



VILLAGE BOARD OF TRUSTEES

DATE: TUESDAY, OCTOBER 27, 2026.

TIME: 6:00 PM

LOCATION: AMUNDSON COMMUNITY CENTER
200 SPRING ST.
CAMBRIDGE, WI 53523

- 1. CALL TO ORDER**
- 2. PLEDGE OF ALLEGIANCE**
- 3. ROLL CALL**
- 4. PROOF OF POSTING**
- 5. PUBLIC COMMENT (LIMIT OF 3 MINUTES PER PERSON)**
- 6. APPROVAL OF MINUTES:** Village Board Minutes of October 13, 2026
- 7. APPROVAL OF BILLS**
- 8. COMMITTEE REPORTS**
 - a. Fire and EMS Committee – Trustee Blackwood
 - b. Audit & Finance Committee – Trustee Blackwood
 - c. Library Board – Trustee Trendel
 - d. Water & Sewer Committee – President Hollenbeck
- 9. VILLAGE ADMINISTRATOR'S REPORT**
 - a. Update on Staff, Projects and Developments
- 10. NEW BUSINESS – ACTION REQUIRED**
 - a. Discussion and Possible Action on Parking spot removal on Main Street
 - b. Discussion and Possible Action on Fire/EMS Budget
 - c. Discussion and Possible Action to approve John Scott to serve on the Economic Development Committee
- 11. FUTURE AGENDA ITEMS:**
- 12. PUBLIC COMMENT (LIMIT OF 3 MINUTES PER PERSON)**
- 13. NEXT MEETING DATES**
 - a. Fire and EMS Commission – Wednesday, October 28, 2026, at 6:30 p.m.
 - b. Audit & Finance Committee – Thursday, October 29, 2026, at 5:30 p.m.
 - c. 2026 General Election – Tuesday, November 3, 2026, 7:00 a.m. until 8:00 p.m.
 - d. Economic Development Committee – Wednesday, November 4, 2026, at 4:30 p.m.
 - e. Plan Commission – Monday, November 9, 2026, at 6:30 p.m.
 - f. Village Board – Tuesday, November 10, 2026, at 6:30 p.m.

14. CLOSED SESSION

The Village Board will convene into Closed Session pursuant to **Wis. Stat. §19.85(1)(e)** for deliberating or negotiating the purchasing of public properties, the investing of public funds, or conducting other specified public business, whenever competitive or bargaining reasons require a closed session: **consider Offer to Purchase the Melster's Property.**

15. RECONVENE TO OPEN SESSION

16. POSSIBLE ACTION TAKEN ON CLOSED SESSION ITEMS

17. ADJOURNMENT

Josie Stine Utility Clerk/Deputy Clerk

Posted: October 23, 2026

The Village of Cambridge Board permits a period of public comment to receive information from members of the public pursuant to Wis. Stat. § 19.84(2). The Wisconsin Attorney General has advised that a governmental body should refrain from Board discussion on an item until specific notice of the subject matter and any proposed action has been provided. (Wisconsin Department of Justice, *Wisconsin Open Meetings Law: A Compliance Guide* (2009).)

NOTE:

Individuals who need special accommodations are encouraged to call (608) 423-3712 at least 24 hours before the meeting.

From: Julie & Bill Crist [REDACTED]

Sent: Thursday, October 22, 2026 10:29 AM

To: Paula hollenbeck <phollenbeck@cambridgewi.gov>; Betsy Busch <BBusch@cambridgewi.gov>; Jennifer Trendel <JTrendel@cambridgewi.gov>; Mitch Sands <msands@cambridgewi.gov>; Sharon Jacobson <SJacobson@cambridgewi.gov>; Greg Jankowski <GJankowski@cambridgewi.gov>; Kristin Blackwood <kblackwood@cambridgewi.gov>

Cc: Kris Breunig <KrisBreunig@cambridgewi.gov>; Brian Wilson <BWilson@cambridgewi.gov>; akarbusicky@hngnews.com; Mikayla Groonwald <mgroonwald@gmail.com>

Subject: Village's message about resident financial input

Dear Board Members,

Please include this email in the packets for the next Board meeting and the next Audit & Finance Committee meeting.

Like multiple other Village taxpayers and constituents, I was distressed to see the public message sent out by Kris on October 20th. As the governing body over the budget, the Board should have authorized or better yet authored these comments, which presented a policy statement implying that public input is unwelcome and suggesting that individuals with financial experience cannot understand municipal operations. At a minimum, these comments should have been reviewed with the Board prior to publication.

For context regarding my background with governmental operations:

- I hold a degree in Accounting, which included specialized coursework in governmental accounting.
- I passed the CPA exam, which tested knowledge of governmental accounting standards.
- As a former public auditor, I participated in audits of governmental entities, including villages, cities, county governments, federal grant programs, and public healthcare facilities.
- I also hold a degree in Economics, with coursework focused on governmental economics.

While I do not claim expertise in specialized areas like Tax Incremental Financing (TID) districts or utility rate regulation—where external advisory support is appropriate—my background provides a clear view of standard financial practices.

The Village currently faces a significant challenge in setting the 2026 budget following the 2025 financial results. I believe these issues stem from three core, interconnected financial process problems that must be addressed once the current budget is finalized:

1. **Accurate and Timely Financial Reporting:** During the last meeting, the 2025 audit report showed a significant loss, while the Treasurer's report indicated net income. Audits are consistently delivered ten months after fiscal year-end, and the recent Treasurer's report contained multiple errors. The Board, staff, and taxpayers require accurate, timely data to make informed spending decisions. Does the Treasurer have the necessary tools, time, and support to prioritize accurate financial reporting?

2. Spending Control: Staff and administrators need adequate tools and oversight to maintain budget adherence. Are financial reports reviewed in detail to identify variances and prompt corrective action? The Audit & Finance Committee should consider meeting monthly to perform this oversight.
3. Budget Process Timeline: The current budget process is initiated late and rushed to meet statutory deadlines. Comparable municipalities begin much earlier; for example, the Village of Deerfield initiates its budget process in March, and the City of Madison begins in June.

Financial indicators over recent years—including multi-year spending overages, unvoted fund transfers, and comparatively high tax rates—indicate that the current processes require operational adjustments.

I care deeply about Cambridge. Addressing these core administrative and financial processes will help ensure the long-term stability of the Village.

