employment
- Within one year of appointment, the Fire-EMS Chief must establish residency in Monroe County, Florida within 5 road miles of the District

Preferred Qualifications:

- Florida Certified Paramedic
- Florida Fire Officer II certification
- Florida Fire Inspector I certification
- Master's Degree from a regionally accredited college or university in Fire Science, Fire Administration, Public Administration, Business Administration, or closely related field
- Executive Fire Officer (EFO) graduate from the National Fire Academy
- Chief Fire Officer (CFO) from the Center for Public Safety Excellence

VII. Professional Development:

- Maintain membership in professional fire service organizations
- Participate in continuing education and professional development
- Attend conferences and seminars to stay current with fire service, EMS, and special district trends
- Engage in networking with other fire service and EMS leaders
- Pursue relevant advanced certifications and designations

Note: This job description is illustrative, and not all inclusive. Job duties and requirements may be modified as needed to meet District and community needs. Reasonable accommodation considerations will be made for otherwise qualified individuals with a disability.

Key Largo Fire Rescue and EMS District

Fire-EMS Chief/District Manager Compensation

- Salary: $196,865
- Paid Health, Dental, Vision and Life Insurance
- 50% Family Health Care coverage
- Paid leave
- Travel, Training and Per Diem reimbursement
- AD & D
- Disability Insurance
- Retirement: Up to 10% matching on a 401K

Key Largo Fire District Fire-EMS Chief/District Manager Search Recommendation

Steps	Person Assigned	Details	Timeline	Comments
1. Define the role and Requirements	Lombardo to submit draft job description to the Board	Adopt the Fire Chief/District Manager Job Description along with a benefit package	Second public meeting in February (2/27)	Lombardo will submit a Fire Chief/District Manager benefit package for consideration (based on the adopted budget)
2. Define a hiring team	Lombardo and a Commissioner to establish the team		End of February	
3. Develop a targeted recruitment strategy	Lombardo and hiring team	Advertise widely: fire service networks, FFCA, FASD, IAFC, A-list	Immediately following the adoption of the job description/benefit package	Deadline for submission of applications/resumes March 27, 2026
4. Screen and Evaluate Candidates	Lombardo and hiring team	a. Review qualifications. Perform background checks. Call references. Produce a list of qualified candidates. b. Hiring team to perform phone/Zoom interviews c. Create a short list to interview further	a. By April 10 b. By Week of April 20-April 24 c. By April 28	
5. Engage Stakeholders	Lombardo with the hiring team	Invite the short list of candidates (3-5) to an interview/discussion with internal and external stakeholders.	May 11, 2026	We will need to decide if we will pay for travel for the final three candidates to attend the interviews

6. Board Interviews	District Board of Commissioners	Interview three candidates for the position	Call for special meeting to interview candidates on May 12, 2026	This must be an advertised special meeting, open to the public
7. Make the final selection	District Board of Commissioners	It is recommended that we create a final hiring list, in case the first candidate does not accept the job offer.	Directly after the interviews on May 12, 2026	
8. Negotiate compensation and Benefits	District Board of Commissioners and the new Fire-EMS Chief	Lombardo will provide examples of Chief Contracts for consideration. You may also wish to employ without a contract, but a contract can protect the agency.	Approve by the June 8 meeting	
9. Onboarding	Lombardo and staff	Agency orientation, leadership coaching, staff and community introductions, etc. Lombardo will provide a transition report/document to the new Fire-EMS Chief.	New Fire/EMS Chief starts on June 18, 2026	Lombardo will work with the newly appointed Chief (as needed) until his contract ends on July 1, 2026 and create a document and internal training program for the new Chief/District Manager. Lombardo will remain available via phone or email to the new Fire-EMS Chief (at no cost to the District)

KEY LARGO FIRE & EMS DISTRICT IS ACTIVELY SEEKING A FIRE –EMS CHIEF/DISTRICT MANAGER

DRAFT

STARTING ANNUAL SALARY: $196,865.00
HEALTH, DENTAL AND VISION INSURANCE
50% FAMILY HEALTH/DENTAL/VISION INSURANCE
RETIREMENT (401K 10% MATCH)
PAID TIME OFF AND 12 ANNUAL HOLIDAYS

The paradise of the Florida Keys is a world apart. Key Largo is abundant in sunshine, boasting 230-280 sunny days per year. The climate is subtropical with temperatures averaging between 63° & 89°. Residents enjoy year round outdoor activities such as fishing, boating, diving, snorkeling, biking, or simply enjoying one of our beautiful sunsets.

We invite all qualified candidates to follow the link or QR Code below for more information and to apply for this great opportunity.

https://klfirerescueems.com/