

**TOWN OF OCEAN RIDGE
TOWN COMMISSION SPECIAL MEETING
AGENDA**



**August 5, 2024 at 3:00 PM
Town Hall - Meeting Chambers**

TOWN COMMISSIONERS

Mayor Geoff Pugh
Vice Mayor Steve Coz
Commissioner Carolyn Cassidy
Commissioner David Hutchins
Commissioner Ainar Aijala Jr.

ADMINISTRATION

Town Administrator Lynne Ladner
Town Attorney Christy Goddeau
Town Clerk Kelly Avery
Chief of Police Scott McClure

To join the meeting from your computer, tablet or smartphone.

<https://meet.goto.com/930143117>

You can also dial in using your phone.

Access Code: 930-143-117

United States: +1 (872) 240-3212

CALL TO ORDER

ROLL CALL

PLEDGE OF ALLEGIANCE

ADDITIONS, DELETIONS, MODIFICATIONS, AND APPROVAL OF AGENDA

PUBLIC COMMENT – (3-minute individual limit)

PRESENTATIONS

1. Presentation of Compensation and Classification study

WORKSHOP DISCUSSION ITEMS

2. General Liability and Workers' Comp Insurance Renewals with PGIT for FY23
3. Employee benefit renewals for FY 25
4. Preliminary Budget Draft 4

ADJOURNMENT

Agenda: Monday, August 5, 2024
Memo: Item #1.

Town of Ocean Ridge, Florida
Town Commission Agenda Memorandum

Subject: Presentation of Compensation and Classification study

In April the commission authorized a the completion of a compensation and classification study on the existing position in the Town Manager, Town Clerk/Treasurer, Building and Public Works departments. Evergreen Solutions has completed the study and will be presenting the information in their final report.

Staff recommends...

Suggested Motion: I move to...

Respectfully,

Compensation and Classification Study for The Town of Ocean Ridge, FL

SECTION 1 - INTRODUCTION AND METHODOLOGY

1.1 INTRODUCTION

Evergreen Solutions, LLC (Evergreen) was retained by The Town of Ocean Ridge, FL (the Town) to conduct a Compensation and Classification Study for all non-police employees. This analysis provides the Town's leadership and management team with invaluable information related to their employee demographics, opinions, and market data, as well as internal and external equity.

Internal equity relates to the fairness of an organization's compensation practices among its current employees. Specifically, by reviewing the skills, capabilities, and duties of each position, it can be determined whether similar positions are being compensated comparably within an organization. This is particularly challenging and important for a smaller municipality such as the Town because of their very lean staffing model comprised of just 8 employees, one of which is part-time. External equity relates to the differences between how an organization's classifications are valued and the compensation available in the marketplace for the same skills, capabilities, and duties. This component of the study aims to address how the Town is positioned in the market relative to other organizations with similar positions and to develop recommendations that allow the Town to recruit and retain quality employees. The classification component of this study aims to identify overlapping job functions among the many identified individuals who are performing multiple core functions for the Town to ensure the work being performed is valued appropriately.

STUDY METHODOLOGY

Evergreen Solutions combines qualitative with quantitative data analysis to produce recommendations that maximize the fairness and competitiveness of an organization's compensation structure and practices. Project activities included:

- Conducting a project kick-off meeting;
- Presenting orientation sessions to employees;
- Facilitating focus group sessions with Town employees;
- Launching, collecting, and evaluating JAT responses from Town employees;
- Conducting an external market salary survey;
- Developing recommendations for compensation management;
- Revising classification descriptions based on employee JAT feedback;
- Developing detailed implementation plans;
- Creating draft and final reports; and



- Conducting training sessions with human resources staff in the methodology used to systematically assess job classifications.

Kickoff Meeting

The kickoff meeting provided an opportunity to discuss the history of the Town, finalize the work plan, and begin the data collection process. Data collection included the gathering of relevant background material including existing pay plans, organization charts, policies, procedures, training materials, job descriptions, and other pertinent material.

Employee Outreach

Through the orientation sessions, Evergreen associates briefed Town employees on the purpose and major processes of the study. This process addressed employee questions to resolve misconceptions about the study and related tasks.

In addition, employees participated in focus group sessions designed to gather input from their varied perspectives as to the strengths and weaknesses of the current system. Feedback received from employees in this context helped highlight aspects of the compensation and classification structures that needed attention and consideration. This information provided some basic perceptual background and a starting point for the research process.

Job Assessment Tool® (JAT) Classification Analysis

Employees were asked to complete individual JAT surveys, where they shared information pertaining to their work in their own words. These JATs were analyzed and compared to the current classification descriptions, and classifications were individually scored based on employee responses to five compensable factor questions. Each of the compensable factors—Leadership, Working Conditions, Complexity, Decision Making, and Relationships—were given weighted values based on employee responses, resulting in a point factor score for each classification. The rank order of classes by JAT scores was used to develop a rank order of classes within the proposed compensation structure. Combined with market data, this information formed the foundation of the combined compensation and classification recommendations. The nature of each compensable factor is described below:

- Leadership –relates to the classification’s individual leadership, be it as a direct report of others who have leadership responsibilities, or as an executive who has leadership over entire departments.
- Working Conditions –deals with the employee’s physical working conditions and the employee’s impact on those conditions, as well as the working conditions impact or potential impact on the employee.
- Complexity –describes the nature of work performed and includes options ranging from entry-level manual or clerical tasks up to advanced scientific, legal, or executive management duties.



- Decision Making – deals with the individual decision-making authority of the employees. Are decisions made on behalf of the employee or is the employee making autonomous decisions that impact the individual, other employees, or even the entire organization and its customers?
- Relationships –deals with organizational structure and the nature of the employee's working relationships. Responses range from employees who work primarily alone, those who work as members of a team, those who oversee teams, and even those who report to elected officials or the general public.

Salary Survey

The external market is defined as identified peer organizations' similar positions and similar characteristics, demographics, and service offerings. Because of the small size of the Town, it was not necessary to select benchmark positions for the market analysis, and all non-police positions were surveyed among market peers.

Recommendations: Pay Schedule and Transition Costing

During the solution and recommendation phase, alternative pay structures were designed and considered to provide different scenarios for the Town on how it can best address challenges observed throughout the study. Once the structures were created, classifications were then slotted into the proposed pay grade structure using market data, the results of the JAT analysis, and management feedback, including the desired market position of the Town.

1.3 REPORT ORGANIZATION

This report includes the following additional sections:

- Section 2 – Summary of Employee Outreach
- Section 3 – Assessment of Current Conditions
- Section 4 – Market Summary
- Section 5 – Recommendations

SECTION 2 – SUMMARY OF EMPLOYEE OUTREACH

Evergreen consultants conducted online orientation sessions and focus groups for the Town to solicit feedback from employees on several topics related to compensation and classification. Overall, the goal of these groups was to gauge the general employee sentiment towards the current compensation and classification structures, while also gathering specific concerns employees had about challenges that could be present in these structures.



The observations in this section are a generalized summary of opinions, general themes, and trends expressed by employees who either participated in a focus group or provided direct feedback to Evergreen. Information that may identify the commenter has been removed. It is important to note that the views shared in this summary are perceptual and may not necessarily reflect actual conditions in the Town.

Comments are separated by the following four categories below:

- 2.1 General Feedback
- 2.2 Compensation & Classification
- 2.3 Summary

2.1 GENERAL FEEDBACK

The comments described in this section reflect the factors that incentivize prospective applicants to pursue employment with the Town and the reasons employees have decided to continue working for the Town. These elements are as important to highlight as compensation, which while a principal factor is often not the sole determination of where employees wish to work. The responses varied in location, stability, and culture.

Overall, employees revealed that the Town is a generally positive place to work. The Town's participation in the Florida Retirement System (FRS), camaraderie, and sense of family among a tight-knit group of minimal employees cited as strengths. However, there was a perception that the Town should address compensation and recognize the true breadth of duties performed by employees wearing multiple hats. While Evergreen Solutions receives this input frequently while conducting these types of studies, this belief was expressed by employees across the Town as a predominant theme. The Town was observed to be on the back end of a recent surge in turnover and as a result, average tenure among staff is lower than one might expect for a municipal government.

2.2 COMPENSATION AND CLASSIFICATION

Feedback was also from employees on the current compensation and classification structures. Employees were asked to identify any concerns, challenges, or limitations observed with how the Town currently compensates and classifies its positions. Note that the perceptions of employees listed below do not reflect or align with the findings of the market survey, found in Section 4.

Specific feedback shared by employees related to current compensation and classification practices included the following:

- **Compensation** –. Concerns also exist relative to staffing and the degree to which employees are “wearing multiple hats.” This isn’t necessarily outside the ordinary in the average local government but it is felt even more with an organization as leanly staffed as the Town.



- **Classification** – Employees stated they are operating outside their intended class descriptions. This is not unexpected, as previously stated, but felt more by the employees of the Town given its size.
- **Market Peers** – Employees shared that several surrounding municipalities are direct competitors for Town staff but also noted that the Town’s affluent population and coastal location make many local competitors less relevant.

Overall, employees stated their top concerns are the equitable distribution of budget dollars for all employees, and fair, competitive wages for all levels of employees.

2.3 SUMMARY

The feedback received from employees in these sessions provided a helpful backdrop to Evergreen’s assessment of the current compensation and classification structures. The willingness of employees to contribute to this process, sharing their commendations and concerns speaks to the strong working environment within the Town. Employees were enthusiastic when describing their passion for their job and positively painted employment with the Town. Employees cited several advantages of working for the Town, and while employees did express concern in some of the areas discussed, these concerns are commonly present in public-sector organizations in general.

SECTION 3 – ASSESSMENT OF CURRENT CONDITIONS

This section provides a brief statistical analysis of the current compensation and classification structure in place in the Town. Analysis of such a small workforce leads to fewer observable trends as compared to an employer with more of a robust workforce, however, interesting points can still be observed. The information described in this section reflects employee data received during the study and should be considered a snapshot of the conditions within the Town at that time. The inferences drawn from this section provide a basis for more detailed analysis and are not a sufficient cause for recommendations on their own. However, this review of the Town’s current compensation and classification structure in combination with stakeholder and employee feedback as well as market data, is used to develop recommendations appropriate for the Town.



3.1 PAY GRADE ANALYSIS

The purpose of analyzing the pay plan used by the Town is to help gain an overview perspective of the compensation structures. To properly analyze the employee data provided, a pay plan was created by assigning the lowest and highest salary of every grade as the minimum and maximum of the pay grade. The midpoint was established mathematically.

Exhibit 3-1 displays the current pay plan in its entirety. A small number of the available grades are in use which makes sense because of the staff size and few classifications. Several points can be observed by reviewing the range spread, or the relative width of each grade, as well as the midpoint progression, or the distance from one grade to the next as measured at each grade's respective midpoint.

Firstly, there is no consistency in the range spreads observed. Across Florida's compensation markets, range spreads are generally observed to be between 50 and 70 percent. While there is a wide variance on an individual grade level across the pay plan, this shows elements of a potentially competitive structure. Adopting consistency in this and retaining some of the core points may serve as an asset in the recommendations. Whole numbers were selected for minimum and maximum grade values which is visually pleasing but makes situations where an employee in one grade has significantly less room for growth than a position in another grade. Grade 20 has the lowest range spread of 44.4 percent whereas grade 4 has a 73.8 percent spread.

The distance between grades is equally inconsistent, ranging from a low of negative 1.7 percent between grades 12 and 13 and a high of 28.2 percent between grades 20 and 21.



EXHIBIT 3-1 CURRENT PAY PLAN

Grade	Min	Mid	Max	Range Spread	Midpoint Progression
1	\$ 37,500.00	\$ 48,000.00	\$ 58,500.00	56.0%	-
2	\$ 38,500.00	\$ 49,000.00	\$ 59,500.00	54.5%	2.1%
3	\$ 39,500.00	\$ 50,000.00	\$ 60,500.00	53.2%	2.0%
4	\$ 40,000.00	\$ 54,750.00	\$ 69,500.00	73.8%	9.5%
5	\$ 44,500.00	\$ 57,500.00	\$ 70,500.00	58.4%	5.0%
6	\$ 45,500.00	\$ 58,500.00	\$ 71,500.00	57.1%	1.7%
7	\$ 46,500.00	\$ 59,500.00	\$ 72,500.00	55.9%	1.7%
8	\$ 47,500.00	\$ 65,000.00	\$ 82,500.00	73.7%	9.2%
9	\$ 48,500.00	\$ 66,000.00	\$ 83,500.00	72.2%	1.5%
10	\$ 50,000.00	\$ 67,500.00	\$ 85,000.00	70.0%	2.3%
11	\$ 51,500.00	\$ 68,500.00	\$ 85,500.00	66.0%	1.5%
12	\$ 54,500.00	\$ 74,250.00	\$ 94,000.00	72.5%	8.4%
13	\$ 57,500.00	\$ 73,000.00	\$ 88,500.00	53.9%	-1.7%
14	\$ 61,500.00	\$ 76,500.00	\$ 91,500.00	48.8%	4.8%
15	\$ 61,500.00	\$ 76,500.00	\$ 91,500.00	48.8%	0.0%
16	\$ 68,000.00	\$ 85,000.00	\$ 102,000.00	50.0%	11.1%
17	\$ 72,000.00	\$ 88,000.00	\$ 104,000.00	44.4%	3.5%
18	\$ 75,000.00	\$ 95,000.00	\$ 115,000.00	53.3%	8.0%
19	\$ 85,000.00	\$ 105,000.00	\$ 125,000.00	47.1%	10.5%
20	\$ 90,000.00	\$ 110,000.00	\$ 130,000.00	44.4%	4.8%
21	\$ 115,000.00	\$ 141,000.00	\$ 167,000.00	45.2%	28.2%
22	\$ 125,000.00	\$ 155,000.00	\$ 185,000.00	48.0%	9.9%

Exhibit 3-2 shows the relationship between Town salaries and their respective grade midpoints. This is a very general way to show whether Town employees are typically advancing through their pay ranges. At the time of this assessment, 62.5 percent of Town employees were being paid salaries that were less than their current midpoint. While this might lend the impression that employees are not advancing through their ranges at an appropriate rate, a closer analysis would be required before making any definitive judgments. **Exhibit 3-3** will explore further the progression of salaries into their pay ranges for Town employees.



EXHIBIT 3-2
SALARIES ABOVE AND BELOW MIDPOINT

Grade	Employees	# < Mid	% < Mid	# > Mid	% > Mid
1	1	1	100.0%	0	0.0%
3	1	0	0.0%	1	100.0%
8	1	1	100.0%	0	0.0%
9	1	1	100.0%	0	0.0%
14	1	0	0.0%	1	100.0%
15	1	0	0.0%	1	100.0%
18	1	1	100.0%	0	0.0%
22	1	1	100.0%	0	0.0%
Total	8	5	62.5%	3	37.5%

Exhibit 3-3 shows employees' distributions across four quartiles of their respective pay grades. Here, each pay grade is divided into four segments of equal width, called quartiles. The first quartile represents the first 25 percent of the pay range; the second quartile represents the part of the range above the first quartile up to the calculated midpoint; the third quartile represents the part of the range from the midpoint to 75 percent of the pay range; and the fourth quartile represents the part of the range above the third quartile up to the pay range maximum. Employees are assigned to a quartile within their pay range based on their current salary.

The quartile analysis is used to determine the location of employee salary clusters. Once again, in a larger employee sample, broad organizational trends can be observed, which is more difficult in a smaller organization, however quartile analysis can still help identify where clusters in the pay plan may occur if at all. Also, the amount of time the employee has spent with the organization is analyzed to observe any relationship between organizational tenure and salary progression. This information, while not definitive alone, can shed light on any root issues within the current compensation and classification plan when combined with market data and employee feedback.



EXHIBIT 3-3 QUARTILE ANALYSIS

GRADE	Total	1ST QUARTILE	2ND QUARTILE	3RD QUARTILE	4TH QUARTILE
1	1	0.00%	100.00%	0.00%	0.00%
3	1	0.00%	0.00%	100.00%	0.00%
8	1	100.00%	0.00%	0.00%	0.00%
9	1	100.00%	0.00%	0.00%	0.00%
14	1	0.00%	0.00%	0.00%	100.00%
15	1	0.00%	0.00%	0.00%	100.00%
18	1	0.00%	100.00%	0.00%	0.00%
22	1	0.00%	100.00%	0.00%	0.00%

Overall, while the majority of employees are observed to be in the lower two quartiles of their respective ranges, the average tenure among grades 1, 8, 9, 18, and 22 is just 1.58 years which could explain their placement lower in their respective ranges. Employees in grades 14 and 15 have average tenure of almost 16 and a half years which could also explain their placement much deeper into their ranges. Overall, quartile analysis revealed no real surprises relative to progression through ranges vis-à-vis employee tenure.

3.2 SUMMARY

The Town currently does not have a consistently designed pay plan. The current conditions in the Town allow for a simplistic, straightforward approach to compensation. However, there are opportunities for the structure to be updated to meet the Town's needs and ensure internal and external equity are being optimized. The information in this section provides a basis used along with market data and feedback from employees and the Town management team to develop a recommended compensation plan that aligns with the Town's goals and needs.

SECTION 4 – MARKET SUMMARY

The market summary section compare the Town's compensation practices against its market peers to establish how competitive the Town is for employees within its market. To complete this market study, Evergreen compared pay ranges of every non-police classification that the Town employs against the compensation of positions performing those same or closely comparable duties within peer organizations.

Evergreen looked at average pay ranges across the entire classification to make the most accurate comparison. The results of this market study should be considered reflective of the current state of the market at the time of this study; however, market conditions can change rapidly. Consequently, it is necessary to perform market surveys of peer organizations



regularly for an organization to consistently monitor its position within the market. Furthermore, the market results detailed in this section provide a foundation for understanding the Town's overall structural standing to the market, and the rates reflected in this section, while a key factor, are not the sole determinant for how classifications were placed into the proposed salary ranges outlined in **Section 5**.

Evergreen conducted a comprehensive market salary survey for the Town, which included 15 geographic and demographic peers. Target peers were selected based on several factors, including proximity to Ocean Ridge, population size as well as average income. Because of Ocean Ridge's coastal location, similarly sized coastal communities from other parts of the state were also included. Nine of the 15 targeted peers submitted data for analysis, a list of which is included in **Exhibit 4-1**.

EXHIBIT 4-1 RESPONDING PEERS

Market Peers
Town of Ocean Ridge, FL
Highland Beach, FL
Longboat Key, FL
Sanibel, FL
Palm Beach, FL
Gulf Stream, FL
Manalapan, FL
Jupiter Island, FL
Fernandina Beach, FL
Lake Clarke Shores, FL

4.1 MARKET DATA

The results of the market study are displayed in **Exhibit 4-2**, which includes the benchmark job titles and the market average salaries for each position at the minimum, midpoint, and maximum points of the pay ranges. Not all nine of the responding peers have pay ranges for their classifications to fit into. Three peers specifically, Gulf Stream, Manalapan, and Lake Clarke Shores indicated that they set salaries individually without the use of a formal pay plan, and as such, replied with the individual average salaries of their incumbents in each surveyed classification.

These three peers provided average incumbent salaries, for analysis alongside their established pay plan ranges and these data are shown in **Exhibit 4-3** which provides a side-by-side comparison of observed salaries in the Town of Ocean Ridge compared to the average salaries found across the responding market peers.



While all classifications were surveyed for each peer, not every peer organization possesses an appropriate match to supply salary information. Consequently, the benchmarks receive varying levels of response. In some cases, the work of a Town position such as Town Treasurer was being done in combination with the duties of another class such as the Director of Finance which made direct comparisons less reliable, and the decision was made to exclude those couple of responses because of their skewing influence on the overall data.

EXHIBIT 4-2 MARKET SUMMARY: PAY RANGE DIFFERENTIALS

ID	Classification	Survey Minimum		Survey Midpoint		Survey Maximum		Survey Avg Range
		Average	% Diff	Average	% Diff	Average	% Diff	
1	Admin. Asst.	\$34,230.66	8.7%	\$44,444.12	7.4%	\$54,657.59	6.6%	59.7%
2	Public Works Supv	\$71,054.01	-15.5%	\$91,323.05	-19.4%	\$111,592.08	-22.0%	57.1%
3	Town Clerk	\$66,799.82	10.9%	\$88,052.88	7.3%	\$109,305.93	5.0%	63.6%
4	Town Treasurer	\$73,428.72	-19.4%	\$94,467.03	-23.5%	\$115,505.35	-26.2%	57.3%
5	Town Manager	-	-	-	-	-	-	-
6	Dep Town Clerk	\$47,578.31	1.9%	\$62,030.56	6.0%	\$76,482.80	8.4%	60.8%
7	Public Works I	\$39,172.93	0.8%	\$51,134.10	-2.3%	\$63,095.26	-4.3%	61.1%
8	Building Clerk	\$40,762.25	14.2%	\$51,824.50	20.3%	\$62,886.75	23.8%	54.3%
Overall Average			0.2%		-0.6%		-1.3%	59.1%

Range comparison data indicates that overall, the Town has implemented a salary structure for its graded positions that is roughly comparable to those found in the market. A positive differential indicates that the Town is “above market” for a particular classification and a negative one indicates that the town is “below market” at that point in the range. Average data indicates that the Town is just above market at the minimum of the average ranges and just slightly above market at the average maximum. Averages can sometimes be misleading though because we can observe that class-by-class market competitiveness varies significantly. The Town Clerk is approximately 11 percent above market at the minimum of the range whereas the Public Works Supervisor is more than 15 percent below market average. Because of the small number of classifications present it would be unfair to draw sweeping conclusions from these results, and a class-by-class approach to adjusting ranges is warranted.



EXHIBIT 4-3
MARKET SUMMARY: AVERAGE ACTUAL PAY DIFFERENTIALS

ID	Classification	Average Actual vs Market Midpoint		% Difference
		Town of Ocean Ridge, FL	Peer Avg	
1	Admin. Asst.	\$22,575.07	\$22,084.40	2.2%
2	Public Works Supv	\$86,624.93	\$91,323.05	-5.4%
3	Town Clerk	\$86,624.93	\$88,052.88	-1.6%
4	Town Treasurer	\$92,300.00	\$94,467.03	-2.3%
5	Town Manager	\$142,499.97	\$207,464.00	-45.6%
6	Dep Town Clerk	\$55,124.99	\$62,030.56	-12.5%
7	Public Works I	\$52,000.00	\$51,134.10	1.7%
8	Building Clerk	\$55,124.99	\$51,824.50	6.0%
Overall Average				-7.2%

Exhibit 4-3 illustrates the relationship between actual salaries paid to Town employees compared to market average range midpoints. This illustrates that despite the very short average tenure of most Town employees, the Town's hiring practices allow them to place new employees farther along in the range which makes them more competitive with other employers who may require new hires to start at the minimum of the range or give them credit for previous experience.

The Market Midpoint is commonly thought of as the closest singular point of comparison for a fully qualified and satisfactory performing employee so as we compare Town employees to this point in the market ranges, we see that the majority of employees are paid a fairly competitive salary which falls within reasonable distance of the market midpoint.

4.2 SALARY SURVEY CONCLUSION

The standing of individual classifications' pay ranges relative to the market should not be considered a definitive assessment of actual employee salaries being similarly above or below the market; however, such differentials can, in part, explain symptomatic issues with recruitment and retention of employees.

The results of the market summary Section are pivotal in the formulation of recommendations. By establishing the market averages, Evergreen can propose recommendations that enable the Town to occupy its desired competitive position. **Section 5 of this report will detail recommendations for improvements that can be made to the Town's pay plan to ensure it can recruit and retain high-quality employees.**



SECTION 5 – RECOMMENDATIONS

After reviewing the information provided in the preceding sections of this report, Evergreen developed recommendations to improve the Town's current classification and compensation system. The recommendations and findings that led to each are discussed in detail in this section. The recommendations are organized into three sections: classification, compensation, and administration of the system.

5.1 CLASSIFICATION RECOMMENDATIONS

An organization's classification system establishes how its human resources are employed to perform its core services. The classification system consists of the titles and descriptions of the different classifications, or positions, which define how work is organized and assigned. It is essential that the titles and descriptions of an organization's classifications accurately depict the work being performed by employees in the classifications to ensure equity within the organization and to enable comparisons with positions at peer organizations. A classification analysis identifies issues like incorrect titles, outdated job descriptions, and inconsistent titles across departments. Recommendations are then made to remedy the identified concerns based on human resources best practices.

In the analysis of the Town's classification system, Evergreen Solutions collected classification data through the Job Assessment Tool (JAT) process. The JATs, which were completed by employees and reviewed by their supervisors, provided information about the type and level of work being performed for each of the Town's classifications. Evergreen reviewed the data provided in the JATs and used the information as the basis for classification recommendations.

FINDING

The classification system being utilized by the Town was generally accurate, and titles described the work being performed by employees. However, due to the very small number of individuals employed by the Town, most employees are working beyond the traditional definition implied by their class title. In small municipalities, this is largely unavoidable however it is not all entirely being captured by the existing class descriptions.

RECOMMENDATION 1: Utilize JAT responses to update class descriptions as necessary.

Evergreen Solutions has provided JAT response data to the Town Manager which can be used, in conjunction with Town leadership to appropriately update the existing classification descriptions to ensure they capture the true breadth of work being performed.

Additionally, it would behoove the Town to compare the work being performed and the corresponding Fair Labor Standards Act (FLSA) exemption status to ensure compliance.



RECOMMENDATION 2: Conduct a staffing analysis and consider updating the Town's staffing model.

It was anecdotally observed from interviews and focus groups, as well as employee-provided JAT response data that not all positions within the town have sufficient coverage to allow for employees to ever truly be “off the clock” because they are always on-call in case of emergencies. Others reported very high-volume workloads and a more reasonable division of labor could require additional full-time employees or even part-time help. Also, some management and supervisory employees are being called upon to perform tasks more typically assigned to entry-level employees. It cannot be determined from this analysis if the Town is truly understaffed, however anecdotal data indicates that further examination is warranted.

6.2 COMPENSATION RECOMMENDATIONS

The compensation analysis consisted of two parts: an external market assessment and an internal equity assessment. During the external market assessment, the Town's compensation for benchmark classifications was compared to various points of pay ranges offered in the market the Town competes for employees in. The external assessment consisted of comparing the Town against its peer Towns and organizations within its market and revealed that the Town is currently lagging behind the market in the case of some specific classifications.

During the internal equity assessment, consideration of the relationships between and the type of work being performed by the Town's employees in their classifications was reviewed and analyzed.

FINDING

While the Town maintains an organized and defined overall pay plan, Evergreen found significant inconsistency in the design of pay ranges. The plan lacked uniformity in how pay grades progressed from one to the next and was not intuitive in its design.

RECOMMENDATION 3: Adopt a new, market-responsive compensation structure and assign all positions to it equitably.

Evergreen has developed a new pay plan for the Town's consideration. The new structure consists of 25 unique pay grades, each with a range spread of 60.0 percent between the minimum and the maximum of the range. Furthermore, the progression between grades is standardized to a static 6.0 percent. The details of the proposed plan are in **Exhibit 5-1**.



**EXHIBIT 6-1
PROPOSED PAY PLAN**

Grade	Minimum	Midpoint	Maximum	Range Spread	Midpoint Progression
101	\$ 38,000.00	\$ 49,400.00	\$ 60,800.00	60.0%	-
102	\$ 40,280.00	\$ 52,364.00	\$ 64,448.00	60.0%	6.0%
103	\$ 42,696.80	\$ 55,505.84	\$ 68,314.88	60.0%	6.0%
104	\$ 45,258.61	\$ 58,836.19	\$ 72,413.77	60.0%	6.0%
105	\$ 47,974.12	\$ 62,366.36	\$ 76,758.60	60.0%	6.0%
106	\$ 50,852.57	\$ 66,108.34	\$ 81,364.12	60.0%	6.0%
107	\$ 53,903.73	\$ 70,074.84	\$ 86,245.96	60.0%	6.0%
108	\$ 57,137.95	\$ 74,279.33	\$ 91,420.72	60.0%	6.0%
109	\$ 60,566.23	\$ 78,736.09	\$ 96,905.96	60.0%	6.0%
110	\$ 64,200.20	\$ 83,460.26	\$ 102,720.32	60.0%	6.0%
111	\$ 68,052.21	\$ 88,467.88	\$ 108,883.54	60.0%	6.0%
112	\$ 72,135.35	\$ 93,775.95	\$ 115,416.55	60.0%	6.0%
113	\$ 76,463.47	\$ 99,402.51	\$ 122,341.55	60.0%	6.0%
114	\$ 81,051.27	\$ 105,366.66	\$ 129,682.04	60.0%	6.0%
115	\$ 85,914.35	\$ 111,688.66	\$ 137,462.96	60.0%	6.0%
116	\$ 91,069.21	\$ 118,389.97	\$ 145,710.74	60.0%	6.0%
117	\$ 96,533.36	\$ 125,493.37	\$ 154,453.38	60.0%	6.0%
118	\$ 102,325.37	\$ 133,022.98	\$ 163,720.59	60.0%	6.0%
119	\$ 108,464.89	\$ 141,004.35	\$ 173,543.82	60.0%	6.0%
120	\$ 114,972.78	\$ 149,464.62	\$ 183,956.45	60.0%	6.0%
121	\$ 121,871.15	\$ 158,432.49	\$ 194,993.84	60.0%	6.0%
122	\$ 129,183.42	\$ 167,938.44	\$ 206,693.47	60.0%	6.0%
123	\$ 136,934.42	\$ 178,014.75	\$ 219,095.07	60.0%	6.0%
124	\$ 145,150.49	\$ 188,695.63	\$ 232,240.78	60.0%	6.0%
125	\$ 153,859.52	\$ 200,017.37	\$ 246,175.23	60.0%	6.0%

Implementation of the new compensation structure requires two steps. First, all positions were assigned to an appropriate pay grade within the plan. To determine what pay grade each position was assigned, Evergreen used the following factors: the results of the JAT analysis, the results of the market study, as well as consideration for existing internal relationships between classifications. Assigning pay grades to classifications requires a balance of internal equity and desired market position, and recruitment and retention concerns also played a role in the process. Thus, the market results discussed in **Section 4** were not the sole criteria for the proposed pay ranges.



The second step, however unnecessary in this case, would be to make adjustments to individual pay as individuals are applied to their new pay ranges. In some cases where employees with very low tenure are concentrated at the minimum of their respective ranges, they are found to be below the minimum of their proposed grades. As previously noted, this is not the case for the Town of Ocean Ridge as most employees are paid salaries within a few percentage points of the observed market average midpoint and require no adjustment to be competitive.

Tenure-based adjustments are also unwarranted because the average tenure of incumbents in the vast majority of jobs is low and longer-tenured employees have progressed through their respective ranges well enough that a preliminary analysis of tenure-based salary adjustments resulted in less than \$600 in pay raises and was removed from consideration.

5.3 COMPENSATION AND CLASSIFICATION SYSTEM MAINTENANCE

Any organization's compensation and classification system will need periodic maintenance. The recommendations provided in this chapter were developed based on conditions at the time the study was conducted. Without proper upkeep of the system, the potential for recruitment and retention issues may increase as the compensation and classification system becomes dated and less competitive.

RECOMMENDATION 4: Conduct small-scale salary surveys as needed to assess the market competitiveness of hard-to-fill classifications and/or classifications with retention issues and adjust pay grade assignments if necessary.

While it is unlikely that the pay plan will need to be adjusted for several years, a small number of classifications' pay grades may need to be reassigned more frequently. If one or more classifications are exhibiting high turnover or are having difficulty with recruitment, the Town should collect salary range data from peer organizations to determine whether an adjustment is needed for the pay grade of the classification(s).

RECOMMENDATION 5: Conduct a comprehensive classification and compensation study every three to five years.

While small-scale salary surveys can improve the market position of specific classifications, it is recommended that a full classification and compensation study be conducted every two to three years to preserve both internal and external equity for the Town. Changes to classification and compensation do occur, and while the increments of change may seem minor, they can compound over time. A failure to react to these changes quickly could place the Town in a poor position for recruiting and retaining quality employees.

While the previous two recommendations intend to maintain the competitiveness over time of the classification and compensation structure, it is also necessary to establish procedures for determining equitable pay practices for individual employees.



RECOMMENDATION 6: Conduct a staffing and organizational review to ensure appropriate staffing levels and distribution of personnel resources between departments.

Based on findings from JAT surveys and feedback from staff during our focus group and interview meetings, the degree to which roles are combined within the Town is greater than is observed in other very small municipalities. The Town should conduct a staffing analysis to determine if they have the appropriate headcount for the workload required by Town operations and also to determine if personnel resources are deployed between the functional areas/departments appropriately.

SUMMARY

The Town should be commended for its desire and commitment to provide competitive and fair compensation for its employees. The recommendations in this report establish a new competitive pay plan, externally and internally equitable classification pay grade assignments, and system administration practices that will provide the Town with a responsive compensation and classification system for years to come. While the upkeep of this recommended system will require concrete effort, the Town will find that having a competitive compensation and classification system that encourages strong recruitment and employee retention is worth this commitment.





Public
Risk
Underwriters

Insurance Solutions for Public Entities

Public Risk Underwriters of Florida, Inc.
P O Box 958455, Lake Mary, FL 32795
321-832-1450

Milton Carpenter Insurance Inc.

Town of Ocean Ridge

PK FL1 0502017 24-15 01 - 1

Public Risk Underwriters of Florida, Inc. is pleased to provide you with the quote for
Town of Ocean Ridge

Please review the quote carefully, as coverage terms and conditions may not
encompass all requested coverage indicated in the application.

As a reminder you do not have any binding authority. Written request to bind must be
received prior to the effective date of coverage or the expiration date of the quote,
whichever is earlier. If written request to bind is not received within the described time
frame, the quote is no longer valid and the file will be closed. Coverage is not bound
without written confirmation from a representative of Public Risk Underwriters of Florida,
Inc.

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

If you have any questions or need further assistance please feel free to contact us.

**THIS PAGE IS FOR INFORMATIONAL PURPOSES ONLY AND
IS NOT PART OF THE QUOTE**



Quote No.: PK FL1 0502017 24-15 01 - 1

Effective Date: 10/01/2024

Quote Expiration Date: 10/01/2024

QUOTE FOR
Town of Ocean Ridge
6450 N. Ocean Blvd., Ocean Ridge FL, 33435

Presented by Public Risk Underwriters for:

Milton Carpenter Insurance Inc.
135 SE Avenue C, Belle Glade FL, 33430
07/30/2024 03:23:38 PM

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Insuring Florida's Future

Founded in 1999, Preferred is a non-assessable insurance risk pool made of and for its members, focusing on the unique needs of Florida's public sector. Our robust membership and financial strength stem from a conservative platform of managed risk. Program administration is provided by Public Risk Underwriters of Florida (PRU).