Sincerely,

Bill Crist

From: Mikayla Groonwald [REDACTED]
Sent: Wednesday, October 21, 2026 3:46 PM
To: Kris Breunig <KrisBreunig@cambridgewi.gov>; Paula hollenbeck <phollenbeck@cambridgewi.gov>; Jennifer Trendel <JTrendel@cambridgewi.gov>; Sharon Jacobson <SJacobson@cambridgewi.gov>; Betsy Busch <BBusch@cambridgewi.gov>; Greg Jankowski <GJankowski@cambridgewi.gov>; Mitch Sands <msands@cambridgewi.gov>; Kristin Blackwood <kblackwood@cambridgewi.gov>
Cc: Brian Wilson <BWilson@cambridgewi.gov>; akarbusicky@hngnews.com
Subject: The Village's message about resident financial input

Dear Kris and Board Members,

Please include this email in the packets for the next Board meeting and the Audit & Finance Committee meeting.

Kris and I spoke yesterday in length about a number of things, but mainly about the public message he sent yesterday. Since he has not retracted it as requested, I am addressing it with you all as a group, because I believe it was **(1) not appropriate to send publicly** and **(2) inaccurate about fiduciary responsibility and reliance on Ehlers.**

Kris, after circling the conversation around the intent of the message, you landed on your intent was to reduce pressure on staff and keep things calm while they work through the books. I fully support that, thank you for caring about your team. But the message as sent says something different. It tells everyone the Village will rely on its paid municipal advisors, and it **discredits input from residents with financial experience . It's not appropriate for a decision on direction to be made without approval from the audit and finance committee .**

First, on the public nature of the message. It went out the same day I sent my document to the Board, and while it didn't name anyone, its references to residents sharing their expertise and to a CPA made the connection clear to many people. I had shared my work only with the Board, not publicly. A direct conversation or an email to the Board would have been the better way to raise any concerns about my involvement. I also think the message as a whole reads as discrediting my work, and I don't think that's appropriate either. I asked Kris why he felt the need to share it publicly when there's been no public recommendations, he said "Why not, we're all about transparency, right? " I'd like to know whether the board thinks there was any need for this transparency with the public even though there have been no recommendations made to the public. And I'd like to know whether my recommendations would be hurtful if shared with the public.

Second, on the liability, which I said I'd look into. My understanding is that Wisconsin law generally protects municipalities and their officials from lawsuits over discretionary decisions such as budgeting (Wis. Stat. 7 893.80(4)). **Board members considering free analysis from residents doesn't create liability for the Village .**

Third, on relying on Ehlers. When I described the village's situation as Defcon 2, Kris asked why Ehlers wasn't raising that alarm, and said he hadn't received any "sky is falling "

messages from them. When I asked how often Ehlers reviews the books, he said whenever the Village asks, usually after the audit, and that the last contact was forwarding them the 2025 audit. They're not expected until the second Audit & Finance meeting. Ehlers remains the Village's advisor, and their guidance matters. But **Ehlers hasn't given feedback on 2025 and have not yet reviewed current 2026 numbers, so their silence shouldn't be taken as reassurance.** With the 2027 budget weeks away, the Board needs current analysis now, from every reliable source available. In my opinion **, given Ehlers' lack of attention, it would be a poor example of fiduciary responsibility to strictly follow Kris' message of relying on Ehlers' advice.**

In summary : Please don't read Kris' message as a reason to set my work aside. Feel free to use my document as a starting point alongside Ehlers' guidance. It reflects more than 40 hours and late nights of carefully thought-out research and analysis over the past week, and it's written with humble suggestions that should be checked and built on, not taken on faith. Hopefully it's saving a lot of consulting hours by doing an initial lift, and I suggest Ehlers provide feedback on it.

Why am I doing this without being asked? I'm building a family here in Cambridge, and I love the community I'm in, and I want to see it thrive now and far into the future. It's currently not thriving and the current track is not sustainable. That's all.

I hope you all have found my communication to be constructive and worthwhile. If it's not, or if you have ANY feedback, please individually tell me so I can course-correct. I truly want this feedback. I don't want to be loud or public. I just want to understand. But I'll admit, this treatment by Kris combined with the over-reliance on Ehlers inclines me to be more loud in fear that the finance issues are being silenced. However, I'd rather be collaborative.

Kris, here's a recap of the Ehlers follow-up we discussed:

1. Reach out to Brian Romer at Ehlers this week to find out what analysis they can deliver in time to affect the 2027 budget.
2. Ask Ehlers for feedback on my document, "Closing the General Fund Gap v2. "

I meant what I said in my meeting with Kris: I'm an ally, and I'm glad to help. My goal is solutions, not stirring anyone up. If you ever have concerns about what I send out, please bring them to me directly.

Thank you,

Mikayla

Closing the General Fund Gap

Actionable options for the Audit & Finance Committee and Village Board, based on the 2025 draft audit

Prepared by Mikayla Groonwald, CPA · Updated October 2026

ACTION ITEMS AT A GLANCE

Actions to close the gap

#	Action	Who	When	Est. annual impact	Location of Details
1	Get accurate numbers: post the 2025 audit adjustments, correct and reissue the September 30 financials. Ask for the dollar impact of any revenue or expenses not yet posted	Staff	Before next Thursday	Accurate numbers for every other decision	The 2026 budget
2	Spending pause: no new or non-essential spending without Board pre-approval (for example, new laptops or team-building events), except emergencies. Nothing is automatically in the 2027 budget, and new commitments that need future funding wait until there's a plan.	Village Board	Now	Stops the gap from growing	The 2026 budget
3	General government and consultants: Review for restructure and cost-sharing opportunities. Benchmark staffing, including public works and parks, against similar villages, IT, insurance, developer-paid review costs, tax refund chargebacks. Pause non-essential consultant use.	Staff, Finance Committee	Before the budget vote	\$112,979–\$230,979	Option 1
4	Supplemental Sheriff coverage: confirm the contract terms and what the extra coverage provides, and consider reducing or pausing it before committing to 2027	Village Board	Before the 2027 commitment	\$67,314–\$134,627 (up to \$269,254)	Option 2
5	Hydrant charge: confirm the correct 2026 amount, then plan the remaining 50% shift. Review water rate reductions to limit the impact on water bills to ratepayers.	Staff, rate advisor, PSC	Start now	\$88,310–\$264,934	Option 3
6	Revenue: charge TID-related costs to TIDs, check state aid, record refuse fees in the right fund, garbage fees at full cost	Staff	Within 30 days	\$25,000–\$50,000	Option 4
7	Fire/EMS: Push for the Commission's long-term levers, including Oakland, reducing fixed costs, run revenue, and request a reserve-and-return policy	Fire/EMS Commission	Ongoing	\$0–\$50,000 in 2027; more from 2028	Option 5

Impact estimates are explained in "What it adds up to." Garbage fees (about \$32,000) sit in a separate fund and are not counted.

A few other suggestions:

- Ask the people closest to the books, like the Treasurer, for suggestions on cost-saving measures.
- Have a financial analysis of the general ledger done, preferably by a third party. Plus a comparison of cost structure to other similar villages.
- Ask staff for General Fund consultant spending over the past 4–5 years to see the trend.
- Don't conclude that a cost can't be reduced further, explore creative options.
- Don't start with the 2026 budget, since it improperly reflected costs. Start with 2025 and 2026 *actual costs*.

