

October 21, 2025

To: Board of Fire Commissioners, Eastchester Fire District
From: Jamie Hedstrom, Treasurer
Subject: Actual vs. Budget Comparison, September 2025

The financials as of September 30, 2025 currently present a net budget surplus of approximately \$1.9M.

Retro payments have been paid based on the terms of the MOA entered into between the Board and Local 916 on September 2, 2025.

Funds allocated to 2025

Below is the current list of budget encumbrances for 2025.

Budget Encumbrances- Purchases initiated that won't be complete until 2025

Emergency Equipment	\$26,204.90
Coats, Boots, Helmets	\$22,836.00
Total	\$49,040.90

Budget Encumbrances- Engine to be delivered in Q3 2026

Ladder Truck Commitment	\$1,064,000.00
2024 Encumbrance- Fire Equip and Cap Outlay	(\$500,000.00)
2025 Encumbrance- Fire Equip and Cap Outlay	(\$500,000.00)
Additional Funding Required	\$64,000.00

Other:

Treasury Direct Investments

We currently have \$12M invested in Treasury Direct Investments, in \$2-3M increments. Interest rates remain around 4%. We will continue to decrease our investments to cover operating expenses through our next tax collection in May 2026

2026 Proposed Budget

At our September 18, 2025 meeting, the Board adopted a proposed budget with a 4.68% tax increase, for a total tax levy of \$24,990,650.00. This levy exceeds the tax cap and includes salary and benefits for 83 firefighters and officers.

Budget Factors

- The Board and the Union recently ratified a MOA that will be the basis of the Collective Bargaining Agreement for the period January 1, 2025 through December 31, 2027. Items pertinent to the budget include, but are not limited to:
 - 4% per year salary increases
 - Increases to the differentials between top FF pay, Lieutenant Pay and Captain Pay
 - Increases to EMT pay
 - Additional paid holidays

- GL accounts that required increases in the 2026 budget based on 2025 spending and trends include:
 - 3210.3 Vehicle Maintenance
 - 3115.4 Emergency Equipment
 - 1140.5 Payroll Processing Expense
 - 3060.2 Fuel & Electric
 - 9045.8 Life Insurance- Local 916
 - 3010.2 Coats, Boots, Helmets

- The budget includes replacing the following vehicles per Assistant Chief Yozzo's Apparatus Plan:
 - 2104: Replace with **Chevy Tahoe** or **Ford Explorer**
 - 2105: Replace with **Chevy Tahoe** or **Ford Explorer**
 - 2106: Replace with **Ford Transit Vehicle**

The anticipated cost for these replacements is approximately \$250K. No other apparatus replacements or additions are contemplated.

- The budget does not include any funds for future capital improvements. The Board is contemplating bonding a 2026 renovation to Station 3.

- NYSLRS rates are increasing in 2026 by approximately 10% for each Tier. Based on these increased rates, our NYSLRS contribution due in 2026 is expected to be approximately \$350K higher than our 2025 contribution.

- NYSHIP premium rates for 2026 will not be released until after the October Budget Hearing. It is unknown at this time what the percentage increase will be. Last year the rates remained largely unchanged from 2024, which was an anomaly, however we budgeted a 12% increase. For purposes of the 2026 budget, we are assuming the 12% increase from last year will cover any increases for 2026.

- The budget includes 83 paid officers and firefighters, which is the same as the 2025 budget.

Budget Timeline

A final budget must be adopted on or before November 4th.

Eastchester, NY Fire District
Budget vs. Actuals: FY2025 - FY25 P&L
 January - September 2025