A key distinguishing feature and advantage of Preferred is the exclusive utilization of independent agents who specialize in public sector risk throughout the state for distribution.

WHY IS THIS IMPORTANT?

Our members receive local, personalized service and have built-in representation and advocacy to achieve optimal results.

Preferred's membership is represented by Elected Officials from all segments of Florida's Public Sector. Our Board of Trustees understands your needs and works diligently to bring you enhanced programs and services.

Specialized member-oriented claims service is provided by Preferred Governmental Claims Solutions (PGCS). With more than 40 years in claims experience, PGCS is Florida's foremost governmental third-party administrator. The cornerstones of their claims administration are communication, quick access, and sound return-to-work policies.

Preferred is a proven structure of strength created to protect Florida's public sector.

Service is the heart of what we do

*Our Loss Control & Member Services team takes a proactive approach designed to reduce and prevent claims by customizing our services to your needs **at no additional cost.***



DEDICATED LOSS CONTROL CONSULTANTS PROVIDE:

- + Onsite safety inspections
- + Safety training on hundreds of topics
- + Safety program development, review & evaluation
- + Claims analysis & management
- + Claims reviews and Claims 101's
- + Disaster preparedness services

PREFERRED RISK MANAGEMENT RESOURCE CENTER FOR MEMBERS WHO PURCHASE THEIR EPLI COVERAGE FROM PREFERRED:

Cyber Security Resources

- + Breach health check
- + Customizable Incident Response Plan
- + Unlimited Access to Cybersecurity Experts
- + Immediate crisis management & response
- + Digital Forensic, IR Readiness and Data Review services and consultations available

HR Helpline Services

- + Unlimited access to HR and Employment Law experts

ADA Website Compliance Resources

- + WAVE by WebAIM accessibility evaluation tool
- + Expert guidance on ADA compliance

VECTOR SOLUTIONS Online training platform with over 600 training courses on HR/Employment Practices, OSHA Compliance, Motor Vehicle Safety, etc.

PREFERRED VIRTUAL TRAINING ACADEMY

Virtual training on a wide variety of topics provided by our Loss Control Consultants and industry experts.

STREAMERY 24/7 mobile streaming from anywhere with over 700 training topics

PREFERRED TIPS 50/50 matching safety & loss control grant program up to \$5,000.

60,000+

Completed Training Courses

\$3,500,000+

in TIPS Grants

74%

Risk Management Resource Center Utilization

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Your Member Services & Loss Control Team



Kevin Meehan oversees Trust Services. He is responsible for implementing service initiatives for Preferred members and agents. He develops and improves educational training programs, member service platforms, and member safety incentive programs. He is ultimately responsible for increasing member engagement to improve member loss experience and reduce out of pocket costs.



Christopher H. Kittleson has more than 25 years of risk management and loss control experience. Chris has developed industry expertise in the areas of Public Entity Safety Program Development, Return to Work Programs, Regulatory Compliance, Accident Investigation and Safety Training. Chris graduated Cum Laude from St. Cloud State University with a BS in Engineering Technology. He earned his Associate in Risk Management (ARM). He was awarded the 2013 Safety Professional of the Year Award by the South Florida Chapter of the American Society of Safety Engineers (ASSE). Chris has presented on behalf of National Associations and has published several articles in loss control and risk management trade publications.



Pam Hancock leads the Loss Control team. She has been in the insurance industry for the past 26 years and has worked primarily with governmental entities during her career. She provides safety training, program/policy development, safety committee oversight, performs claims reviews, trending analysis and inspections. With an emphasis on education and a deep understanding of the claims process, Pam has become a valuable resource to Preferred members. Pam is a Certified ADA Coordinator.



Mike Marinan has a degree in Industrial Safety Engineering and over 37 years experience in the safety and risk management field. Mike's primary objectives include safety and loss control initiatives, reconciling issues between Preferred members and third party claims administrators, and developing opportunities for the Trust's participants to gather knowledge, skills, and information to effectively govern and manage insurance costs. Mike is a member of ASSE, was appointed by the Governor to the Task Force on Workplace Safety and has provided multiple trainings to state agencies.



Mike Stephens has been involved with Loss Control and Member Services since 2004. Mike has completed the OSHA 501 Trainer Course in Occupational Safety and Health Standards (General Industry) and has attained certification as a Safety Auditor. Mike's safety awareness and dedication to customer service are what make him an essential part of the Member Services and Loss Control team. Mike is the resources and services coordinator and support specialist for all Preferred members.

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Personalized Top-Tier Claims Service



450

Government Entities Served
by PGCS

20

Average Years of Teammate
Industry Experience

12

Average Years of Teammate
Tenure at PGCS

3

Decades of Claims Service

24/7

Claims Service



PGCS Leadership Team



Fred Tucker, Vice President Fred is responsible for the daily operations of PGCS. Fred began his career in the insurance industry as an independent adjuster in 1999, working his way into a management role with a national insurance agency where he led the risk services department. Fred joined PGCS in 2007 as a Senior Claims Specialist handling public entity automobile liability, general liability, employment liability with an emphasis on complex matters involving litigation management, working closely with defense counsel to ensure proactive handling of claims.



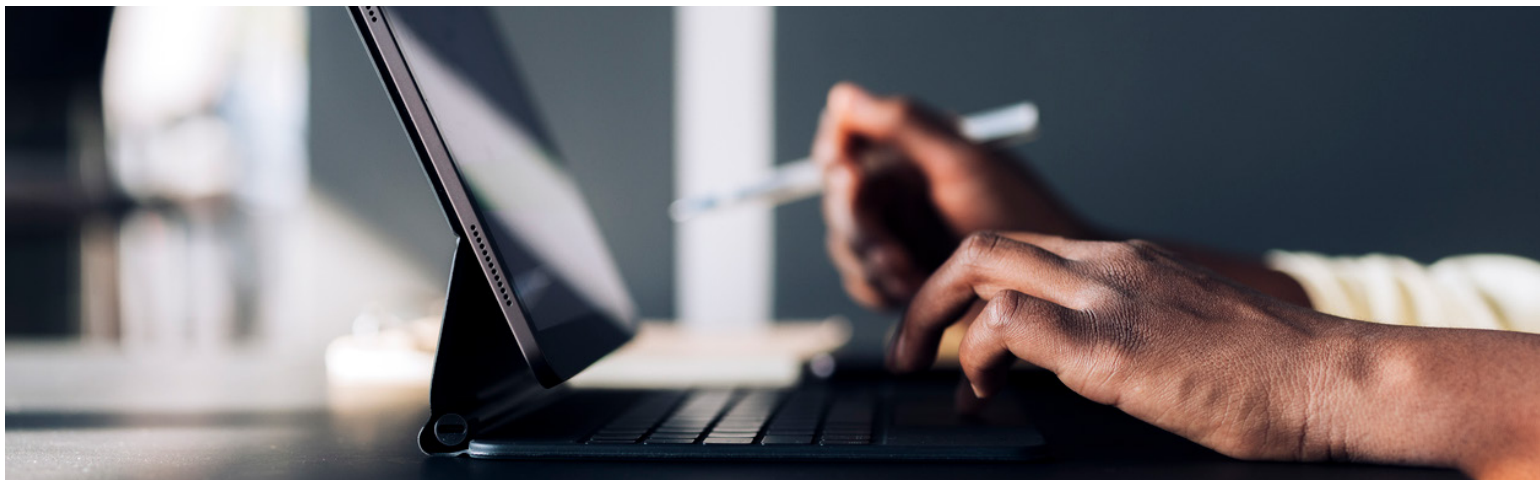
Cheryl Riley, Director of WC Claims Cheryl is responsible for the overall direction and leadership of the PGCS workers' compensation claims unit. While at PGCS, Cheryl has steadily promoted and held the positions of Account Manager, Quality Assurance Manager and Workers' Compensation Claims Manager prior to her current position of Director of Workers' Compensation Claims. Cheryl's dedication to customer-centric solutions and focus on building strong 'partner' relationships has been successful for PGCS and its customers. Cheryl holds a Florida All Lines license, and has earned the designation of a Board Certified Workers' Compensation Litigation Claims Specialist.



Stacy Hargrove, Director of Liability Claims Stacy Hargrove has more than 33 years of experience handling all types of liability claims and subrogation matters. She has held various positions within the claims industry and has proactively handled a variety of liability claim types including auto accident, slip and fall, premises liability, employer liability, and subrogation recovery; all with client accolades for excellent customer service and knowledge. Stacy has extensive litigation management experience and works directly with defense counsel in defending litigated claims. She has also monitored several trials and has been successful in partnering with her legal team to achieve favorable defense verdicts as well as other positive resolutions. Stacy has a wealth of knowledge in the liability arena and is an integral and valued member of the PGCS team.

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Innovative Solutions. Accurate Valuations.



In partnership with Centurisk, Preferred provides property appraisals **for all property locations at no cost to our members.** The field appraisals provide critical information on primary and secondary building characteristics, flood zones, and valuations. Field appraisals are conducted by Centurisk on a rolling five-year schedule, trending reports are available in the interim upon request. Once the appraisal is completed, members then have the choice to insure at appraised values to maintain blanket coverage. If a Member chooses to underinsure the property, the coverage agreement will be endorsed to “stated value”.



You receive exclusive access to the AMP platform, which offers an innovative approach for property tracking and valuation management. AMP provides dynamic reporting capabilities and features an intuitive design, which allows your team to get up and running in minutes. Vital property information is maintained in AMP, including a change history for each asset. Up-to-date property valuations and information are automatically imported into AMP and our experienced team offers personalized training to optimize your use of the system and reporting tools.



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Disaster Preparedness and Response

Preferred Priority is with you every step of the way

Preferred Priority is an enhanced disaster recovery service designed for Preferred members to streamline the disaster recovery process. This customized service starts with preparedness. Our loss control consultants work with members to develop and implement a customized disaster recovery plan that will stand up to the worst of disasters. In advance of a storm, resources like temporary buildings, generators and dry out equipment are deployed to member locations. Members have priority status during a disaster and have access to a 24/7 Emergency Response Center, immediate onsite evaluations of property, complete build and restoration services, FEMA closeout packets and direct payments to vendors. When disaster strikes Preferred Priority is there for you.



Preferred Priority is a member-centric emergency response partnership with BluSky Restoration, ensuring each member receives top-priority service without delays. This partnership is designed to provide immediate access to essential resources and expertise in times of crisis. BluSky Restoration's dedicated team is ready 24/7, including holidays and weekends, to deliver rapid and effective mitigation and property restoration services. Our agreement guarantees that every member benefits from a seamless, efficient response, helping them quickly return to normal operations with minimal disruption.



When a named storm is approaching, our field adjusters from Engle Martin are staged nearby with all contact and policy information for each member so that they can provide damage inspections immediately after a storm. Engle Martin uses cutting edge drone technology to identify damage mitigation opportunities that you may not have known existed. The EM adjusters also have access to prior appraisals and COPE data, which helps streamline and expedite the claims process. This real time response enables us to get advance claim payments in your hands **within days**.

To finalize your claim, we provide a claim resolution packet, which includes all documentation to support your claim in addition to FEMA closeout assistance.

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Liability Defense Panel



ROPER, TOWNSEND, SUTPHEN

2707 E. Jefferson Street
Orlando, FL 32803
(407) 897-5150
www.roperpa.com

BRIONEZ & BRIONEZ, P.A.

322 W. Burleigh Blvd
Tavares, FL 32778
(352) 432-4044
www.bblawfl.com

CARR ALLISON

305 S. Gadsden St.
Tallahassee, FL 32301
(850) 222-2107

208 N. Laura Street
Suite 1100
Jacksonville, FL 32202
(904) 328-6456
www.carrallison.com

KELLEY KRONENBERG

1475 Centrepark Blvd,
Suite 275
West Palm Beach, FL 33401
(561) 684-5956
Tampa Jacksonville/ Fort
Lauderdale Locations
www.kelleykronenberg.com

QUINTAIROS, PRIETO, WOOD & BOYER, P.A.

4190 Belfort Rd, Suite 450
Jacksonville, FL 32216
Trinity, FL 34655
(904) 354-5500
www.qpwblaw.com

ROBERTS, REYNOLDS, BEDARD & TUZZIO, P.A.

470 Columbia Drive
West Palm Beach, FL 33409
(561) 688-6560
www.rrbpa.com

5237 Summerlin Commons Blvd.
Ft. Myers, FL 33907
(239) 275-2268
www.rrbpa.com

RUMBERGER, KIRK & CALDWELL P.A.

101 N. Monroe Street,
Suite 120
Tallahassee, FL 32301
(850) 222-6550
www.rumberger.com

LLOPIZ WIZEL

1451 W Cypress Creek Rd
Suite 300
Fort Lauderdale, FL 33309
(754) 312-7389
www.l-wfirm.com

UNICE, SALZMAN & JENSEN, P.A.

1815 Little Road
Trinity, FL 34655
(727) 723-3772
www.unicesalzman.com

WARNER LAW FIRM, P.A.

501 W 11th St.
Panama City, FL 32401
(850) 784-7772
timwarner@warnerlaw.us

WALTON, LANTAFF, SCHROEDER & CARSON LLP

931 Village Blvd, Suite 905
West Palm Beach, FL 33401
(561) 689-6700
www.waltonlantaff.com

WEISS, SEROTA, HELFMAN, COLE & BIERMAN

2525 Ponce De Leon Blvd,
Suite 700
Coral Gables, FL 33134
(305) 854-0800
www.wsh-law.com

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Workers' Compensation Defense Panel



BARBAS, NUNEZ, SANDERS, BUTLER & HOVSEPIAN

1802 W. Cleveland Street
Tampa, Florida 33606
(813) 279-2686

www.barbaslaw.com

ROPER, TOWNSEND, SUTPHEN

2707 E. Jefferson Street
Orlando, FL 32803
(407) 897-5150

www.roperpa.com

CHARTWELL LAW OFFICES, LLP

2984 Wellington Circle
Tallahassee, FL 32309
(850) 668-7900

833 Highland Avenue, Suite 202
Orlando, FL 32803
(407) 203-3600

www.chartwelllaw.com

COLE, STONE & STOUDEMIRE, P.A.

201 North Hogan Street #400
Jacksonville, FL 32202
(904) 352-9664

HERNANDEZ, HICKS & VALOIS

5800 N. Andrews Avenue
Ft. Lauderdale, Florida 33309
(954) 938-1920

dhernandez@hhdefense.com

KELLEY KRONENBERG

10245 Centurian Pkwy N. Suite 300
Jacksonville, FL 32256
(904) 549-7700

www.kellevkronenberg.com

PUBLIC ENTITY LEGAL SOLUTIONS

P.O. Box 958464
Lake Mary, FL 32795
(321) 832-1400

ghelm@pelsusa.com

www.bha-law.com

WALTON, LANTAFF, SCHROEDER & CARSON LLP

931 Village Blvd, Suite 905
West Palm Beach, FL 33401
(561) 689-6700

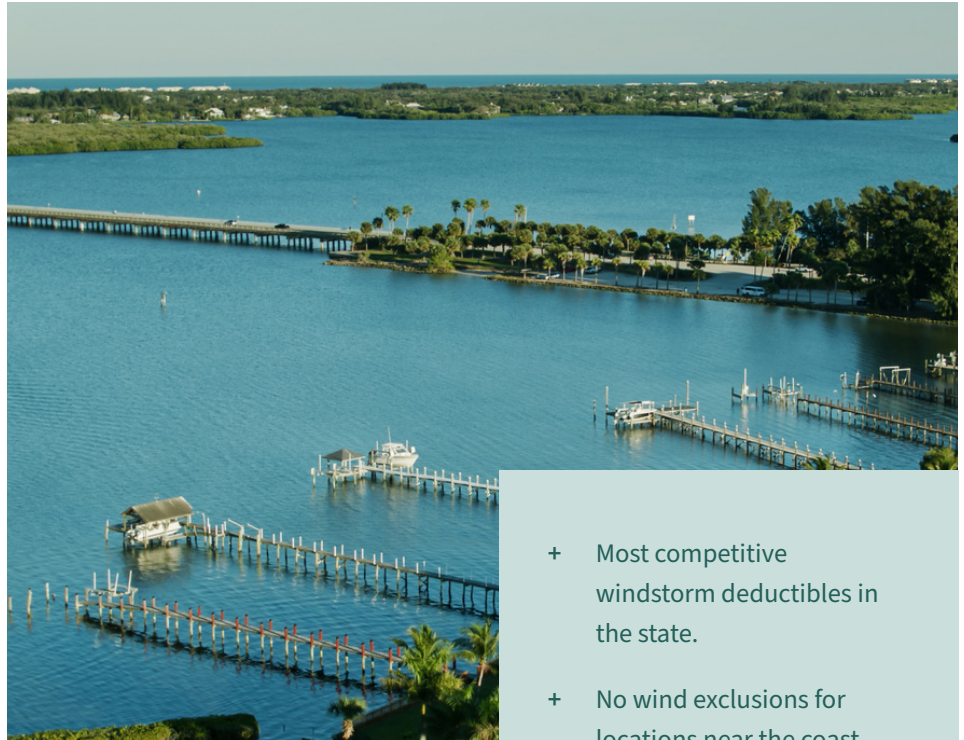
www.waltonlantaff.com

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Coverage Advantages

+ **SUPERIOR WINDSTORM COVERAGE:** While other risk pools exclude wharves, piers, docks, signs, antennas, and communication towers, our program provides wind coverage for these scheduled locations.

+ **PREFERRED PROPERTY PROGRAM** is a shared limit. The amount of limit purchased is determined annually. In responding to numerous windstorm events for more than 20 years, Preferred's losses have never exceeded the shared limit purchased.



- + \$100,000 of Non Non-Monetary coverage for Injunctive Relief, EEOC, Public Records and Inverse Condemnation allegations.
- + Professional Liability offered on either claims made or occurrence form.
- + Cyber Liability limits up to \$2,000,000 for both 1st and 3rd party claims.
- + Available Limits up to \$10,000,000 on all liability lines.
- + Public Officials and Employment Practices liability with no aggregate limit.
- + Defense costs are outside of the limit of liability, deductible does not apply to defense.
- + Deadly Weapon protection coverage free of charge. Crisis Response provided by CrisisRisk, a leading national response firm.
- + Unmanned Aircraft (Drone) Liability coverage of \$500,000.

- + Most competitive windstorm deductibles in the state.
- + No wind exclusions for locations near the coast.
- + No additional premium charged for a single location or total site locations acquired or newly constructed during the year with values less than \$15,000,000.
- + Property in the open (PITO) coverage is provided up to 1,000 feet of an existing location with no valuation restrictions.
- + Blanket Inland Marine Coverage for individual equipment valued less than \$25,000.

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Named Covered Party: Town of Ocean Ridge

Term: 10/01/2024 to 10/01/2025

Coverage Provided By: Preferred Governmental Insurance Trust

Quote Number: PK FL1 0502017 24-15 01 - 1

Compensation Disclosure

We appreciate the opportunity to assist with your insurance needs. Information concerning compensation paid to other entities for this placement and related services appears below. Please do not hesitate to contact us if any additional information is required.

PRU is owned by Brown & Brown, Inc. Brown & Brown entities operate independently and are not required to utilize other companies owned by Brown & Brown, Inc., but routinely do so.

For the Coverage Term referenced above, your insurance was placed through Preferred Governmental Insurance Trust (Preferred). Preferred is an independent entity formed by Florida public entities through an Interlocal Agreement for the purpose of providing its members with an array of insurance coverages and services. Preferred has contracted with entities owned by Brown & Brown, Inc. to perform various services. As explained below, those Brown & Brown entities are compensated for their services.

Preferred has contracted with Public Risk Underwriters of Florida Inc (PRU), a company owned by Brown & Brown, Inc., to administer Preferred's operations. The administrative services provided by PRU to Preferred include:

Underwriting / Coverage review / Marketing / Policy Review / Accounting / Issuance of Preferred Coverage Agreements / Preferred Member Liaison / Risk Assessment and Control

Pursuant to its contract with Preferred, Public Risk Underwriters of Florida Inc. (PRU) receives an administration fee, based on the size and complexity of the account, of up to 9.75% of the Preferred premiums billed and collected.

Preferred also utilizes wholesale insurance brokers, some of which (such as Peachtree Special Risk Brokers and Apex Insurance Services) are owned by Brown & Brown, Inc., for the placement of Preferred's insurance policies. The wholesale insurance broker may provide the following services to Preferred:

- Risk Placement
- Coverage review
- Claims Liaison with Insurance Company
- Policy Review
- Current Market Intelligence

The wholesale insurance broker's compensation is largely dictated by the insurance company. It typically ranges between 5% and 10% of the premiums you pay to Preferred for your coverage.



Named Covered Party: Town of Ocean Ridge

Term: 10/01/2024 to 10/01/2025

Coverage Provided by: Preferred Governmental Insurance Trust

Quote Number: PK FL1 0502017 24-15 01 - 1

Property Coverage

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Blanket Value Building & Contents Limit, per attached schedule	\$5,153,030	\$5,000 Per Occurrence - All other perils 5% Per Occurrence - Named Storm subject to minimum of \$35,000
Boiler & Machinery	\$5,153,030	\$5,000 Per Occurrence

Schedule of Sublimits- These limits do not increase any other applicable limit of liability.

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Flood Limit – Per Occurrence Excess of NFIP, whether purchased or not	\$4,000,000	\$5,000 Per Flood, except zones A,V excess of NFIP whether purchased or not
Earth Movement Limit – Per Occurrence	Not Included	N/A
TRIA (Includes Inland Marine if applicable)	Not Included	N/A

Extensions of Coverage- These limits do not increase any other applicable limit of liability. Deductible per terms of the Coverage Agreement.

<u>Coverage Description</u>	<u>Limit</u>
Accounts Receivable	\$500,000
Additional Expense	\$1,000,000
Animals (annual aggregate limit)	\$40,000
Business Income	\$500,000
Buildings Under Construction	If shown on Property Schedule
Debris Removal- limit shown or 25% of loss, whichever is greater, per occurrence	\$250,000 or 25% of loss, whichever is greater, per occurrence
Demolition, Ordinance, and ICC	\$500,000
Duty to Defend	Included
Errors and Omissions	\$250,000
Expediting Expense	\$5,000
Fire Department Charges	\$25,000
Fungus Cleanup Expense (annual aggregate limit)	\$50,000
Lawns, Plants, Trees and Shrubs	\$25,000
Leasehold Interest	\$0
New Locations	\$2,000,000
Personal Property of Employees	\$50,000
Pollution Cleanup Expense (annual aggregate limit)	\$50,000
Preservation of Property	\$250,000
Professional Fees	\$ 20,000
Property at Miscellaneous Unnamed Locations	\$150,000
Recertification	\$10,000
Service Interruption Coverage	\$100,000
Transit	\$250,000
Vehicle Property Coverage	\$0

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Named Covered Party: Town of Ocean Ridge

Term: 10/01/2024 to 10/01/2025

Coverage Provided by: Preferred Governmental Insurance Trust

Quote Number: PK FL1 0502017 24-15 01 - 1

Inland Marine Coverage

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Blanket Unscheduled Inland Marine (subject to \$25,000 any one item, excludes Watercraft)	\$150,000	Per attached schedule
Scheduled Inland Marine	\$357,688	Per attached schedule
Total All Inland Marine	\$507,688	Per attached schedule

Crime Coverage

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Forgery and Alteration	\$100,000	\$1,000
Theft, Disappearance or Destruction	\$100,000	\$1,000
Computer Fraud including Funds Transfer Fraud	\$100,000	\$1,000
Employee Dishonesty, Including faithful performance, per loss	\$100,000	\$1,000

Deadly Weapon Protection (Claims Made)

<u>Coverage Description</u>	<u>Limit</u>	<u>Deductible</u>
Third Party Liability Coverage	\$1,000,000	\$0
Crisis Management Services	Included	
Counseling Services	\$ 250,000 sublimit	
Funeral Expenses	\$ 250,000 sublimit	
Retro Date: 10/01/2019		
Coverage Highlights: Broad definition of Deadly Weapon Event, 24 hour Crisis Response Team Services		
Claims expenses are inside the limit of liability. Automatic Extended Reporting Period is 60 days.		

Named Covered Party: Town of Ocean Ridge

Term: 10/01/2024 to 10/01/2025

Coverage Provided by: Preferred Governmental Insurance Trust

Quote Number: PK FL1 0502017 24-15 01 - 1

Public Officials Liability Coverage (Occurrence)

Public Officials Liability Limit	Deductible	Retroactive Date
\$5,000,000 per Occurrence Aggregate Limit: N/A	\$1,000	
Total Payroll: \$2,703,005		
Supplementary Payments: Pre-termination \$2,500 per employee/ \$5,000 annual aggregate		
Non Monetary: \$100,000 Aggregate		

Employment Practices Liability Coverage (Occurrence)

Employment Practices Liability Limit	Deductible	Retroactive Date
\$5,000,000 per Occurrence Aggregate Limit: N/A	\$1,000	
#FT emp: 32	# PT Emp: 8	#Volunteers: 17

Cyber Liability (Claims Made)

Coverage Description	Limit	Deductible
Policy Limit	\$2,000,000 annual aggregate	Applies per below
Third Party Liability Coverage: - Privacy & Security Liability - Media Content Services Liability - PCI DSS	\$2,000,000 each claim \$2,000,000 each claim \$1,000,000 sublimit	\$25,000 \$25,000 \$25,000
First Party Liability Coverage: - Cyber Extortion & Ransomware - Data Breach & Crisis Management - Data Recovery - Business Interruption/ Extra Expense - Cyber Crime - Utility Fraud - Bricking Coverage - System Failure- BI/EE - Dependent Business Interruption - BI/EE - System Failure	\$500,000 each claim \$2,000,000 each claim \$2,000,000 each claim \$2,000,000 each claim \$250,000 Agg - see form for sublimits \$100,000 Agg - see form for sublimits \$500,000 sublimit \$1,000,000 sublimit \$1,000,000 sublimit Included in above sublimit \$1,000,000 sublimit	\$25,000 \$25,000 \$25,000 \$25,000 / Waiting Period:12 Hrs \$25,000 \$25,000 \$25,000 \$25,000 / Waiting Period:12 Hrs \$25,000 / Waiting Period:12 Hrs \$25,000 / Waiting Period:12 Hrs \$25,000 / Waiting Period:12 Hrs \$25,000 / Waiting Period:12 Hrs
Retroactive date: 10/01/2011		
Voluntary Notification endorsement is included, see coverage form for all limits and sublimits		

Extended Reporting Periods POL/EPLI/Cyber (only applicable for claims made)

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

- A.** Automatic Extended Reporting Period - 60 days per PGIT MN 500 & PGIT MN 700 (Cyber form)
- B.** Optional Extended Reporting Period - 12 months at additional premium per PGIT MN 500 & PGIT MN 700 (Cyber Form)

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Named Covered Party: Town of Ocean Ridge

Term: 10/01/2024 to 10/01/2025

Coverage Provided by: Preferred Governmental Insurance Trust

Quote Number: PK FL1 0502017 24-15 01 - 1

General Liability Coverage (Occurrence Form)

Coverage Description	Limit
Bodily Injury and Property Damage Limit	\$5,000,000
Personal and Advertising Injury	Included
Products & Completed Operations Limit	Included
Employee Benefits Liability Limit, per person	\$5,000,000
Herbicide & Pesticide Aggregate Limit	\$1,000,000
Medical Payments Limit	\$2,500
Fire Damage	Included
Sewer Backup and Water Damage Limit	\$10,000 no fault /\$200,000 at fault; subject to \$200,000 aggregate
PGIT MN-203 Part B Limit (Bert Harris, Inverse Condemnation, Takings claims; See Form for specifics)	\$100,000 Aggregate
General Liability Deductible:	\$0
Rating Basis	
Ratable Payroll:	\$1,047,080

Unmanned Aircraft

Coverage is limited, see specimen form for policy details

Coverage Description	Limit	Deductible
Unmanned Aircraft	N/A	N/A

Law Enforcement Liability Coverage (Occurrence Form)

Coverage Description	Limit	Deductible
Law Enforcement Liability	\$5,000,000 Per Person \$5,000,000 Per Occurrence	\$0
Rating Basis		
Full Time Officers: 17	Part Time Officers:	Vol Officers: 2

Named Covered Party: Town of Ocean Ridge
Term: 10/01/2024 to 10/01/2025
Coverage Provided by: Preferred Governmental Insurance Trust
Quote Number: PK FL1 0502017 24-15 01 - 1

Automobile Coverage			
Coverage	Symbol	Limit	Deductible
Liability	1	\$5,000,000	\$0
Personal Injury Protection	5	Statutory	\$0
Added PIP	N/A	Not Included	N/A
Auto Medical Payments	N/A	N/A	N/A
Uninsured/ Underinsured Motorist	2	\$25,000	N/A
Physical Damage Comprehensive Coverage	2	Actual cash value or cost of repair, whichever is less, minus deductible. Hired Comprehensive limit: N/A	Per attached schedule Hired deductible: N/A
Physical Damage Collision Coverage	2	Actual cash value or cost of repair, whichever is less, minus deductible. Hired Collision limit: N/A	Per attached schedule Hired deductible: N/A
Garagekeepers Comprehensive Coverage	N/A	Actual cash value or cost of repair, whichever is less, minus deductible, for each covered auto per attached locations schedule, but no deductible applies to loss caused by fire or lightning.	N/A
Garagekeepers Collision Coverage	N/A	Actual cash value or cost of repair, whichever is less, minus deductible, for each covered auto per attached locations schedule.	N/A

Automobile Symbols

1	Any "Auto"
2	Owned "Autos" only
3	Owned private passenger "Autos" only
4	Owned "Autos" other than private passenger "Autos" only
5	Owned "Autos" subject to No-Fault
6	Owned "Autos" subject to a Compulsory Uninsured Motorist Law
7	Scheduled "Autos" only
8	Hired "Autos" only
9	Non-owned "Autos" only
30	"Autos" left with you for service, repair, storage, or safekeeping.

* These are abbreviated descriptions. A full description of symbols is included in the coverage agreements

Symbol 10 comp & collision:

Symbol 10 liability:

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Named Covered Party: Town of Ocean Ridge
Term: 10/01/2024 to 10/01/2025
Coverage Provided by: Preferred Governmental Insurance Trust
Quote Number: PK FL1 0502017 24-15 01 - 1

Total Premium Due: \$229,242

Pay Term: PKG - 50% Down, 25% due at 75 days and 25% due at 166 days

IMPORTANT NOTE

Defense Costs- Outside of the limit, does not erode the limit for General Liability, Law Enforcement Liability, Public Officials Liability, and Employment Practices Liability.

Deductible does not apply to defense costs. Self Insured Retention does apply to defense cost.

QUOTATION TERMS & CONDITIONS INCLUDING BUT NOT LIMITED TO:

1. Please review the quote carefully, as coverage terms and conditions may not encompass all requested coverages indicated on the application.
2. The Coverage Agreement shall be 25% minimum earned as of the first day of the "Coverage Period".
3. Premium is late if not paid within 30 days of due date, unless otherwise stated.
4. Deletion of any line of coverage presented, Package and/or Workers Compensation, may result in re-pricing of account.
5. The Preferred Property program is a shared limit. The limits purchased are a per occurrence limit and in the event an occurrence exhausts the limit purchased by Preferred on behalf of the members, payment to you for a covered loss will be reduced pro-rata based on the amounts of covered loss by all members affected by the occurrence.
6. Coverage is not bound until confirmation is received from an authorized representative of Public Risk Underwriters.



Named Covered Party: Town of Ocean Ridge
Term: 10/01/2024 to 10/01/2025
Coverage Provided by: Preferred Governmental Insurance Trust
Quote Number: PK FL1 0502017 24-15 01 - 1

ADDITIONAL TERMS & CONDITIONS

- ☐ Initialed and signed Preferred Application within 30 days of effective date of coverage
- ☐ Receipt of signed Signature Page form within 30 days of effective date of coverage
- ☐ Receipt of signed UM form within 30 days of effective date of coverage
- ☐ Signed first page of the Preferred Application (Florida Fraud Statement) within 30 days of effective date of coverage
- ☐ During the proposed Coverage Agreement period, we will not charge additional premium for a single location or total site locations acquired or newly constructed during the year with values less than \$15,000,000. If the newly added location was owned or acquired prior to the inception date of the Coverage Agreement then additional annual premium will be invoiced by endorsement. For two year coverage periods, additional premium will be charged on the second annual installment for locations added during the first year of the coverage agreement.
- ☐ Inland Marine Named Storm Deductible: 5% per Occurrence per Covered Equipment/Item subject to \$35,000 minimum per Occurrence. For any Blanket coverage listed on the applicable Inland Marine Schedule, the Deductible shall be calculated based upon the total Insured Value, not on the per item value. For individually scheduled inland marine items, the deductible is calculated based upon the scheduled value of the item.
- ☐ Deadly Weapon Protection coverage is offered based on Property & General Liability coverage being bound. If one of these coverages is not bound, then Deadly Weapon Protection will not be provided.
- ☐ Property Coverage – Losses that occur between the quote date and effective date of coverage, may trigger a pre-inspection of damaged locations prior to binding coverage. This includes losses from Named Windstorm, Catastrophic Sinkhole and Fire events. Agent shall provide a report describing the extent of the damage and location(s) affected. Please note, proposal excludes all property damage, known or unknown, relating to any event occurring prior to 07/01/2022 (SC) or 10/01/2022 (MN).
- ☐ ADDITIONAL TERMS & CONDITIONS: CYBER:
 - First Party Liability Coverage
 - Cyber Crime \$350,000 Agg – see form for sublimits
 - Utility Fraud \$350,000 Agg – see form for sublimits
 - Bricking Coverage \$1,000,000 sublimit
 - System Failure- BI/EE \$2,000,000 sublimit
 - Dependent Business Interruption \$2,000,000 sublimit
 - BI/EE Included in above sublimit
 - System Failure \$2,000,000 sublimit

Agency Information Recap

7/30/2024 / 03:22:15 PM



Named Covered Party: Town of Ocean Ridge
 Term: 10/01/2024 to 10/01/2025
 Coverage Provided by: Preferred Governmental Insurance Trust
 Quote Number: PK FL1 0502017 24-15 01 - 1

PREMIUM BREAKDOWN

Property	\$85,262
Inland Marine	\$3,353
Crime	\$900
General Liability (Includes Drone coverage if applicable)	\$28,378
Law Enforcement Liability	\$28,286
Public Officials and Employment Practices Liability	\$50,370
Cyber Liability	\$5,037
Automobile Liability	\$21,503
Automobile Physical Damage	\$6,153
Garage Keepers	N/A
Excess Workers Compensation	N/A
Stop Loss Aggregate	N/A
Deadly Weapon	\$0
Grand Total	\$229,242.00
Commission	10.00%
Payment Terms	PKG - 50% Down, 25% due at 75 days and 25% due at 166 days

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Named Covered Party: Town of Ocean Ridge
Agreement Number: 10/01/2024 to 10/01/2025
Coverage Provided By: Preferred Governmental Insurance Trust
Quote Number: PK FL1 0502017 24-15 01 - 1

YOU ARE ELECTING NOT TO PURCHASE CERTAIN VALUABLE COVERAGE WHICH PROTECTS YOU AND YOUR FAMILY OR YOU ARE PURCHASING UNINSURED MOTORISTS LIMITS LESS THAN YOUR BODILY INJURY LIABILITY LIMITS WHEN YOU SIGN THIS FORM. PLEASE READ CAREFULLY.