THE PROBLEM

The General Fund spent 51% more than it took in

2025 operating shortfall of **\$772,571** on **\$1,517,580** of revenue. Covered by a \$480,000 loan and \$337,880 owed to water and sewer.

The recurring gap to close

Item	Amount
2025 operating shortfall	–\$772,571
Vineyards incentive (fully paid off)	+\$207,845
One-time post-retirement payment	+\$47,900
Recurring gap	about –\$517,000

Debt for day-to-day operations is not a sustainable bridge, so the 2027 budget needs to close this recurring gap.

Sources: Audit pp. 6, 8, 29, 39, 42; Packet p. 82. Recurring gap is an estimate for staff to confirm.

THE 2026 BUDGET

Several 2026 lines were unrealistically budgeted well below what they cost in 2025

Line	2025 actual	2026 budget	2026 through Sept 30
Fire/EMS Village share	\$563,088	\$363,783	\$443,664 (on pace for about \$591,552)
Engineering services	\$95,621	\$30,000	\$30,814
Village legal	\$36,065	\$25,000	\$19,767
Liability insurance	\$26,033	\$15,000	\$23,490
Computer maintenance	\$21,979	\$10,000	\$8,873
Audit and accounting	\$16,474	\$15,000	\$32,667 billed
Tax refunds	\$15,733	\$0	\$50,772
Total	\$774,993	\$458,783	

These seven lines were budgeted \$316,210 below what they cost in 2025, and most are already at or over budget. The 2027 budget should start from 2025 actuals and a full-year 2026 forecast, not from the 2026 budget.

On the revenue side, \$176,180 of budgeted revenue (PILOT, rents, special assessments, park impact fees) had not been received by September 30. Some may still arrive in the fourth quarter.

Source: Packet pp. 77–82 (2026 budget-to-actual through September 30, including 2025 actuals). Fire/EMS year-end assumes a fourth equal payment of \$147,888.

BENCHMARKS

We levy more, receive less aid, and spend more on administration

Measure	Cambridge	Benchmark	What it means
Property tax levy per resident	\$1,137	\$732 state avg.	55% higher; taxes are not the gap
State shared revenue per resident	\$73	\$204 state avg.	About \$220,000 a year less aid
General government + streets per resident (2024)	\$462	\$226 avg. of 8 neighbors	About 2x; roughly \$396,000 a year more
Police per resident (2024)	\$126	\$205 avg. of 8 neighbors	Below average; neighbors mostly run their own departments
Fire/EMS per resident (2024)	\$317	\$104 avg. of 8 neighbors	About 3x, driven by fixed costs over a small population
General Fund balance	–18.7% of spending	16.7% minimum (GFOA)	About \$810,000 short of a basic cushion
Water Utility cash on hand	about 30 days	311 days (A-rated median)	At the bare minimum

General government + streets = net basic spending minus fire/EMS and police. Neighbors: McFarland, Lake Mills, Jefferson, Marshall, Cottage Grove, Deerfield, Rockdale, Edgerton. Sources: Wisconsin Policy Forum Municipal DataTool (2024); GFOA best practice; Fitch water medians via Raftelis; Audit pp. 5, 6, 8, 10.

General government is where the Village has the most room. Excluding public safety, Cambridge spends about twice what its neighbors do per resident. Fire/EMS relief is mostly long-term, so 2027 savings need to come primarily from general government.

See Options on the next pages.

OPTION 1 • GENERAL GOVERNMENT AND CONSULTANTS

Spending twice our neighbors per resident, outside public safety

General government plus streets cost **\$462 per resident** in 2024, against a **\$226** average for eight neighboring communities. That's roughly **\$396,000 a year** more than if Cambridge spent like its neighbors. General government also ran \$116,478 over budget in 2025 (Audit p. 45).

Consultant spending charged to the General Fund

Line	2025 actual	2026 through Sept
Engineering services	\$95,621	\$30,814
Village legal	\$36,065	\$19,767
Contracted services	\$7,812	\$51,360
Development project consulting	\$2,970	\$27,070
Planning consulting	\$9,733	\$1,904
Court legal	\$5,705	\$1,808
Economic development contract	\$1,000	\$89
Total	\$158,907	\$132,810

2026 consultant spending is already at 84% of the 2025 total with a quarter of the year left. Staff should provide the 4–5 year trend and comparison with other villages so you can understand the numbers here.

Developer review costs: bill them back

Many engineering and planning bills are for reviewing developer requests, such as rezonings and preliminary plats, at roughly \$200 an hour. The review is needed because of the developer's project, so the developer should pay for it upfront.

- **Check the Village code.** Does it already require applicants to reimburse professional review costs? If so, are these costs being billed back? If not, the Board can adopt a professional fee reimbursement ordinance.
- **Require an escrow deposit at application,** with engineering, planning, and legal time billed against it before review work starts. Wisconsin law requires these fees to reasonably reflect the actual cost of the service, which hourly consultant billing does.
- **Don't wait for a developer agreement.** A fee ordinance applies to every application, even before an agreement is signed. Ask the Village attorney whether any past costs can be recovered.

Other general government and public works lines

Line	2025 actual	2026 budget	2026 to Sept
Admin staff pay and benefits	\$249,158	\$243,754	\$156,255
Liability insurance	\$26,033	\$15,000	\$23,490
Computer maintenance	\$21,979	\$10,000	\$8,873
Assessor contract	\$18,480	\$15,400	\$12,320
Tax refunds	\$15,733	\$0	\$50,772
Training and mileage	\$4,227	\$5,000	\$1,096
Public works staffing (wages, health, fringes)	\$143,877	\$191,500	\$135,000

Line	2025 actual	2026 budget	2026 to Sept
Parks hourly wages	\$29,060	\$39,600	\$16,167

Options and estimated savings

Option	Realistic	Hopeful
1. Pause non-essential consultant use and require Board approval for new engagements (30–50% of 2025 consultant spending)	\$48,000–\$79,000	\$95,000
2. Fixed-price managed IT at \$10,000	\$11,979	\$11,979
3. Rebid liability insurance	about \$5,000	about \$5,000
4. Compare admin staffing and pay against similar-size villages; share services with neighbors where it makes sense	\$25,000–\$50,000	\$75,000
5. Developers reimburse planning and legal review costs through escrow agreements	\$10,000–\$25,000	\$30,000
6. Discretionary spending policy (training, travel, events), card statement review, and purchase approval thresholds set low	\$5,000–\$10,000	\$10,000
7. Charge back other jurisdictions' share of tax refunds (Wis. Stat. § 74.41)	\$8,000–\$25,000	\$25,000
8. Public works and parks staffing: hold to 2025 levels instead of the 2026 budget (avoids about \$58,000 of growth), and compare against similar villages	\$0–\$25,000	\$50,000
Total	\$112,979–\$230,979	\$301,979

Estimated savings: \$113,000–\$231,000 a year. This is the largest lever available for 2027.