	Total			
	Actual	Budget	over Budget	% of Budget
Income				
Use of Capital Reserve				
Appropriated Fund Balance				
Budget Encumbrances	49,040.90	49,040.90	0.00	100.00%
1001 Real Property Taxes	23,872,423.00	23,872,423.00	0.00	100.00%
2401 Interest Earnings	296,455.36		296,455.36	
2701 Refund of PY Expenditure	14,328.76		14,328.76	
2705 Miscellaneous Income	10,325.00		10,325.00	
2770 Workers Comp - Reimbursement	19,788.72	15,750.00	4,038.72	125.64%
Total Income	\$ 24,248,032.98	\$ 23,937,213.90	\$ 310,819.08	101.30%
Gross Profit	\$ 24,248,032.98	\$ 23,937,213.90	\$ 310,819.08	101.30%
Expenses				
1110.5 Outside Services	5,635.00	9,000.00	(3,365.00)	62.61%
1120.5 Fire Prevention	6,507.31	9,000.00	(2,492.69)	72.30%
1140.5 Payroll Processing Expense	11,944.07	8,250.03	3,694.04	144.78%
1150.5 Insurance	188,850.62	168,750.00	20,100.62	111.91%
1170.5 Other Miscellaneous Expenses	293.95	9,000.00	(8,706.05)	3.27%
1180.5 Education & Travel	2,828.09	3,750.03	(921.94)	75.42%
1200.5 Recruitment		2,510.10	(2,510.10)	0.00%
3010.2 Coats, Boots, Helmets	104,802.60	79,086.00	25,716.60	132.52%
3020.2 Tank Refills, Testing & Rep	14,331.85	15,000.03	(668.18)	95.55%
3030.2 Hoses & Nozzles		15,000.03	(15,000.03)	0.00%
3040.2 Tires	4,645.82	11,999.97	(7,354.15)	38.72%
3050.2 Gasoline, Oil, Grease, Etc.	31,132.79	37,500.03	(6,367.24)	83.02%
3060.2 Fuel & Electric	77,775.52	74,999.97	2,775.55	103.70%
3070.2 Telephone	10,512.35	41,249.97	(30,737.62)	25.48%
3090.2 Certiorari	15,260.33	150,000.03	(134,739.70)	10.17%
3105.4 Uniforms	62,588.40	63,400.00	(811.60)	98.72%
3110.4 Shop Equipment & Tools	1,009.84	3,750.03	(2,740.19)	26.93%
3115.4 Emergency Equipment	127,324.54	138,704.90	(11,380.36)	91.80%
3120.4 EMS Supplies and Services	18,068.36	15,000.03	3,068.33	120.46%
3125.4 Computers, Software & Internet	54,125.79	49,650.03	4,475.76	109.01%
3130.4 Office Supplies	5,025.38	6,000.03	(974.65)	83.76%
3135.4 Postage	681.91	1,125.00	(443.09)	60.61%
3140.4 Subscriptions	140.00	900.00	(760.00)	15.56%
3145.4 Association Dues	1,581.25	1,625.00	(43.75)	97.31%
3150.4 Elections & Referendums	335.00	0.00	335.00	
3155.4 Sewer Tax	15,153.18	15,153.18	0.00	100.00%
3160.4 Fire Training	42,279.20	44,000.00	(1,720.80)	96.09%

3210.3 Vehicle Maintenance	96,816.83	74,999.97	21,816.86	129.09%
3220.3 Radio Equipment & Maintenance	37,501.68	45,000.00	(7,498.32)	83.34%
3230.3 Ladder & Pump Testing		2,999.97	(2,999.97)	0.00%
3240.3 Bldg/Prop Repairs & Maintenance	111,763.07	150,000.03	(38,236.96)	74.51%
3410.11 Fire Chief salary	161,477.60	172,500.03	(11,022.43)	93.61%
3410.12 Assistant Fire Chief salary	145,124.80	147,750.03	(2,625.23)	98.22%
3410.13 Fire Captains salary	636,182.40	675,000.00	(38,817.60)	94.25%
3410.14 Fire Lieutenants salary	943,717.14	997,499.97	(53,782.83)	94.61%
3410.15 Uniformed Firefighters salary	4,466,186.90	4,950,000.00	(483,813.10)	90.23%
3410.16 Maintenance Workers salary	56,381.20	57,750.03	(1,368.83)	97.63%
3410.17 Mechanics salary	31,728.75	37,500.03	(5,771.28)	84.61%
3410.18 Treasurer/Secy/PT Asst salary	124,270.74	132,149.97	(7,879.23)	94.04%
3410.2 Fire Equipment and Capital Outlay	60,314.52	65,000.00	(4,685.48)	92.79%
3410.42 Accountants / Auditors fees	18,502.37	17,500.00	1,002.37	105.73%
3410.44 Year-End fees		0.00	0.00	
Total 3410.42 Accountants / Auditors fees	\$ 18,502.37	\$ 17,500.00	\$ 1,002.37	105.73%
3410.46 Consultants fees	4,500.00	4,500.00	0.00	100.00%
3410.465 Consultant Fees- Engineers		0.00	0.00	
3410.47 Professional Consultants fees	15,770.74	67,500.00	(51,729.26)	23.36%
Total 3410.46 Consultants fees	\$ 20,270.74	\$ 72,000.00	\$ (51,729.26)	28.15%
3410.49 Payroll Clearing account	(23,926.65)	0.00	(23,926.65)	
3410.81 Disabled Firemen salary -207A's	118,568.65	150,750.00	(32,181.35)	78.65%
3411.1 Holiday Pay	253,431.48	299,930.56	(46,499.08)	84.50%
3412.1 Retroactive Pay	69.44	69.44	0.00	
3413.1 Overtime - Firefighters	638,748.09	937,500.03	(298,751.94)	68.13%
3413.12 Overtime- Training	101,606.06	110,000.00	(8,393.94)	92.37%
3413.13 Overtime- Sick Incentive	32,185.51	56,250.00	(24,064.49)	57.22%
3413.14 Overtime- Chiefs	16,989.62	18,749.97	(1,760.35)	90.61%
3413.2 Overtime - Fire Prevention	34,210.04	29,999.97	4,210.07	114.03%
3414.1 EMT Training	17,400.00	15,000.00	2,400.00	116.00%
3416.1 Terminal Leave	181,981.09	190,000.00	(8,018.91)	95.78%
9010.8 NYS Retirement		0.00	0.00	
9020.8 Social Security	601,075.33	645,000.03	(43,924.70)	93.19%
9030.8 Payroll Tax - MTA	26,715.62	29,117.25	(2,401.63)	91.75%
9040.8 Workers Compensation	213,356.00	255,000.00	(41,644.00)	83.67%
9045.8 Life Insurance - Local 916	52,065.18	46,000.00	6,065.18	113.19%
9050.8 Physician / Medical costs	32,992.00	45,000.00	(12,008.00)	73.32%
9060.81 Hospital	2,751,817.36	3,303,333.36	(551,516.00)	83.30%
9060.82 Dental	140,000.00	140,000.00	0.00	100.00%
9060.83 Optical Plan - Local 916	48,600.00	53,000.00	(4,400.00)	91.70%
Total Expenses	\$ 12,950,956.71	\$ 14,877,935.62	\$ (1,926,978.91)	87.05%
Net Operating Income	\$ 11,297,076.27	\$ 9,059,278.28	\$ 2,237,797.99	124.70%
Net Income	\$ 11,297,076.27	\$ 9,059,278.28	\$ 2,237,797.99	124.70%