Uninsured Motorist coverage provides for payment of certain benefits for damages caused by owners or operators of uninsured motor vehicles because of bodily injury or death resulting there from. Such benefits may include payments for certain medical expenses, lost wages, and pain and suffering, subject to limitations and conditions contained in the Coverage Agreement. For the purpose of this coverage, an uninsured motor vehicle may include a motor vehicle as to which the bodily injury limits are less than your damages.

Florida law requires that automobile liability coverage agreements include Uninsured Motorist coverage at limits equal to the Bodily Injury limits in your coverage agreement unless you select a lower limit offered by the Trust, or reject Uninsured Motorist entirely. Please indicate whether you desire to entirely reject Uninsured Motorist coverage, or, whether you desire this coverage at limits lower than the Bodily Injury Liability limits of your Coverage Agreement:

- ☐ a. I hereby reject Uninsured Motorist coverage.
- ☒ b. I hereby select the following Uninsured Motorist limits which are lower than my Bodily Injury Liability Limits:
each person (enter limit if applicable)
\$25,000 each accident
- ☐ c. I hereby select Uninsured Motorist coverage limits equal to my Bodily Injury Liability limits. (If you select this option disregard the bold face statement above.)

ELECTION OF NON-STACKED COVERAGE

(Do not complete if you have rejected Uninsured Motorist)

You have the option to purchase, at a reduced rate, non-stacked (limited) type of Uninsured Motorists coverage. Under this form if injury occurs in a vehicle owned or leased by you or any family member who resides with you, this Coverage Agreement will apply only to the extent of coverage (if any) which applies to that vehicle in this Coverage Agreement. If an injury occurs while occupying someone else's vehicle, or you are struck as a pedestrian, you are entitled to select the highest limits of Uninsured Motorist coverage available on any one vehicle for which you are a Named Covered Party, covered family member, or covered resident of the Named Covered Party's household. This Coverage Agreement will not apply if you select the coverage available under any other Coverage Agreement issued to you or the Coverage Agreement of any other family member who resides with you.

If you do not elect to purchase the non-stacked form, your Coverage Agreement limit(s) for each motor vehicle are added together (stacked) for all covered injuries. Thus, your Coverage Agreement limits would automatically change during the Coverage Agreement term if you increase or decrease the number of autos covered under the Coverage Agreement.

☒ I hereby elect the non-stacked form of Uninsured Motorist coverage.

I understand and agree that selection of any of the above options applies to my liability Coverage Agreement and future renewals or replacements of such Coverage Agreement which are issued at the same Bodily Injury Liability limits. If I decide to select another option at some future time, I must let the Trust or my agent know in writing.

Signature _____ Title _____
Name _____ Date _____

Named Covered Party: Town of Ocean Ridge

Effective: 10/01/2024

Termination: 10/01/2025

I hereby confirm that the limits/coverages as shown here, corresponding with the Coverage Agreement, are correct:

X	Property TIV: \$5,153,030
X	Inland Marine Blanket Unscheduled IM: \$150,000 Scheduled Inland Marine: \$357,688 Total All Inland Marine: \$507,688
N/A	Property TRIA (Terrorism Risk Insurance Act) coverage
X	Crime
X	General Liability Ratable Payroll: \$1,047,080
X	Law Enforcement Liability Officers: 19
X	Professional Liability Employees: 57
X X	Automobile 24 Units - Auto Liability 24 Units - Comprehensive 24 Units - Collision
N/A	Stop Loss Aggregate: Not Included Applies to:
N/A	Excess Workers' Compensation Payroll: Not Included
N/A	I confirm that I have received a copy of Preferred's Current Interlocal Agreement (last amended October 1, 2004) and Amendment A (effective October 1, 2013).
N/A	I confirm having read and agreed to the terms as laid out in the attached Preferred Participation Agreement (which also requires a signature).

A signed copy of the following is also required where applicable: First Page of Preferred Application; Professional Liability Application; Uninsured Motorist Rejection/Election Form; SIR Signature Page.

Signature _____ Title _____

Name _____ Date _____

Coverage is provided by Preferred Governmental Insurance Trust

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COVERED PARTY: Town of Ocean Ridge

QUOTE NUMBER: PK FL1 0502017 24-15 01 - 1

AGENCY: Milton Carpenter Insurance Inc.

Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
001	Garage & Breezeway	6450 North Ocean Blvd Ocean Ridge Florida 33435	119 - JM	10/01/2024	10/01/2025	\$749,540	\$115,000
002	Town Hall	6450 North Ocean Blvd Ocean Ridge Florida 33435	119 - JM	10/01/2024	10/01/2025	\$3,387,450	\$561,900
003	Gazebo	6450 North Ocean Blvd Ocean Ridge Florida 33435	102 - PITO	10/01/2024	10/01/2025	\$13,200	\$0
004	Parking Area Lights	6450 North Ocean Blvd Ocean Ridge Florida 33435	243 - Electrical Equipment	10/01/2024	10/01/2025	\$83,050	\$0
005	Storage Trailer	6450 North Ocean Blvd Ocean Ridge Florida 33435	191 - Mobile Office	10/01/2024	10/01/2025	\$5,940	\$10,000
006	125kw Generator	6450 North Ocean Blvd Ocean Ridge Florida 33435	244 - Mechanical Equipment	10/01/2024	10/01/2025	\$110,000	\$0
007	Public Works Storage Building	6450 North Ocean Blvd Ocean Ridge Florida 33435	119 - JM	10/01/2024	10/01/2025	\$61,950	\$0
008	Edith Street-Beach Crossovers	Edith Street and A1A Ocean Ridge Florida 33435	257 - Waterfront Structures	10/01/2024	10/01/2025	\$11,000	\$0
009	Diamond Beach-Beach Crossovers	Sailfish Ocean Ridge Florida 33435	257 - Waterfront Structures	10/01/2024	10/01/2025	\$11,000	\$0
010	Porter Street-Beach Crossovers	Porter Street and Old Ocean Blvd009 Ocean Ridge Florida 33435	257 - Waterfront Structures	10/01/2024	10/01/2025	\$11,000	\$0
011	Corrine Street - Beach crossover	Corrine Street and Old Ocean Blvd Ocean Ridge Florida 33435	257 - Waterfront Structures	10/01/2024	10/01/2025	\$11,000	\$0

Loc #	Description	Address	Const Type	Eff. Date	Term. Date	Building Value	Contents value
012	Thompson Street Beach Crossover	Thompson Street and Old Ocean Blvd Ocean Ridge Florida 33435	257 - Waterfront Structures	10/01/2024	10/01/2025	\$11,000	\$0
					Total	\$4,466,130	\$686,900
					TIV	\$5,153,030.00	

COVERED PARTY: Town of Ocean Ridge

QUOTE NUMBER: PK FL1 0502017 24-15 01 - 1

AGENCY: Milton Carpenter Insurance Inc.

Item #	Description	Serial Number	Classification Code	Effective Date	Value	Deductible
				Term Date		
001	Unscheduled Items		Blanket Unscheduled	10/01/2024	\$150,000.00	\$1,000
				10/01/2025		
002	Computer Aided Dispatch	6130450MSG	Communication Equipment - ACV	10/01/2024	\$88,304.00	\$2,500
				10/01/2025		
003	2000 Thompson Pump	11353496	Contractor's / Mobile Equipment - ACV	10/01/2024	\$18,194.00	\$1,000
				10/01/2025		
004	MWI Pump		Contractor's / Mobile Equipment - ACV	10/01/2024	\$46,000.00	\$1,000
				10/01/2025		
005	230 KW Generator - Woolbright	1050826516 DFAB5737099	Emergency Services Portable Equipment - ACV	10/01/2024	\$76,565.00	\$1,000
				10/01/2025		
006	Generator	3038886 150REOZJF	Emergency Services Portable Equipment - ACV	10/01/2024	\$62,625.00	\$1,000
				10/01/2025		
007	18 ft Aluminum boat	LWC02985A323	Other Inland Marine - ACV	10/01/2024	\$16,000.00	\$1,000
				10/01/2025		
008	911 System		Rented, Borrowed, Leased Equipment - ACV	10/01/2024	\$50,000.00	\$1,000
				10/01/2025		

Total	\$507,688.00
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COVERED PARTY: Town of Ocean Ridge

QUOTE NUMBER: PK FL1 0502017 24-15 01 - 1

AGENCY: Milton Carpenter Insurance Inc.

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
001	Other	Polaris Trailer	Police Dept	10/01/2024	\$1,000	10/01/2024	10/01/2025	\$2,199
	2014	5WFBU1212EW041901	Trailer - NO CHARGE	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
002	Ford	F250 Super Duty	Public Works	10/01/2024	\$1,000	10/01/2024	10/01/2025	\$28,500
	2015	1FT7X2B66FEC38406	Light Truck	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
003	Ford	Explorer Police Interceptor	Police Dept	10/01/2024	\$1,000	10/01/2024	10/01/2025	\$28,869
	2017	1FM5K8AR3HGD14087	Police Car	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
004	Ford	Explorer Police Interceptor	Police Dept	10/01/2024	\$1,000	10/01/2024	10/01/2025	\$31,863
	2019	1FM5K8AR6KGB44427	Police Car	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
005	Ford	Explorer Police Interceptor	Police Dept	10/01/2024	\$1,000	10/01/2024	10/01/2025	\$31,863
	2019	1FM5K8AR8KGB44428	Police Car	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
006	Ford	Explorer Police Interceptor	Police Dept	10/01/2024	\$1,000	10/01/2024	10/01/2025	\$31,826
	2019	1FM5K8ARXKGB44429	Police Car	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
007	Other	Polaris ATV, 450 SPMN	Police Dept	10/01/2024	\$1,000	10/01/2024	10/01/2025	\$6,823
	2020	4XASEA503LA634305	Extra Light Service	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
008	Ford	F250 Super Duty	Public Works	10/01/2024	\$1,000	10/01/2024	10/01/2025	\$41,563
	2021	1FD7X2B60MEC72091	Light Truck	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
009	Dodge	Durango	Police Dept	10/01/2024	\$1,000	10/01/2024	10/01/2025	\$34,710
	2021	1C4RDJFG9MC644865	Police Car	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
010	Other	Kawasaki Utility	Public Works	10/01/2024	\$1,000	10/01/2024	10/01/2025	\$10,881
	2021	JK1AFCM10MB534627	Extra Light Service	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
011	Utility	Quality Cargo Trailers (QLCT)-TL	Public Works - 2103	10/01/2024	\$1,000	10/01/2024	10/01/2025	\$7,469
	2022	50ZBE142XNN028887	Trailer - NO CHARGE	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
012	Utility	EMCT/VY	Police Dept - 2104	10/01/2024	\$1,000	10/01/2024	10/01/2025	\$4,727
	2022	7F81E1213ND013539	Trailer - NO CHARGE	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
013	Ford	Explorer Police Interceptor Utility	Police Dept	10/01/2024	\$1,000	10/01/2024	10/01/2025	\$44,235
	2022	1FM5K8AB0NGB59089	Police Car	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
014	Ford	Explorer Police Interceptor Utility	Police Dept	10/01/2024	\$1,000	10/01/2024	10/01/2025	\$46,244
	2022	1FM5K8AB5NGB59489	Police Car	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
015	Ford	Explorer Police Interceptor Utility	Police Dept	10/01/2024	\$1,000	10/01/2024	10/01/2025	\$46,344
	2022	1FM5K8AB2NGB58686	Police Car	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
016	Ford	Explorer 4 x 2	Police Dept	10/01/2024	\$1,000	10/01/2024	10/01/2025	\$26,503
	2022	1FMSK7BH7NGC13617	Police Car	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
017	Ford	Ranger Crew Cab	Building Official	10/01/2024	\$1,000	10/01/2024	10/01/2025	\$33,077
	2022	1FTER4EH8NLD48829	Light Truck	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value

Unit#	Make	Model/Description	Department	AL Eff	Comp Ded	Comp Eff	Comp Term	Value
	Year	VIN #	Vehicle Type	AL Term	Coll Ded	Coll Eff	Coll Term	Valuation Type
018	Ford	Explorer Police Interceptor Utility	Police Dept	10/01/2024	\$1,000	10/01/2024	10/01/2025	\$46,244
	2022	1FM5K8AB4NGB58026	Police Car	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
019	Toyota	RAV 4 Hybrid LE	Building Official	10/01/2024	\$1,000	10/01/2024	10/01/2025	\$31,309
	2023	4T3LWRFV9PU089222	Light Truck	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
020	Chevrolet	Tahoe Fleet	Police Dept	10/01/2024	\$1,000	10/01/2024	10/01/2025	\$47,044
	2023	1GNSCLED9PR300680	Light Truck	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
021	Chevrolet	Chevy Silverado 2500	Public Works	10/01/2024	\$1,000	10/01/2024	10/01/2025	\$57,184
	2023	1GC5YLE71PF235407	Medium Truck	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
022	Honda	Foreman 4 x 4	Police Dept	10/01/2024	\$1,000	10/01/2024	10/01/2025	\$8,077
	2023	1HFTE4411P4900861	Extra Light Service	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
023	Other	Polaris Side x Side	Police Dept	10/01/2024	\$1,000	10/01/2024	10/01/2025	\$8,399
	2022	3NSCCA578NE304173	Extra Light Service	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value
024	Ford	Mustang	Police Dept	10/01/2024	\$1,000	10/01/2024	10/01/2025	\$51,849
	2023	3FMTK1R41PMA86361	Police Car	10/01/2025	\$1,000	10/01/2024	10/01/2025	Actual Cash Value

Total	\$707,802.00
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Public
Risk
Underwriters

Insurance Solutions for Public Entities

Public Risk Underwriters of Florida, Inc.

P O Box 958455, Lake Mary, FL 32795

321-832-1450

Milton Carpenter Insurance Inc.

Town of Ocean Ridge

WC FL1 0502017 24-15 01 - 2

Public Risk Underwriters of Florida, Inc. is pleased to provide you with the quote for
Town of Ocean Ridge

Please review the quote carefully, as coverage terms and conditions may not
encompass all requested coverage indicated in the application.

As a reminder you do not have any binding authority. Written request to bind must be
received prior to the effective date of coverage or the expiration date of the quote,
whichever is earlier. If written request to bind is not received within the described time
frame, the quote is no longer valid and the file will be closed. Coverage is not bound
without written confirmation from a representative of Public Risk Underwriters of Florida,
Inc.

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

If you have any questions or need further assistance please feel free to contact us.

**THIS PAGE IS FOR INFORMATIONAL PURPOSES ONLY AND
IS NOT PART OF THE QUOTE**



Quote No.: WC FL1 0502017 24-15 01 - 2

Effective Date: 10/01/2024

Quote Expiration Date: 10/01/2024

QUOTE FOR
Town of Ocean Ridge
6450 N. Ocean Blvd., Ocean Ridge FL, 33435

Presented by Public Risk Underwriters for:

Milton Carpenter Insurance Inc.
135 SE Avenue C, Belle Glade FL, 33430
07/30/2024 01:43:37 PM

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Insuring Florida's Future

Founded in 1999, Preferred is a non-assessable insurance risk pool made of and for its members, focusing on the unique needs of Florida's public sector. Our robust membership and financial strength stem from a conservative platform of managed risk. Program administration is provided by Public Risk Underwriters of Florida (PRU).

A key distinguishing feature and advantage of Preferred is the exclusive utilization of independent agents who specialize in public sector risk throughout the state for distribution.

WHY IS THIS IMPORTANT?

Our members receive local, personalized service and have built-in representation and advocacy to achieve optimal results.

Preferred's membership is represented by Elected Officials from all segments of Florida's Public Sector. Our Board of Trustees understands your needs and works diligently to bring you enhanced programs and services.

Specialized member-oriented claims service is provided by Preferred Governmental Claims Solutions (PGCS). With more than 40 years in claims experience, PGCS is Florida's foremost governmental third-party administrator. The cornerstones of their claims administration are communication, quick access, and sound return-to-work policies.

Preferred is a proven structure of strength created to protect Florida's public sector.

Service is the heart of what we do

*Our Loss Control & Member Services team takes a proactive approach designed to reduce and prevent claims by customizing our services to your needs **at no additional cost.***



DEDICATED LOSS CONTROL CONSULTANTS PROVIDE:

- + Onsite safety inspections
- + Safety training on hundreds of topics
- + Safety program development, review & evaluation
- + Claims analysis & management
- + Claims reviews and Claims 101's
- + Disaster preparedness services

PREFERRED RISK MANAGEMENT RESOURCE CENTER FOR MEMBERS WHO PURCHASE THEIR EPLI COVERAGE FROM PREFERRED:

Cyber Security Resources

- + Breach health check
- + Customizable Incident Response Plan
- + Unlimited Access to Cybersecurity Experts
- + Immediate crisis management & response
- + Digital Forensic, IR Readiness and Data Review services and consultations available

HR Helpline Services

- + Unlimited access to HR and Employment Law experts

ADA Website Compliance Resources

- + WAVE by WebAIM accessibility evaluation tool
- + Expert guidance on ADA compliance

VECTOR SOLUTIONS Online training platform with over 600 training courses on HR/Employment Practices, OSHA Compliance, Motor Vehicle Safety, etc.

PREFERRED VIRTUAL TRAINING ACADEMY

Virtual training on a wide variety of topics provided by our Loss Control Consultants and industry experts.

STREAMERY 24/7 mobile streaming from anywhere with over 700 training topics

PREFERRED TIPS 50/50 matching safety & loss control grant program up to \$5,000.

60,000+

Completed Training Courses

\$3,500,000+

in TIPS Grants

74%

Risk Management Resource Center Utilization

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Your Member Services & Loss Control Team



Kevin Meehan oversees Trust Services. He is responsible for implementing service initiatives for Preferred members and agents. He develops and improves educational training programs, member service platforms, and member safety incentive programs. He is ultimately responsible for increasing member engagement to improve member loss experience and reduce out of pocket costs.



Christopher H. Kittleson has more than 25 years of risk management and loss control experience. Chris has developed industry expertise in the areas of Public Entity Safety Program Development, Return to Work Programs, Regulatory Compliance, Accident Investigation and Safety Training. Chris graduated Cum Laude from St. Cloud State University with a BS in Engineering Technology. He earned his Associate in Risk Management (ARM). He was awarded the 2013 Safety Professional of the Year Award by the South Florida Chapter of the American Society of Safety Engineers (ASSE). Chris has presented on behalf of National Associations and has published several articles in loss control and risk management trade publications.



Pam Hancock leads the Loss Control team. She has been in the insurance industry for the past 26 years and has worked primarily with governmental entities during her career. She provides safety training, program/policy development, safety committee oversight, performs claims reviews, trending analysis and inspections. With an emphasis on education and a deep understanding of the claims process, Pam has become a valuable resource to Preferred members. Pam is a Certified ADA Coordinator.



Mike Marinan has a degree in Industrial Safety Engineering and over 37 years experience in the safety and risk management field. Mike's primary objectives include safety and loss control initiatives, reconciling issues between Preferred members and third party claims administrators, and developing opportunities for the Trust's participants to gather knowledge, skills, and information to effectively govern and manage insurance costs. Mike is a member of ASSE, was appointed by the Governor to the Task Force on Workplace Safety and has provided multiple trainings to state agencies.



Mike Stephens has been involved with Loss Control and Member Services since 2004. Mike has completed the OSHA 501 Trainer Course in Occupational Safety and Health Standards (General Industry) and has attained certification as a Safety Auditor. Mike's safety awareness and dedication to customer service are what make him an essential part of the Member Services and Loss Control team. Mike is the resources and services coordinator and support specialist for all Preferred members.

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Personalized Top-Tier Claims Service



450

Government Entities Served
by PGCS

20

Average Years of Teammate
Industry Experience

12

Average Years of Teammate
Tenure at PGCS

3

Decades of Claims Service

24/7

Claims Service



PGCS Leadership Team



Fred Tucker, Vice President Fred is responsible for the daily operations of PGCS. Fred began his career in the insurance industry as an independent adjuster in 1999, working his way into a management role with a national insurance agency where he led the risk services department. Fred joined PGCS in 2007 as a Senior Claims Specialist handling public entity automobile liability, general liability, employment liability with an emphasis on complex matters involving litigation management, working closely with defense counsel to ensure proactive handling of claims.



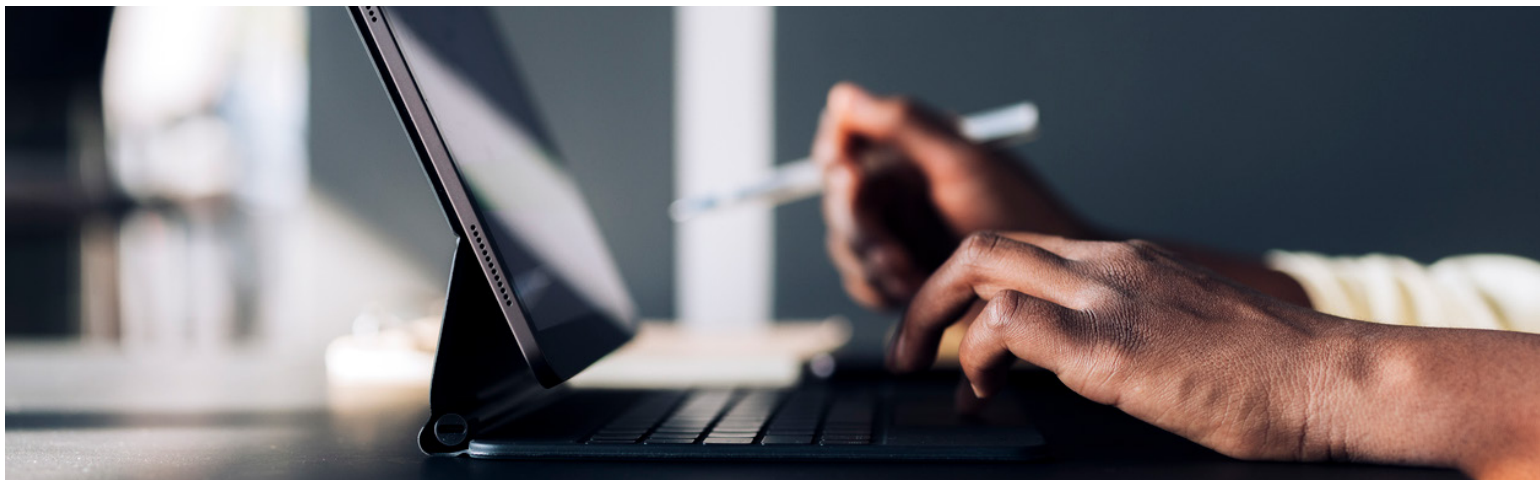
Cheryl Riley, Director of WC Claims Cheryl is responsible for the overall direction and leadership of the PGCS workers' compensation claims unit. While at PGCS, Cheryl has steadily promoted and held the positions of Account Manager, Quality Assurance Manager and Workers' Compensation Claims Manager prior to her current position of Director of Workers' Compensation Claims. Cheryl's dedication to customer-centric solutions and focus on building strong 'partner' relationships has been successful for PGCS and its customers. Cheryl holds a Florida All Lines license, and has earned the designation of a Board Certified Workers' Compensation Litigation Claims Specialist.



Stacy Hargrove, Director of Liability Claims Stacy Hargrove has more than 33 years of experience handling all types of liability claims and subrogation matters. She has held various positions within the claims industry and has proactively handled a variety of liability claim types including auto accident, slip and fall, premises liability, employer liability, and subrogation recovery; all with client accolades for excellent customer service and knowledge. Stacy has extensive litigation management experience and works directly with defense counsel in defending litigated claims. She has also monitored several trials and has been successful in partnering with her legal team to achieve favorable defense verdicts as well as other positive resolutions. Stacy has a wealth of knowledge in the liability arena and is an integral and valued member of the PGCS team.

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Innovative Solutions. Accurate Valuations.



In partnership with Centurisk, Preferred provides property appraisals **for all property locations at no cost to our members.** The field appraisals provide critical information on primary and secondary building characteristics, flood zones, and valuations. Field appraisals are conducted by Centurisk on a rolling five-year schedule, trending reports are available in the interim upon request. Once the appraisal is completed, members then have the choice to insure at appraised values to maintain blanket coverage. If a Member chooses to underinsure the property, the coverage agreement will be endorsed to “stated value”.



You receive exclusive access to the AMP platform, which offers an innovative approach for property tracking and valuation management. AMP provides dynamic reporting capabilities and features an intuitive design, which allows your team to get up and running in minutes. Vital property information is maintained in AMP, including a change history for each asset. Up-to-date property valuations and information are automatically imported into AMP and our experienced team offers personalized training to optimize your use of the system and reporting tools.



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Disaster Preparedness and Response

Preferred Priority is with you every step of the way

Preferred Priority is an enhanced disaster recovery service designed for Preferred members to streamline the disaster recovery process. This customized service starts with preparedness. Our loss control consultants work with members to develop and implement a customized disaster recovery plan that will stand up to the worst of disasters. In advance of a storm, resources like temporary buildings, generators and dry out equipment are deployed to member locations. Members have priority status during a disaster and have access to a 24/7 Emergency Response Center, immediate onsite evaluations of property, complete build and restoration services, FEMA closeout packets and direct payments to vendors. When disaster strikes Preferred Priority is there for you.



Preferred Priority is a member-centric emergency response partnership with BluSky Restoration, ensuring each member receives top-priority service without delays. This partnership is designed to provide immediate access to essential resources and expertise in times of crisis. BluSky Restoration's dedicated team is ready 24/7, including holidays and weekends, to deliver rapid and effective mitigation and property restoration services. Our agreement guarantees that every member benefits from a seamless, efficient response, helping them quickly return to normal operations with minimal disruption.



When a named storm is approaching, our field adjusters from Engle Martin are staged nearby with all contact and policy information for each member so that they can provide damage inspections immediately after a storm. Engle Martin uses cutting edge drone technology to identify damage mitigation opportunities that you may not have known existed. The EM adjusters also have access to prior appraisals and COPE data, which helps streamline and expedite the claims process. This real time response enables us to get advance claim payments in your hands **within days**.

To finalize your claim, we provide a claim resolution packet, which includes all documentation to support your claim in addition to FEMA closeout assistance.

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Liability Defense Panel



ROPER, TOWNSEND, SUTPHEN

2707 E. Jefferson Street
Orlando, FL 32803
(407) 897-5150
www.roperpa.com

BRIONEZ & BRIONEZ, P.A.

322 W. Burleigh Blvd
Tavares, FL 32778
(352) 432-4044
www.bblawfl.com

CARR ALLISON

305 S. Gadsden St.
Tallahassee, FL 32301
(850) 222-2107

208 N. Laura Street
Suite 1100
Jacksonville, FL 32202
(904) 328-6456
www.carrallison.com

KELLEY KRONENBERG

1475 Centrepark Blvd,
Suite 275
West Palm Beach, FL 33401
(561) 684-5956
Tampa Jacksonville/ Fort
Lauderdale Locations
www.kelleykronenberg.com

QUINTAIROS, PRIETO, WOOD & BOYER, P.A.

4190 Belfort Rd, Suite 450
Jacksonville, FL 32216
Trinity, FL 34655
(904) 354-5500
www.qpwblaw.com

ROBERTS, REYNOLDS, BEDARD & TUZZIO, P.A.

470 Columbia Drive
West Palm Beach, FL 33409
(561) 688-6560
www.rrbpa.com

5237 Summerlin Commons Blvd.
Ft. Myers, FL 33907
(239) 275-2268
www.rrbpa.com

RUMBERGER, KIRK & CALDWELL P.A.

101 N. Monroe Street,
Suite 120
Tallahassee, FL 32301
(850) 222-6550
www.rumberger.com

LLOPIZ WIZEL

1451 W Cypress Creek Rd
Suite 300
Fort Lauderdale, FL 33309
(754) 312-7389
www.l-wfirm.com

UNICE, SALZMAN & JENSEN, P.A.

1815 Little Road
Trinity, FL 34655
(727) 723-3772
www.unicesalzman.com

WARNER LAW FIRM, P.A.

501 W 11th St.
Panama City, FL 32401
(850) 784-7772
timwarner@warnerlaw.us

WALTON, LANTAFF, SCHROEDER & CARSON LLP

931 Village Blvd, Suite 905
West Palm Beach, FL 33401
(561) 689-6700
www.waltonlantaff.com

WEISS, SEROTA, HELFMAN, COLE & BIERMAN

2525 Ponce De Leon Blvd,
Suite 700
Coral Gables, FL 33134
(305) 854-0800
www.wsh-law.com

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Workers' Compensation Defense Panel



BARBAS, NUNEZ, SANDERS, BUTLER & HOVSEPIAN

1802 W. Cleveland Street
Tampa, Florida 33606
(813) 279-2686

www.barbaslaw.com

ROPER, TOWNSEND, SUTPHEN

2707 E. Jefferson Street
Orlando, FL 32803
(407) 897-5150

www.roperpa.com

CHARTWELL LAW OFFICES, LLP

2984 Wellington Circle
Tallahassee, FL 32309
(850) 668-7900

833 Highland Avenue, Suite 202
Orlando, FL 32803
(407) 203-3600

www.chartwelllaw.com

COLE, STONE & STOUDEMIRE, P.A.

201 North Hogan Street #400
Jacksonville, FL 32202
(904) 352-9664

HERNANDEZ, HICKS & VALOIS

5800 N. Andrews Avenue
Ft. Lauderdale, Florida 33309
(954) 938-1920

dhernandez@hhdefense.com

KELLEY KRONENBERG

10245 Centurion Pkwy N. Suite 300
Jacksonville, FL 32256
(904) 549-7700

www.kellevkronenberg.com

PUBLIC ENTITY LEGAL SOLUTIONS

P.O. Box 958464
Lake Mary, FL 32795
(321) 832-1400

ghelm@pelsusa.com

www.bha-law.com

WALTON, LANTAFF, SCHROEDER & CARSON LLP

931 Village Blvd, Suite 905
West Palm Beach, FL 33401
(561) 689-6700

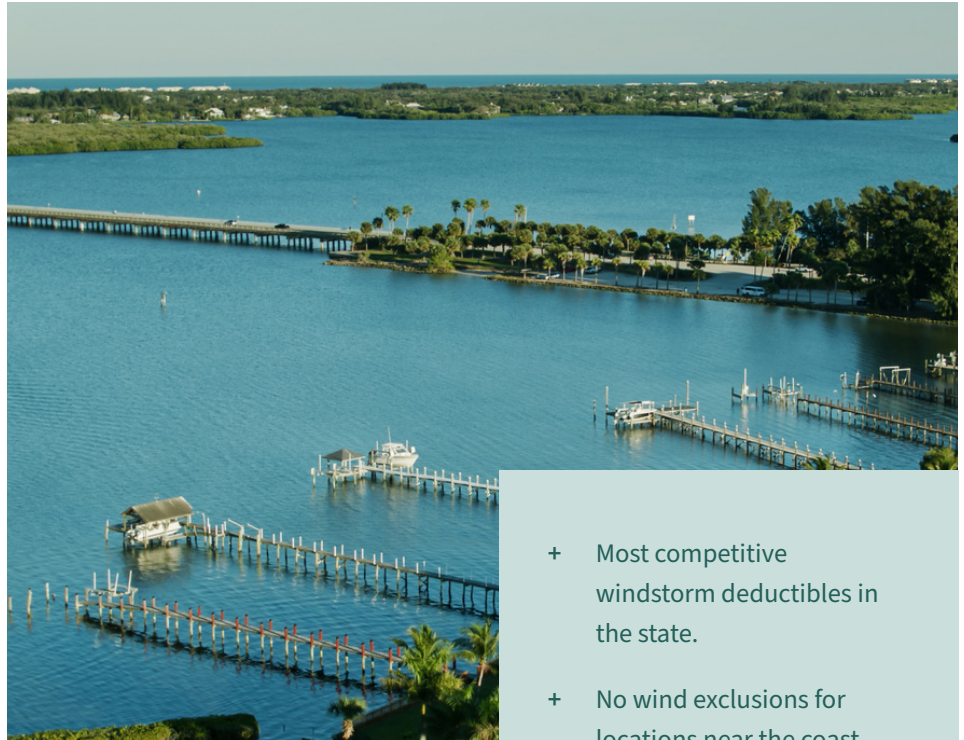
www.waltonlantaff.com

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Coverage Advantages

+ **SUPERIOR WINDSTORM COVERAGE:** While other risk pools exclude wharves, piers, docks, signs, antennas, and communication towers, our program provides wind coverage for these scheduled locations.

+ **PREFERRED PROPERTY PROGRAM** is a shared limit. The amount of limit purchased is determined annually. In responding to numerous windstorm events for more than 20 years, Preferred's losses have never exceeded the shared limit purchased.