- **Consultant approval rule:** staff need a written scope and cost estimate, approved by the majority Board, before engaging engineers, planners, or attorneys. Staff should report consultant spending monthly. Engineering alone was \$95,621 in 2025, against a \$30,000 budget for 2026.
- **Measurable goals for the Administrator:** evaluate performance and reward against specific finance goals: accurate monthly financials, timely responses to records requests, and budgets built on actual costs.

Sources: Audit p. 45; Packet pp. 78–82 (ledger detail); Wisconsin Policy Forum Municipal DataTool (2024). Admin staff combines salary, wage, fringe, and insurance lines. Savings beyond IT and insurance are judgment estimates for staff to price.

OPTION 2 • SUPPLEMENTAL SHERIFF COVERAGE

Review the extra Sheriff coverage before committing to 2027

Dane County Sheriff contract	Amount	Source
2025 actual	\$269,254	Packet p. 80
2026 budget	\$350,000	Packet p. 80
2026 through September	\$163,194	Packet p. 80

The Village already receives base Sheriff patrol through county taxes. The contract pays for coverage on top.

- **Confirm the terms.** A resident's open records request in 2025–2026 produced only a contract that expired in 2008. The Board should see the current terms before committing to 2027.

- **Look at what the extra coverage provides.** Compare hours, calls, and tickets written under the supplemental coverage versus the county's base coverage.
- **Consider reducing or pausing it until finances stabilize.** There have been past periods without supplemental coverage. The Sheriff's Office may be able to absorb the deputy position, with an understanding that the Village may return later.
- **Weigh the trade-offs.** Police spending per resident (\$126) is already below the neighbor average (\$205), and a change would affect coverage shared with Deerfield and the school. This is a service-level decision for the Board.

Estimated savings: \$67,000–\$135,000 a year by reducing coverage 25–50%, or up to \$269,254 by pausing it, based on 2025 actual cost.

Sources: Packet p. 80; Wisconsin Policy Forum Municipal DataTool (2024); resident open records request.

OPTION 3 • HYDRANT CHARGE

Finish the hydrant shift, with relief for ratepayers

In 2025, the Village paid the full **\$264,933** public fire protection charge from the General Fund (Audit p. 11). For 2026, the Board shifted **50%** to water ratepayers. The Audit & Finance Committee and the Village's financial advisors had recommended 100%.

- **Confirm the 2026 amount.** Half of the 2025 charge is about \$132,467, but the 2026 General Fund budget shows \$176,623 (Packet p. 80). Staff should explain the difference.
- **Plan the remaining 50% (about \$132,467).** It requires PSC approval and public hearings, so the work needs to start well before the year it takes effect.
- **Ask for a rate review at the same time to offset the burden on ratepayers.** Water rates are set by the PSC, and the water utility has a great surplus. Ask the rate advisor whether overall rates can be held flat or lowered as part of the same filing, so ratepayers aren't simply absorbing a new cost.
- **Repay what the Village owes Water.** Village funds owe the utilities \$870,746, including \$448,666 to Water (Audit pp. 10, 39). Repaying it rebuilds Water's cash and reduces pressure for future rate increases.

Estimated relief: \$88,310–\$132,467 a year from the 2026 shift already adopted, plus about \$132,467 more once the remaining 50% moves.

Sources: Audit pp. 10, 11, 39; Packet pp. 80, 100; Fire/EMS Commission president.

OPTION 4 • REVENUE AND STRUCTURE

Other levers to put on the table

- **Charge eligible costs to TIDs.** Staff time and project costs tied to TIDs can be paid from TID funds. TID #5 holds \$807,004.
- **Garbage fees at full cost.** The garbage fund lost \$32,468 in 2025. Set fees to cover the service.
- **Record refuse fees in the right fund.** Garbage and recycling charges are billed on the tax bill, but the 2025 and 2026 ledgers show \$0 where they should be recorded, while the audit shows \$91,476 in 2025. Make sure they post to the Garbage & Recycling fund.
- **Melster sale proceeds.** Confirm whether there's debt attached to this property. If not, apply the one-time proceeds to the deficit and to repaying the utilities.
- **Growth and TID closures.** New construction and closing TIDs raise the levy limit over time.
- **Check state aid eligibility.** The Expenditure Restraint Payment shows \$0 in 2025 and 2026 (Packet p. 77). Ask whether the Village has received it before and what it would take to qualify. Also confirm all street

costs are reported to DOT for transportation aid, apply for LRIP road grants, and confirm the \$3,098 personal property aid arrived.

Estimated savings: about \$25,000–\$50,000 a year from TID cost allocation (\$25,000–\$40,000) and state aid (\$0–\$10,000), plus about \$32,000 from garbage fees at full cost (a separate fund) and one-time Melster proceeds.

Sources: Audit pp. 6, 29, 39, 52–53; Packet pp. 77, 98. Confirm TID-eligible costs with the Village's TIF advisor.

OPTION 5 • FIRE/EMS

Fire/EMS relief: mostly long-term, some 2027

Fire/EMS costs about 3x our neighbors per resident (\$317 vs. \$104 in 2024). After a detailed conversation with the Commission president, my understanding of the landscape is:

- The department runs about as lean as a local service can from a staffing standpoint: one ambulance staffed 24/7 with two crew members, one full-time EMS Chief, and an all-volunteer fire department.
- The higher per-resident cost (3x our peers) comes mostly from fixed costs and past borrowing at the Commission level (due to some poor oversight by prior governance), and it's spread over such a small population. Property and Equipment can still be evaluated for cost saving measures.
- The Commission has done a lot of work recovering from the challenges of the past few years. Reserves are at \$0 today, so the projected surplus is needed to rebuild them, and any return would be shared among all members.
- The Commission has cut its total budget from \$1.55 million in 2026 to \$1.4 million for 2027. Cambridge's 2027 share is \$584,000, about 50% of member contributions.
- Restructuring options have been studied. Things like contracting with nearby departments, a joint department, dropping from paramedic to EMT level, and 12-hour staffing. The Commission's conclusion is that the cost savings would be minimal and some resulting in longer response times.