Eastchester, NY Fire District
Budget vs. Actuals: FY2025 Budget - FY25 P&L
 January - December 2025

	Actual	Appropriated for 2026	Actual + Appropriated	Budget- with Modifications	Total Original Budget	Budget Encumbrances from 2025 & Mods	over Budget	% of Budget
Income								
Use of Capital Reserve	0.00		0.00	0.00	0.00	0.00	0.00	
Appropriated Fund Balance	0.00		0.00	0.00	0.00	0.00	0.00	
Budget Encumbrances	49,040.90		49,040.90	49,040.90	0.00	49,040.90	0.00	100.00%
1001 Real Property Taxes	23,872,423.00		23,872,423.00	23,872,423.00	23,872,423.00	23,872,423.00	0.00	100.00%
2401 Interest Earnings	296,455.36		296,455.36			0.00	296,455.36	
2701 Refund of PY Expenditure	14,328.76		14,328.76			0.00	14,328.76	
2705 Miscellaneous Income	14,025.00		14,025.00			0.00	14,025.00	
2770 Workers Comp - Reimb	21,388.72		21,388.72	21,000.00	21,000.00	21,000.00	388.72	101.85%
Total Income	\$ 24,267,661.74	\$ -	\$ 24,267,661.74	\$ 23,942,463.90	\$ 23,893,423.00	\$ 23,942,463.90	\$ 325,197.84	101.36%
Gross Profit	\$ 24,267,661.74	\$ -	\$ 24,267,661.74	\$ 23,942,463.90	\$ 23,893,423.00		\$ 325,197.84	101.36%
Expenses								
1110.4 Archiving Services & Exp	0.00		0.00	0.00	0.00	0.00	0.00	
1110.5 Outside Services	5,635.00		5,635.00	12,000.00	12,000.00	0.00	(6,365.00)	46.96%
1120.5 Fire Prevention	8,059.81		8,059.81	9,000.00	9,000.00	0.00	(940.19)	89.55%
1140.5 Payroll Processing Exp	14,210.52		14,210.52	11,000.00	11,000.00	0.00	3,210.52	129.19%
1150.5 Insurance	188,850.62		188,850.62	225,000.00	225,000.00	0.00	(36,149.38)	83.93%
1170.5 Other Miscellaneous Expenses	397.95		397.95	12,000.00	12,000.00	0.00	(11,602.05)	3.32%
1180.5 Education & Travel	2,828.09		2,828.09	5,000.00	5,000.00	0.00	(2,171.91)	56.56%
1200.5 Recruitment			0.00	3,346.82	5,000.00	(1,653.18)	(3,346.82)	0.00%
3010.2 Coats, Boots, Helmets	104,802.60		104,802.60	97,836.00	75,000.00	22,836.00	6,966.60	107.12%
3020.2 Tank Refills, Testing & Rep	16,648.10		16,648.10	20,000.00	20,000.00	0.00	(3,351.90)	83.24%
3030.2 Hoses & Nozzles			0.00	20,000.00	20,000.00	0.00	(20,000.00)	0.00%
3040.2 Tires	4,645.82		4,645.82	16,000.00	16,000.00	0.00	(11,354.18)	29.04%
3050.2 Gasoline, Oil, Grease, Etc.	31,132.79		31,132.79	50,000.00	50,000.00	0.00	(18,867.21)	62.27%
3060.2 Fuel & Electric	84,332.05		84,332.05	100,000.00	100,000.00	0.00	(15,667.95)	84.33%
3070.2 Telephone	10,512.35		10,512.35	55,000.00	55,000.00	0.00	(44,487.65)	19.11%
3090.2 Certiorari	14,415.41		14,415.41	200,000.00	200,000.00	0.00	(185,584.59)	7.21%
3105.4 Uniforms	63,998.40		63,998.40	76,000.00	76,000.00	0.00	(12,001.60)	84.21%