- + \$100,000 of Non Non-Monetary coverage for Injunctive Relief, EEOC, Public Records and Inverse Condemnation allegations.
- + Professional Liability offered on either claims made or occurrence form.
- + Cyber Liability limits up to \$2,000,000 for both 1st and 3rd party claims.
- + Available Limits up to \$10,000,000 on all liability lines.
- + Public Officials and Employment Practices liability with no aggregate limit.
- + Defense costs are outside of the limit of liability, deductible does not apply to defense.
- + Deadly Weapon protection coverage free of charge. Crisis Response provided by CrisisRisk, a leading national response firm.
- + Unmanned Aircraft (Drone) Liability coverage of \$500,000.

- + Most competitive windstorm deductibles in the state.
- + No wind exclusions for locations near the coast.
- + No additional premium charged for a single location or total site locations acquired or newly constructed during the year with values less than \$15,000,000.
- + Property in the open (PITO) coverage is provided up to 1,000 feet of an existing location with no valuation restrictions.
- + Blanket Inland Marine Coverage for individual equipment valued less than \$25,000.

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Named Covered Party: Town of Ocean Ridge

Term: 10/01/2024 to 10/01/2025

Coverage Provided By: Preferred Governmental Insurance Trust

Quote Number: WC FL1 0502017 24-15 01 - 2

Compensation Disclosure

We appreciate the opportunity to assist with your insurance needs. Information concerning compensation paid to other entities for this placement and related services appears below. Please do not hesitate to contact us if any additional information is required.

PRU is owned by Brown & Brown, Inc. Brown & Brown entities operate independently and are not required to utilize other companies owned by Brown & Brown, Inc., but routinely do so.

For the Coverage Term referenced above, your insurance was placed through Preferred Governmental Insurance Trust (Preferred). Preferred is an independent entity formed by Florida public entities through an Interlocal Agreement for the purpose of providing its members with an array of insurance coverages and services. Preferred has contracted with entities owned by Brown & Brown, Inc. to perform various services. As explained below, those Brown & Brown entities are compensated for their services.

Preferred has contracted with Public Risk Underwriters of Florida Inc (PRU), a company owned by Brown & Brown, Inc., to administer Preferred's operations. The administrative services provided by PRU to Preferred include:

Underwriting / Coverage review / Marketing / Policy Review / Accounting / Issuance of Preferred Coverage Agreements / Preferred Member Liaison / Risk Assessment and Control

Pursuant to its contract with Preferred, Public Risk Underwriters of Florida Inc. (PRU) receives an administration fee, based on the size and complexity of the account, of up to 9.75% of the Preferred premiums billed and collected.

Preferred also utilizes wholesale insurance brokers, some of which (such as Peachtree Special Risk Brokers and Apex Insurance Services) are owned by Brown & Brown, Inc., for the placement of Preferred's insurance policies. The wholesale insurance broker may provide the following services to Preferred:

- Risk Placement
- Coverage review
- Claims Liaison with Insurance Company
- Policy Review
- Current Market Intelligence

The wholesale insurance broker's compensation is largely dictated by the insurance company. It typically ranges between 5% and 10% of the premiums you pay to Preferred for your coverage.



Named Insured: Town of Ocean Ridge

Issue Date: 7/30/2024

Agent: Milton Carpenter Insurance Inc.

Quote Number: WC FL1 0502017 24-15 01 - 2

Proposed Policy Period: From: 10/01/2024 To: 10/01/2025

Rating Basis Date: 10/01/2024

Schedule Page 1 of 2

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

Quotation Schedule of Operations

Period Effective: 10/01/2024

State: FL	<u>Experience Mod</u>	<u>Status</u>	<u>Effective Date</u>
	0.73	FINAL	10/01/2024

<u>Policy Loc</u>	<u>Insured Loc</u>	<u>Code</u>	<u>Classifications</u>	<u>Premium Basis</u>	<u>Rate</u>	<u>Estimated Premium</u>
0000	N/A	5509	STREET OR ROAD MAINTENANCE OR BEAUTIFICATION & DRIVERS	145,393	7.53	\$10,948
0000	N/A	7720	POLICE OFFICERS & DRIVERS	1,655,925	2.63	\$43,551
0000	N/A	8810	CLERICAL OFFICE EMPLOYEES NOC	901,687	0.13	\$1,172
0000	N/A	9015	BUILDING OR PROPERTY MANAGEMENT - ALL OTHER EMPLOYEES	0	2.74	\$0
Total				2,703,005		\$55,671



Named Insured: Town of Ocean Ridge

Issue Date: 7/30/2024

Agent: Milton Carpenter Insurance Inc.

Quote Number: WC FL1 0502017 24-15 01 - 2

Proposed Policy Period: From: 10/01/2024 To: 10/01/2025

Rating Basis Date: 10/01/2024

Schedule Page 2 of 2

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

Quotation Schedule of Operations

State Level Summary

<u>Coverage</u>	<u>Factor</u>	<u>Deductible</u>	<u>Est. Annual Premium</u>
Manual Premium			\$55,671
Total Manual Premium			\$55,671
AR Adjustment Premium			\$17,815
Subject Premium			\$73,486
Safety Program	2		\$(1,470)
Drug-Free Workplace	5		\$(3,601)
Total Subject Premium			\$68,415
Experience Mod	0.730		\$(18,472)
Total Modified Premium			\$49,943
Schedule Rating Factor			\$12,486
Total Standard Premium			\$62,429
Premium Discount			\$(4,771)
Estimated Standard State Premium:			\$57,658



Named Insured: Town of Ocean Ridge

Agent: Milton Carpenter Insurance Inc.

Quote Number: WC FL1 0502017 24-15 01 - 2

Proposed Policy Period: From: 10/01/2024 To: 10/01/2025

Issue Date: 7/30/2024

Summary Page 1 of 2

Quote Summary

<u>Coverage/Policy Item</u>	<u>Est. Annual Premium</u>
Manual Premium	\$55,671
Total Manual Premium	\$55,671
AR Adjustment Premium	\$17,815
Subject Premium	\$73,486
Safety Program	\$(1,470)
Drug-Free Workplace	\$(3,601)
Total Subject Premium	\$68,415
Experience Mod	\$(18,472)
Total Modified Premium	\$49,943
Schedule Rating Factor	\$12,486
Total Standard Premium	\$62,429
Premium Discount	\$(4,771)
Expense Constant	\$160
Estimated Premium	\$57,818

Disclaimer: This summary page is used for illustration purposes only; it should not be used to calculate premium items for individual states. Please refer to the state specific pages for actual calculation of the respective states calculation.



Named Insured: Town of Ocean Ridge

Issue Date: 7/30/2024

Agent: Milton Carpenter Insurance Inc.

Quote Number: WC FL1 0502017 24-15 01 - 2

Proposed Policy Period: From: 10/01/2024 To: 10/01/2025

Summary Page 2 of 2

Quotation Terms and Conditions Including but Not Limited To

1. Please review the quote carefully, as coverage terms and conditions may not encompass all requested coverages indicated in the application.
2. Quote subject to review and acceptance by Preferred Board of Trustees.
3. The Coverage Agreement premium shall be pro-rated as of the first day of coverage from the minimum policy premium.
4. Down payment is due at inception.
5. The Trust requires that the Member maintains valid and current certificates of workers' compensation insurance on all work performed by persons other than its employees.
6. If NCCI re-promulgates a mod, we will honor the mod as promulgated. If the mod changes during the fund year, we reserve the right to apply a correct mod back to the inception date of the Coverage Agreement.
7. Quote was prepared using payrolls supplied by your agency.
8. Safety and Drug Free program credits (if applicable) are subject to program requirements.
9. Payrolls are subject to final audit.
10. Deletion of any coverage presented, Package and/or Workers' Compensation, will result in re-pricing of account.
11. Coverage is not bound until confirmation is received from a licensed representative of Public Risk Underwriters.



Named Covered Party: Town of Ocean Ridge
Term: 10/01/2024 to 10/01/2025
Coverage Provided by Preferred Governmental Insurance Trust
Quote Number: WC FL1 0502017 24-15 01 - 2

Total Premium Due: \$57,818
Commission: 7.00%
Payment Plan: WC - Quarterly

ADDITIONAL TERMS AND CONDITIONS INCLUDING BUT NOT LIMITED TO

- Receipt of signed Preferred Work Comp application within 30 days of effective date of coverage
- Receipt of signed Safety Program application within 30 days of effective date of coverage
- Receipt of signed Drug Free application within 30 days of effective date of coverage



Named Covered Party: Town of Ocean Ridge
Term: 10/01/2024 to 10/01/2025
Coverage Provided by: Preferred Governmental Insurance Trust
Quote Number: WC FL1 0502017 24-15 01 - 2

**EMPLOYER WORKPLACE SAFETY PROGRAM
PREMIUM CREDIT APPLICATION**

Contact Person: _____

Telephone Number: _____

I am submitting a copy of my workplace safety program which meets the requirements of Section 440.1025, Florida Statutes. I certify that this Safety Program has been implemented in the workplace and is being maintained as submitted to "Preferred (The Trust)".

This is to certify that the Workplace Safety program meets or exceeds the following provisions as provided for in Section 440.1025, Florida Statutes:

1. Written Safety Policy and Safety Rules
2. Safety Inspections
3. Preventive Maintenance
4. Safety Training
5. First Aid
6. Accident Investigation
7. Necessary Record Keeping

I am aware that we may be subject to on-site inspections by "The Trust", for the purpose of validation the accuracy of this information.

Any person who knowingly, and with intent to injure, defraud, or deceive any insurer, files a statement of claim or an application containing any false, incomplete or misleading information with the purpose of avoiding or reducing the amount of premiums for workers compensation coverage is guilty of a felony of the third degree, punishable as provided in Section 775.082, s.775.083 or s.775.084, Florida Statutes.

Under penalties of perjury, I declare that I have read the foregoing Certification or Employer Workplace Safety Program Premium Credit, and that the facts stated in it are true.

Employer Name: _____

Date: _____

Officer/Owner Signature*: _____

Title: _____

*Application must be signed by an officer or owner.



Named Covered Party: Town of Ocean Ridge
Term: 10/01/2024 to 10/01/2025
Coverage Provided by: Preferred Governmental Insurance Trust
Quote Number: WC FL1 0502017 24-15 01 - 2

DRUG-FREE WORKPLACE PREMIUM CREDIT PROGRAM APPLICATION

Testing:

Procedures for drug testing have been established and/or drug testing has been conducted in the following areas:

- | | |
|---|---|
| ☐ Job Applicant | ☐ Routine fitness for duty |
| ☐ Reasonable suspicion | ☐ Follow-up testing to Employee Assistance Program |

Notice of Employer's Drug Testing Policy:

- | | |
|--|---|
| ☐ Copy to all employees prior to testing | ☐ Show notice of drug testing on vacancy announcements |
| ☐ Posted on/at employer's premises | ☐ Copies available to personnel office or other suitable locations |
| ☐ Copy to job applicants prior to testing | ☐ No notice required because drug testing program in place prior to July 1, 1990 |
| ☐ General notice given 60 days prior to testing | |

Education:

- ☐ Resource file on providers
☐ Employee Assistance Program
☐ Education

Name of Medical Review Officer: _____

A. Name of approved Agency for Health Care Administration lab or United States Department of Health and human Services Certified Laboratory: _____

B. Phone Number: _____

C. Address: _____

Your certification is subject to physical verification by "Preferred (The Trust)". Your coverage agreement is subject to additional premium for reimbursement of premium credit, and cancellation provisions of the Coverage Agreement if it is determined that you misrepresented your compliance with Florida law. Any person who knowingly and with intent in injure, defraud, or deceive any insurer, files a statement of claim or an application containing any false, incomplete, or misleading information with the purpose of avoiding or reducing the amount of premiums for workers compensation coverage is guilty of a felony of the third degree, punishable as provided in Section 775.082, s. 775.083, or s. 775.084, Florida Statutes.

Under penalties of perjury, I declare that I have read the foregoing Application for Drug-Free Workplace Premium Credit Program, and that the facts stated in it are true.

Employer Name

Officer/Owner Signature*

Date

Title

*Application must be signed by an officer or owner.

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

Town of Ocean Ridge
Medical Insurance Renewal Evaluation
Effective Date: October 1, 2024

	CURRENT		RENEWAL	
Medical	Florida Blue BlueOptions 14002		Florida Blue BlueOptions 14002	
Plan Year Deductible (PYD)	In Network	Out of Network	In Network	Out of Network
Single	\$0	\$500	\$0	\$500
Family	\$0	\$1,000	\$0	\$1,000
Out of Pocket Maximum				
Single	\$3,500	\$7,000	\$3,500	\$7,000
Family	\$7,000	\$14,000	\$7,000	\$14,000
Coinsurance	0%	50%	0%	50%
Office Visits				
Physician Office Visit	\$15	50% after PYD	\$15	50% after PYD
Specialist Visit	\$30	50% after PYD	\$30	50% after PYD
Preventive Services (Wellness)	No Charge	50%	No Charge	50%
Laboratory Services / Minor Diagnostic	ICL: \$0 / IDTC: \$75	50% after PYD	ICL: \$0 / IDTC: \$75	50% after PYD
Advanced Imaging (CT, PET, MRI)	\$150	50% after PYD	\$150	50% after PYD
Urgent Care Center	\$35	\$35 + PYD	\$35	\$35 + PYD
Hospital				
Inpatient Facility (per Admission)	\$300/day up to \$900	50% after PYD	\$300/ day up to \$900	50% after PYD
Outpatient Services	ASC: \$200 / Hosp: \$250	50% after PYD	ASC: \$200 / Hosp: \$250	50% after PYD
Physician Services at Hospital	No Charge	No Charge	No Charge	No Charge
Emergency Room	\$150		\$150	
Mental Health / Substance Abuse				
Inpatient Facility	No Charge	PYD	No Charge	PYD
Outpatient Services (Office Visit)	No Charge	50% after PYD	No Charge	50% after PYD
Prescription Drugs				
Tier 1	\$0 / \$4 / \$10	Not Covered	\$0 / \$4 / \$10	Not Covered
Tier 2	\$15 / \$30		\$15 / \$30	
Tier 3	\$50		\$50	
Specialty	\$150		\$150	
Mail Order (90-Day Supply)	2x Retail		2x Retail	
Lives*	Monthly Rates		Monthly Rates	
Employee	23	\$927.74	\$989.77	
Employee + Spouse	2	\$1,855.47	\$1,979.55	
Employee + Child(ren)	2	\$1,716.31	\$1,831.08	
Family	1	\$2,644.05	\$2,820.85	
Total Monthly Premium	28	\$31,126	\$33,207	
Total Annual Premium		\$373,508	\$398,482	
\$ Increase		N/A	\$24,974	
% Increase		N/A	6.7%	

*Enrollment lives from July Invoice

Town of Ocean Ridge
Dental Insurance Renewal Evaluation
Effective Date: October 1, 2024

DENTAL SCHEDULE OF BENEFITS	CURRENT		Renewal	
	Mutual of Omaha Dental PPO Plan		Mutual of Omaha Dental PPO Plan	
	In-Network	Non-Network	In-Network	Non-Network
Plan Basics				
Calendar Year Maximum	\$1,500		\$1,500	
Annual Deductible				
Single	\$50	\$50	\$50	\$50
Family	3 times Individual	3 times Individual	3 times Individual	3 times Individual
Deductible Waived for Preventive Services	Yes	Yes	Yes	Yes
Benefits				
Preventive	100%	100%	100%	100%
Basic	80%	80%	80%	80%
Major	50%	50%	50%	50%
Service Information				
Out of Network Benefits Payable Level	MAC		MAC	
Waiting Period for Major Services (Timely Entrants)	None		None	
Endodontics/Periodontics Payable Level	Basic		Basic	
Rate Guarantee	Expires 9/30/2024		Expires 9/30/2025	
Monthly Rates	Enroll*			
Employee	21	\$29.96	\$30.86	
Employee + Spouse	1	\$68.48	\$70.54	
Employee + Children	3	\$75.97	\$78.25	
Employee + Family	3	\$116.63	\$120.13	
Monthly Premium	28	\$1,275	\$1,314	
Annual Premium		\$15,305	\$15,765	
\$ Increase		N/A	\$460	
% Increase		N/A	3.0%	

Town of Ocean Ridge
Vision Insurance Renewal Evaluation
Effective Date: October 1, 2024

VISION SCHEDULE OF BENEFITS		CURRENT		Renewal	
		Mutual of Omaha EyeMed		Mutual of Omaha EyeMed	
Frequency		In Network	Out of Network	In Network	Out of Network
Exam Copay		12 months		12 months	
Lenses		12 months		12 months	
Frames		24 months		24 months	
Exams		Copay	Reimbursement	Copay	Reimbursement
Eye Exam		\$10	Up to \$37	\$10	Up to \$37
Materials		\$20	Varies	\$20	Varies
Glasses					
Single Lenses		\$20	Up to \$24	\$20	Up to \$24
Bifocal Lenses		\$20	Up to \$40	\$20	Up to \$40
Trifocal Lenses		\$20	Up to \$68	\$20	Up to \$68
Frames		\$100 allowance + 20% off balance	Up to \$44	\$100 allowance + 20% off balance	Up to \$44
Contacts					
Contact Lenses (Elective)		\$100 Allowance + 15% off balance	Up to \$68	\$100 Allowance + 15% off balance	Up to \$68
Contact Lenses (Medically Necessary)		No Charge	Up to \$210	No Charge	Up to \$210
Rate Guarantee		Expires 9/30/2024		Expires 9/30/2025	
Monthly Rates	Enroll				
Employee	21	\$4.50		\$4.50	
Employee + Spouse	1	\$10.50		\$10.50	
Employee + Child(ren)	4	\$11.75		\$11.75	
Employee + Family	3	\$18.00		\$18.00	
Monthly Premium	29	\$206		\$206	
Annual Premium		\$2,472		\$2,472	
\$ Increase		N/A		\$0	
% Increase		N/A		0.0%	

	CURRENT	RENEWAL	ALTERNATE
Basic Life/AD&D	Mutual of Omaha	Mutual of Omaha	Mutual of Omaha
Class Description			
Class 1	Active, Full-Time Employees Working At Least 30 Hours Per Week	Active, Full-Time Employees Working At Least 30 Hours Per Week	Active, Full-Time Employees Working At Least 30 Hours Per Week
Features			
Employee Life Benefit	Flat \$15,000	Flat \$15,000	Flat \$25,000
Accelerated Benefit	Up to 80% of benefit	Up to 80% of benefit	Up to 80% of benefit
Waiver of Premium	Included	Included	Included
Conversion	Included	Included	Included
Age Reduction Schedule (Reduced By)	None	None	None
Rate Guarantee	Expires 9/30/2025	Expires 9/30/2025	Expires 9/30/2025
Basic Life Rate / \$1,000	\$0.300	\$0.300	\$0.240
AD&D Rate / \$1,000	\$0.030	\$0.030	\$0.040
Total Basic Life and AD&D Rate	\$0.330	\$0.330	\$0.280
Estimated Basic Life and AD&D Volume*	\$435,000	\$435,000	\$650,000
Monthly Premium	\$144	\$144	\$182
Annual Premium	\$1,723	\$1,723	\$2,184
\$ Increase	N/A	\$0	\$461
% Increase	N/A	0.0%	26.8%

	CURRENT	Renewal
Short Term Disability	Mutual of Omaha	Mutual of Omaha
Eligible Employees	Active, Full-Time Employees Working At Least 30 Hours Per Week	Active, Full-Time Employees Working At Least 30 Hours Per Week
Weekly Benefit	60% of weekly earnings	60% of weekly earnings
Weekly Maximum Benefit	\$1,000	\$1,000
Benefit Waiting Period	7 Day Accident / Sickness	7 Day Accident / Sickness
Duration of Benefit	12 Weeks	12 Weeks
Pre-Existing Conditions	None	None
Rate Guarantee	Expires 9/30/2025	Expires 9/30/2025
Monthly Rates		
STD Rate per \$10	\$0.270	\$0.270
Volume	\$24,346	\$24,346
Monthly Premium	\$657	\$657
Annual Premium	\$7,888	\$7,888
\$ Increase	N/A	\$0
% Increase	N/A	0.0%

Town of Ocean Ridge
Long Term Disability Renewal Evaluation
Effective Date: October 1, 2024

	CURRENT	Renewal
LONG TERM DISABILITY	Mutual of Omaha	Mutual of Omaha
Core Benefits		
Eligibility	Active, Full-Time Employees Working At Least 30 Hours Per Week	Active, Full-Time Employees Working At Least 30 Hours Per Week
Monthly Benefit	60%	60%
Maximum Monthly Benefit	\$5,000	\$5,000
Elimination Period	90 days	90 days
Own Occupation Period	36 Months	36 Months
Benefit Duration	SSNRA	SSNRA
Waiver of Premium	Included	Included
Rate Guarantee	Expires 9/30/2025	Expires 9/30/2025
Monthly Rates		
Benefits Volume	\$183,899	\$183,899
Rate per \$100	\$0.580	\$0.580
Monthly Premium	\$1,067	\$1,067
Annual Premium	\$12,799	\$12,799
\$ Increase/(Decrease)	N/A	\$0
% Increase/(Decrease)	N/A	0.0%
	EAP included	EAP included



TOWN OF OCEAN RIDGE

**6450 NORTH OCEAN BOULEVARD
OCEAN RIDGE, FLORIDA 33435**

www.oceanridgeflorida.com
(561) 732-2635 ♦ FAX (561) 737-8359

Departmental Budget Narrative

Revenues

General Fund revenues projected for the new fiscal year are on the Statement of Revenues showing the Town's various sources of income. Total anticipated general revenues of \$13,045,298 are anticipated utilizing a 5.40 millage rate (at 100% collection), along with other revenue sources without the use of fund balance reserves. This balances the FY25 anticipated expenses including funding for additional critical infrastructure.

The Property Appraiser certified the property values for this year as of July 1, 2024. An increase of 9.6% over last year's certified amount on July 1, 2023, amounting to \$1,674,568,012.

Revenue from State, County, and other taxing authorities and sources are estimates that may alter in a given fiscal year; however, tools exist in policy to adjust GL Funds as necessary as alterations arise.

General fund revenues have continued to have net growth and positive ad valorem valuation for the Town over the past several years; however, we have been spending more on capital improvement projects. We have seen a decrease in the amount of building permit fee revenue in FY 24 below what was budgeted for the year of about 10% however added revenue with the contract to provide Police Services to Gulfstream Condos has keep revenues steady.

The town has been awarded two separate grants from the state for FY25 totaling \$1,254,429. The first grant is a reimbursement grant for 70% of the cost for purchasing the Priest property in 2022, the second is to assist in purchasing of two smaller mangrove properties adjacent to the town hall to create a natural recreation area.

The Town Commission set the maximum mill levy at 6.0 mills at their July 1st meeting understanding that they were still reviewing how much they wanted to expend on infrastructure improvements. The Commission is currently reviewing the fixed expenditures and the planned capital projects with anticipation of reducing the final levied about to at or close to the FY24 rate. The Commission's tentative budget will be presented to the public at the September 9th Budget Hearing with a proposed mil rate, and the final budget and mil rate will be adopted at the September 23rd final budget hearing. The final mil rate shall not be increased from the tentative mil rate will be set at the September 9th public hearing.

BUDGET REPORT FOR TOWN OF OCEAN RIDGE

Calculations As of 09/30/2025

6.0 Mill

5.4 Mills

GL Number	Description	20-21	21-22	22-23	23-24	24-25	24-25	24-25	24-25
		Amended Budget	Amended Budget	Amended Budget	Amended Budget	COMMISSION 1	COMMISSION 2	APPROVED	COMMISSION 2 % Change
Fund: 001 GENERAL FUND									
Account Category: Estimated Revenues									
Department: 310.000 TAXES									
001-310.000-311.000	AD VALOREM TAXES (NET)	5,742,344	6,157,610	7,285,550	8,284,121	10,094,477	9,028,898	0	9
001-310.000-312.410	LOCAL OPTION 6 CENT GAS TAX	31,050	36,000	37,000	37,000	37,000	37,000	0	0
001-310.000-312.420	SECOND LOCAL OPTION FUEL TAX	15,300	17,000	17,500	17,500	17,500	17,500	0	0
001-310.000-313.100	ELECTRIC FRANCHISE TAX	188,000	190,000	196,000	225,000	225,000	225,000	0	0
001-310.000-314.100	UTILITY SERVICE TAX ELECTRIC	250,000	270,000	290,000	290,000	290,000	290,000	0	0
001-310.000-314.800	UTILITY SERVICE TAX PROPANE	20,000	20,000	25,000	55,000	55,000	55,000	0	0
001-310.000-314.900	UTILITY SERVICE TAX WATER	85,000	97,000	100,000	100,000	100,000	100,000	0	0
001-310.000-315.000	COMMUNICATION SERVICES TAX	36,950	40,000	41,000	41,000	41,000	41,000	0	0
001-310.000-319.100	INTEREST ON DELINQUENT TAXES	2,000	2,000	1,500	1,500	1,500	1,500	0	0
001-310.000-335.200	LOCAL GOVT 1 CENT SALES TAX	92,000	140,000	150,000	150,000	150,000	150,000	0	0
Total Department 310.000:		6,462,644	6,969,610	8,143,550	9,201,121	11,011,477	9,945,898	0	8.09
Department: 320.000 LICENSES & PERMITS									
001-320.000-321.100	PROF & OCCUPATIONAL LICENSES	900	900	1,300	1,300	1,300	1,300	0	0
001-320.000-322.100	BUILDING PERMITS	350,000	600,000	900,000	750,000	700,000	700,000	0	(7)
001-320.000-329.100	SIGN PERMITS	300	300	300	300	300	300	0	0
001-320.000-329.200	ALARM USER PERMITS	2,000	2,000	2,000	2,000	2,000	2,000	0	0
001-320.000-329.600	RENTAL REGISTRATIONS	2,400	2,000	2,000	2,000	2,000	2,000	0	0
Total Department 320.000:		355,600	605,200	905,600	755,600	705,600	705,600	0	(6.62)
Department: 330.000 INTERGOVERNMENTAL REVENUE									
001-330.000-331.100	FEMA GRANT MONIES	0	0	5,000	5,000	5,000	5,000	0	0
001-330.000-331.300	JAG GRANT MONIES	0	0	22,500	2,500	2,500	2,500	0	0
001-330.000-334.100	STATE GRANT REVENUES	0	0	0	0	1,254,429	1,254,429	0	0
001-330.000-335.120	STATE REVENUE SHARING PROCEED	36,000	50,000	52,000	52,000	52,000	52,000	0	0
001-330.000-335.150	ALCOHOLIC BEVERAGE LICENSES	140	140	140	140	140	140	0	0
001-330.000-335.181	LOCAL GOVT 1/2 CENT SALES TAX	121,800	150,000	165,000	165,000	165,000	165,000	0	0
001-330.000-335.490	REBATE ON MUNICIPAL VEHICLES	1,700	1,700	2,500	2,500	2,500	2,500	0	0
001-330.000-335.900	ST LIGHT MAINTENANCE REIMBURS	12,000	12,000	13,000	13,000	15,198	15,198	0	17
001-330.000-338.000	PB COUNTY & CTY WIDE OCC LIC	6,000	6,000	7,000	7,000	7,000	7,000	0	0
001-330.000-338.300	PBC SOLID WASTE RECYCL PROGRA	350	250	550	550	550	550	0	0
001-330.000-338.400	911 DPS RELATED REIMBURSEMENT	250	250	600	600	600	600	0	0
001-330.000-338.500	PB COUNTY 1250 MONIES	0	1,000	550	550	1,000	1,000	0	82
Total Department 330.000:		178,240	221,340	268,840	248,840	1,505,917	1,505,917	0	505.17
Department: 340.000 CHARGES FOR SERVICES									
001-340.000-341.200	ZONING FEES	10,000	18,000	30,000	30,000	30,000	30,000	0	0
001-340.000-341.400	CERT COPYING RECORD SEARCH ET	2,500	3,000	5,000	5,000	5,000	5,000	0	0
001-340.000-341.900	OTHER GEN GOVT CHARGES & FEES	7,000	9,000	11,000	11,000	11,000	11,000	0	0
001-340.000-342.100	LAW ENFORCEMENT/FIRE SERVICE	180,000	190,000	196,691	221,700	221,700	221,700	0	0
001-340.000-342.300	ALARM MONITORING	43,000	43,000	40,000	40,000	40,000	40,000	0	0
001-340.000-342.800	SPECIAL DETAIL SERVICES	2,000	45,000	45,000	45,000	45,000	45,000	0	0
001-340.000-342.900	OTHER PUB SAFETY CHARGES &FEE	500	1,500	1,500	1,500	1,500	1,500	0	0
001-340.000-343.400	GARBAGE AND TRASH REVENUE	337,454	340,000	340,000	340,000	340,000	340,000	0	0
Total Department 340.000:		582,454	649,500	669,191	694,200	694,200	694,200	0	0.00
Department: 350.000 FINES & FORFEITURES									
001-350.000-351.100	COURT FINES - COURT CASES	3,000	3,000	1,700	1,850	1,850	1,850	0	0

BUDGET REPORT FOR TOWN OF OCEAN RIDGE
Calculations As of 09/30/2025

6.0 Mill

5.4 Mill

GL Number	Description	20-21	21-22	22-23	23-24	24-25	24-25	24-25	24-25
		Amended Budget	Amended Budget	Amended Budget	Amended Budget	COMMISSION 1	COMMISSION 2	APPROVED	COMMISSION 2 % Change
Fund: 001 GENERAL FUND									
Account Category: Estimated Revenues									
Department: 350.000 FINES & FORFEITURES									
001-350.000-351.300	POLICE EDUCATION \$2.00	400	200	250	400	400	400	0	0
001-350.000-354.000	VIOLATIONS OF LOCAL ORDINANCE	6,000	9,000	25,000	25,000	25,000	25,000	0	0
Total Department 350.000:		9,400	12,200	26,950	27,250	27,250	27,250	0	0.00
Department: 360.000 MISCELLANEOUS REVENUES									
001-360.000-361.100	INTEREST EARNED (SAV,INV,ETC.	20,000	20,000	25,000	200,000	500,000	500,000	0	150
001-360.000-361.320	INTEREST EARNED-PB CO TAX COL	500	1,500	5,000	5,000	5,000	5,000	0	0
001-360.000-361.390	INTEREST OTHER (LIENS, ETC.)	1,000	500	1,500	1,500	1,500	1,500	0	0
001-360.000-364.410	EQUIPMENT SALES & COMPENSATIO	0	0	500	500	500	500	0	0
001-360.000-366.900	MISC CONTRIB PRIVATE SOURCES	500	10,500	500	500	500	500	0	0
Total Department 360.000:		22,000	32,500	32,500	207,500	507,500	507,500	0	144.58
Department: 380.000 NON - REVENUES									
001-380.000-380.100	FUND BALANCE UNAPPROPRIATED	706,421	331,090	8,698	70,724	0	0	0	(100)
001-380.000-388.200	INSURANCE PROCEEDS	5,000	5,000	5,000	5,000	5,000	5,000	0	0
Total Department 380.000:		711,421	336,090	13,698	75,724	5,000	5,000	0	(93.40)
Estimated Revenues		8,321,759	8,826,440	10,060,329	11,210,235	14,456,944	13,391,365	0	19.46

BUDGET REPORT FOR TOWN OF OCEAN RIDGE
Calculations As of 09/30/2025

6.0 Mills

5.4 Mills

GL Number	Description	20-21	21-22	22-23	23-24	24-25	24-25	24-25	24-25
		Amended Budget	Amended Budget	Amended Budget	Amended Budget	COMMISSION 1	COMMISSION 2	APPROVED	COMMISSION 2 % change
Fund: 001 GENERAL FUND									
Account Category: Appropriations									
Department: 511.101 TOWN COMMISSION									
001-511.101-501.100	EXECUTIVE SALARIES	6,000	6,000	6,000	6,000	6,000	6,000	0	0
001-511.101-502.100	FICA TAXES	475	459	459	459	459	459	0	0
001-511.101-502.200	RETIREMENT CONTRIBUTIONS	622	588	700	825	825	825	0	0
001-511.101-502.400	WORKERS' COMPENSATION	12,454	14,036	16,250	17,500	50	50	0	(100)
001-511.101-504.000	TRAVEL & PER DIEM	3,000	5,000	5,000	5,000	5,000	5,000	0	0
001-511.101-504.100	COMMUNICATIONS SERV PHONE ETC	0	0	0	3,000	3,000	3,000	0	0
001-511.101-504.500	INSURANCE LIAB, HAZARD, DAMAG	17,664	18,678	20,653	25,172	26,764	26,764	0	6
001-511.101-504.900	OTHER CURRENT CHARGES	400	500	500	500	500	500	0	0
001-511.101-505.400	SUBSC, MEMBERSHIPS, EDUCATION	1,750	1,500	1,850	2,550	2,800	2,800	0	10
Total Department 511.101:		42,365	46,761	51,412	61,006	45,398	45,398	0	(25.58)
Department: 512.102 TOWN MANAGER									
001-512.102-501.100	EXECUTIVE SALARIES	125,500	132,500	137,469	146,063	150,248	150,248	0	3
001-512.102-501.110	ONE TIME LUMP SUM INCREASE	500	0	0	0	0	0	0	0
001-512.102-501.400	OVERTIME & VACATION PAY	0	3,500	3,500	3,500	3,500	3,500	0	0
001-512.102-501.410	VACATION PAY	2,404	2,548	2,974	3,172	3,500	3,500	0	10
001-512.102-501.700	FLEX	0	0	10,516	0	0	0	0	0
001-512.102-502.100	FICA TAXES	9,763	10,136	0	11,217	11,494	11,494	0	2
001-512.102-502.200	RETIREMENT CONTRIBUTIONS	35,209	39,399	44,484	51,883	56,373	56,373	0	9
001-512.102-502.300	LIFE & HEALTH INSURANCE	9,436	10,013	11,004	11,004	13,278	13,278	0	21
001-512.102-502.310	LONG TERM DISABILITY	750	768	660	660	660	660	0	0
001-512.102-502.400	WORKERS' COMPENSATION	2,571	2,807	3,250	3,500	100	100	0	(97)
001-512.102-504.000	TRAVEL & PER DIEM	1,350	2,300	2,300	3,650	4,950	4,950	0	36
001-512.102-504.100	COMMUNICATIONS SERV PHONE ETC	600	600	600	600	600	600	0	0
001-512.102-504.500	INSURANCE LIAB, HAZARD, DAMAG	193	216	259	388	2,263	2,263	0	483
001-512.102-504.610	REPAIR & MAINTENANCE	0	0	0	2,300	2,300	2,300	0	0
001-512.102-505.210	OPERATING SUPPLIES GAS & OIL	2,100	3,600	3,600	3,600	3,600	3,600	0	0
001-512.102-505.400	SUBSC, MEMBERSHIPS, EDUCATION	2,090	2,970	2,970	3,639	4,774	4,774	0	31
Total Department 512.102:		192,466	211,357	223,586	245,176	257,640	257,640	0	5.08
Department: 513.103 TOWN CLERK/FINANCE									
001-513.103-501.100	EXECUTIVE SALARIES	64,431	67,390	78,401	89,484	91,714	91,714	0	2
001-513.103-501.200	REGULAR SALARIES AND WAGES	113,961	120,446	138,148	199,957	153,982	153,982	0	(23)
001-513.103-501.210	ONE TIME LUMP SUM INCREASE	0	0	0	27,500	2,000	2,000	0	(93)
001-513.103-501.400	OVERTIME & VACATION PAY	3,000	2,000	2,000	2,000	2,000	2,000	0	0
001-513.103-501.410	VACATION PAY	3,840	3,612	4,685	5,175	5,175	5,175	0	0
001-513.103-502.100	FICA TAXES	13,985	14,370	16,565	18,298	18,796	18,796	0	3
001-513.103-502.200	RETIREMENT CONTRIBUTIONS	18,694	20,832	26,436	33,270	40,101	40,101	0	21
001-513.103-502.300	LIFE & HEALTH INSURANCE	28,003	29,770	32,748	62,163	62,163	62,163	0	0
001-513.103-502.310	LONG TERM DISABILITY	1,439	1,089	1,164	1,164	2,122	2,122	0	82
001-513.103-502.400	WORKERS' COMPENSATION	7,513	8,421	9,750	14,000	271	271	0	(98)
001-513.103-503.200	ACCOUNTING & AUDITING	31,000	33,500	33,500	34,500	43,500	43,500	0	26
001-513.103-503.400	OTHER CONTRACTUAL SERVICES	0	4,000	4,000	17,599	18,806	18,806	0	7
001-513.103-504.000	TRAVEL & PER DIEM	1,450	2,150	2,650	2,650	2,650	2,650	0	0
001-513.103-504.500	INSURANCE LIAB, HAZARD, DAMAG	579	647	776	1,164	2,263	2,263	0	94
001-513.103-504.610	REPAIR & MAINTENANCE	500	500	500	1,000	1,000	1,000	0	0
001-513.103-504.900	OTHER CURRENT CHARGES	3,900	3,500	3,500	4,500	4,500	4,500	0	0
001-513.103-505.400	SUBSC, MEMBERSHIPS, EDUCATION	1,675	1,975	2,100	2,225	2,250	2,250	0	1