Levers for 2027 and Beyond for Fire/EMS Department

- **Oakland:** Accelerate talks with Oakland about a partial return to Commission EMS for 2027, with the goal of a full return, depending on whether Oakland's current contracts allow an early exit. Oakland once paid 43–47% of costs.
- **Run revenue:** understanding why it's down in 2026 and whether billing, collections, or rates could improve.
- **Adopt a reserve-and-return policy:** once reserves reach the target (three months expenses), surpluses come back to member municipalities as assessment credits.
- **Fixed costs:** Sell excess equipment if exceeding current needs since Oakland left. Sell the EMS house to save on mortgage, utilities, insurance, etc.
- **Grants,** through the grant writer the Commission has hired.
- **Debt payoff** over the next few years, though the 2030 truck may negate some of that relief.
- **Regional or state solutions over time,** like sharing services/equipment or state/county funding.

Estimated 2027 relief: \$0–\$50,000, mainly from a possible reduced assessment if the Commission is in a healthy position entering Q4 2027. Larger relief depends on Oakland, fixed asset reduction, and debt payoff, likely from 2028. Board members should stay on top of these levers to ensure they're moving along as fast as possible.

Sources: Wisconsin Policy Forum Municipal DataTool (2024); Fire/EMS Commission president; Daily Jefferson County Union and Cambridge News coverage of the Commission (2024–2026).

WHAT IT ADDS UP TO

General government and Board decisions carry 2027

Option (annual, recurring)	See	Realistic	Hopeful
General government and consultants	Option 1	\$112,979–\$230,979	\$301,979
Supplemental Sheriff coverage (Board decision)	Option 2	\$67,314–\$134,627	\$269,254
Hydrant: 2026 shift already adopted	Option 3	\$88,310–\$132,467	\$132,467
Hydrant: remaining 50% (needs PSC)	Option 3	\$0–\$132,467	\$132,467
Revenue and structure (TIDs, state aid)	Option 4	\$25,000–\$50,000	\$75,000
Fire/EMS (2027)	Option 5	\$0–\$50,000	\$75,000
Total		\$293,603–\$730,540	\$986,167
Recurring gap to close		\$517,000	\$517,000

Closing the gap in 2027 depends mostly on general government and two Board decisions: supplemental Sheriff coverage and the remaining hydrant shift. Without them, the realistic total is about \$226,000–\$463,000, so a 2–3 year plan is likely needed. Fire/EMS relief comes mostly from 2028.

Not counted: garbage fees (about \$32,000, separate fund), Melster sale proceeds (one-time), and any Oakland return. The 2026 hydrant relief depends on the confirmed amount (\$264,933 less the 2026 Village share). Estimates beyond IT, insurance, the Sheriff contract, and the hydrant charge are judgment estimates for staff and the Fire/EMS Commission to confirm. Recurring gap is the 2025 shortfall less one-time items (Audit pp. 8, 42; Packet p. 82).

	Municipal Share			Equalized Value			
	2023	2025	2027	2022	2024	2026	
Cambridge	26.04%	49.00%	50.04%	\$ 248,676,400.00	\$ 299,396,000.00	\$ 336,199,300.00	
Christiana	20.26%	39.00%	46.05%	\$ 193,482,100.00	\$ 238,683,300.00	\$ 309,453,400.00	
Rockdale	2.10%	4.00%	3.91%	\$ 20,055,800.00	\$ 22,601,100.00	\$ 26,274,100.00	
Lake Mills (7%)	3.99%	8.00%		\$ 38,147,970.00	\$ 42,976,479.00		
Oakland (85.7%)	47.61%			\$ 454,706,802.90	\$ 528,558,178.00		

	2019	2020	2021	2022	2023	2024	2025	2026	2027
Cambridge	\$ 142,290.69	\$ 169,893.85	\$ 184,510.36	\$ 191,017.12	\$ 251,080.16	\$ 251,080.16	\$ 591,552.00	\$ 591,552.00	\$ 583,817.66
Christiana	\$ 120,273.10	\$ 136,838.66	\$ 143,411.51	\$ 146,500.60	\$ 195,352.36	\$ 195,352.36	\$ 470,828.00	\$ 470,828.00	\$ 537,266.25
Rockdale	\$ 14,494.83	\$ 15,430.85	\$ 16,694.04	\$ 16,650.28	\$ 20,249.66	\$ 20,249.68	\$ 48,288.00	\$ 48,288.00	\$ 45,618.05
Lake Mills	\$ 20,178.18	\$ 24,038.69	\$ 24,367.83	\$ 29,011.47	\$ 38,516.72	\$ 38,516.72	\$ 96,580.00	\$ 96,580.00	
Oakland	\$ 275,561.20	\$ 331,303.96	\$ 359,131.44	\$ 380,582.28	\$ 459,102.12	\$ 459,102.12			
Total	\$ 572,798.00	\$ 677,506.01	\$ 728,115.18	\$ 763,761.75	\$ 964,301.02	\$ 964,301.04	\$1,207,248.00	\$1,207,248.00	\$1,166,701.96

		Debt by End of Year Report							
		2019	2020	2021	2022	2023	2024	2025	2026
Engine 1	Lease	\$652,124.40	\$258,183.40	\$206,546.72	\$154,910.04	\$103,273.36	\$51,636.68	\$0.00	\$0.00
Plymovent	BB Loan 51767				\$93,234.46	\$83,982.58	\$76,161.39	\$70,715.85	\$0.00
EMS House	BB Loan 51929				\$350,000.00	\$344,315.37	\$338,895.67	\$338,788.38	\$327,497.12
Squad 5	BB Loan 49949				\$543,222.60	\$495,752.27	\$450,522.40	\$402,094.55	\$363,680.62
Ambo	BB Loan 52955					\$355,638.00	\$313,997.27	\$246,176.47	\$184,794.98
Line of Credit	BB Loan 57698						\$49,329.33	\$82,329.33	\$0.00
Stryker	Payment Plan						\$74,856.74	\$58,000.00	\$33,000.00
Total		\$652,124.40	\$258,183.40	\$206,546.72	\$1,141,367.10	\$1,382,961.58	\$1,355,399.48	\$1,198,104.58	\$908,972.72

	Actual					Budget	% Change from Peak
	2022	2023	2024	2025	2026	2027	
EMS Wages by Year	\$ 585,931.04	\$ 815,811.58	\$ 767,749.98	\$ 655,034.00	\$ 663,175.82	\$ 647,243.00	-20.66%
Municipal Share by Year	\$ 763,761.75	\$ 964,301.02	\$ 964,301.04	\$1,207,248.00	\$1,207,248.00	\$1,166,701.96	-3.36%
Debt By EOY	\$1,141,367.10	\$1,382,961.58	\$1,355,399.48	\$1,198,104.58	\$ 908,972.72		-34.27%
Run Revenue by Year	\$ 235,545.75	\$ 281,513.96	\$ 382,850.75	\$ 288,964.55	\$ 199,807.85	\$ 220,000.00	-42.54%
Overall Operating Budget	\$1,506,709.99	\$1,738,713.73	\$1,512,926.01	\$1,325,368.06	\$1,224,140.18	\$1,281,659.20	-26.29%