Eastchester, NY Fire District
Budget vs. Actuals: FY2025 Budget - FY25 P&L
 January - December 2025

				Total				
	Actual	Appropriated for 2026	Actual + Appropriated	Budget- with Modifications	Original Budget	Budget Encumbrances from 2025 & Mods	over Budget	% of Budget
3110.4 Shop Equipment & Tools	1,009.84		1,009.84	5,000.00	5,000.00	0.00	(3,990.16)	20.20%
3115.4 Emergency Equipment	127,324.54		127,324.54	176,204.90	150,000.00	26,204.90	(48,880.36)	72.26%
3120.4 EMS Supplies and Services	18,635.78		18,635.78	20,000.00	20,000.00	0.00	(1,364.22)	93.18%
3125.4 Computers, Software & Internet	63,692.46		63,692.46	66,200.00	66,200.00	0.00	(2,507.54)	96.21%
3130.4 Office Supplies	5,268.38		5,268.38	8,000.00	8,000.00	0.00	(2,731.62)	65.85%
3135.4 Postage	681.91		681.91	1,500.00	1,500.00	0.00	(818.09)	45.46%
3140.4 Subscriptions	140.00		140.00	1,200.00	1,200.00	0.00	(1,060.00)	11.67%
3145.4 Association Dues	2,181.25		2,181.25	2,000.00	1,500.00	500.00	181.25	109.06%
3150.4 Elections & Referendums	335.00		335.00	10,500.00	10,500.00	0.00	(10,165.00)	3.19%
3155.4 Sewer Tax	15,153.18		15,153.18	15,153.18	14,000.00	1,153.18	0.00	100.00%
3160.4 Fire Training	42,279.20		42,279.20	44,000.00	44,000.00	0.00	(1,720.80)	96.09%
3210.3 Vehicle Maintenance	101,204.85		101,204.85	100,000.00	100,000.00	0.00	1,204.85	101.20%
3220.3 Radio Equipment & Maintenance	37,501.68		37,501.68	60,000.00	60,000.00	0.00	(22,498.32)	62.50%
3230.3 Ladder & Pump Testing			0.00	4,000.00	4,000.00	0.00	(4,000.00)	0.00%
3240.3 Bldg/Prop Repairs & Maintenance	116,161.75		116,161.75	200,000.00	200,000.00	0.00	(83,838.25)	58.08%
3410.11 Fire Chief salary	192,406.57		192,406.57	230,000.00	230,000.00	0.00	(37,593.43)	83.66%
3410.12 Assistant Fire Chief Salary	170,210.55		170,210.55	197,000.00	197,000.00	0.00	(26,789.45)	86.40%
3410.13 Fire Captains salary	801,036.04		801,036.04	900,000.00	900,000.00	0.00	(98,963.96)	89.00%
3410.14 Fire Lieutenants salary	1,133,183.12		1,133,183.12	1,330,000.00	1,330,000.00	0.00	(196,816.88)	85.20%
3410.15 Uniformed Firefighters salary	5,215,183.45		5,215,183.45	6,600,000.00	6,600,000.00	0.00	(1,384,816.55)	79.02%
3410.16 Maintenance Workers salary	62,325.20		62,325.20	77,000.00	77,000.00	0.00	(14,674.80)	80.94%
3410.17 Mechanics salary	34,972.50		34,972.50	50,000.00	50,000.00	0.00	(15,027.50)	69.95%
3410.18 Treasurer/Secy/PT Asst salary	137,891.54		137,891.54	176,200.00	176,200.00	0.00	(38,308.46)	78.26%
3410.2 Fire Equipment and Capital Outlay	60,314.52	500,000.00	560,314.52	630,000.00	630,000.00	0.00	(69,685.48)	9.57%
3410.42 Accountants / Auditors fees	18,502.37		18,502.37	17,500.00	17,500.00	0.00	1,002.37	105.73%
3410.46 Consultants fees	4,500.00		4,500.00	4,500.00	0.00	4,500.00	0.00	100.00%
3410.465 Consultant Fees- Engineers			0.00	95,500.00	100,000.00	(4,500.00)	(95,500.00)	0.00%