BUDGET REPORT FOR TOWN OF OCEAN RIDGE
Calculations As of 09/30/2025

6.0 Mills

5.4 Mills

GL Number	Description	20-21 Amended Budget	21-22 Amended Budget	22-23 Amended Budget	23-24 Amended Budget	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED	24-25 COMMISSION 2 % Change
Fund: 001 GENERAL FUND									
Account Category: Appropriations									
Department: 513.103 TOWN CLERK/FINANCE									
001-513.103-506.400	MACHINERY & EQUIPMENT	0	900	150	1,000	1,000	1,000	0	0
Total Department 513.103:		293,970	315,102	357,073	517,649	454,293	454,293	0	(12.24)
Department: 514.104 LEGAL									
001-514.104-503.100	PROFESSIONAL SERVICES	133,000	150,000	150,000	172,500	172,500	172,500	0	0
001-514.104-503.110	LEGAL SPECIAL COUNSEL	257,000	183,000	183,000	183,000	183,000	122,500	0	(33)
001-514.104-504.700	PRINTING	5,000	5,000	5,000	5,000	5,000	5,000	0	0
Total Department 514.104:		395,000	338,000	338,000	360,500	360,500	300,000	0	(16.78)
Department: 515.105 APPOINTED BOARDS									
001-515.105-504.500	INSURANCE LIAB, HAZARD, DAMAG	2,603	3,017	3,620	5,431	2,264	2,264	0	(58)
001-515.105-504.900	OTHER CURRENT CHARGES	847	750	750	750	750	750	0	0
Total Department 515.105:		3,450	3,767	4,370	6,181	3,014	3,014	0	(51.24)
Department: 519.106 OTHER GENERAL GOVERNMENT									
001-519.106-503.100	PROFESSIONAL SERVICES	16,500	84,616	81,000	84,000	55,000	55,000	0	(35)
001-519.106-503.400	OTHER CONTRACTUAL SERVICES	16,550	51,519	95,330	55,936	55,885	55,885	0	0
001-519.106-504.100	COMMUNICATIONS SERV PHONE ETC	8,400	13,550	14,990	14,990	15,550	15,550	0	4
001-519.106-504.200	POSTAGE & FREIGHT	4,000	4,200	3,240	3,240	3,240	3,240	0	0
001-519.106-504.300	UTILITY SERVICE - ELEC & WATE	10,000	10,000	10,000	10,000	10,000	10,000	0	0
001-519.106-504.400	RENTALS & LEASES	3,000	3,000	2,040	2,040	2,000	2,000	0	(2)
001-519.106-504.500	INSURANCE LIAB, HAZARD, DAMAG	75,462	92,144	110,108	163,628	165,340	165,340	0	1
001-519.106-504.610	REPAIR & MAINTENANCE	53,000	50,918	52,430	52,430	110,650	110,650	0	111
001-519.106-504.700	PRINTING	1,000	3,000	3,000	3,000	3,000	3,000	0	0
001-519.106-504.900	OTHER CURRENT CHARGES	18,325	7,075	9,075	18,075	12,075	12,075	0	(33)
001-519.106-504.910	ELECTION EXPENSES	12,250	11,460	12,460	13,200	16,450	16,450	0	25
001-519.106-505.100	OFFICE SUPPLIES	5,500	6,500	6,500	8,000	8,000	8,000	0	0
001-519.106-505.200	OPERATING SUPPLIES	5,000	4,500	4,500	4,500	4,500	4,500	0	0
001-519.106-505.400	SUBSC, MEMBERSHIPS, EDUCATION	10,628	21,128	22,678	22,678	23,070	23,070	0	2
001-519.106-506.400	MACHINERY & EQUIPMENT	16,000	1,000	1,000	1,000	8,000	8,000	0	700
001-519.106-507.000	COVENANT FROM DRAINAGE LOAN	468,000	400,000	400,000	400,000	400,000	400,000	0	0
001-519.106-507.010	COVENANTS FROM TH LOAN	311,175	223,000	223,000	223,000	225,000	225,000	0	1
001-519.106-507.200	DEBT SERVICE - INTEREST	0	158,000	158,000	158,000	158,000	158,000	0	0
Total Department 519.106:		1,034,790	1,145,610	1,209,351	1,237,717	1,275,760	1,275,760	0	3.07
Department: 521.107 LAW ENFORCEMENT & FIRE CONTROL									
001-521.107-501.100	EXECUTIVE SALARIES	164,100	110,434	115,955	131,646	131,646	131,646	0	0
001-521.107-501.110	ONE TIME LUMP SUM INCREASE	1,500	0	0	2,000	0	0	0	(100)
001-521.107-501.200	REGULAR SALARIES AND WAGES	1,425,597	1,521,677	1,714,321	1,803,821	2,099,257	2,099,257	0	16
001-521.107-501.210	ONE TIME LUMP SUM INCREASE	13,725	2,000	38,866	26,570	6,500	6,500	0	(76)
001-521.107-501.400	OVERTIME & VACATION PAY	90,000	90,000	90,000	125,000	125,000	125,000	0	0
001-521.107-501.410	VACATION PAY	31,846	30,134	15,000	15,000	15,000	15,000	0	0
001-521.107-501.500	SPECIAL PAY INCENTIVE	20,000	20,000	18,000	18,000	18,000	18,000	0	0
001-521.107-501.510	SPECIAL DETAIL PAY	55,000	40,000	40,000	40,000	40,000	40,000	0	0
001-521.107-501.600	HOLIDAY PAY	75,465	77,182	85,557	103,039	103,039	103,039	0	0
001-521.107-502.100	FICA TAXES	135,416	124,856	140,015	148,063	148,063	148,063	0	0
001-521.107-502.200	RETIREMENT CONTRIBUTIONS	374,009	373,626	408,133	557,615	673,137	673,137	0	21
001-521.107-502.300	LIFE & HEALTH INSURANCE	224,319	218,863	262,620	312,058	312,058	312,058	0	0

BUDGET REPORT FOR TOWN OF OCEAN RIDGE
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6.0 Mills 5.4 Mills

GL Number	Description	20-21 Amended Budget	21-22 Amended Budget	22-23 Amended Budget	23-24 Amended Budget	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED	24-25 COMMISSION 2 % Change
Fund: 001 GENERAL FUND									
Account Category: Appropriations									
Department: 521.107 LAW ENFORCEMENT & FIRE CONTROL									
001-521.107-502.310	LONG TERM DISABILITY	11,617	9,088	10,272	9,792	9,792	9,792	0	0
001-521.107-502.400	WORKERS' COMPENSATION	62,272	67,371	81,250	87,500	50,186	50,186	0	(43)
001-521.107-503.100	PROFESSIONAL SERVICES	52,736	61,815	83,433	94,335	82,350	82,350	0	(13)
001-521.107-503.400	OTHER CONTRACTUAL SERVICES	1,238,715	1,288,300	1,399,000	1,423,481	1,508,890	1,508,890	0	6
001-521.107-504.000	TRAVEL & PER DIEM	24,800	20,400	24,400	104,200	111,350	111,350	0	7
001-521.107-504.100	COMMUNICATIONS SERV PHONE ETC	33,070	34,500	41,987	31,187	25,800	25,800	0	(17)
001-521.107-504.200	POSTAGE & FREIGHT	2,000	2,000	2,000	1,500	1,500	1,500	0	0
001-521.107-504.300	UTILITY SERVICE - ELEC & WATE	12,500	12,500	12,500	12,500	13,000	13,000	0	4
001-521.107-504.400	RENTALS & LEASES	2,500	2,500	2,500	3,117	2,540	2,540	0	(19)
001-521.107-504.500	INSURANCE LIAB, HAZARD, DAMAG	26,590	31,798	38,103	56,972	55,172	55,172	0	(3)
001-521.107-504.610	REPAIR & MAINTENANCE	53,255	98,900	58,044	80,210	87,350	87,350	0	9
001-521.107-504.620	REPAIR & MAINTENANCE VEHICLE	20,000	16,500	18,000	25,500	23,500	23,500	0	(8)
001-521.107-504.630	REPAIR & MAINTENANCE DISPATCH	24,097	24,097	22,500	22,500	22,000	22,000	0	(2)
001-521.107-504.700	PRINTING	1,350	1,250	1,500	1,500	4,000	4,000	0	167
001-521.107-504.900	OTHER CURRENT CHARGES	2,500	2,000	2,000	3,500	3,500	3,500	0	0
001-521.107-505.100	OFFICE SUPPLIES	5,000	5,000	5,000	5,000	5,000	5,000	0	0
001-521.107-505.200	OPERATING SUPPLIES	17,400	11,900	14,500	25,300	24,150	24,150	0	(5)
001-521.107-505.210	OPERATING SUPPLIES GAS & OIL	39,875	39,875	50,750	50,750	51,000	51,000	0	0
001-521.107-505.220	OPERATING SUPPLIES UNIFORM/EM	22,925	24,103	26,154	24,698	26,280	26,280	0	6
001-521.107-505.400	SUBSC, MEMBERSHIPS, EDUCATION	14,858	14,858	21,806	18,460	19,509	19,509	0	6
001-521.107-506.200	BUILDINGS (CAPITAL OUTLAY)	0	0	0	0	15,000	15,000	0	0
001-521.107-506.400	MACHINERY & EQUIPMENT	8,400	10,400	26,000	34,000	32,500	32,500	0	(4)
Total Department 521.107:		4,287,437	4,387,927	4,870,166	5,398,814	5,846,069	5,846,069	0	8.28
Department: 524.108 INSPECTIONS									
001-524.108-501.100	EXECUTIVE SALARIES	90,680	94,689	99,424	0	0	0	0	0
001-524.108-501.200	REGULAR SALARIES AND WAGES	68,549	106,767	143,851	135,175	80,885	80,885	0	(40)
001-524.108-501.210	ONE TIME LUMP SUM INCREASE	0	0	2,000	2,500	0	0	0	(100)
001-524.108-501.400	OVERTIME & VACATION PAY	1,000	1,000	1,000	1,000	1,000	1,000	0	0
001-524.108-501.410	VACATION PAY	3,049	3,201	3,894	0	1,247	1,247	0	0
001-524.108-502.100	FICA TAXES	12,227	15,411	18,610	10,341	6,188	6,188	0	(40)
001-524.108-502.200	RETIREMENT CONTRIBUTIONS	16,566	22,342	23,981	1,352	12,922	12,922	0	856
001-524.108-502.300	LIFE & HEALTH INSURANCE	18,791	19,971	21,948	23,548	38,284	38,284	0	63
001-524.108-502.310	LONG TERM DISABILITY	1,190	965	996	996	1,002	1,002	0	1
001-524.108-502.400	WORKERS' COMPENSATION	5,042	8,421	9,750	10,500	2,049	2,049	0	(80)
001-524.108-503.100	PROFESSIONAL SERVICES	248,000	120,000	210,907	290,907	291,907	291,907	0	0
001-524.108-503.400	OTHER CONTRACTUAL SERVICES	17,400	91,200	94,000	33,500	134,775	134,775	0	302
001-524.108-504.000	TRAVEL & PER DIEM	1,725	1,725	2,525	2,525	1,850	1,850	0	(27)
001-524.108-504.100	COMMUNICATIONS SERV PHONE ETC	600	1,200	1,200	1,200	0	0	0	(100)
001-524.108-504.200	POSTAGE & FREIGHT	800	800	1,760	1,760	1,800	1,800	0	2
001-524.108-504.400	RENTALS & LEASES	0	0	960	3,985	7,025	7,025	0	76
001-524.108-504.500	INSURANCE LIAB, HAZARD, DAMAG	386	647	776	1,164	2,264	2,264	0	95
001-524.108-504.610	REPAIR & MAINTENANCE	1,000	27,364	53,792	102,586	1,000	1,000	0	(99)
001-524.108-504.620	REPAIR & MAINTENANCE VEHICLE	2,000	2,000	2,000	2,000	1,000	1,000	0	(50)
001-524.108-504.700	PRINTING	500	500	500	500	500	500	0	0
001-524.108-504.900	OTHER CURRENT CHARGES	2,000	4,000	4,200	7,200	5,200	5,200	0	(28)
001-524.108-505.100	OFFICE SUPPLIES	1,250	2,050	2,000	1,750	1,750	1,750	0	0

BUDGET REPORT FOR TOWN OF OCEAN RIDGE

Calculations As of 09/30/2025

6.0 Mills

5.4 Mills

GL Number	Description	20-21 Amended Budget	21-22 Amended Budget	22-23 Amended Budget	23-24 Amended Budget	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED	24-25 COMMISSION 2 % Change
Fund: 001 GENERAL FUND									
Account Category: Appropriations									
Department: 524.108 INSPECTIONS									
001-524.108-505.200	OPERATING SUPPLIES	500	500	500	500	500	500	0	0
001-524.108-505.210	OPERATING SUPPLIES GAS & OIL	1,500	2,000	3,500	3,500	3,500	3,500	0	0
001-524.108-505.220	OPERATING SUPPLIES UNIFORM/EM	500	1,500	1,500	300	300	300	0	0
001-524.108-505.400	SUBSC, MEMBERSHIPS, EDUCATION	6,600	4,870	4,870	4,870	3,720	3,720	0	(24)
001-524.108-506.400	MACHINERY & EQUIPMENT	3,500	3,000	12,900	4,900	6,600	6,600	0	35
Total Department 524.108:		505,355	536,123	723,344	648,559	607,268	607,268	0	(6.37)
Department: 534.111 GARBAGE & SOLID WASTE									
001-534.111-503.400	OTHER CONTRACTUAL SERVICES	284,380	290,851	302,500	312,000	327,340	327,340	0	5
Total Department 534.111:		284,380	290,851	302,500	312,000	327,340	327,340	0	4.92
Department: 539.112 OTHER PHYSICAL ENVIRONMENT									
001-539.112-503.100	PROFESSIONAL SERVICES	20,000	0	63,520	0	75,000	75,000	0	0
001-539.112-503.120	TOWN ENGINEER	108,000	108,000	118,000	118,000	118,000	118,000	0	0
001-539.112-503.400	OTHER CONTRACTUAL SERVICES	231,685	327,920	341,697	349,480	340,720	340,720	0	(3)
001-539.112-504.610	REPAIR & MAINTENANCE	43,500	11,000	11,000	11,000	193,500	193,500	0	1,659
Total Department 539.112:		403,185	446,920	534,217	478,480	727,220	727,220	0	51.99
Department: 541.113 PUBLIC WORKS									
001-541.113-501.200	REGULAR SALARIES AND WAGES	107,401	137,433	162,538	157,141	145,393	145,393	0	(7)
001-541.113-501.210	ONE TIME LUMP SUM INCREASE	0	0	0	5,000	1,500	1,500	0	(70)
001-541.113-501.400	OVERTIME & VACATION PAY	6,000	6,000	6,000	6,000	6,000	6,000	0	0
001-541.113-501.410	VACATION PAY	2,054	2,162	2,976	3,400	3,400	3,400	0	0
001-541.113-502.100	FICA TAXES	8,670	10,514	12,434	12,021	12,021	12,021	0	0
001-541.113-502.200	RETIREMENT CONTRIBUTIONS	11,161	15,242	16,305	28,014	28,014	28,014	0	0
001-541.113-502.300	LIFE & HEALTH INSURANCE	19,480	19,799	21,780	36,487	23,200	23,200	0	(36)
001-541.113-502.310	LONG TERM DISABILITY	916	652	675	675	1,283	1,283	0	90
001-541.113-502.400	WORKERS' COMPENSATION	5,042	8,421	9,750	10,500	13,950	13,950	0	33
001-541.113-503.100	PROFESSIONAL SERVICES	16,700	6,700	8,200	13,000	38,000	38,000	0	192
001-541.113-504.300	UTILITY SERVICE - ELEC & WATE	48,500	57,000	57,000	57,000	61,500	61,500	0	8
001-541.113-504.500	INSURANCE LIAB, HAZARD, DAMAG	386	647	776	1,164	2,263	2,263	0	94
001-541.113-504.610	REPAIR & MAINTENANCE	59,600	44,500	59,000	59,000	59,500	59,500	0	1
001-541.113-504.620	REPAIR & MAINTENANCE VEHICLE	4,000	3,500	6,000	6,000	6,000	6,000	0	0
001-541.113-505.200	OPERATING SUPPLIES	7,200	4,700	4,700	4,700	4,700	4,700	0	0
001-541.113-505.210	OPERATING SUPPLIES GAS & OIL	4,000	4,000	9,000	9,000	9,000	9,000	0	0
001-541.113-505.220	OPERATING SUPPLIES UNIFORM/EM	1,200	1,200	1,200	1,200	1,200	1,200	0	0
001-541.113-505.230	OPERATING SUPPLIES SMALL TOOL	5,000	3,000	3,000	3,000	3,000	3,000	0	0
001-541.113-505.300	ROAD MATERIALS & SUPPLIES	25,000	20,000	30,000	20,000	20,000	20,000	0	0
001-541.113-505.400	SUBSC, MEMBERSHIPS, EDUCATION	1,050	1,050	1,050	1,050	1,100	1,100	0	5
001-541.113-506.400	MACHINERY & EQUIPMENT	25,000	12,000	10,000	10,000	10,000	10,000	0	0
Total Department 541.113:		358,360	358,520	422,384	444,352	451,024	451,024	0	1.50
Department: 580.114 CONTINGENCY									
001-580.114-509.110	TRANSFER TO CAPITAL PROJECTS	0	0	0	1,172,673	0	0	0	(100)
001-580.114-509.900	CONTINGENCY	100,000	150,000	163,844	150,000	150,000	150,000	0	0
Total Department 580.114:		100,000	150,000	163,844	1,322,673	150,000	150,000	0	(88.66)
Department: 590.100 TRANSFER TO CAPITAL PROJECTS									
001-590.100-509.110	TRANSFER TO CAPITAL PROJECTS	421,000	595,500	931,000	0	1,380,553	1,380,553	0	0

BUDGET REPORT FOR TOWN OF OCEAN RIDGE
Calculations As of 09/30/2025

6.0 Mills

5.4 Mills

GL Number	Description	20-21	21-22	22-23	23-24	24-25	24-25	24-25	24-25
		Amended Budget	Amended Budget	Amended Budget	Amended Budget	COMMISSION 1	COMMISSION 2	APPROVED	COMMISSION 2 % Change
Fund: 001 GENERAL FUND									
Account Category: Appropriations									
Department: 590.100 TRANSFER TO CAPITAL PROJECTS									
Total Department 590.100:		421,000	595,500	931,000	0	1,380,553	1,380,553	0	0.00
Appropriations		8,321,758	8,826,438	10,131,247	11,033,107	11,886,079	11,825,579	0	7.18
Fund 001 - GENERAL FUND:									
TOTAL ESTIMATED REVENUES		8,321,759	8,826,440	10,060,329	11,210,235	14,456,944	13,391,365	0	19.46
TOTAL APPROPRIATIONS		8,321,758	8,826,438	10,131,247	11,033,107	11,886,079	11,825,579	0	7.18
NET OF REVENUES & APPROPRIATIONS:		1	2	(70,918)	177,128	2,570,865	1,565,786	0	
		0.00%	0.00%	-0.70%	1.58%	17.78%	11.69%	0.00%	

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6.0 Mills

5.4 Mills

GL Number	Description	20-21	21-22	22-23	23-24	24-25	24-25	24-25	24-25
		Amended Budget	Amended Budget	Amended Budget	Amended Budget	COMMISSION 1	COMMISSION 2	APPROVED	COMMISSION 2 % Change
Fund: 302 CAPITAL PROJECTS FUND									
Account Category: Estimated Revenues									
Department: 380.000 NON - REVENUES									
302-380.000-380.100	FUND BALANCE UNAPPROPRIATED	0	188,000	0	1,125,833	1,380,553	1,380,553	0	23
302-380.000-381.100	INTERFUND TRANSFER	421,000	595,500	0	1,172,673	1,380,553	1,380,553	0	18
Total Department 380.000:		421,000	783,500	0	2,298,506	2,761,106	2,761,106	0	20.13
Estimated Revenues		421,000	783,500	0	2,298,506	2,761,106	2,761,106	0	20.13

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GL Number	Description	20-21 Amended Budget	21-22 Amended Budget	22-23 Amended Budget	23-24 Amended Budget	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED	24-25 COMMISSION 2 % Change
Fund: 302 CAPITAL PROJECTS FUND									
Account Category: Appropriations									
Department: 519.106 OTHER GENERAL GOVERNMENT									
302-519.106-503.100	PROFESSIONAL SERVICES	0	0	0	20,000	20,000	20,000	0	0
302-519.106-506.200	BUILDINGS (CAPITAL OUTLAY)	10,000	34,000	0	0	0	0	0	0
302-519.106-506.400	MACHINERY & EQUIPMENT	0	60,000	0	33,200	52,500	52,500	0	58
Total Department 519.106:		10,000	94,000	0	53,200	72,500	72,500	0	36.28
Department: 521.107 LAW ENFORCEMENT & FIRE CONTROL									
302-521.107-506.400	MACHINERY & EQUIPMENT	106,000	64,750	0	155,782	349,352	349,352	0	124
Total Department 521.107:		106,000	64,750	0	155,782	349,352	349,352	0	124.26
Department: 524.108 INSPECTIONS									
302-524.108-506.400	MACHINERY & EQUIPMENT	0	18,750	0	19,110	38,549	7,797	0	(59)
Total Department 524.108:		0	18,750	0	19,110	38,549	7,797	0	(59.20)
Department: 539.112 OTHER PHYSICAL ENVIRONMENT									
302-539.112-506.300	IMPROVEMENTS NOT BUILDINGS	260,000	601,000	263,672	3,103,595	2,074,860	2,274,860	0	(27)
Total Department 539.112:		260,000	601,000	263,672	3,103,595	2,074,860	2,274,860	0	(26.70)
Department: 541.113 PUBLIC WORKS									
302-541.113-506.400	MACHINERY & EQUIPMENT	45,000	5,000	0	24,800	24,800	24,800	0	0
Total Department 541.113:		45,000	5,000	0	24,800	24,800	24,800	0	0.00
Appropriations		421,000	783,500	263,672	3,356,487	2,560,061	2,729,309	0	(18.69)
Fund 302 - CAPITAL PROJECTS FUND:									
TOTAL ESTIMATED REVENUES		421,000	783,500	0	2,298,506	2,761,106	2,761,106	0	20.13
TOTAL APPROPRIATIONS		421,000	783,500	263,672	3,356,487	2,560,061	2,729,309	0	(18.69)
NET OF REVENUES & APPROPRIATIONS:		0	0	(263,672)	(1,057,981)	201,045	31,797	0	
		0.00%	0.00%	0.00%	-46.03%	7.28%	1.15%	0.00%	

FY20 Gross Taxable Value:	\$1,058,318,124	% Valuation Increase
FY21 Gross Taxable Value:	\$1,100,856,776	4.02%
FY22 Gross Taxable Value:	\$1,148,866,300	4.36%
FY23 Gross Taxable Value:	\$1,355,615,977	18.00%
FY24 Gross Taxable Value (Estimated):	\$1,525,596,091	12.54%
FY25 Gross Taxable Value (Estimated):	\$1,672,018,187	9.60%

Mil Rate	Description	Gross Ad Val	at 97% Rev	Rev Over Roll	at 97.5% Rev	Rev Over Roll	at 98% Rev	Rev Over Roll	at 98.5% Rev	Rev Over Roll	Dif frm 97% to 97.5%	Dif frm 97% to 98.5%
4.9271	FY25 Roll Back Rate	\$8,238,201	\$7,991,055	\$5,152,804	\$8,032,246	\$5,179,365	\$8,073,437	\$5,205,926	\$8,114,628	\$5,232,486	\$41,191	\$123,573
4.9635		\$8,299,062	\$8,050,090	\$5,617,304	\$8,091,586	\$5,238,705	\$8,133,081	\$5,265,570	\$8,174,576	\$5,292,435	\$41,495	\$124,486
5.2000		\$8,694,495	\$8,433,660	\$5,189,944	\$8,477,132	\$5,216,697	\$8,520,605	\$5,243,449	\$8,564,077	\$5,270,201	\$43,472	\$130,417
5.2500		\$8,778,095	\$8,514,753	\$7,703,824	\$8,558,643	\$7,743,534	\$8,602,534	\$7,783,245	\$8,646,424	\$7,822,955	\$43,890	\$131,671
5.2600		\$8,794,816	\$8,530,971	\$7,720,042	\$8,574,945	\$7,759,836	\$8,618,919	\$7,799,630	\$8,662,893	\$7,839,424	\$43,974	\$131,922
5.2700		\$8,811,536	\$8,547,190	\$7,736,261	\$8,591,247	\$7,776,139	\$8,635,305	\$7,816,016	\$8,679,363	\$7,855,894	\$44,058	\$132,173
5.2800		\$8,828,256	\$8,563,408	\$7,752,480	\$8,607,550	\$7,792,441	\$8,651,691	\$7,832,402	\$8,695,832	\$7,872,363	\$44,141	\$132,424
5.2900		\$8,844,976	\$8,579,627	\$7,768,698	\$8,623,852	\$7,808,743	\$8,668,077	\$7,848,788	\$8,712,302	\$7,888,833	\$44,225	\$132,675
5.3000		\$8,861,696	\$8,595,845	\$7,784,917	\$8,640,154	\$7,825,045	\$8,684,462	\$7,865,174	\$8,728,771	\$7,905,302	\$44,308	\$132,925
5.3100		\$8,878,417	\$8,612,064	\$7,801,135	\$8,656,456	\$7,841,347	\$8,700,848	\$7,881,559	\$8,745,240	\$7,921,771	\$44,392	\$133,176
5.3200		\$8,895,137	\$8,628,283	\$7,817,354	\$8,672,758	\$7,857,649	\$8,717,234	\$7,897,945	\$8,761,710	\$7,938,241	\$44,476	\$133,427
5.3300		\$8,911,857	\$8,644,501	\$7,833,572	\$8,689,061	\$7,873,952	\$8,733,620	\$7,914,331	\$8,778,179	\$7,954,710	\$44,559	\$133,678
5.3400		\$8,928,577	\$8,660,720	\$7,849,791	\$8,705,363	\$7,890,254	\$8,750,006	\$7,930,717	\$8,794,648	\$7,971,180	\$44,643	\$133,929
5.3500		\$8,945,297	\$8,676,938	\$7,866,010	\$8,721,665	\$7,906,556	\$8,766,391	\$7,947,102	\$8,811,118	\$7,987,649	\$44,726	\$134,179
5.3600		\$8,962,017	\$8,693,157	\$7,882,228	\$8,737,967	\$7,922,858	\$8,782,777	\$7,963,488	\$8,827,587	\$8,004,118	\$44,810	\$134,430
5.3700		\$8,978,738	\$8,709,376	\$7,898,447	\$8,754,269	\$7,939,160	\$8,799,163	\$7,979,874	\$8,844,057	\$8,020,588	\$44,894	\$134,681
5.3800		\$8,995,458	\$8,725,594	\$7,914,665	\$8,770,571	\$7,955,463	\$8,815,549	\$7,996,260	\$8,860,526	\$8,037,057	\$44,977	\$134,932
5.3900		\$9,012,178	\$8,741,813	\$7,930,884	\$8,786,874	\$7,971,765	\$8,831,934	\$8,012,646	\$8,876,995	\$8,053,526	\$45,061	\$135,183
5.4000	FY24	\$9,028,898	\$8,758,031	\$7,947,102	\$8,803,176	\$7,988,067	\$8,848,320	\$8,029,031	\$8,893,465	\$8,069,996	\$45,144	\$135,433
5.4100		\$9,045,618	\$8,774,250	\$7,963,321	\$8,819,478	\$8,004,369	\$8,864,706	\$8,045,417	\$8,909,934	\$8,086,465	\$45,228	\$135,684
5.4200		\$9,062,339	\$8,790,468	\$7,979,540	\$8,835,780	\$8,020,671	\$8,881,092	\$8,061,803	\$8,926,403	\$8,102,935	\$45,312	\$135,935
5.4300		\$9,079,059	\$8,806,687	\$7,995,758	\$8,852,082	\$8,036,973	\$8,897,478	\$8,078,189	\$8,942,873	\$8,119,404	\$45,395	\$136,186
5.4400		\$9,095,779	\$8,822,906	\$8,011,977	\$8,868,384	\$8,053,276	\$8,913,863	\$8,094,574	\$8,959,342	\$8,135,873	\$45,479	\$136,437
5.4500		\$9,112,499	\$8,839,124	\$8,028,195	\$8,884,687	\$8,069,578	\$8,930,249	\$8,110,960	\$8,975,812	\$8,152,343	\$45,562	\$136,687
5.4600		\$9,129,219	\$8,855,343	\$8,044,414	\$8,900,989	\$8,085,880	\$8,946,635	\$8,127,346	\$8,992,281	\$8,168,812	\$45,646	\$136,938
5.4700		\$9,145,939	\$8,871,561	\$8,060,632	\$8,917,291	\$8,102,182	\$8,963,021	\$8,143,732	\$9,008,750	\$8,185,281	\$45,730	\$137,189
5.4800		\$9,162,660	\$8,887,780	\$8,076,851	\$8,933,593	\$8,118,484	\$8,979,406	\$8,160,118	\$9,025,220	\$8,201,751	\$45,813	\$137,440
5.4900		\$9,179,380	\$8,903,998	\$8,093,070	\$8,949,895	\$8,134,786	\$8,995,792	\$8,176,503	\$9,041,689	\$8,218,220	\$45,897	\$137,691
5.5000		\$9,196,100	\$8,920,217	\$8,109,288	\$8,966,198	\$8,151,089	\$9,012,178	\$8,192,889	\$9,058,159	\$8,234,690	\$45,981	\$137,942
5.5500		\$9,279,701	\$9,001,310	\$8,190,381	\$9,047,708	\$8,232,600	\$9,094,107	\$8,274,818	\$9,140,505	\$8,317,036	\$46,399	\$139,196
5.6000		\$9,363,302	\$9,082,403	\$8,271,474	\$9,129,219	\$8,314,110	\$9,176,036	\$8,356,747	\$9,222,852	\$8,399,383	\$46,817	\$140,450
5.6500		\$9,446,903	\$9,163,496	\$8,352,567	\$9,210,730	\$8,395,621	\$9,257,965	\$8,438,676	\$9,305,199	\$8,481,730	\$47,235	\$141,704
5.7000		\$9,530,504	\$9,244,589	\$8,433,660	\$9,292,241	\$8,477,132	\$9,339,894	\$8,520,605	\$9,387,546	\$8,564,077	\$47,653	\$142,958
5.7500		\$9,614,105	\$9,325,681	\$8,514,753	\$9,373,752	\$7,743,534	\$9,421,822	\$7,783,245	\$9,469,893	\$7,822,955	\$48,071	\$144,212
5.8000		\$9,697,705	\$9,406,774	\$8,595,845	\$9,455,263	\$8,640,154	\$9,503,751	\$8,684,462	\$9,552,240	\$8,728,771	\$48,489	\$145,466
5.8500		\$9,781,306	\$9,487,867	\$8,676,938	\$9,536,774	\$8,721,665	\$9,585,680	\$8,766,391	\$9,634,587	\$8,811,118	\$48,907	\$146,720
5.9000		\$9,864,907	\$9,568,960	\$8,758,031	\$9,618,285	\$8,803,176	\$9,667,609	\$8,848,320	\$9,716,934	\$8,893,465	\$49,325	\$147,974
5.9500		\$9,948,508	\$9,650,053	\$8,839,124	\$9,699,796	\$8,884,687	\$9,749,538	\$8,930,249	\$9,799,281	\$8,975,812	\$49,743	\$149,228
6.0000		\$10,032,109	\$9,731,146	\$8,920,217	\$9,781,306	\$8,966,198	\$9,831,467	\$9,012,178	\$9,881,627	\$9,058,159	\$50,161	\$150,482



TOWN OF OCEAN RIDGE

**6450 NORTH OCEAN BOULEVARD
OCEAN RIDGE, FLORIDA 33435**

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Departmental Budget Narrative

Town Commission

The Town Commission's proposed budget shows a percentage decrease of 25.58% due to the reallocation of worker compensation insurance. Other increases include the cost for property and Liability insurance and subscriptions, memberships, and education to budget for additional members to attend IMEO training and other opportunities.