REVENUE

	2022 Actual	2023 Actual	2024 Actual	2025 Actual	2026 Actual	2026 Budget	2027 Budget
900 Operations Income							
900.1 Run Fees	235,545.75	281,513.96	382,850.75	288,964.55	199,807.85	192,000.00	220,000.00
900.2 Tower Rental	7,661.15	7,800.13	6,009.55	9,670.55	11,739.35	9,630.00	9,917.00
900.3 Funding Assist Program	6,711.77	80,062.61	7,171.43	0.00	0.00		21,000.00
900.4 Offset From Reserves	0.00	0.00	0.00	0.00	0.00		0.00
900.5 Interest	56.93	68.48	136.56	22.32	40.24	100.00	40.24
Total 900 Operations Income	\$249,975.60	\$369,445.18	\$396,168.29	\$298,657.42	\$211,587.44	\$201,730.00	\$250,957.24
925 Capital Income							
925.1 Donations	35,852.00	23,694.22	1,225.00	5,000.00	5,000.00		0.00
925.2 Equipment Sales	10,107.00	0.00	0.00	29,363.85	0.00		0.00
925.3 Grants	86,364.06	5,000.00	0.00	31,638.38	29,077.22	19,000.00	0.00
925.4 Loan Proceeds	287,850.00	0.00	0.00	0.00	0.00		0.00
925.5 Capital Interest	1,439.90	577.26	0.00	0.00	0.00		0.00
Total 925 Capital Income	\$421,612.96	\$29,271.48	\$1,225.00	\$66,002.23	\$34,077.22	\$19,000.00	\$0.00
950 Municipal Income							
950.1 Cambridge	143,262.84	298,834.44	251,080.16	563,088.04	591,552.00	591,552.00	583,817.66
950.2 Christiana	146,500.59	262,190.45	146,514.27	446,149.21	470,828.00	470,828.00	537,266.25
950.3 Lake Mills	89,961.47	38,516.72	38,516.72	66,983.82	96,580.00	96,580.00	0.00
950.4 Oakland	380,582.28	459,102.12	459,102.12	0.00	0.00	0.00	0.00
950.5 Rockdale	16,650.28	20,249.66	21,329.68	45,810.74	48,300.00	48,300.00	45,618.05
Total 950 Municipal Income	\$776,957.46	\$1,078,893.39	\$916,542.95	\$1,122,031.81	\$1,207,260.00	\$1,207,260.00	\$1,166,701.96
950.31 EMS - Restricted to EMS	0.00	58,560.00	117,120.00	29,216.04	0.00		0.00
975 In Transit Funds							
975.1 Operations Surplus	0.00	0.00	0.00	0.00	0.00	0.00	0.00
975.2 Accumulated Cash Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total 975 In Transit Funds	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Billable Expenditure Revenue	0.00	0.00	0.00	0.00	0.00		0.00
Billable Expenditure Revenue-1	0.00	0.00	0.00	0.00	0.00		0.00
Billable Expense Income	0.00	0.00	0.00	0.00	0.00		0.00
Markup	0.00	0.00	0.00	0.00	0.00		0.00
Not Specified Deposit	0.00	276.19	0.00	0.00	0.00		0.00
Sales of Product Income	0.00	0.00	0.00	0.00	0.00		0.00
Sales of Product Revenue	0.00	0.00	0.00	0.00	0.00		0.00
Services	0.00	0.00	0.00	0.00	0.00		0.00

2027 Budget Comps

	2022 Actual	2023 Actual	2024 Actual	2025 Actual	2026 Actual	2026 Budget	2027 Budget
Shipping Revenue	0.00	0.00	0.00	0.00	0.00		0.00
Unapplied Cash Payment Revenue	0.00	0.00	0.00	0.00	0.00		0.00
Uncategorized Deposits	0.00	86,229.70	0.00	0.00	0.00		0.00
Total Revenue	\$1,448,546.02	\$1,622,675.94	\$1,431,056.24	\$1,515,907.50	\$1,452,924.66	\$1,427,990.00	\$1,417,659.20
Cost of Goods Sold							
Cost of Goods Sold	0.00	0.00	0.00	0.00	0.00		0.00
Total Cost of Goods Sold	0.00	0.00	0.00	0.00	0.00		0.00
Gross Profit	\$1,448,546.02	\$1,622,675.94	\$1,431,056.24	\$1,515,907.50	\$1,371,057.66	\$1,427,990.00	\$1,417,659.20

EXPENDITURES

100 EMS People Expenses							
100.1 EMS Recruiting	961.50	2,443.47	114.44	893.95	425.95	1,000.00	1,000.00
100.2 EMS Training	10,291.83	16,417.03	14,200.81	18,939.95	4,617.71	2,000.00	2,000.00
100.4 EMS Uniforms	12,494.19	45,007.03	5,471.94	7,880.58	4,218.53	2,500.00	2,500.00
100.5 EMS Medical	1,406.00	1,902.00	3,234.76	1,624.78	0.00		0.00
100.6 EMS Incentives	150.00	0.00	0.00	0.00	0.00		0.00
100.7 EMS Food	1,321.65	1,342.70	1,255.45	1,117.75	0.00		0.00
100.9 EMS Humanitarian	2,039.27	0.00	0.00	0.00	0.00		0.00
Total 100 EMS People Expenses	\$28,664.44	\$67,112.23	\$24,277.40	\$30,457.01	\$9,262.19	\$5,500.00	\$5,500.00
200 EMS Consumables							
200.1 EMS Medical Consumables	24,492.60	51,713.69	18,663.45	14,662.02	15,688.46	17,000.00	14,000.00
200.2 EMS Office Supplies	288.50	559.51	4,173.43	1,201.29	3,020.94	1,500.00	1,500.00
200.3 EMS Cleaning Supplies	964.01	2,580.17	468.19	1,242.97	267.87		400.00
200.4 EMS Postage (deleted)	0.00	0.00	0.00	0.00	0.00		0.00
200.5 EMS Vehicle Supplies (deleted)	0.00	0.00	0.00	0.00	0.00		0.00
Total 200 EMS Consumables	\$25,745.11	\$54,853.37	\$23,305.07	\$17,106.28	\$18,977.27	\$18,500.00	\$15,900.00
250 EMS Professional							
250.2 EMS Professional Services (deleted)	0.00	0.00	0.00	0.00	0.00		0.00
250.3 EMS Subscription & Mbrshp	2,418.56	2,554.30	968.29	2,905.01	825.74	3,500.00	1,000.00
Total 250 EMS Professional	\$2,418.56	\$2,554.30	\$968.29	\$2,905.01	\$825.74	\$3,500.00	\$1,000.00
300 EMS Equipment							
300.1 EMS Office Equipment	1,505.08	999.27	884.83	5,484.62	5,785.32		
300.2 EMS Rig Equipment	(175.48)	31,522.57	2,657.00	11,357.67	20,000.00		
300.3 EMS Equip Maint Contracts	0.00	0.00	0.00	0.00	0.00		0.00
300.4 EMS Radios & Pages	0.00	62,726.15	0.00	9,555.85	0.00		0.00