Eastchester, NY Fire District
Budget vs. Actuals: FY2025 Budget - FY25 P&L
 January - December 2025

	Actual	Appropriated for 2026	Actual + Appropriated	Budget- with Modifications	Total Original Budget	Budget Encumbrances from 2025 & Mods	over Budget	% of Budget
3410.47 Professional Consultants fees	18,178.74		18,178.74	90,000.00	90,000.00	0.00	(71,821.26)	20.20%
3410.48 Labor Consultants			0.00	0.00	0.00	0.00	0.00	
Total 3410.46 Consultants fees	\$ 22,678.74	\$ -	\$ 22,678.74	\$ 190,000.00	\$ 190,000.00	\$ -	\$ (167,321.26)	11.94%
3410.49 Payroll Clearing account	(113,306.72)		(113,306.72)			0.00	(113,306.72)	
3410.81 Disabled Firemen salary -207A's	139,662.97		139,662.97	201,000.00	201,000.00	0.00	(61,337.03)	69.48%
3411.1 Holiday Pay	253,431.48		253,431.48	604,930.56	605,000.00	(69.44)	(351,499.08)	41.89%
3412.1 Retroactive Salary	69.44		69.44	69.44		69.44	0.00	
3413.1 Overtime - Firefighters	721,974.79		721,974.79	1,250,000.00	1,250,000.00	0.00	(528,025.21)	57.76%
3413.12 Overtime- Training	101,606.06		101,606.06	150,000.00	150,000.00	0.00	(48,393.94)	67.74%
3413.13 Overtime- Sick Incentive	34,095.43		34,095.43	75,000.00	100,000.00	(25,000.00)	(40,904.57)	45.46%
3413.14 Overtime- Chiefs	18,469.22		18,469.22	25,000.00	0.00	25,000.00	(6,530.78)	73.88%
3413.2 Overtime - Fire Prevention	40,170.19		40,170.19	40,000.00	40,000.00	0.00	170.19	100.43%
3414.1 EMT Training	17,400.00		17,400.00	20,000.00	20,000.00	0.00	(2,600.00)	87.00%
3416.1 Terminal Leave	181,981.09		181,981.09	400,000.00	400,000.00	0.00	(218,018.91)	45.50%
9010.8 NYS Retirement			0.00	3,600,000.00	3,600,000.00	0.00	(3,600,000.00)	0.00%
9020.8 Social Security	695,174.83		695,174.83	860,000.00	860,000.00	0.00	(164,825.17)	80.83%
9030.8 Payroll Tax - MTA	31,018.08		31,018.08	38,823.00	38,823.00	0.00	(7,804.92)	79.90%
9040.8 Workers Compensation	213,356.00		213,356.00	255,000.00	255,000.00	0.00	(41,644.00)	83.67%
9045.8 Life Insurance - Local 916	52,065.18		52,065.18	46,000.00	46,000.00	0.00	6,065.18	113.19%
9050.8 Physician / Medical costs	35,242.00		35,242.00	60,000.00	60,000.00	0.00	(24,758.00)	58.74%
9060.81 Hospital	3,023,572.37		3,023,572.37	4,100,000.00	4,100,000.00	0.00	(1,076,427.63)	73.75%
9060.82 Dental	140,000.00		140,000.00	140,000.00	140,000.00	0.00	0.00	100.00%
9060.83 Optical Plan - Local 916	48,600.00		48,600.00	53,000.00	53,000.00	0.00	(4,400.00)	91.70%
Total Expenses	\$ 14,565,326.34	\$ 500,000.00	\$ 15,046,857.12	\$ 23,942,463.90	\$ 23,893,423.00	\$ 24,040.90		60.83%
Net Operating Income	\$ 9,702,335.40	\$ 500,000.00	\$ 9,220,804.62	\$ -			\$ 9,220,804.62	
Net Income			\$ 9,220,804.62	\$ -				