BUDGET REPORT FOR TOWN OF OCEAN RIDGE
Calculations As of 09/30/2025

GL Number	Description	20-21 Amended Budget	21-22 Amended Budget	22-23 Amended Budget	23-24 Amended Budget	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED	24-25 COMMISSION 2 % Change
Fund: 001 GENERAL FUND									
Account Category: Appropriations									
Department: 511.101 TOWN COMMISSION									
001-511.101-501.100	EXECUTIVE SALARIES	6,000	6,000	6,000	6,000	6,000	6,000	0	0
001-511.101-502.100	FICA TAXES	475	459	459	459	459	459	0	0
001-511.101-502.200	RETIREMENT CONTRIBUTIONS	622	588	700	825	825	825	0	0
001-511.101-502.400	WORKERS' COMPENSATION	12,454	14,036	16,250	17,500	50	50	0	(100)
001-511.101-504.000	TRAVEL & PER DIEM	3,000	5,000	5,000	5,000	5,000	5,000	0	0
001-511.101-504.100	COMMUNICATIONS SERV PHONE ETC	0	0	0	3,000	3,000	3,000	0	0
001-511.101-504.500	INSURANCE LIAB, HAZARD, DAMAG	17,664	18,678	20,653	25,172	26,764	26,764	0	6
001-511.101-504.900	OTHER CURRENT CHARGES	400	500	500	500	500	500	0	0
001-511.101-505.400	SUBSC, MEMBERSHIPS, EDUCATION	1,750	1,500	1,850	2,550	2,800	2,800	0	10
Total Department 511.101:		42,365	46,761	51,412	61,006	45,398	45,398	0	(25.58)

BUDGET FOOTNOTES REPORT FOR TOWN OF OCEAN RIDGE

GL Number Notes	Description	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED
Calculation Notes				
001				
511.101				
001-511.101-502.400	WORKERS' COMPENSATION			
PGIT - WORK COMP INSURANCE		50.00	50.00	0.00
Totals For 001-511.101-502.400		50.00	50.00	0.00
001-511.101-504.000	TRAVEL & PER DIEM			
FLC CONFERENCE HOTEL/FOOD/MILEAGE X 1		1,000.00	1,000.00	0.00
IEMO HOTEL/FOOD/MILEAGE X 2		1,250.00	1,250.00	0.00
LEG POLICY COMM HOTEL/FOOD/MILEAGE X 1		500.00	500.00	0.00
LEG CONF HOTEL/FOOD/MILEAGE X 1		750.00	750.00	0.00
LEG ACTION DAYS HOTEL/FOOD/MILEAGE X 2		1,500.00	1,500.00	0.00
Totals For 001-511.101-504.000		5,000.00	5,000.00	0.00
001-511.101-504.500	INSURANCE LIAB, HAZARD, DAMAGE			
MILTON - GENERAL LIABILITY		2,264.00	2,264.00	0.00
MARSH - ERRORS & OMISSIONS/PUBLIC ENTITY LIAB.		24,500.00	24,500.00	0.00
Totals For 001-511.101-504.500		26,764.00	26,764.00	0.00
001-511.101-505.400	SUBSC, MEMBERSHIPS, EDUCATION			
IEMO TRAININGS		1,200.00	1,200.00	0.00
FLC CONFERENCE		1,200.00	1,200.00	0.00
LEG POLICY COMMITTEE		0.00	0.00	0.00
LEGISLATIVE ACTION DAYS		100.00	100.00	0.00
FLC LEGISLATIVE CONFERENCE		300.00	300.00	0.00
Totals For 001-511.101-505.400		2,800.00	2,800.00	0.00
Total 511.101:		34,614.00	34,614.00	0.00



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Departmental Budget Narrative

Town Manager

The Town Manager's proposed budget for FY25 has increased by 5.08%. The largest increases are in travel & per diem and subscriptions, memberships, and education. Currently, the town manager/finance director has certification as a Credentialed Manager and Senior Human Resources Professional. Maintaining these certifications requires attending 40 hours of CEU's for the CM and 20 Hours of CEU's for the SCP. They can cross over but I am also required to take mandatory investment training per the auditor as the finance director.

BUDGET REPORT FOR TOWN OF OCEAN RIDGE

Calculations As of 09/30/2025

GL Number	Description	20-21	21-22	22-23	23-24	24-25	24-25	24-25	24-25
		Amended Budget	Amended Budget	Amended Budget	Amended Budget	COMMISSION 1	COMMISSION 2	APPROVED	COMMISSION 2 % Change
Fund: 001 GENERAL FUND									
Account Category: Appropriations									
Department: 512.102 TOWN MANAGER									
001-512.102-501.100	EXECUTIVE SALARIES	125,500	132,500	137,469	146,063	150,248	150,248	0	3
001-512.102-501.110	ONE TIME LUMP SUM INCREASE	500	0	0	0	0	0	0	0
001-512.102-501.400	OVERTIME & VACATION PAY	0	3,500	3,500	3,500	3,500	3,500	0	0
001-512.102-501.410	VACATION PAY	2,404	2,548	2,974	3,172	3,500	3,500	0	10
001-512.102-501.700	FLEX	0	0	10,516	0	0	0	0	0
001-512.102-502.100	FICA TAXES	9,763	10,136	0	11,217	11,494	11,494	0	2
001-512.102-502.200	RETIREMENT CONTRIBUTIONS	35,209	39,399	44,484	51,883	56,373	56,373	0	9
001-512.102-502.300	LIFE & HEALTH INSURANCE	9,436	10,013	11,004	11,004	13,278	13,278	0	21
001-512.102-502.310	LONG TERM DISABILITY	750	768	660	660	660	660	0	0
001-512.102-502.400	WORKERS' COMPENSATION	2,571	2,807	3,250	3,500	100	100	0	(97)
001-512.102-504.000	TRAVEL & PER DIEM	1,350	2,300	2,300	3,650	4,950	4,950	0	36
001-512.102-504.100	COMMUNICATIONS SERV PHONE ETC	600	600	600	600	600	600	0	0
001-512.102-504.500	INSURANCE LIAB, HAZARD, DAMAG	193	216	259	388	2,263	2,263	0	483
001-512.102-504.610	REPAIR & MAINTENANCE	0	0	0	2,300	2,300	2,300	0	0
001-512.102-505.210	OPERATING SUPPLIES GAS & OIL	2,100	3,600	3,600	3,600	3,600	3,600	0	0
001-512.102-505.400	SUBSC, MEMBERSHIPS, EDUCATION	2,090	2,970	2,970	3,639	4,774	4,774	0	31
Total Department 512.102:		192,466	211,357	223,586	245,176	257,640	257,640	0	5.08

BUDGET FOOTNOTES REPORT FOR TOWN OF OCEAN RIDGE

GL Number Notes	Description	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED
Calculation Notes				
001				
512.102				
001-512.102-502.400	WORKERS' COMPENSATION			
PGIT - WORK COMP 4% INC 1 EMP		100.00	100.00	0.00
Totals For 001-512.102-502.400		100.00	100.00	0.00
001-512.102-504.000	TRAVEL & PER DIEM			
HOTEL/FOOD/MILEAGE FOR FLC ANNUAL CONFERENCE		1,000.00	1,000.00	0.00
HOTEL/FOOD/MILEAGE FOR LEGISLATIVE ACTION DAYS		750.00	750.00	0.00
HOTEL/FOOD/MILEAGE FOR FPHRA CONF		1,200.00	1,200.00	0.00
HOTEL/FOOD/MILEAGE FOR LEGISLATIVE POLICY COMM		500.00	500.00	0.00
HOTEL/FOOD/MILEAGE FOR FCCMA ANNUAL CONF		750.00	750.00	0.00
HOTEL/FOOD/MILEAGE FOR LEGISLATIVE DAYS		750.00	750.00	0.00
Totals For 001-512.102-504.000		4,950.00	4,950.00	0.00
001-512.102-504.100	COMMUNICATIONS SERV PHONE ETC			
CELL PHONE (1 @ \$50 PER MONTH)		600.00	600.00	0.00
COMPUTER HARDWARE		0.00	0.00	0.00
OFFICE EQUIPMENT SERVICE & REPAIR		0.00	0.00	0.00
Totals For 001-512.102-504.100		600.00	600.00	0.00
001-512.102-504.500	INSURANCE LIAB, HAZARD, DAMAGE			
MILTON - GENERAL LIABILITY		2,263.00	2,263.00	0.00
Totals For 001-512.102-504.500		2,263.00	2,263.00	0.00
001-512.102-505.210	OPERATING SUPPLIES GAS & OIL			
TOWN MANAGER CAR ALLOWANCE *		3,600.00	3,600.00	0.00
Totals For 001-512.102-505.210		3,600.00	3,600.00	0.00
001-512.102-505.400	SUBSC, MEMBERSHIPS, EDUCATION			
FCCMA ANNUAL DUES		450.00	450.00	0.00
FGFOA ANNUAL DUES		90.00	90.00	0.00
PBCGFOA ANNUAL DUES		30.00	30.00	0.00
PBCCMA ANNUAL DUES		40.00	40.00	0.00
ICMA ANNUAL DUES		930.00	930.00	0.00
FLC ANNUAL CONFERENCE REGISTRATION FEE		600.00	600.00	0.00
FL PUBLIC HR ANNUAL CONF		600.00	600.00	0.00
PBCSHRM/SHRM DUES		284.00	284.00	0.00
FCCMA ANNUAL CONFERENCE REGISTRATION FEE		550.00	550.00	0.00
FPHRA DUES		100.00	100.00	0.00
CONTINUING EDUCATION TRAINING		500.00	500.00	0.00
AMERICAN ASSOCIATION OF MUNICIPAL EXECUTIVES		600.00	600.00	0.00
Totals For 001-512.102-505.400		4,774.00	4,774.00	0.00
Total 512.102:		16,287.00	16,287.00	0.00



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Departmental Budget Narrative

Town Clerk & Treasurer

The proposed Town Clerk's budget for FY25 has decreased by 12.24% this can be attributed to increases in salaries, FRS contributions, and longevity payments. Costs did decrease due to the removal of the accounting clerk position in this department. I believe that we have found other ways to improve efficiencies in the department.

The Town contracts with Nowlen, Holt & Miner for Auditing services, and the approved five-year contract is included in this budget.

As the Town Clerk manages the Town's public records, funds are in the budget to continue the use of Laserfiche for document storage, Civic Clerk for agenda management and NextRequest public records request software to be shared with the Police Department. These programs improve the efficiency of the clerk's office and the transparency of town records.

The Town Clerk has requested \$1,000 in the machinery & equipment line for a printer replacement for the Treasurer and Clerk as well as other small equipment for staff. All other line items remain similar to last year's budget.

BUDGET REPORT FOR TOWN OF OCEAN RIDGE
Calculations As of 09/30/2025

GL Number	Description	20-21 Amended Budget	21-22 Amended Budget	22-23 Amended Budget	23-24 Amended Budget	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED	24-25 COMMISSION 2 % Change
Fund: 001 GENERAL FUND									
Account Category: Appropriations									
Department: 513.103 TOWN CLERK/FINANCE									
001-513.103-501.100	EXECUTIVE SALARIES	64,431	67,390	78,401	89,484	91,714	91,714	0	2
001-513.103-501.200	REGULAR SALARIES AND WAGES	113,961	120,446	138,148	199,957	153,982	153,982	0	(23)
001-513.103-501.210	ONE TIME LUMP SUM INCREASE	0	0	0	27,500	2,000	2,000	0	(93)
001-513.103-501.400	OVERTIME & VACATION PAY	3,000	2,000	2,000	2,000	2,000	2,000	0	0
001-513.103-501.410	VACATION PAY	3,840	3,612	4,685	5,175	5,175	5,175	0	0
001-513.103-502.100	FICA TAXES	13,985	14,370	16,565	18,298	18,796	18,796	0	3
001-513.103-502.200	RETIREMENT CONTRIBUTIONS	18,694	20,832	26,436	33,270	40,101	40,101	0	21
001-513.103-502.300	LIFE & HEALTH INSURANCE	28,003	29,770	32,748	62,163	62,163	62,163	0	0
001-513.103-502.310	LONG TERM DISABILITY	1,439	1,089	1,164	1,164	2,122	2,122	0	82
001-513.103-502.400	WORKERS' COMPENSATION	7,513	8,421	9,750	14,000	271	271	0	(98)
001-513.103-503.200	ACCOUNTING & AUDITING	31,000	33,500	33,500	34,500	43,500	43,500	0	26
001-513.103-503.400	OTHER CONTRACTUAL SERVICES	0	4,000	4,000	17,599	18,806	18,806	0	7
001-513.103-504.000	TRAVEL & PER DIEM	1,450	2,150	2,650	2,650	2,650	2,650	0	0
001-513.103-504.500	INSURANCE LIAB, HAZARD, DAMAG	579	647	776	1,164	2,263	2,263	0	94
001-513.103-504.610	REPAIR & MAINTENANCE	500	500	500	1,000	1,000	1,000	0	0
001-513.103-504.900	OTHER CURRENT CHARGES	3,900	3,500	3,500	4,500	4,500	4,500	0	0
001-513.103-505.400	SUBSC, MEMBERSHIPS, EDUCATION	1,675	1,975	2,100	2,225	2,250	2,250	0	1
001-513.103-506.400	MACHINERY & EQUIPMENT	0	900	150	1,000	1,000	1,000	0	0
Total Department 513.103:		293,970	315,102	357,073	517,649	454,293	454,293	0	(12.24)

BUDGET FOOTNOTES REPORT FOR TOWN OF OCEAN RIDGE

GL Number Notes	Description	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED
Calculation Notes				
001				
513.103				
001-513.103-501.210	ONE TIME LUMP SUM INCREASE			
LONGEVITY - JEAN HALLAHAN		2,000.00	2,000.00	0.00
Totals For 001-513.103-501.210		2,000.00	2,000.00	0.00
001-513.103-502.400	WORKERS' COMPENSATION			
PGIT - WORK COMP 4% INC 3 EMPL		271.00	271.00	0.00
Totals For 001-513.103-502.400		271.00	271.00	0.00
001-513.103-503.100	PROFESSIONAL SERVICES			
PROFESSIONAL SERVICES		0.00	0.00	0.00
Totals For 001-513.103-503.100		0.00	0.00	0.00
001-513.103-503.200	ACCOUNTING & AUDITING			
TOWN AUDITORS		26,000.00	26,000.00	0.00
CPA FOR YEAR-END AUDIT PREPARATION ASSISTANCE		15,000.00	15,000.00	0.00
ACTUARIALS		2,500.00	2,500.00	0.00
Totals For 001-513.103-503.200		43,500.00	43,500.00	0.00
001-513.103-503.400	OTHER CONTRACTUAL SERVICES			
AGENDA SOFTWARE		6,353.00	6,353.00	0.00
LASERFICHE/MCCi ANNUAL RECURRING FEE		7,709.00	7,709.00	0.00
DOCUMENT SCANNING		1,000.00	1,000.00	0.00
MISCELLANEOUS EXPENSES		0.00	0.00	0.00
NEXTREQUEST SOFTWARE (1/2 TC/PD)		3,744.00	3,744.00	0.00
Totals For 001-513.103-503.400		18,806.00	18,806.00	0.00
001-513.103-504.000	TRAVEL & PER DIEM			
MILEAGE FOR PBC CLERKS MEETINGS BI-MONTHLY		100.00	100.00	0.00
HOTEL/FOOD/MILEAGE FOR FGFOA CONFERENCE		925.00	925.00	0.00
HOTEL/FOOD/MILEAGE FOR FACC FALL ACADEMY		925.00	925.00	0.00
HOTEL/FOOD/MILEAGE FOR FACC SPRING CONFERENCE		700.00	700.00	0.00
TRAVEL FOR MISC. GOVERNMENTAL COURSES		0.00	0.00	0.00
Totals For 001-513.103-504.000		2,650.00	2,650.00	0.00
001-513.103-504.500	INSURANCE LIAB, HAZARD, DAMAGE			
MILTON - GENERAL LIABILITY		2,263.00	2,263.00	0.00
Totals For 001-513.103-504.500		2,263.00	2,263.00	0.00
001-513.103-504.610	REPAIR & MAINTENANCE			
COMPUTER HARDWARE, SOFTWARE		1,000.00	1,000.00	0.00
OFFICE EQUIPMENT SERVICE & REPAIR		0.00	0.00	0.00
Totals For 001-513.103-504.610		1,000.00	1,000.00	0.00
001-513.103-504.900	OTHER CURRENT CHARGES			
LEGAL ADVERTISING		4,000.00	4,000.00	0.00
MISCELLANEOUS EXPENSES		500.00	500.00	0.00
Totals For 001-513.103-504.900		4,500.00	4,500.00	0.00
001-513.103-505.400	SUBSC, MEMBERSHIPS, EDUCATION			
FGFOA ANNUAL DUES (1 @ \$50 EACH)		50.00	50.00	0.00

BUDGET FOOTNOTES REPORT FOR TOWN OF OCEAN RIDGE

GL Number Notes	Description	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED
Calculation Notes				
001				
513.103				
	NOTARY PUBLIC (1 NEW, 0 RENEWALS)	50.00	50.00	0.00
	FACC MEMBERSHIP (2 @ \$75)	150.00	150.00	0.00
	PBC CLERKS ASSOC MEMBERSHIP (2 @ \$40)	80.00	80.00	0.00
	IIMC MEMBERSHIP (2 @ \$210)	420.00	420.00	0.00
	FGFOA CONFERENCE REGISTRATION FEE	375.00	375.00	0.00
	FACC FALL ACADEMY REGISTRATION FEE	425.00	425.00	0.00
	FACC SPRING CONFERENCE REGISTRATION FEE	400.00	400.00	0.00
	MISCELLANEOUS TRAINING & WEBINARS FOR STAFF	300.00	300.00	0.00
	Totals For 001-513.103-505.400	2,250.00	2,250.00	0.00
001-513.103-506.400	MACHINERY & EQUIPMENT			
	MISCELLANEOUS OFFICE FURNITURE & EQUIPMENT	1,000.00	1,000.00	0.00
	Totals For 001-513.103-506.400	1,000.00	1,000.00	0.00
	Total 513.103:	78,240.00	78,240.00	0.00



TOWN OF OCEAN RIDGE

**6450 NORTH OCEAN BOULEVARD
OCEAN RIDGE, FLORIDA 33435**

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Departmental Budget Narrative

Legal Services

The Legal budget totals for FY24 have decreased by 16.78% due to a reduction in anticipated expenditures for special counsel services.

BUDGET REPORT FOR TOWN OF OCEAN RIDGE
Calculations As of 09/30/2025

GL Number	Description	20-21 Amended Budget	21-22 Amended Budget	22-23 Amended Budget	23-24 Amended Budget	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED	24-25 COMMISSION 2 % Change
Fund: 001 GENERAL FUND									
Account Category: Appropriations									
Department: 514.104 LEGAL									
001-514.104-503.100	PROFESSIONAL SERVICES	133,000	150,000	150,000	172,500	172,500	172,500	0	0
001-514.104-503.110	LEGAL SPECIAL COUNSEL	257,000	183,000	183,000	183,000	183,000	122,500	0	(33)
001-514.104-504.700	PRINTING	5,000	5,000	5,000	5,000	5,000	5,000	0	0
Total Department 514.104:		395,000	338,000	338,000	360,500	360,500	300,000	0	(16.78)



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Departmental Budget Narrative

Appointed Boards

The Appointed Boards budget totals for FY25 have decreased by 51.24% due to reallocation of insurance rates. The Other Current Charges line remains steady for board supplies.

BUDGET REPORT FOR TOWN OF OCEAN RIDGE
Calculations As of 09/30/2025

GL Number	Description	20-21 Amended Budget	21-22 Amended Budget	22-23 Amended Budget	23-24 Amended Budget	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED	24-25 COMMISSION 2 % Change
Fund: 001 GENERAL FUND									
Account Category: Appropriations									
Department: 515.105 APPOINTED BOARDS									
001-515.105-504.500	INSURANCE LIAB, HAZARD, DAMAG	2,603	3,017	3,620	5,431	2,264	2,264	0	(58)
001-515.105-504.900	OTHER CURRENT CHARGES	847	750	750	750	750	750	0	0
Total Department 515.105:		3,450	3,767	4,370	6,181	3,014	3,014	0	(51.24)

BUDGET FOOTNOTES REPORT FOR TOWN OF OCEAN RIDGE

GL Number Notes	Description	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED
Calculation Notes				
001				
515.105				
001-515.105-504.500	INSURANCE LIAB, HAZARD, DAMAGE			
MILTON - GENERAL LIABILITY		2,264.00	2,264.00	0.00
Totals For 001-515.105-504.500		2,264.00	2,264.00	0.00
Total 515.105:		2,264.00	2,264.00	0.00



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Departmental Budget Narrative

General Government

The General Government budget is comprised of items such as I/T and communications services, postage, office & operating supplies, utilities, holiday lighting & events, equipment rentals, buildings and grounds maintenance, landscaping and beautification, election expenses, subscriptions & memberships, repairs & maintenance, and debt service. The overall general government department expenditures increased by 3.07% from FY24 to FY25 to account for a slight increase in costs. However, the other current charges line has been reduced as the town will not be hosting the PBC City Clerk's or the PBCCMA meetings.

The Town pays down a State Revolving Fund loan annually in the amount of \$468,000 for various stormwater drainage improvements, and the balance of the loan was \$903,895.55 as of September 30, 2023. The Town also pays down a commercial loan for the construction of the Town Hall facility in the amount of \$311,175 annually.

I/T Refresh

Fiscal year 2024-2025 continues updating computers for staff The Town Manager, updating the conference room electronics and new computers for the squad room.

Payroll Time & Attendance Software

In FY22, the Town began using Vector Scheduling an online time and attendance software for tracking all employee schedules, and time off. The software maintenance and customer service/support costs are \$3,696.90 per year. Employee timesheets have been integrated into BS&A which has reduced the time for completing payroll from 4 days to ½ day.

BUDGET REPORT FOR TOWN OF OCEAN RIDGE
Calculations As of 09/30/2025

GL Number	Description	20-21 Amended Budget	21-22 Amended Budget	22-23 Amended Budget	23-24 Amended Budget	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED	24-25 COMMISSION 2 % Change
Fund: 001 GENERAL FUND									
Account Category: Appropriations									
Department: 519.106 OTHER GENERAL GOVERNMENT									
001-519.106-503.100	PROFESSIONAL SERVICES	16,500	84,616	81,000	84,000	55,000	55,000	0	(35)
001-519.106-503.400	OTHER CONTRACTUAL SERVICES	16,550	51,519	95,330	55,936	55,885	55,885	0	0
001-519.106-504.100	COMMUNICATIONS SERV PHONE ETC	8,400	13,550	14,990	14,990	15,550	15,550	0	4
001-519.106-504.200	POSTAGE & FREIGHT	4,000	4,200	3,240	3,240	3,240	3,240	0	0
001-519.106-504.300	UTILITY SERVICE - ELEC & WATE	10,000	10,000	10,000	10,000	10,000	10,000	0	0
001-519.106-504.400	RENTALS & LEASES	3,000	3,000	2,040	2,040	2,000	2,000	0	(2)
001-519.106-504.500	INSURANCE LIAB, HAZARD, DAMAG	75,462	92,144	110,108	163,628	165,340	165,340	0	1
001-519.106-504.610	REPAIR & MAINTENANCE	53,000	50,918	52,430	52,430	110,650	110,650	0	111
001-519.106-504.700	PRINTING	1,000	3,000	3,000	3,000	3,000	3,000	0	0
001-519.106-504.900	OTHER CURRENT CHARGES	18,325	7,075	9,075	18,075	12,075	12,075	0	(33)
001-519.106-504.910	ELECTION EXPENSES	12,250	11,460	12,460	13,200	16,450	16,450	0	25
001-519.106-505.100	OFFICE SUPPLIES	5,500	6,500	6,500	8,000	8,000	8,000	0	0
001-519.106-505.200	OPERATING SUPPLIES	5,000	4,500	4,500	4,500	4,500	4,500	0	0
001-519.106-505.400	SUBSC, MEMBERSHIPS, EDUCATION	10,628	21,128	22,678	22,678	23,070	23,070	0	2
001-519.106-506.400	MACHINERY & EQUIPMENT	16,000	1,000	1,000	1,000	8,000	8,000	0	700
001-519.106-507.000	COVENANT FROM DRAINAGE LOAN	468,000	400,000	400,000	400,000	400,000	400,000	0	0
001-519.106-507.010	COVENANTS FROM TH LOAN	311,175	223,000	223,000	223,000	225,000	225,000	0	1
001-519.106-507.200	DEBT SERVICE - INTEREST	0	158,000	158,000	158,000	158,000	158,000	0	0
Total Department 519.106:		1,034,790	1,145,610	1,209,351	1,237,717	1,275,760	1,275,760	0	3.07

BUDGET FOOTNOTES REPORT FOR TOWN OF OCEAN RIDGE

GL Number Notes	Description	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED
Calculation Notes				
001				
519.106				
001-519.106-503.100	PROFESSIONAL SERVICES			
	REVIZE WEBSITE ANNUAL MAINTENANCE/SUPPORT	3,000.00	3,000.00	0.00
	ENS - ANNUAL NETWORK MAINT/SUPPORT @ 33% *	20,000.00	20,000.00	0.00
	IT UPDATES - HARDWARE & SOFTWARE INCLUDES NEOGOV	30,000.00	30,000.00	0.00
	MISCELLANEOUS PROFESSIONAL SERVICES	2,000.00	2,000.00	0.00
	Totals For 001-519.106-503.100	55,000.00	55,000.00	0.00
001-519.106-503.400	OTHER CONTRACTUAL SERVICES			
	HOLIDAY DECORATIONS TOWN HALL - CHRISTMAS DÉCOR	5,000.00	5,000.00	0.00
	FERNLEAF - ACCEL ADAPT PROGRAM (SPLIT WITH CRP/8)	2,785.00	2,785.00	0.00
	SHREDDING SERVICES/RECORDS DESTRUCTION - MONTHLY SVC	0.00	0.00	0.00
	LOBBYIST	30,000.00	30,000.00	0.00
	BS&A CONTRACT ANNUAL APPROVED IN FY 23 IMP FY 24	16,100.00	16,100.00	0.00
	MISCELLANEOUS CONTRACTS	2,000.00	2,000.00	0.00
	Totals For 001-519.106-503.400	55,885.00	55,885.00	0.00
001-519.106-504.100	COMMUNICATIONS SERV PHONE ETC			
	AT&T/IPFONE - DATA BUNDLE, LONG DIST, TH ALARMS (50%)	8,500.00	8,500.00	0.00
	PUBLIC WORKS CELL (\$100/MO) & TABLET SVC (\$120/MO)	2,640.00	2,640.00	0.00
	COMCAST - INTERNET, DIGITAL ADAPTER SERVICE	1,560.00	1,560.00	0.00
	AT&T PUMP STATION CAMERA SYSTEM PHONE LINES 3x\$34/MO	1,300.00	1,300.00	0.00
	CIVIC PLUS MASS ALERTING PLATFORM ANNUAL LICENSE	1,550.00	1,550.00	0.00
	BOARD OF COUNTY COMM - REVERSE 911 SYSTEM	0.00	0.00	0.00
	Totals For 001-519.106-504.100	15,550.00	15,550.00	0.00
001-519.106-504.200	POSTAGE & FREIGHT			
	POSTAGE & FREIGHT FOR TOWN HALL DEPTS EXCLUDE BLDG	500.00	500.00	0.00
	UPS/FEDERAL EXPRESS	350.00	350.00	0.00
	TAX COLLECTOR POSTAGE COST ALLOCATION FOR TAX BILLS	350.00	350.00	0.00
	PRE-STAMPED ENVELOPES (68% of \$3,000, 32% is Building Dept)	2,040.00	2,040.00	0.00
	Totals For 001-519.106-504.200	3,240.00	3,240.00	0.00
001-519.106-504.300	UTILITY SERVICE - ELEC & WATER			
	FPL - 1/2 OF TOTAL CHARGES	8,000.00	8,000.00	0.00
	CITY OF BOYNTON BEACH WATER DEPT	2,000.00	2,000.00	0.00
	Totals For 001-519.106-504.300	10,000.00	10,000.00	0.00
001-519.106-504.400	RENTALS & LEASES			
	TOSHIBA - TOWN HALL COPIER (68% of \$3,000, rest if Bldg Dept)	2,000.00	2,000.00	0.00
	Totals For 001-519.106-504.400	2,000.00	2,000.00	0.00
001-519.106-504.500	INSURANCE LIAB, HAZARD, DAMAGE			
	MILTON - GENERAL LIABILITY	158,440.00	158,440.00	0.00
	HARTFORD - BUSINESS TRAVEL & ACCIDENT	1,900.00	1,900.00	0.00
	HARTFORD - FLOOD	3,500.00	3,500.00	0.00
	ATLANTIC PACIFIC - STORAGE TANK	1,500.00	1,500.00	0.00

BUDGET FOOTNOTES REPORT FOR TOWN OF OCEAN RIDGE

GL Number Notes	Description	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED
Calculation Notes				
001				
519.106				
Totals For 001-519.106-504.500		165,340.00	165,340.00	0.00
001-519.106-504.610	REPAIR & MAINTENANCE			
MISC EQUIPMENT REPAIRS, SOUND SYSTEM, ETC.		2,500.00	2,500.00	0.00
EXPERT COMMUNICATIONS - PHONE SYSTEM MAINTENANCE		2,500.00	2,500.00	0.00
A/C MAINTENANCE AGREEMENT & PARTS		5,000.00	5,000.00	0.00
BUILDINGS & GROUNDS MAINTENANCE		10,000.00	10,000.00	0.00
DRAIN FIELD MAINTENANCE - SPEEDY ROOTER		4,500.00	4,500.00	0.00
FIRE ALARM MONITORING & SERVICE PLAN		7,000.00	7,000.00	0.00
FIRE EXTINGUISHER INSPECTION & MAINT - BUILDING ONLY		1,000.00	1,000.00	0.00
ANNUAL CARPET & FLOOR CLEANING		1,500.00	1,500.00	0.00
BUILDING CLEANING SERVICE		8,500.00	8,500.00	0.00
COMPUTER HARDWARE REPAIRS		1,000.00	1,000.00	0.00
KOI POND MAINTENANCE		4,500.00	4,500.00	0.00
FUEL PUMP REPAIRS		1,500.00	1,500.00	0.00
ELECTRICAL REPAIRS & MAINTENANCE		2,500.00	2,500.00	0.00
PERVASIVE DATABASE FOR TOWN HALL PROGRAMS/LASERFICHE		150.00	150.00	0.00
ARCHIVE SOCIAL ANNUAL CONTRACT		5,000.00	5,000.00	0.00
GENERATOR MAINT/GEN GOV PORTION - MARINE ENG EQUIP		1,000.00	1,000.00	0.00
MISCELLANEOUS REPAIR & MAINTENANCE		500.00	500.00	0.00
AC UNIT FOR TOWN HALL FACILITY (\$8,500 EACH)		17,000.00	17,000.00	0.00
DOOR REPLACEMENTS FOR TOWN HALL PLUS ADA SETUP		0.00	0.00	0.00
MAINTENANCE OF TOWN HALL FACILITY (PAINTING, FLOORING UPDATES ETC.)		35,000.00	35,000.00	0.00
Totals For 001-519.106-504.610		110,650.00	110,650.00	0.00
001-519.106-504.700	PRINTING			
MISC PRINTING, ZONING MAPS, CHECKS, BUSINESS CARDS		3,000.00	3,000.00	0.00
Totals For 001-519.106-504.700		3,000.00	3,000.00	0.00
001-519.106-504.900	OTHER CURRENT CHARGES			
BANK FEES		0.00	0.00	0.00
TOWN FUNCTIONS & PROMOS		10,000.00	10,000.00	0.00
EMPLOYEE RECOGNITION PROGRAM		1,000.00	1,000.00	0.00
ANNUAL STORAGE TANK REGISTRATION		75.00	75.00	0.00
MISCELLANEOUS EXPENSES		1,000.00	1,000.00	0.00
Totals For 001-519.106-504.900		12,075.00	12,075.00	0.00
001-519.106-504.910	ELECTION EXPENSES			
COUNTY SUPERVISOR OF ELECTIONS CHARGES		7,000.00	7,000.00	0.00
ADVERTISEMENTS		2,500.00	2,500.00	0.00
PRINTING SYSTEMS - BALLOT PRINTING		750.00	750.00	0.00
ELECTION WORKERS		6,000.00	6,000.00	0.00
MEALS FOR ELECTION WORKERS		150.00	150.00	0.00

BUDGET FOOTNOTES REPORT FOR TOWN OF OCEAN RIDGE

GL Number Notes	Description	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED
Calculation Notes				
001				
519.106				
CANDIDATE ASSESSMENT CHARGES TO THE STATE		50.00	50.00	0.00
Totals For 001-519.106-504.910		16,450.00	16,450.00	0.00
001-519.106-505.100	OFFICE SUPPLIES			
GENERAL OFFICE SUPPLIES		8,000.00	8,000.00	0.00
Totals For 001-519.106-505.100		8,000.00	8,000.00	0.00
001-519.106-505.200	OPERATING SUPPLIES			
CUSTODIAL/CLEANING SUPPLIES		1,500.00	1,500.00	0.00
GROUNDS MAINTENANCE SUPPLIES		1,000.00	1,000.00	0.00
KITCHEN SUPPLIES		1,500.00	1,500.00	0.00
MISCELLANEOUS OPERATING SUPPLIES		500.00	500.00	0.00
Totals For 001-519.106-505.200		4,500.00	4,500.00	0.00
001-519.106-505.220	OPERATING SUPPLIES UNIFORM/EMB			
TOWN LOGO SHIRTS/TOPS		0.00	0.00	0.00
Totals For 001-519.106-505.220		0.00	0.00	0.00
001-519.106-505.400	SUBSC, MEMBERSHIPS, EDUCATION			
FLORIDA LEAGUE OF CITIES ANNUAL MEMBERSHIP		500.00	500.00	0.00
PBCLOC ANNUAL MEMBERSHIP		1,300.00	1,300.00	0.00
FLORIDA BEACH SHORE PRESERVATION ASSOCIATION DUES		500.00	500.00	0.00
INTERGOVERNMENTAL CLEARINGHOUSE DUES/TOWN OF LANTANA		1,000.00	1,000.00	0.00
SAM'S CLUB AND/OR BJ'S		120.00	120.00	0.00
NEWSPAPER SUBSCRIPTIONS		400.00	400.00	0.00
MUNICODE ANNUAL INTERNET FEE		1,250.00	1,250.00	0.00
EMPLOYEE TUITION REIMBURSEMENT PROGRAM **		17,500.00	17,500.00	0.00
MISCELLANEOUS TO COVER UNKNOWN INCREASES OR EXPENSE		500.00	500.00	0.00
Totals For 001-519.106-505.400		23,070.00	23,070.00	0.00
001-519.106-506.400	MACHINERY & EQUIPMENT			
MISCELLANEOUS MACHINERY & EQUIPMENT		1,000.00	1,000.00	0.00
STREET NAME SIGN REPLACEMENT PROGRAM		7,000.00	7,000.00	0.00
PUBLIC WORKS TOOLS		0.00	0.00	0.00
PUBLIC WORKS TRUCK BED & LIGHTS		0.00	0.00	0.00
REPLACEMENT PW PICKUP TO UTILITY TRUCK		0.00	0.00	0.00
Totals For 001-519.106-506.400		8,000.00	8,000.00	0.00
001-519.106-507.010	COVENANTS FROM TH LOAN			
COVENANT FROM TOWN HALL LOAN		225,000.00	225,000.00	0.00
Totals For 001-519.106-507.010		225,000.00	225,000.00	0.00
001-519.106-507.200	DEBT SERVICE - INTEREST			
DEBT SERVICE - INTEREST		158,000.00	158,000.00	0.00
Totals For 001-519.106-507.200		158,000.00	158,000.00	0.00
Total 519.106:		875,760.00	875,760.00	0.00



TOWN OF OCEAN RIDGE

**6450 NORTH OCEAN BOULEVARD
OCEAN RIDGE, FLORIDA 33435**

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Departmental Budget Narrative

Public Safety – Law Enforcement & Fire/EMS

The Public Safety overall FY25 budget increased by 5.68% mostly due to salary and benefit increases, policy accreditation training, early warning software, I/T additions due to CJIS requirements and cybersecurity protection, and an increase to the Fire/EMS contract with the City of Boynton Beach. Negotiations are just beginning with the PBA and the department has been authorized to unfreeze the two lieutenants' positions

In addition to the current negotiations with the collective bargaining unit, a request for a PERC hearing has been filed to permit an election by the officers to determine if they want to remain with PBA as their collective bargaining unit or transition to the FOP.