2027 Budget Comps

	2022 Actual	2023 Actual	2024 Actual	2025 Actual	2026 Actual	2026 Budget	2027 Budget
Total 300 EMS Equipment	\$1,329.60	\$95,247.99	\$3,541.83	\$26,398.14	\$25,785.32	\$0.00	\$0.00
399.1 EMS Temporarily Unassignd	0.00	23,463.06	0.00	0.00	0.00		0.00
450 Wages, Tax & Processing							
450.1 Gross Wages	585,931.04	703,669.01	0.00	0.00	0.00	10,000.00	552,243.00
450.11 Salary	0.00	14,411.55	767,749.98	444,994.02	471,037.87	597,300.00	95,000.00
450.12 Hourly (Regular, Standby)	0.00	58,480.92	0.00	0.00	0.00		0.00
450.13 OT (Salary and Hourly)	0.00	36,351.94	0.00	209,704.46	192,137.95		0.00
450.14 Holiday (Standby, Holiday OT) and Vacat	0.00	2,898.16	0.00	335.52	0.00		0.00
Total 450.1 Gross Wages	585,931.04	815,811.58	767,749.98	655,034.00	663,175.82	607,300.00	647,243.00
450.10 Payroll Taxes	0.00	0.00	0.00	50,748.80	50,253.90	49,879.53	50,000.00
450.2 Payroll Processing	1,291.50	2,280.28	1,958.89	3,991.00	4,422.00	18,000.00	18,000.00
450.3 ACH Fees	631.76	1,348.57	0.00	0.00	0.00		0.00
450.4 Federal Withholding	624.23	259.33	0.00	0.00	0.00		0.00
450.5 State Withholding	1,969.04	0.00	0.00	0.00	0.00		0.00
450.51 Wisconsin	(1,782.18)	214.73	73.58	0.00	10.00		0.00
450.52 Ohio	(86.40)	(24.00)	0.00	2,590.30	0.00		0.00
450.521 City Tax - Cincinnati	0.00	0.00	0.00	0.00	0.00		0.00
450.6 Medicare	8,548.84	11,762.65	10,989.01	0.00	0.00		0.00
450.7 Social Security	36,553.65	50,295.37	46,987.59	0.00	0.00		0.00
450.8 Fed Unemployment	0.00	0.00	1.82	3,630.24	0.00		0.00
450.9 Adjustments to Net Pay	443.77	3,191.08	0.00	0.00	20,215.48		0.00
Total 450 Wages, Tax & Processing	\$634,125.25	\$885,139.59	\$827,760.87	\$715,994.34	\$738,077.20	\$675,179.53	\$715,243.00
500 Benefits							
500.1 Life Insurance	280.58	254.00	1,083.66	1,277.64	95.16	213,288.00	103,203.00
500.10 DBS Flex Savings Account	0.00	0.00	12,434.79	9,440.84	7,553.44		49,750.00
500.2 Health Insurance	38,790.24	22,944.80	68,650.32	31,946.27	22,732.32		
500.3 Dental/Vision	3,910.18	3,385.02	8,232.37	2,705.89	3,297.90		
500.4 Retirement (WRS)	58,044.55	83,367.75	101,436.68	80,542.04	67,130.79		
500.5 Travel & Misc Expense	3,476.11	8,390.79	4,346.74	600.33	346.60		
500.6 Director Retirement	5,624.92	541.66	0.00	0.00	0.00		
500.7 Wis. Deferred Comp	7.76	0.00	0.00	0.00	0.00		
500.8 Union Dues	(352.19)	(42.82)	0.00	0.00	5,254.87		
500.9 Cash Advance	56.24	0.00	0.00	0.00	0.00		
Total 500 Benefits	\$109,838.39	\$118,841.20	\$196,184.56	\$126,513.01	\$106,411.08	\$213,288.00	\$152,953.00
550 Operations							
550.1 Postage	136.10	248.70	493.91	72.00	78.00		

2027 Budget Comps

	2022 Actual	2023 Actual	2024 Actual	2025 Actual	2026 Actual	2026 Budget	2027 Budget
550.2 Office Supplies	277.35	2,204.69	958.71	160.10	0.00	1,200.00	1,200.00
550.3 Software Expenses	0.00	0.00	99.00	1,388.88	3,362.83		
550.3 Village of Cambridge Property Tax (deleted)	0.00	0.00	0.00	0.00	0.00		
Total 550 Operations	\$413.45	\$2,453.39	\$1,551.62	\$1,620.98	\$3,440.83	\$1,200.00	\$1,200.00
600 Outside Services							
600.1 Prof Services (Not Legal)	13,304.01	30,409.15	18,922.97	33,182.94	19,920.00	17,000.00	27,500.00
600.2 Legal	10,073.28	20,324.00	55,943.78	58,062.26	0.00	60,000.00	20,000.00
600.3 IT Services & Equipment - 650.4 Budget Item	14,097.47	23,730.22	14,988.19	18,800.56	18,077.05	18,000.00	17,000.00
Total 600 Outside Services	\$37,474.76	\$74,463.37	\$89,854.94	\$110,045.76	\$37,997.05	\$95,000.00	\$64,500.00
610 Inside Services							
610.1 Fire Dept. (Annual) - 600.3 Budget Item	75,400.00	88,182.61	90,426.00	75,232.61	75,000.00	77,000.00	85,000.00
610.2 EMS (Annual) - 600.2 Budget Item	66,550.00	0.00	0.00	0.00	0.00		0.00
Total 610 Inside Services	\$141,950.00	\$88,182.61	\$90,426.00	\$75,232.61	\$75,000.00	\$77,000.00	\$85,000.00
620 Interest/Fin Chg/Bank Fees							
620.1 Interest Paid	1,203.57	59,560.27	58,768.93	56,909.25	44,371.04	55,000.00	50,000.00
620.2 Fin Chg/Bank Fees	0.00	6,106.47	(18.04)	1,837.57	3,324.25	400.00	0.00
Total 620 Interest/Fin Chg/Bank Fees	\$1,203.57	\$65,666.74	\$58,750.89	\$58,746.82	\$47,695.29	\$55,400.00	\$50,000.00
625 Insurance							
625.1 EMS-PAK - Bld, Veh, Liab - 600.4 Budget Item	19,089.00	26,988.65	31,726.00	40,924.50	83,553.00	79,052.00	65,000.00
625.2 Worker's Compensation - 600.5 Budget Item	37,101.18	27,294.00	26,413.00	30,806.99	15,072.59	45,000.00	45,000.00
Total 625 Insurance	\$56,190.18	\$54,282.65	\$58,139.00	\$71,731.49	\$98,625.59	\$124,052.00	\$110,000.00
630 Outside Funded Services							
630.1 Insured Repairs	(1,449.69)	0.00	0.00	0.00	0.00	0.00	0.00
Total 630 Outside Funded Services	-\$1,449.69	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
650 Vehicles							
650.1 Fuel	13,753.82	17,664.88	15,845.59	10,791.47	12,154.64	16,000.00	16,000.00
650.2 Repairs	12,835.03	29,277.29	16,727.40	44,705.07	17,460.22	20,000.00	20,000.00
650.3 Cellular & Data	10,211.72	7,392.20	710.99	0.00	0.00	7,000.00	7,000.00
Total 650 Vehicles	\$36,800.57	\$54,334.37	\$33,283.98	\$55,496.54	\$29,614.86	\$43,000.00	\$43,000.00
66000 Payroll Expenses (deleted)							
700 Facility							
700.1 Consumables	420.95	2,849.81	0.00	0.00	0.00		0.00
700.2 Grounds Maintenance	0.00	2,133.83	0.00	0.00	0.00		0.00
700.3 Building Maintenance	7,072.40	5,328.52	14,959.67	200.00	0.00	5,000.00	5,000.00
700.4 Housing	12,451.96	2,821.78	1,036.47	489.42	0.00	1,200.00	0.00
Total 700 Facility	\$19,945.31	\$13,133.94	\$15,996.14	\$689.42	\$0.00	\$6,200.00	\$5,000.00