The police department will continue to update their facility with new paint and flooring, new seating, and updated computers. Major updates are included in the capital budget which includes the first-year payment on new tasers, body-worn cameras, and evidence software, and the purchase of new radios.

The City of Boynton Beach provides Fire/Rescue services for Ocean Ridge and provides Emergency Medical Services (EMS) to the Town, and the contract was renewed for a 12-year term in 2017. The Fire Rescue contract resides in the Public Safety Department and represents nearly a third of that department as a single line item. The adopted Boynton Beach Fire/EMS Contract increases by 4% per year or CPI, whichever is greater. This year due to inflation, CPI will be greater than the usual 4% increase, with the total contract price estimated at \$1,508,890 for FY25 (6%).

BUDGET REPORT FOR TOWN OF OCEAN RIDGE

Calculations As of 09/30/2025

GL Number	Description	20-21 Amended Budget	21-22 Amended Budget	22-23 Amended Budget	23-24 Amended Budget	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED	24-25 COMMISSION 2 % Change
Fund: 001 GENERAL FUND									
Account Category: Appropriations									
Department: 521.107 LAW ENFORCEMENT & FIRE CONTROL									
001-521.107-501.100	EXECUTIVE SALARIES	164,100	110,434	115,955	131,646	131,646	131,646	0	0
001-521.107-501.110	ONE TIME LUMP SUM INCREASE	1,500	0	0	2,000	0	0	0	(100)
001-521.107-501.200	REGULAR SALARIES AND WAGES	1,425,597	1,521,677	1,714,321	1,803,821	1,958,800	1,958,800	0	9
001-521.107-501.210	ONE TIME LUMP SUM INCREASE	13,725	2,000	38,866	26,570	6,500	6,500	0	(76)
001-521.107-501.400	OVERTIME & VACATION PAY	90,000	90,000	90,000	125,000	125,000	125,000	0	0
001-521.107-501.410	VACATION PAY	31,846	30,134	15,000	15,000	15,000	15,000	0	0
001-521.107-501.500	SPECIAL PAY INCENTIVE	20,000	20,000	18,000	18,000	18,000	18,000	0	0
001-521.107-501.510	SPECIAL DETAIL PAY	55,000	40,000	40,000	40,000	40,000	40,000	0	0
001-521.107-501.600	HOLIDAY PAY	75,465	77,182	85,557	103,039	103,039	103,039	0	0
001-521.107-502.100	FICA TAXES	135,416	124,856	140,015	148,063	148,063	148,063	0	0
001-521.107-502.200	RETIREMENT CONTRIBUTIONS	374,009	373,626	408,133	557,615	673,137	673,137	0	21
001-521.107-502.300	LIFE & HEALTH INSURANCE	224,319	218,863	262,620	312,058	312,058	312,058	0	0
001-521.107-502.310	LONG TERM DISABILITY	11,617	9,088	10,272	9,792	9,792	9,792	0	0
001-521.107-502.400	WORKERS' COMPENSATION	62,272	67,371	81,250	87,500	50,186	50,186	0	(43)
001-521.107-503.100	PROFESSIONAL SERVICES	52,736	61,815	83,433	94,335	82,350	82,350	0	(13)
001-521.107-503.400	OTHER CONTRACTUAL SERVICES	1,238,715	1,288,300	1,399,000	1,423,481	1,508,890	1,508,890	0	6
001-521.107-504.000	TRAVEL & PER DIEM	24,800	20,400	24,400	104,200	111,350	111,350	0	7
001-521.107-504.100	COMMUNICATIONS SERV PHONE ETC	33,070	34,500	41,987	31,187	25,800	25,800	0	(17)
001-521.107-504.200	POSTAGE & FREIGHT	2,000	2,000	2,000	1,500	1,500	1,500	0	0
001-521.107-504.300	UTILITY SERVICE - ELEC & WATE	12,500	12,500	12,500	12,500	13,000	13,000	0	4
001-521.107-504.400	RENTALS & LEASES	2,500	2,500	2,500	3,117	2,540	2,540	0	(19)
001-521.107-504.500	INSURANCE LIAB, HAZARD, DAMAG	26,590	31,798	38,103	56,972	55,172	55,172	0	(3)
001-521.107-504.610	REPAIR & MAINTENANCE	53,255	98,900	58,044	80,210	87,350	87,350	0	9
001-521.107-504.620	REPAIR & MAINTENANCE VEHICLE	20,000	16,500	18,000	25,500	23,500	23,500	0	(8)
001-521.107-504.630	REPAIR & MAINTENANCE DISPATCH	24,097	24,097	22,500	22,500	22,000	22,000	0	(2)
001-521.107-504.700	PRINTING	1,350	1,250	1,500	1,500	4,000	4,000	0	167
001-521.107-504.900	OTHER CURRENT CHARGES	2,500	2,000	2,000	3,500	3,500	3,500	0	0
001-521.107-505.100	OFFICE SUPPLIES	5,000	5,000	5,000	5,000	5,000	5,000	0	0
001-521.107-505.200	OPERATING SUPPLIES	17,400	11,900	14,500	25,300	24,150	24,150	0	(5)
001-521.107-505.210	OPERATING SUPPLIES GAS & OIL	39,875	39,875	50,750	50,750	51,000	51,000	0	0
001-521.107-505.220	OPERATING SUPPLIES UNIFORM/EM	22,925	24,103	26,154	24,698	26,280	26,280	0	6
001-521.107-505.400	SUBSC, MEMBERSHIPS, EDUCATION	14,858	14,858	21,806	18,460	19,509	19,509	0	6
001-521.107-506.200	BUILDINGS (CAPITAL OUTLAY)	0	0	0	0	15,000	15,000	0	0
001-521.107-506.400	MACHINERY & EQUIPMENT	8,400	10,400	26,000	34,000	32,500	32,500	0	(4)
Total Department 521.107:		4,287,437	4,387,927	4,870,166	5,398,814	5,705,612	5,705,612	0	5.68

BUDGET FOOTNOTES REPORT FOR TOWN OF OCEAN RIDGE

GL Number Notes	Description	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED
Calculation Notes				
001				
521.107				
001-521.107-501.200	REGULAR SALARIES AND WAGES			
NIGHT SHIFT PREMIUM - DISPATCHERS		8,736.00	8,736.00	0.00
\$2/HR 2 DISPATCHES 2184 HRS/YEAR				
REGULAR WAGES - DISPATCH & OFFICERS		2,090,521.00	2,090,521.00	0.00
Totals For 001-521.107-501.200		2,099,257.00	2,099,257.00	0.00
001-521.107-501.210	ONE TIME LUMP SUM INCREASE			
LONGEVITY - SIMPSON, GALLUSCIO, PILON, SASOV, & ERMERI		6,500.00	6,500.00	0.00
Totals For 001-521.107-501.210		6,500.00	6,500.00	0.00
001-521.107-501.400	OVERTIME & VACATION PAY			
OVERTIME DUE TO VACANCIES, CALL-OUTS, EMERGENCIES,		125,000.00	125,000.00	0.00
& COVERAGE FOR TRAINING, COURT, ETC.		0.00	0.00	0.00
Totals For 001-521.107-501.400		125,000.00	125,000.00	0.00
001-521.107-501.410	VACATION PAY			
		15,000.00	15,000.00	0.00
Totals For 001-521.107-501.410		15,000.00	15,000.00	0.00
001-521.107-501.500	SPECIAL PAY INCENTIVE			
STATE INCENTIVE PAY		18,000.00	18,000.00	0.00
Totals For 001-521.107-501.500		18,000.00	18,000.00	0.00
001-521.107-501.510	SPECIAL DETAIL PAY			
		40,000.00	40,000.00	0.00
Totals For 001-521.107-501.510		40,000.00	40,000.00	0.00
001-521.107-502.400	WORKERS' COMPENSATION			
PGIT - WORK COMP 6 CL 18 PD		50,186.00	50,186.00	0.00
Totals For 001-521.107-502.400		50,186.00	50,186.00	0.00
001-521.107-503.100	PROFESSIONAL SERVICES			
PRE-EMPLOYMENT PHYSICIANS EXAMS (5 X \$700)		3,500.00	3,500.00	0.00
PRE-EMPLOYMENT PSYCHOLOGIST (4 X \$300)		1,200.00	1,200.00	0.00
PRE-EMPLOYMENT CREDIT CHECKS (5 X \$50)		250.00	250.00	0.00
ENS COMPUTER CONSULT (67% OF CONTRACT \$50,000 PLUS EMERG. CALLS)		55,000.00	55,000.00	0.00
EMAIL - OFFICE 365 (\$15 PER USER PER MONTH)		10,000.00	10,000.00	0.00
LOG DNA (CJIS COMPLIANCE) - SEIM		1,500.00	1,500.00	0.00
NETWORK MONITORING SERVICES (CJIS CONSOLIDATED EVENT LOG MANG)		5,250.00	5,250.00	0.00
MULTI FACTOR AUTHENTICATION SOFTWARE (CJIS COMPLIANCE)		1,600.00	1,600.00	0.00
CROSSMATCH LIVELSCAN DEVICE MAINTENANCE (FINGERPRINTING)		850.00	850.00	0.00
AXON BODY CAMERA MAINTENANCE AGREEMENT		0.00	0.00	0.00
ADOBE PRO LICENSES		1,200.00	1,200.00	0.00
PROMOTIONAL EXAMS		2,000.00	2,000.00	0.00
Totals For 001-521.107-503.100		82,350.00	82,350.00	0.00
001-521.107-503.400	OTHER CONTRACTUAL SERVICES			
CITY OF BOYNTON BEACH FIRE/EMS CONTRACT		1,508,890.00	1,508,890.00	0.00
Totals For 001-521.107-503.400		1,508,890.00	1,508,890.00	0.00

BUDGET FOOTNOTES REPORT FOR TOWN OF OCEAN RIDGE

GL Number Notes	Description	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED
Calculation Notes				
001				
521.107				
001-521.107-504.000	TRAVEL & PER DIEM			
IACP CONFERENCE		3,500.00	3,500.00	0.00
FLORIDA POLICE CHIEF'S ASSOCIATION		3,500.00	3,500.00	0.00
MISCELLANEOUS SCHOOLS FOR SWORN OFFICERS		6,000.00	6,000.00	0.00
MISCELLANEOUS SCHOOLS FOR DISPATCHERS		1,500.00	1,500.00	0.00
FL STATE 911 TELECOMMUNICATOR CERT & RENEWALS		550.00	550.00	0.00
VOICE-STRESS ANALYSIS RE-CERTIFICATION (CVSA BI-ANNUAL)		2,500.00	2,500.00	0.00
CJIS TRAINING SEMINAR (REIMBURSED BY PBC 911)		1,000.00	1,000.00	0.00
APCO ANNUAL CONFERENCE FOR DISPATCH		1,000.00	1,000.00	0.00
TAKE HOME CAR ALLOWANCE - 17 OFFICERS		91,800.00	91,800.00	0.00
Totals For 001-521.107-504.000		111,350.00	111,350.00	0.00
001-521.107-504.100	COMMUNICATIONS SERV PHONE ETC			
AT&T/IPFONE - DATA BUNDLE, LONG DIST, TH COMPLEX ALARMS (50%)		9,500.00	9,500.00	0.00
CELLULAR PHONE SERVICE (6 @ \$50 PER MONTH) AT&T		3,000.00	3,000.00	0.00
INTERNET ACCESS - COMCAST		3,500.00	3,500.00	0.00
VPN CLIENT ACCESS (9)		1,200.00	1,200.00	0.00
COMPUTER AIR CARDS (15) AT&T		8,600.00	8,600.00	0.00
Totals For 001-521.107-504.100		25,800.00	25,800.00	0.00
001-521.107-504.200	POSTAGE & FREIGHT			
NORMAL POSTAGE & FREIGHT		1,500.00	1,500.00	0.00
Totals For 001-521.107-504.200		1,500.00	1,500.00	0.00
001-521.107-504.300	UTILITY SERVICE - ELEC & WATER			
FPL ELECTRIC SERVICE		10,500.00	10,500.00	0.00
BOYNTON BEACH WATER SERVICE		2,500.00	2,500.00	0.00
Totals For 001-521.107-504.300		13,000.00	13,000.00	0.00
001-521.107-504.400	RENTALS & LEASES			
TOSHIBA COPIER MODEL 3525AC (\$211.27 PER MONTH)		2,540.00	2,540.00	0.00
Totals For 001-521.107-504.400		2,540.00	2,540.00	0.00
001-521.107-504.500	INSURANCE LIAB, HAZARD, DAMAGE			
MILTON - GENERAL LIABILITY		54,322.00	54,322.00	0.00
PLASTRIDGE - FIREARMS		850.00	850.00	0.00
Totals For 001-521.107-504.500		55,172.00	55,172.00	0.00
001-521.107-504.610	REPAIR & MAINTENANCE			
TELEPHONE EQUIPMENT		1,500.00	1,500.00	0.00
COMPUTER HARDWARE & SOFTWARE		7,500.00	7,500.00	0.00
CAD/RMS SOFTWARE		15,000.00	15,000.00	0.00
RADAR CERTIFICATION & REPAIR		1,800.00	1,800.00	0.00
GENERATOR MAINTENANCE		1,000.00	1,000.00	0.00
INSPECT/REPLACE FIRE EXTINGUISHERS IN POLICE VEHICLES		1,000.00	1,000.00	0.00
RANGE CLEANING & MAINTENANCE		5,000.00	5,000.00	0.00

BUDGET FOOTNOTES REPORT FOR TOWN OF OCEAN RIDGE

GL Number Notes	Description	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED
Calculation Notes				
001				
521.107				
	SECURITY DOOR/ SECURITY CAMERAS MAINTENANCE	2,500.00	2,500.00	0.00
	ALTARO NETWORK BACKUP ANNUAL MAINTENANCE CONTRACT	750.00	750.00	0.00
	SIS ALARM SOFTWARE ANNUAL MAINTENANCE CONTRACT	1,550.00	1,550.00	0.00
	TREND MICRO COMPUTER NETWORK ANTI-VIRUS	750.00	750.00	0.00
	SONIC WALL FIREWALL MAINTENANCE	4,500.00	4,500.00	0.00
	ALPR CLOUD ACOCNT AND BOF	35,000.00	35,000.00	0.00
	FINDER SOFTWARE SOLUTIONS	2,800.00	2,800.00	0.00
	REVCORD DISPATCH RECORDER MAINTENANCE CONTRACT	5,100.00	5,100.00	0.00
	OFFICE FLOORING/INTERIOR OFFICE PAINTING	0.00	0.00	0.00
	UPS (BATTERY BACKUP) ENTIRE BUILDING - ANNUAL MAINTENANCE	1,600.00	1,600.00	0.00
	Totals For 001-521.107-504.610	87,350.00	87,350.00	0.00
001-521.107-504.620	REPAIR & MAINTENANCE VEHICLE			
	LABOR & SERVICE FOR POLICE VEHICLES	13,000.00	13,000.00	0.00
	TIRES, RIMS & SENSORS	8,000.00	8,000.00	0.00
	LABOR, SERVICE & PARTS FOR ATV	2,500.00	2,500.00	0.00
	Totals For 001-521.107-504.620	23,500.00	23,500.00	0.00
001-521.107-504.630	REPAIR & MAINTENANCE DISPATCH			
	CONTRACT SERVICES	1,200.00	1,200.00	0.00
	CELL PHONES	300.00	300.00	0.00
	PBC RADIO USER FEE	15,500.00	15,500.00	0.00
	RADIO REPLACEMENT & MISC PARTS (PENDING COMPLETE REPLACEMENT APPROVAL OF UNITS FY 24/25)	5,000.00	5,000.00	0.00
	Totals For 001-521.107-504.630	22,000.00	22,000.00	0.00
001-521.107-504.700	PRINTING			
	FORMS & BUSINESS CARDS	1,000.00	1,000.00	0.00
	ID CARD SUPPLIES & NEW PRINTER	3,000.00	3,000.00	0.00
	Totals For 001-521.107-504.700	4,000.00	4,000.00	0.00
001-521.107-504.900	OTHER CURRENT CHARGES			
	PRISONER FOOD, ADVERTISEMENTS, INVESTIGATIVE FUNDS, EVENTS, ETC.	3,500.00	3,500.00	0.00
	Totals For 001-521.107-504.900	3,500.00	3,500.00	0.00
001-521.107-505.100	OFFICE SUPPLIES			
	COPIES, INK, PAPER, PENS, ENEVELOPES, DISCS, TAPES, ETC.	5,000.00	5,000.00	0.00
	Totals For 001-521.107-505.100	5,000.00	5,000.00	0.00
001-521.107-505.200	OPERATING SUPPLIES			
	SPARE WEAPON PARTS (FIREARMS & ECW)	1,500.00	1,500.00	0.00
	PHOTO PROCESSING & SUPPLIES	200.00	200.00	0.00
	RECHARGE FIRE EXTINGUISHERS	350.00	350.00	0.00
	AED BATTERIES & PADS, 6 UNITS (PARTIALLY REIMBURSED BY PGIT)	500.00	500.00	0.00
	GENERAL USE BATTERIES	300.00	300.00	0.00
	DRUG TEST KITS	500.00	500.00	0.00

BUDGET FOOTNOTES REPORT FOR TOWN OF OCEAN RIDGE

GL Number Notes	Description	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED
Calculation Notes				
001				
521.107				
CRIME SCENE/EVIDENCE SUPPLIES		1,000.00	1,000.00	0.00
FIRST AID SUPPLIES		1,000.00	1,000.00	0.00
FLASHLIGHTS		250.00	250.00	0.00
GUN CLEANING SUPPLIES		250.00	250.00	0.00
TRAINING/SERVICE AMMO		5,500.00	5,500.00	0.00
RANGE SAFETY EQUIPMENT		300.00	300.00	0.00
SOLAR PANEL BATTERIES & CHARGER FOR SPEED SIGNS		2,500.00	2,500.00	0.00
EMT PROGRAM/MEDICAL SUPPLIES		10,000.00	10,000.00	0.00
Totals For 001-521.107-505.200		24,150.00	24,150.00	0.00
001-521.107-505.210	OPERATING SUPPLIES GAS & OIL			
GAS/OIL - POLICE (14,500 GALLONS AT 3.50 PER GALLON)		51,000.00	51,000.00	0.00
Totals For 001-521.107-505.210		51,000.00	51,000.00	0.00
001-521.107-505.220	OPERATING SUPPLIES UNIFORM/EMB			
DISPATCH SHIRTS (4 SHIRTS X 6 DISPATCHERS)		1,150.00	1,150.00	0.00
DISPATCH PANTS (2 PANTS X 6 DISPATCHERS)		1,000.00	1,000.00	0.00
DISPATCH JACKETS		200.00	200.00	0.00
OFFICERS SHIRTS (4 SHIRTS X 21 SWORN - SS OR LS)		4,500.00	4,500.00	0.00
OFFICERS BDU PANTS (4 PANTS X SWORN OFFICERS)		5,000.00	5,000.00	0.00
OFFICERS SHOES (1 PAIR X 21 SWORN @ \$130)		2,730.00	2,730.00	0.00
OFFICERS BODY ARMOR 50% REIMBURSED BY DOJ		7,000.00	7,000.00	0.00
REPLACEMENT DUTY GEAR		500.00	500.00	0.00
CIVILIAN ATTIRE		600.00	600.00	0.00
LEO JACKETS		300.00	300.00	0.00
RAIN GEAR		300.00	300.00	0.00
DUTY GEAR FOR NEW HIRES		3,000.00	3,000.00	0.00
Totals For 001-521.107-505.220		26,280.00	26,280.00	0.00
001-521.107-505.400	SUBSC, MEMBERSHIPS, EDUCATION			
IACP & IACPNET		1,500.00	1,500.00	0.00
FPCA & PBACOP (CHIEF & LIEUTENANT'S)		1,500.00	1,500.00	0.00
NRA		100.00	100.00	0.00
NABI		100.00	100.00	0.00
APCO (REIMBURSED BY PBC 911)		340.00	340.00	0.00
PLI COMPUTER TRAINING (21 OFFICERS @ \$148)		3,110.00	3,110.00	0.00
TLO INVEST (MONTHLY)		600.00	600.00	0.00
NOTARY ENROLLMENT & RENEWALS		300.00	300.00	0.00
FLA-PAC		150.00	150.00	0.00
FIU		100.00	100.00	0.00
DISPATCHER CERTIFICATIONS & REGISTRATION		500.00	500.00	0.00
LEADS INVESTIGATIVE RESEARCH SYSTEM		2,465.00	2,465.00	0.00

BUDGET FOOTNOTES REPORT FOR TOWN OF OCEAN RIDGE

GL Number Notes	Description	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED
Calculation Notes				
001				
521.107				
	POWER DMS SUBSCRIPTION FOR PD POLICIES & TRAINING	5,000.00	5,000.00	0.00
	CIVIC PLUS - RECORDS REQUEST SYSTEM (SPLIT WITH TOWN HALL)	3,744.00	3,744.00	0.00
	Totals For 001-521.107-505.400	19,509.00	19,509.00	0.00
001-521.107-506.200	BUILDINGS (CAPITAL OUTLAY)			
	OFFICE FLOORING/INTERIOR OFFICE PAINTING	15,000.00	15,000.00	0.00
	Totals For 001-521.107-506.200	15,000.00	15,000.00	0.00
001-521.107-506.400	MACHINERY & EQUIPMENT			
	DESKTOP COMPUTERS	3,000.00	3,000.00	0.00
	LAPTOP COMPUTERS	6,000.00	6,000.00	0.00
	FURNITURE/CHAIR REPLACEMENT/CHAIRS FOR DISPATCHERS	5,000.00	5,000.00	0.00
	REPLACE SPEED RADAR DEVICES IN PATROL CARS (2 @ \$3,250)	6,500.00	6,500.00	0.00
	MOBILE SPEED MEASURING DEVICES - RADAR (2 @ \$3,000 EACH)	3,000.00	3,000.00	0.00
	REPLACE AED'S IN BUILDING OF TH/PD (5)	7,000.00	7,000.00	0.00
	SURVEILLANCE SYSTEM REPAIRS (HARD DRIVES, CAMERAS, ETC)	2,000.00	2,000.00	0.00
	Totals For 001-521.107-506.400	32,500.00	32,500.00	0.00
	Total 521.107:	4,468,334.00	4,468,334.00	0.00



TOWN OF OCEAN RIDGE

**6450 NORTH OCEAN BOULEVARD
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Departmental Budget Narrative

Building & Inspection Services

The Building Department budget has decreased by 6.37% this year, due largely to the contracting out of the Building Official position to HyByrd. Additionally, Code Enforcement responsibilities have also been contracted out to HyByrd. We maintain a full-time Building Clerk, a part-time Administrative Assistant and a contract building clerk in this department.

The Building Department expenses are pass-through costs from the revenue that the Town receives for building permits & building code enforcement, and as such, the building department revenues should not exceed the expenses of the department. The Finance Director analyzes those numbers annually during the audit processes of the Town and makes recommendations to the Town Commission regarding its fee schedule for building department revenue. Historically, the expenses of the Building Department have far exceeded the revenues received; however, the Town Commission recently updated its fee schedule to help align the numbers to a zero effect at the end of the year based on the recommendations of the Finance Director. In FY24, the Town saw declining revenue in Building Permits with increased costs for professional services with a contracted Building Official and temporary Building Clerk assistants.

Building Permits Software Upgrade

The Building Department will finish the implementation of new permitting software in FY 25. The new software will include all aspects of community development including Building Permits, Land Development Review, Planning and Zoning and Code Enforcement. Permit applications will begin being submitted online in late December/Early January and inspections will be requested and can be reviewed online once complete.

BUDGET REPORT FOR TOWN OF OCEAN RIDGE

Calculations As of 09/30/2025

GL Number	Description	20-21 Amended Budget	21-22 Amended Budget	22-23 Amended Budget	23-24 Amended Budget	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED	24-25 COMMISSION 2 % Change
Fund: 001 GENERAL FUND									
Account Category: Appropriations									
Department: 524.108 INSPECTIONS									
001-524.108-501.100	EXECUTIVE SALARIES	90,680	94,689	99,424	0	0	0	0	0
001-524.108-501.200	REGULAR SALARIES AND WAGES	68,549	106,767	143,851	135,175	80,885	80,885	0	(40)
001-524.108-501.210	ONE TIME LUMP SUM INCREASE	0	0	2,000	2,500	0	0	0	(100)
001-524.108-501.400	OVERTIME & VACATION PAY	1,000	1,000	1,000	1,000	1,000	1,000	0	0
001-524.108-501.410	VACATION PAY	3,049	3,201	3,894	0	1,247	1,247	0	0
001-524.108-502.100	FICA TAXES	12,227	15,411	18,610	10,341	6,188	6,188	0	(40)
001-524.108-502.200	RETIREMENT CONTRIBUTIONS	16,566	22,342	23,981	1,352	12,922	12,922	0	856
001-524.108-502.300	LIFE & HEALTH INSURANCE	18,791	19,971	21,948	23,548	38,284	38,284	0	63
001-524.108-502.310	LONG TERM DISABILITY	1,190	965	996	996	1,002	1,002	0	1
001-524.108-502.400	WORKERS' COMPENSATION	5,042	8,421	9,750	10,500	2,049	2,049	0	(80)
001-524.108-503.100	PROFESSIONAL SERVICES	248,000	120,000	210,907	290,907	291,907	291,907	0	0
001-524.108-503.400	OTHER CONTRACTUAL SERVICES	17,400	91,200	94,000	33,500	134,775	134,775	0	302
001-524.108-504.000	TRAVEL & PER DIEM	1,725	1,725	2,525	2,525	1,850	1,850	0	(27)
001-524.108-504.100	COMMUNICATIONS SERV PHONE ETC	600	1,200	1,200	1,200	0	0	0	(100)
001-524.108-504.200	POSTAGE & FREIGHT	800	800	1,760	1,760	1,800	1,800	0	2
001-524.108-504.400	RENTALS & LEASES	0	0	960	3,985	7,025	7,025	0	76
001-524.108-504.500	INSURANCE LIAB, HAZARD, DAMAG	386	647	776	1,164	2,264	2,264	0	95
001-524.108-504.610	REPAIR & MAINTENANCE	1,000	27,364	53,792	102,586	1,000	1,000	0	(99)
001-524.108-504.620	REPAIR & MAINTENANCE VEHICLE	2,000	2,000	2,000	2,000	1,000	1,000	0	(50)
001-524.108-504.700	PRINTING	500	500	500	500	500	500	0	0
001-524.108-504.900	OTHER CURRENT CHARGES	2,000	4,000	4,200	7,200	5,200	5,200	0	(28)
001-524.108-505.100	OFFICE SUPPLIES	1,250	2,050	2,000	1,750	1,750	1,750	0	0
001-524.108-505.200	OPERATING SUPPLIES	500	500	500	500	500	500	0	0
001-524.108-505.210	OPERATING SUPPLIES GAS & OIL	1,500	2,000	3,500	3,500	3,500	3,500	0	0
001-524.108-505.220	OPERATING SUPPLIES UNIFORM/EM	500	1,500	1,500	300	300	300	0	0
001-524.108-505.400	SUBSC, MEMBERSHIPS, EDUCATION	6,600	4,870	4,870	4,870	3,720	3,720	0	(24)
001-524.108-506.400	MACHINERY & EQUIPMENT	3,500	3,000	12,900	4,900	6,600	6,600	0	35
Total Department 524.108:		505,355	536,123	723,344	648,559	607,268	607,268	0	(6.37)

BUDGET FOOTNOTES REPORT FOR TOWN OF OCEAN RIDGE

GL Number Notes	Description	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED
Calculation Notes				
001				
524.108				
001-524.108-502.400	WORKERS' COMPENSATION			
PGIT - WORK COMP EST 4% INC 2.5 CL EMPL		2,049.00	2,049.00	0.00
Totals For 001-524.108-502.400		2,049.00	2,049.00	0.00
001-524.108-503.100	PROFESSIONAL SERVICES			
HYBYRD - INSPECTIONS & MINOR ZONING REVIEW		170,000.00	170,000.00	0.00
TOWN ENGINEER FOR PLAN REVIEW & INSPECTIONS		80,000.00	80,000.00	0.00
CONTRACTED ARBORIST		1,000.00	1,000.00	0.00
NORTHERN PBC IMPROVEMENT DISTRICT - NPDES		907.00	907.00	0.00
CONTRACTED PLANNER FOR LAND DEVELOPMENT/BUILDING		40,000.00	40,000.00	0.00
Totals For 001-524.108-503.100		291,907.00	291,907.00	0.00
001-524.108-503.400	OTHER CONTRACTUAL SERVICES			
BUILDING PERMITS SCANNING		2,500.00	2,500.00	0.00
BUILDING PERMITS SOFTWARE (DATA CONVERSION FEE)		0.00	0.00	0.00
BUILDING PERMITS SOFTWARE		4,775.00	4,775.00	0.00
BUILDING DEPT OFFICE MODIFICATIONS		6,000.00	6,000.00	0.00
CONTRACT BUILDING CLERK		100,000.00	100,000.00	0.00
CRS MAX (CRS/NFIP AUDIT FOR FLOOD INSURANCE RATING)		21,500.00	21,500.00	0.00
Totals For 001-524.108-503.400		134,775.00	134,775.00	0.00
001-524.108-504.000	TRAVEL & PER DIEM			
MILEAGE FOR CRS MEETINGS		250.00	250.00	0.00
HOTEL & FOOD FOR ICC CONFERENCE		800.00	800.00	0.00
HOTEL & FOOD FOR BOAF CONFERENCE		0.00	0.00	0.00
HOTEL & FOOD FOR FLOODPLAIN MANAGERS CONFERENCE		800.00	800.00	0.00
Totals For 001-524.108-504.000		1,850.00	1,850.00	0.00
001-524.108-504.100	COMMUNICATIONS SERV PHONE ETC			
CELL PHONE (2 @ \$50 PER MONTH)		0.00	0.00	0.00
Totals For 001-524.108-504.100		0.00	0.00	0.00
001-524.108-504.200	POSTAGE & FREIGHT			
GENERAL POSTAGE & FREIGHT		800.00	800.00	0.00
PRE-STAMPED ENVELOPES (32% of \$3,000, rest is Gen Govt)		1,000.00	1,000.00	0.00
Totals For 001-524.108-504.200		1,800.00	1,800.00	0.00
001-524.108-504.400	RENTALS & LEASES			
LARGE FORMAT SCANNER/PRINTER LEASE		3,025.00	3,025.00	0.00
TOSHIBA - TOWN HALL COPIER (32% of \$3,000, rest is Gen Govt)		4,000.00	4,000.00	0.00
Totals For 001-524.108-504.400		7,025.00	7,025.00	0.00
001-524.108-504.500	INSURANCE LIAB, HAZARD, DAMAGE			
MILTON - GENERAL LIABILITY		2,264.00	2,264.00	0.00
Totals For 001-524.108-504.500		2,264.00	2,264.00	0.00
001-524.108-504.610	REPAIR & MAINTENANCE			
BUILDING PERMITS SOFTWARE ANNUAL LICENSE/MAINT.		0.00	0.00	0.00
BUILDING PERMIT SOFTWARE		0.00	0.00	0.00

BUDGET FOOTNOTES REPORT FOR TOWN OF OCEAN RIDGE

GL Number Notes	Description	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED
Calculation Notes				
001				
524.108				
EQUIPMENT REPAIRS		500.00	500.00	0.00
OFFICE MODIFICATION/CARPET		500.00	500.00	0.00
Totals For 001-524.108-504.610		1,000.00	1,000.00	0.00
001-524.108-504.620	REPAIR & MAINTENANCE VEHICLE			
PARTS & LABOR FOR SERVICING BUILDING OFFICIAL VEHICLE		1,000.00	1,000.00	0.00
Totals For 001-524.108-504.620		1,000.00	1,000.00	0.00
001-524.108-504.700	PRINTING			
BUILDING DEPARTMENT RELATED PRINTING		500.00	500.00	0.00
Totals For 001-524.108-504.700		500.00	500.00	0.00
001-524.108-504.900	OTHER CURRENT CHARGES			
LEGAL ADVERTISING		4,000.00	4,000.00	0.00
DROP BOX SUBSCRIPTION		200.00	200.00	0.00
PROMOTIONAL ITEMS FOR CRS		1,000.00	1,000.00	0.00
Totals For 001-524.108-504.900		5,200.00	5,200.00	0.00
001-524.108-505.200	OPERATING SUPPLIES			
HURRICANE KIT/GEAR		500.00	500.00	0.00
Totals For 001-524.108-505.200		500.00	500.00	0.00
001-524.108-505.210	OPERATING SUPPLIES GAS & OIL			
GAS & OIL FOR BUILDING OFFICIAL VEHICLE		3,500.00	3,500.00	0.00
Totals For 001-524.108-505.210		3,500.00	3,500.00	0.00
001-524.108-505.220	OPERATING SUPPLIES UNIFORM/EMB			
UNIFORMS FOR BUILDING DEPARTMENT STAFF		300.00	300.00	0.00
Totals For 001-524.108-505.220		300.00	300.00	0.00
001-524.108-505.400	SUBSC, MEMBERSHIPS, EDUCATION			
FEMA MEMBERSHIP		60.00	60.00	0.00
ICC ANNUAL DUES		250.00	250.00	0.00
FFMA ANNUAL DUES (COVERS NFIP/CRS)		120.00	120.00	0.00
BOAF ANNUAL DUES		200.00	200.00	0.00
FLOODPLAIN MANAGERS ASSOCIATION ANNUAL DUES		320.00	320.00	0.00
FIRE INSPECTORS ASSOCIATION ANNUAL DUES		150.00	150.00	0.00
BOAF ANNUAL CONFERENCE REGISTRATION FEE		0.00	0.00	0.00
FLOODPLAIN MANAGERS CONFERENCE REGISTRATION FEE		350.00	350.00	0.00
MISCELLANEOUS WEBINARS & CLASSES		500.00	500.00	0.00
APPRENTICESHIP CERTIFICATION PRG - MATERIALS & CLASSES		0.00	0.00	0.00
NOTARY RE-CERTIFICATION		70.00	70.00	0.00
CODE ENFORCEMENT TRAINING		1,000.00	1,000.00	0.00
BUILDING CODE BOOKS - ANNUAL SUBSCRIPTION		700.00	700.00	0.00
Totals For 001-524.108-505.400		3,720.00	3,720.00	0.00
001-524.108-506.400	MACHINERY & EQUIPMENT			
COMPUTER FOR PART-TIME INSPECTOR		0.00	0.00	0.00

BUDGET FOOTNOTES REPORT FOR TOWN OF OCEAN RIDGE

GL Number Notes	Description	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED
Calculation Notes				
001				
524.108				
	MONITOR FOR CONFERENCE ROOM	2,000.00	2,000.00	0.00
	LARGE FORMAT PRINTER/SCANNER	3,100.00	3,100.00	0.00
	LAPTOP FOR FIELD INSPECTOR	0.00	0.00	0.00
	MISCELLANEOUS OFFICE FURNITURE & EQUIPMENT	1,500.00	1,500.00	0.00
Totals For 001-524.108-506.400		6,600.00	6,600.00	0.00
Total 524.108:		463,990.00	463,990.00	0.00



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Departmental Budget Narrative

Solid Waste & Recycling Services

The Town's Solid Waste and Recycling contract has been renewed with WastePro for a period of five years beginning October 1, 2024, through September 30, 2029. The contract includes year-over-year increases during the contract not to exceed CPI for all goods as calculated in May for the Miami – Fort Lauderdale – West Palm Beach MSA. The budget increased from \$312,000 in FY24 to \$327,340 in FY25, for a 4.5% overall increase. This also includes the cost of two document shredding events for the community.

Current fees are adequate to cover the cost of solid waste and recycling services for FY 25 but will need to be revisited each year to ensure that any increases in the cost of services are passed on to the customers.

BUDGET REPORT FOR TOWN OF OCEAN RIDGE
Calculations As of 09/30/2025

GL Number	Description	20-21 Amended Budget	21-22 Amended Budget	22-23 Amended Budget	23-24 Amended Budget	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED	24-25 COMMISSION 2 % Change
Fund: 001 GENERAL FUND									
Account Category: Appropriations									
Department: 534.111 GARBAGE & SOLID WASTE									
001-534.111-503.400	OTHER CONTRACTUAL SERVICES	284,380	290,851	302,500	312,000	327,340	327,340	0	5
Total Department 534.111:		284,380	290,851	302,500	312,000	327,340	327,340	0	4.92

BUDGET FOOTNOTES REPORT FOR TOWN OF OCEAN RIDGE

GL Number Notes	Description	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED
Calculation Notes				
001				
534.111				
001-534.111-503.400	OTHER CONTRACTUAL SERVICES			
RESIDENTIAL COLLECTIONS		326,040.00	326,040.00	0.00
SHREDDING EVENTS		1,300.00	1,300.00	0.00
Totals For 001-534.111-503.400		327,340.00	327,340.00	0.00
Total 534.111:		327,340.00	327,340.00	0.00



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Departmental Budget Narrative

Other Physical Environment & Town Engineer

Our Town Engineer works for the Town under an ongoing agreement and oversees all civil engineering projects as well as review of building plans as they relate to drainage. The proposed budget includes \$118,000 for general Town Engineering services and GIS Consulting, along with surveying services. Surveying services are needed to determine property lines, rights-of-way limits, alleyway limits, drainage pipe locations, dune walkovers, sidewalks, curbs, utility poles, fire hydrants, trees, signage, etc. This service also includes reviewing the necessary plats in order to determine the limits of the Town's assets and areas of ownership. Evaluating historical meets and bounds descriptions, CCCL needs, mean high water, and erosion control lines are also included in this service.

Management moved the Town Engineer costs to review building plans as they relate to drainage, as well as NPDES Engineering from this department's budget and placed them in the Building Department budget beginning last year, as these costs are a pass-through cost through plan review and inspections.. The total for engineering services in both departments increased from last year, in order to fund a commitment by the Town Commission to address drainage infrastructure projects, and to pay for an increase in building permit plan review.

Other Physical Environment expenditures also include an annual landscaping services contract, pest control services contracts, and increased funding for storm drain maintenance. The Town Commission chose to decrease the town-wide beautification line in FY22, and that line item was brought back up to \$20,000 in FY23. Costs for Street Sweeping has increased as our previous vendor retired in FY 23 and the new contract is for \$4,760. In FY 24 the town decided to eliminate the Iguana Control contract and expense.

Stormwater issues are continually assessed by staff and the Commission. Staff is still collaborating with FDOT Engineers to seek and coordinate additional drainage solutions in their jurisdiction along A1A near the West Anna Street neighborhood. Several drain structures have been upgraded through vigorous maintenance activities on Spanish River Drive and Inlet Cay in the past year, and staff is currently reviewing additional enhancements that may be made to optimize the system's capacity in that area.

BUDGET REPORT FOR TOWN OF OCEAN RIDGE
Calculations As of 09/30/2025

GL Number	Description	20-21 Amended Budget	21-22 Amended Budget	22-23 Amended Budget	23-24 Amended Budget	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED	24-25 COMMISSION 2 % Change
Fund: 001 GENERAL FUND									
Account Category: Appropriations									
Department: 539.112 OTHER PHYSICAL ENVIRONMENT									
001-539.112-503.100	PROFESSIONAL SERVICES	20,000	0	63,520	0	75,000	75,000	0	0
001-539.112-503.120	TOWN ENGINEER	108,000	108,000	118,000	118,000	118,000	118,000	0	0
001-539.112-503.400	OTHER CONTRACTUAL SERVICES	231,685	327,920	341,697	349,480	340,720	340,720	0	(3)
001-539.112-504.610	REPAIR & MAINTENANCE	43,500	11,000	11,000	11,000	193,500	193,500	0	1,659
Total Department 539.112:		403,185	446,920	534,217	478,480	727,220	727,220	0	51.99

BUDGET FOOTNOTES REPORT FOR TOWN OF OCEAN RIDGE

GL Number Notes	Description	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED
Calculation Notes				
001				
539.112				
001-539.112-503.100	PROFESSIONAL SERVICES			
	WATER DIST REPLACEMENT ENG & PLANNING	75,000.00	75,000.00	0.00
	SEPTIC TO SEWER PLANNING - RMPK, ENGENUITY, TORCIVIA	0.00	0.00	0.00
	Totals For 001-539.112-503.100	75,000.00	75,000.00	0.00
001-539.112-503.120	TOWN ENGINEER			
	GENERAL ENGINEERING SERVICES	85,000.00	85,000.00	0.00
	TOWN ENGINEER FOR NPDES SERVICES	8,000.00	8,000.00	0.00
	SURVEYING	10,000.00	10,000.00	0.00
	GIS CONSULTING & MAPPING LAYERS	15,000.00	15,000.00	0.00
	Totals For 001-539.112-503.120	118,000.00	118,000.00	0.00
001-539.112-503.400	OTHER CONTRACTUAL SERVICES			
	PEST CONTROL - ORKIN CONTRACT	720.00	720.00	0.00
	LANDSCAPE MAINT. & COCONUT TRIM - CHRIS WAYNE, ETC.	85,000.00	85,000.00	0.00
	LANDSCAPE MAINTENANCE - MULCH TOWN PROPERTY & ROW	20,000.00	20,000.00	0.00
	LANDSCAPE PROJECTS, IRRIGATION & BEAUTIFICATION	20,000.00	20,000.00	0.00
	MOSQUITO & NOSEEUM CONTROL - CLARKE CONTRACT	50,000.00	50,000.00	0.00
	STREET SWEEPING PER NPDES	5,200.00	5,200.00	0.00
	SPECIAL TREE TRIMMING AND/OR REMOVAL - ABLE TREE	1,200.00	1,200.00	0.00
	TREE TRIMMING	20,000.00	20,000.00	0.00
	LETHAL YELLOWING CONTROL - KING TREE	1,000.00	1,000.00	0.00
	STORM DRAIN MAINTENANCE - TELEVAC	35,000.00	35,000.00	0.00
	STORM DRAIN MAINTENANCE - BARNACLE BUSTERS	5,000.00	5,000.00	0.00
	STORM DRAIN MAINTENANCE - RED VALVE	40,000.00	40,000.00	0.00
	WATER MAIN REPAIRS - LINETEC	30,000.00	30,000.00	0.00
	WATER VALVE EXERCISING & MAINTENANCE - LINETEC	0.00	0.00	0.00
	PUBLIC WORKS PROJECTS - FOSTER MARINE & MADSEN BARR	20,000.00	20,000.00	0.00
	MONTHLY AQUATICS SERVICE - SOLATUDE CONTRACT	3,600.00	3,600.00	0.00
	SCADA ANNUAL SERVICE & REPAIR - MISSION COMMUNICATION	3,000.00	3,000.00	0.00
	PLANIT GEO - TREE INVENTORY SOFTWARE MAINT. AGREEMENT	0.00	0.00	0.00
	WHITEFLY TREATMENT - RID-A-PEST	1,000.00	1,000.00	0.00
	IGUANA CONTROL	0.00	0.00	0.00
	SWALE/SIDEWALK CONSTRUCTION IN TOWN ROW'S	0.00	0.00	0.00
	Totals For 001-539.112-503.400	340,720.00	340,720.00	0.00
001-539.112-504.610	REPAIR & MAINTENANCE			
	FIRE HYDRANT REPAIR & MAINTENANCE (moved to PW)	0.00	0.00	0.00
	DUNE STRUCTURE MAINTENANCE & VEGETATION *	5,000.00	5,000.00	0.00
	FUEL TANK DISPENSERS & REPAIRS	1,000.00	1,000.00	0.00
	VALVE CAN LOCATORS (APPROX. 200 @ \$275-500 EACH)	15,000.00	15,000.00	0.00
	WOOLBRIGHT DETENTION AREA MAINTENANCE & TILLING	2,500.00	2,500.00	0.00

BUDGET FOOTNOTES REPORT FOR TOWN OF OCEAN RIDGE

GL Number Notes	Description	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED
Calculation Notes				
001				
539.112				
	STORM DRAIN MAINTENANCE/OUTFALL REPAIRS	50,000.00	50,000.00	0.00
	WET WELL MAINTENANCE - TROPICAL, WOOLBRIGHT & COCONUT	15,000.00	15,000.00	0.00
	PUMP REFURBISHMENT AT TROPICAL, WOOLBRIGHT AND COCONUT PUMP STAT	70,000.00	70,000.00	0.00
	PUMP STATION UPGRADE TO SMART CTRLS & ELECTRONICS	15,000.00	15,000.00	0.00
	BRIDGE INFRASTRUCTURE REPAIR & REPLACE	2,500.00	2,500.00	0.00
	SEAWALL INFRASTRUCTURE REPAIR & REPLACE	2,500.00	2,500.00	0.00
	BEACH CROSSOVER REPAIR	15,000.00	15,000.00	0.00
	Totals For 001-539.112-504.610	193,500.00	193,500.00	0.00
	Total 539.112:	727,220.00	727,220.00	0.00



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Departmental Budget Narrative

Public Works

The Public Works Department budget is proposed at a 1.50 percent increase this year, largely due to changes in employee salaries and not budgeting for the frozen part-time employee.

The FY25 budget includes a Public Works I and Public Works II position, with the hiring of a part-time Maintenance I employee currently frozen. If the Town were to contract out a semi-skilled or skilled worker, that person would still need to meet all of the CJIS requirements to be able to work inside the Town Hall/Police Department facility and would need some level of supervision. Workers' comp would be covered by the employment agency; however, if the worker was in an accident with a lawn mower or other piece of equipment, the employment agency does not cover the damages, so we would need to add additional coverage to our general liability policy which is an additional cost.

Fire hydrant flow testing and maintenance continue in the FY25 budget and needs to be completed. Fuel costs have also increased this year due to inflation. With the aging of our water distribution infrastructure, we are beginning to see more line breaks emphasizing the need to complete significant water system capital projects.

BUDGET REPORT FOR TOWN OF OCEAN RIDGE

Calculations As of 09/30/2025

GL Number	Description	20-21	21-22	22-23	23-24	24-25	24-25	24-25	24-25
		Amended Budget	Amended Budget	Amended Budget	Amended Budget	COMMISSION 1	COMMISSION 2	APPROVED	COMMISSION 2 % Change
Fund: 001 GENERAL FUND									
Account Category: Appropriations									
Department: 541.113 PUBLIC WORKS									
001-541.113-501.200	REGULAR SALARIES AND WAGES	107,401	137,433	162,538	157,141	145,393	145,393	0	(7)
001-541.113-501.210	ONE TIME LUMP SUM INCREASE	0	0	0	5,000	1,500	1,500	0	(70)
001-541.113-501.400	OVERTIME & VACATION PAY	6,000	6,000	6,000	6,000	6,000	6,000	0	0
001-541.113-501.410	VACATION PAY	2,054	2,162	2,976	3,400	3,400	3,400	0	0
001-541.113-502.100	FICA TAXES	8,670	10,514	12,434	12,021	12,021	12,021	0	0
001-541.113-502.200	RETIREMENT CONTRIBUTIONS	11,161	15,242	16,305	28,014	28,014	28,014	0	0
001-541.113-502.300	LIFE & HEALTH INSURANCE	19,480	19,799	21,780	36,487	23,200	23,200	0	(36)
001-541.113-502.310	LONG TERM DISABILITY	916	652	675	675	1,283	1,283	0	90
001-541.113-502.400	WORKERS' COMPENSATION	5,042	8,421	9,750	10,500	13,950	13,950	0	33
001-541.113-503.100	PROFESSIONAL SERVICES	16,700	6,700	8,200	13,000	38,000	38,000	0	192
001-541.113-504.300	UTILITY SERVICE - ELEC & WATE	48,500	57,000	57,000	57,000	61,500	61,500	0	8
001-541.113-504.500	INSURANCE LIAB, HAZARD, DAMAG	386	647	776	1,164	2,263	2,263	0	94
001-541.113-504.610	REPAIR & MAINTENANCE	59,600	44,500	59,000	59,000	59,500	59,500	0	1
001-541.113-504.620	REPAIR & MAINTENANCE VEHICLE	4,000	3,500	6,000	6,000	6,000	6,000	0	0
001-541.113-505.200	OPERATING SUPPLIES	7,200	4,700	4,700	4,700	4,700	4,700	0	0
001-541.113-505.210	OPERATING SUPPLIES GAS & OIL	4,000	4,000	9,000	9,000	9,000	9,000	0	0
001-541.113-505.220	OPERATING SUPPLIES UNIFORM/EM	1,200	1,200	1,200	1,200	1,200	1,200	0	0
001-541.113-505.230	OPERATING SUPPLIES SMALL TOOL	5,000	3,000	3,000	3,000	3,000	3,000	0	0
001-541.113-505.300	ROAD MATERIALS & SUPPLIES	25,000	20,000	30,000	20,000	20,000	20,000	0	0
001-541.113-505.400	SUBSC, MEMBERSHIPS, EDUCATION	1,050	1,050	1,050	1,050	1,100	1,100	0	5
001-541.113-506.400	MACHINERY & EQUIPMENT	25,000	12,000	10,000	10,000	10,000	10,000	0	0
Total Department 541.113:		358,360	358,520	422,384	444,352	451,024	451,024	0	1.50

BUDGET FOOTNOTES REPORT FOR TOWN OF OCEAN RIDGE

GL Number Notes	Description	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED
Calculation Notes				
001				
541.113				
001-541.113-501.200	REGULAR SALARIES AND WAGES			
DOES NOT INCLUDE FROZEN PT POSITION		145,393.00	145,393.00	0.00
Totals For 001-541.113-501.200		145,393.00	145,393.00	0.00
001-541.113-501.210	ONE TIME LUMP SUM INCREASE			
LONGEVITY - BILLY ARMSTRONG		1,500.00	1,500.00	0.00
Totals For 001-541.113-501.210		1,500.00	1,500.00	0.00
001-541.113-502.400	WORKERS' COMPENSATION			
PGIT - WORK COMP		13,950.00	13,950.00	0.00
Totals For 001-541.113-502.400		13,950.00	13,950.00	0.00
001-541.113-503.100	PROFESSIONAL SERVICES			
PUMP STATION EVALUATION/TROUBLESHOOTING		6,500.00	6,500.00	0.00
PUMP STATION CAMERA MONITORING ANNUAL FEE		6,500.00	6,500.00	0.00
LOCATION OF DIST. SYSTEM VALVES		25,000.00	25,000.00	0.00
Totals For 001-541.113-503.100		38,000.00	38,000.00	0.00
001-541.113-504.300	UTILITY SERVICE - ELEC & WATER			
FPL - STREET LIGHTS		32,000.00	32,000.00	0.00
FPL - IRRIGATION /SPRINKLERS- TOWN PROPERTY		12,000.00	12,000.00	0.00
FPL - WOOLBRIGHT/TROPICAL PUMP ELECTRIC FEE		17,500.00	17,500.00	0.00
Totals For 001-541.113-504.300		61,500.00	61,500.00	0.00
001-541.113-504.500	INSURANCE LIAB, HAZARD, DAMAGE			
MILTON - GENERAL LIABILITY		2,263.00	2,263.00	0.00
Totals For 001-541.113-504.500		2,263.00	2,263.00	0.00
001-541.113-504.610	REPAIR & MAINTENANCE			
REPAIRS ON MOWERS, EDGERS, PUMPS, ETC.		2,000.00	2,000.00	0.00
BRIDGE AESTHETIC REPAIRS & MAINTENANCE (PAINT, ETC.)		5,000.00	5,000.00	0.00
STREET LIGHT REPAIRS		7,500.00	7,500.00	0.00
FIRE HYDRANT FLOW TESTING & MAINTENANCE (PAINT) *		20,000.00	20,000.00	0.00
GENERATOR REPAIR (NOT SERVICE)		15,000.00	15,000.00	0.00
GENERATOR MAINT AGMT/PW PORTION W/RUST PRVNTION		10,000.00	10,000.00	0.00
Totals For 001-541.113-504.610		59,500.00	59,500.00	0.00
001-541.113-504.620	REPAIR & MAINTENANCE VEHICLE			
REPAIRS & MAINTENANCE ON PUBLIC WORKS VEHICLES		5,000.00	5,000.00	0.00
REPAIRS & MAINTENANCE ON ATV		1,000.00	1,000.00	0.00
Totals For 001-541.113-504.620		6,000.00	6,000.00	0.00
001-541.113-505.200	OPERATING SUPPLIES			
MISC OPERATING SUPPLIES - BULBS, MISC SIGNS (NOT STREET), ETC.		4,700.00	4,700.00	0.00
Totals For 001-541.113-505.200		4,700.00	4,700.00	0.00
001-541.113-505.210	OPERATING SUPPLIES GAS & OIL			
GAS & OIL FOR VEHICLES		5,000.00	5,000.00	0.00
DIESEL FOR GENERATORS		4,000.00	4,000.00	0.00
Totals For 001-541.113-505.210		9,000.00	9,000.00	0.00

BUDGET FOOTNOTES REPORT FOR TOWN OF OCEAN RIDGE

GL Number Notes	Description	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED
Calculation Notes				
001				
541.113				
001-541.113-505.220	OPERATING SUPPLIES UNIFORM/EMB SHIRTS, PANTS, JACKETS, SAFETY EQUIPMENT	1,200.00	1,200.00	0.00
Totals For 001-541.113-505.220		1,200.00	1,200.00	0.00
001-541.113-505.230	OPERATING SUPPLIES SMALL TOOLS MISCELLANEOUS SMALL TOOLS	3,000.00	3,000.00	0.00
Totals For 001-541.113-505.230		3,000.00	3,000.00	0.00
001-541.113-505.300	ROAD MATERIALS & SUPPLIES STREET SIGN MAINTENANCE (POSTS, REPAIRS, ETC.)	10,000.00	10,000.00	0.00
STREET SIGNS FOR OLD OCEAN BLVD PED. SAFETY PROJECT		0.00	0.00	0.00
ROAD MATERIALS & MISCELLANEOUS ROAD SUPPLIES		10,000.00	10,000.00	0.00
Totals For 001-541.113-505.300		20,000.00	20,000.00	0.00
001-541.113-505.400	SUBSC, MEMBERSHIPS, EDUCATION DEP/NPDES MEMBERSHIP & CERTIFICATION	50.00	50.00	0.00
EDUCATION FOR MAINTENANCE/PW EMPLOYEES		1,050.00	1,050.00	0.00
Totals For 001-541.113-505.400		1,100.00	1,100.00	0.00
001-541.113-506.400	MACHINERY & EQUIPMENT RENTAL EQUIPMENT	5,000.00	5,000.00	0.00
MISC MACHINERY & EQUIPMENT		5,000.00	5,000.00	0.00
Totals For 001-541.113-506.400		10,000.00	10,000.00	0.00
Total 541.113:		377,106.00	377,106.00	0.00
Total 001:		7,371,155.00	7,371,155.00	0.00



TOWN OF OCEAN RIDGE

**6450 NORTH OCEAN BOULEVARD
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Departmental Budget Narrative

Contingency

The Town typically budgets \$50,000 for natural disasters and \$100,000 for general contingency. Management recommends keeping this level of contingency funding the same for FY25 to account for unknown expenditures that occur throughout the year such as air conditioner unit replacement, water main breaks, etc. Reserves can be utilized by a vote of the Commission in the event of significant emergency expenses such as a natural disaster.

BUDGET REPORT FOR TOWN OF OCEAN RIDGE
Calculations As of 09/30/2025

GL Number	Description	20-21 Amended Budget	21-22 Amended Budget	22-23 Amended Budget	23-24 Amended Budget	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED	24-25 COMMISSION 2 % Change
Fund: 001 GENERAL FUND									
Account Category: Appropriations									
Department: 580.114 CONTINGENCY									
001-580.114-509.110	TRANSFER TO CAPITAL PROJECTS	0	0	0	1,172,673	0	0	0	(100)
001-580.114-509.900	CONTINGENCY	100,000	150,000	163,844	150,000	150,000	150,000	0	0
Total Department 580.114:		100,000	150,000	163,844	1,322,673	150,000	150,000	0	(88.66)

BUDGET REPORT FOR TOWN OF OCEAN RIDGE
Calculations As of 09/30/2025

GL Number	Description	20-21 Amended Budget	21-22 Amended Budget	22-23 Amended Budget	23-24 Amended Budget	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED	24-25 COMMISSION 2 % Change
Fund: 001 GENERAL FUND									
Account Category: Appropriations									
Department: 590.100 TRANSFER TO CAPITAL PROJECTS									
001-590.100-509.110	TRANSFER TO CAPITAL PROJECTS	421,000	595,500	931,000	0	1,380,553	1,380,553	0	0
Total Department 590.100:		421,000	595,500	931,000	0	1,380,553	1,380,553	0	0.00
Appropriations		8,321,758	8,826,438	10,131,247	11,033,107	11,886,079	11,825,579	0	7.18
Fund 001 - GENERAL FUND:									
TOTAL APPROPRIATIONS		8,321,758	8,826,438	10,131,247	11,033,107	11,886,079	11,825,579	0	7.18

BUDGET REPORT FOR TOWN OF OCEAN RIDGE
Calculations As of 09/30/2025

GL Number	Description	20-21 Amended Budget	21-22 Amended Budget	22-23 Amended Budget	23-24 Amended Budget	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED	24-25 COMMISSION 2 % Change
Fund: 302 CAPITAL PROJECTS FUND									
Account Category: Estimated Revenues									
Department: 380.000 NON - REVENUES									
302-380.000-380.100	FUND BALANCE UNAPPROPRIATED	0	188,000	0	1,125,833	1,380,553	1,380,553	0	23
302-380.000-381.100	INTERFUND TRANSFER	421,000	595,500	0	1,172,673	1,380,553	1,380,553	0	18
Total Department 380.000:		421,000	783,500	0	2,298,506	2,761,106	2,761,106	0	20.13
Estimated Revenues		421,000	783,500	0	2,298,506	2,761,106	2,761,106	0	20.13

BUDGET REPORT FOR TOWN OF OCEAN RIDGE
Calculations As of 09/30/2025

GL Number	Description	20-21 Amended Budget	21-22 Amended Budget	22-23 Amended Budget	23-24 Amended Budget	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED	24-25 COMMISSION 2 % Change
Fund: 302 CAPITAL PROJECTS FUND									
Account Category: Appropriations									
Department: 519.106 OTHER GENERAL GOVERNMENT									
302-519.106-503.100	PROFESSIONAL SERVICES	0	0	0	20,000	20,000	20,000	0	0
302-519.106-506.200	BUILDINGS (CAPITAL OUTLAY)	10,000	34,000	0	0	0	0	0	0
302-519.106-506.400	MACHINERY & EQUIPMENT	0	60,000	0	33,200	52,500	52,500	0	58
Total Department 519.106:		10,000	94,000	0	53,200	72,500	72,500	0	36.28
Department: 521.107 LAW ENFORCEMENT & FIRE CONTROL									
302-521.107-506.400	MACHINERY & EQUIPMENT	106,000	64,750	0	155,782	349,352	349,352	0	124
Total Department 521.107:		106,000	64,750	0	155,782	349,352	349,352	0	124.26
Department: 524.108 INSPECTIONS									
302-524.108-506.400	MACHINERY & EQUIPMENT	0	18,750	0	19,110	38,549	7,797	0	(59)
Total Department 524.108:		0	18,750	0	19,110	38,549	7,797	0	(59.20)
Department: 539.112 OTHER PHYSICAL ENVIRONMENT									
302-539.112-506.300	IMPROVEMENTS NOT BUILDINGS	260,000	601,000	263,672	3,103,595	2,074,860	2,274,860	0	(27)
Total Department 539.112:		260,000	601,000	263,672	3,103,595	2,074,860	2,274,860	0	(26.70)
Department: 541.113 PUBLIC WORKS									
302-541.113-506.400	MACHINERY & EQUIPMENT	45,000	5,000	0	24,800	24,800	24,800	0	0
Total Department 541.113:		45,000	5,000	0	24,800	24,800	24,800	0	0.00
Appropriations		421,000	783,500	263,672	3,356,487	2,560,061	2,729,309	0	(18.69)
Fund 302 - CAPITAL PROJECTS FUND:									
TOTAL ESTIMATED REVENUES		421,000	783,500	0	2,298,506	2,761,106	2,761,106	0	20.13
TOTAL APPROPRIATIONS		421,000	783,500	263,672	3,356,487	2,560,061	2,729,309	0	(18.69)
NET OF REVENUES & APPROPRIATIONS:		0	0	(263,672)	(1,057,981)	201,045	31,797	0	
		0.00%	0.00%	0.00%	-46.03%	7.28%	1.15%	0.00%	

BUDGET FOOTNOTES REPORT FOR TOWN OF OCEAN RIDGE

GL Number Notes	Description	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED
Calculation Notes				
302				
519.106				
302-519.106-506.400	MACHINERY & EQUIPMENT			
PUBLIC WORKS MACHINERY & EQUIPMENT		0.00	0.00	0.00
PUBLIC WORKS TOOLS		0.00	0.00	0.00
REPLACE PUBLIC WORKS PICKUP WITH UTILITY TRUCK		0.00	0.00	0.00
COMMISSION CHAMBERS VIDEO SYSTEM		52,500.00	52,500.00	0.00
Totals For 302-519.106-506.400		52,500.00	52,500.00	0.00
Total 519.106:		52,500.00	52,500.00	0.00
521.107				
302-521.107-506.400	MACHINERY & EQUIPMENT			
BODY WORN CAMERA, TASER, EVIDENC.COM		10,371.00	10,371.00	0.00
YR 1 \$10K YRS 2-5 \$35K				
FULLY EQUIPED POLICE VEHICLES		155,000.00	155,000.00	0.00
ALL TERRAIN VEHICLE		0.00	0.00	0.00
MOTOROLA RADIOS		183,981.00	183,981.00	0.00
CAN BE FINANCED OVER MULTIPLE YEARS				
Totals For 302-521.107-506.400		349,352.00	349,352.00	0.00
Total 521.107:		349,352.00	349,352.00	0.00
524.108				
302-524.108-506.400	MACHINERY & EQUIPMENT			
BUILDING OFFICAL VEHICLE - LEASE PAYMENT ON RANGER		38,549.00	7,797.00	0.00
LEASE PAYMENT FORD RANGER				
Totals For 302-524.108-506.400		38,549.00	7,797.00	0.00
Total 524.108:		38,549.00	7,797.00	0.00
539.112				
302-539.112-506.300	IMPROVEMENTS NOT BUILDINGS			
VALVE CAN AND INSERTION VALVES - APPROPRIATION PROJECT		500,000.00	500,000.00	0.00
POTABLE WATER INFRASTRUCTURE REPAIR & REPLACEMENT		750,000.00	1,250,000.00	0.00
WOOLBRIGHT DETENTION AREA MAINTENANCE & TILLING		0.00	0.00	0.00
STORM DRAIN MAINTENANCE/OUTFALL REPAIRS		0.00	0.00	0.00
WET WELL MAINTENANCE - TROPICAL, WOOLBRIGHT & COCONUT		15,000.00	15,000.00	0.00
PUMP REFURBISHMENT AT TROPICAL, WOOLBRIGHT AND COCONUT PUMP STATION		70,000.00	70,000.00	0.00
WOOLBRIGHT PUMP STATION UPGRADE TO SMART CTRLS & ELECTRONICS		15,000.00	15,000.00	0.00
CAMERA SYSTEM FOR PUMP STATIONS		5,000.00	5,000.00	0.00
HUDSON AVE SEAWALL		114,860.00	114,860.00	0.00
BRIDGE INFRASTRUCTURE REPAIR & REPLACE		0.00	0.00	0.00
SEAWALL INFRASTRUCTURE REPAIR & REPLACE		0.00	0.00	0.00
LAND ACQUISITION		25,000.00	225,000.00	0.00
\$200K FROM FRDAP FOR LAND				
TROPICAL STATION INFILTRATION		10,000.00	10,000.00	0.00
INLET CAY ISLAND PIPE/CATCH BASIN GROUTING		60,000.00	60,000.00	0.00
S HARBOUR DR CUL-DE-SAC OUTFALL - EASEMENT NEEDED		0.00	0.00	0.00
N HARBOUR DR CUL-DE-SAC OUTFALL - EASEMENT NEEDED		0.00	0.00	0.00
N HARBOUR DR MIDBLOCK OUTFALL - EASEMENT NEEDED		0.00	0.00	0.00
6011/5929/5930 N OCEAN ROAD FLOODING		0.00	0.00	0.00

BUDGET FOOTNOTES REPORT FOR TOWN OF OCEAN RIDGE

GL Number Notes	Description	24-25 COMMISSION 1	24-25 COMMISSION 2	24-25 APPROVED
Calculation Notes				
302				
539.112				
6191 N OCEAN - ROAD FLOODING		0.00	0.00	0.00
COCONUT LANE - PHASE 2 CONNECTION TO FDOT RETENTION POND		0.00	0.00	0.00
DOUGLAS DR - MIDBLOCK PAVING		0.00	0.00	0.00
FDOT RETENTION POND IMPROVEMEMTS		0.00	0.00	0.00
118/119/120 MARLIN OUTFALL - EASEMENT NEEDED		0.00	0.00	0.00
DRAINAGE OUTFALL 118/119/120 MARLIN		0.00	0.00	0.00
FDOT RETENTION POND IMPROVEMENTS		0.00	0.00	0.00
PAVING PLAN		500,000.00	0.00	0.00
DRAINAGE OUTFALL 7, 8, 9 SABAL ISLAND		10,000.00	10,000.00	0.00
Totals For 302-539.112-506.300		<u>2,074,860.00</u>	<u>2,274,860.00</u>	<u>0.00</u>
Total 539.112:		<u>2,074,860.00</u>	<u>2,274,860.00</u>	<u>0.00</u>
Total 302:		<u>2,515,261.00</u>	<u>2,684,509.00</u>	<u>0.00</u>