2027 Budget Comps

	2022 Actual	2023 Actual	2024 Actual	2025 Actual	2026 Actual	2026 Budget	2027 Budget
750 Utilities							
750.1 Phone, TV, Internet	5,254.66	5,643.48	13,031.42	13,980.90	10,319.56	18,500.00	6,000.00
750.2 Electric & Gas	11,299.13	14,865.01	11,288.47	13,266.14	15,159.35	13,000.00	17,000.00
750.3 Water & Sewer	3,919.44	4,910.36	7,451.02	5,057.61	5,959.65	8,000.00	8,000.00
750.4 Trash & Recycling	0.00	85.88	605.88	126.00	126.00	500.00	500.00
Total 750 Utilities	\$20,473.23	\$25,504.73	\$32,376.79	\$32,430.65	\$31,564.56	\$40,000.00	\$31,500.00
800 Future Planning							
800.1 Initiatives	0.00	0.00	(65.00)	0.00	0.00		0.00
Total 800 Future Planning	\$0.00	\$0.00	-\$65.00	\$0.00	\$0.00	\$0.00	\$0.00
801 Temporary Holds	0.00	0.00	0.00	0.00	0.00		0.00
801.1 Temporarily Unassigned	145.36	0.00	0.00	0.00	0.00		0.00
Total 801 Temporary Holds	\$145.36	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
850 Capital Purchases							
850.1 Capital Exp - E1 Lease	51,636.68	51,636.68	51,636.68	0.00	0.00	0.00	0.00
850.2 Capital Exp - Building	(2,196.78)	5,500.00	0.00	0.00	0.00	0.00	0.00
850.3 Capital Exp - EMS Rigs	0.00	17,587.81	0.00	0.00	0.00	0.00	0.00
850.4 FD Equipment (Squad 5)	287,850.00	0.00	0.00	0.00	0.00	0.00	0.00
Total 850 Capital Purchases	\$337,289.90	\$74,724.49	\$51,636.68	\$0.00	\$0.00	\$0.00	\$0.00
875 Cash Reserve Funding							
875.1 Building Reserve Funding - 800.2 Budget Item	0.00	0.00	0.00	0.00	0.00		0.00
875.2 EMS Reserve Funding - 800.4 Budget Item	0.00	0.00	0.00	0.00	0.00		0.00
875.3 FD Reserve Funding - 800.5 Budget Item	0.00	0.00	0.00	0.00	0.00		0.00
Total 875 Cash Reserve Funding	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
need to code expenses	54,152.00	0.00	0.00	0.00	0.00		0.00
Not Specified Expense (deleted)	0.00	0.00	0.00	0.00	0.00		0.00
Purchases	0.00	0.00	0.00	0.00	0.00		0.00
Real Estate Property Tax Paid	0.00	0.00	4,936.95	0.00	129.80		129.80
Unapplied Cash Bill Payment Expense	0.00	656.74	0.00	0.00	733.40		733.40
Uncategorized Expense	0.00	38,098.96	0.00	0.00	0.00		0.00
Total Expenditures	\$1,506,709.99	\$1,738,713.73	\$1,512,926.01	\$1,325,368.06	\$1,224,140.18	\$1,357,819.53	\$1,281,659.20

DEBT PAYMENTS

DOES NOT INCLUDE INTEREST (SEE 620.1)

Plymovent (Badger Bank Loan 51767)		1,899.69	16,056.25	8,235.74	69,809.40	12,000.00	0.00
EMS House (Badger Bank Loan 51929)		5,203.38	6,008.24	5,645.63	6,000.00	22,000.00	6,000.00

2027 Budget Comps

	2022 Actual	2023 Actual	2024 Actual	2025 Actual	2026 Actual	2026 Budget	2027 Budget
Squad 5 (Badger Bank Loan 49949)		43,850.88	48,226.88	49,050.29	38,413.93	67,000.00	40,000.00
Ambo (Badger Bank Loan 52955)		31,112.32	43,645.76	46,638.69	63,297.92	65,002.00	52,000.00
Line of Credit (Badger Bank Loan 57698)				30,000.00	54,487.37	0.00	8,000.00
Stryker					30,000.00	30,000.00	30,000.00
Total Annual Debt Payments		82,066.27	113,937.13	139,570.35	262,008.62	196,002.00	136,000.00

ANNUAL TOTALS

TOTAL REVENUE	\$1,448,546.02	\$1,622,675.94	\$1,431,056.24	\$1,515,907.50	\$1,371,057.66	\$1,427,990.00	\$1,417,659.20
TOTAL EXPENDITURES+DEBT PAYMENTS	\$1,506,709.99	\$1,820,780.00	\$1,626,863.14	\$1,464,938.41	\$1,486,148.80	\$1,553,821.53	\$1,417,659.20
Net Operating Revenue	(58,163.97)	(198,104.06)	(195,806.90)	50,969.09	(115,091.14)	(125,831.53)	0.00