

**BSFD FY26 Budget Meeting
and
BSFD Monthly Council Meeting
June 18, 2025**

Date:	Wednesday, June 18, 2025
Place:	Bonnet Shores Fire District Community Center
Time:	<p>BSFD FY26 Budget Public Hearing Council Review & Vote - The BSFD Council and the Finance Committee will present a proposed budget for Public and Council discussion on Wednesday, June 11, 2025 @6:30pm. This meeting includes Public Comment on the Budget Approval Discussion portion of the meeting only. 6:30pm-7:30pm</p> <p>BSFD Monthly Council Meeting 7:30pm – 9:30pm</p>
Zoom ¹ :	<p>https://us02web.zoom.us/j/83953458824 Virtual access is being provided only as a convenience and is not an official “location” where access to the meeting is guaranteed. If there are technical difficulties with the zoom, we will proceed with the meeting. Therefore, being physically present at the meeting is the only way to guarantee complete and uninterrupted access to the meeting.</p> <p>Cut & Paster URL Method: If you are having trouble with the above link, please cut and paste the below into your browser or visit the BSFD Website Calendar.</p> <p>https://us02web.zoom.us/meeting/tZckcuqsqzMIGNCtiUGI9oiRZSWaumuUMfVy/ics?icsToken=DCKEqVtCwjiaGRFnhwAALAAAAEOjZPGmF1OLJ6qBGHyi8dymj6MP_YKub6jlSXXkxjuJ3KMf6iFtC-KZFITNNe8PFO7JAFEowAjmA-h3zAwMDAwMQ&meetingMasterEventId=g73sCMlZQVeWgSVlnobHLQ</p> <p>Zoom Launch Instructions: If you would like instructions on how to load the Zoom for the Reconstituted Charter Review Committee Meetings from the BSFD Website, a movie clip is available from this link: https://us02web.zoom.us/rec/share/vlw8VGqhDG4jUpC1eSXg6H1k8GX4Jo0HpL0sclOSePP9PtFr3qfbB_YJrgL1Ftoa.R8X3jicMt0DB3h7q</p>
Designated area for recording/ photography	To preserve order and decorum, and to avoid interfering with the ability of spectators to see and hear, any members of the public video recording or photographing the meeting should do so from the designated area.

Agenda

CALL TO ORDER

PLEDGE OF ALLEGIANCE / MOMENT OF SILENCE

URGENT BUSINESS NONE

ANNOUNCEMENTS

Narragansett Police Detail: An unfortunate incident occurred at the Community Center immediately following the April 16, 2025, BSFD Council Meeting, leaving several community members feeling unsafe. In response, a Narragansett Police detail will be present at our Council Meetings until we are confident that all community members feel secure attending.

Little Beach Seaweed Cleanup: The ebb and flow of the seaweed continues....Little Beach was cleaned on Saturday, May 31st. Within 24 hours (Sunday, June 1st), the beach was covered in seaweed again. Mother Nature then took some of it back last week.

BUDGET MEETING ITEMS:

- I. FISCAL YEAR 2026 BUDGET APPROVAL** *(See proposed budget worksheet below)*
 - a. PUBLIC COMMENT ON PROPOSED BUDGET ONLY - *Public comment from in-person attendees only. Please approach the microphone, identify yourself including BSFD address. Limit 3 minutes.*
 - b. DISCUSSION
 - c. REVIEW & DISCUSSION OF THE FY 2025-2026 OPERATING BUDGET
 - d. VOTE
 - e. REVIEW & DISCUSSION OF THE FY 2025-2026 CAPITAL BUDGET
 - f. VOTE
- II. TAX SALE DISCUSSION**
 - a. DISCUSSION AND CONSIDERATION OF APPROVING THE CRITERIA THAT WAS USED TO DETERMINE WHICH DELINQUENT PROPERTIES WILL BE INCLUDED IN THIS YEAR'S TAX SALE. INDIVIDUAL PARCEL IDS MAY BE DISCUSSED.
 - b. VOTE
- III. APPROVAL OF MINUTES**
- IV. BYLAWS:**
 - a. DISCUSSION OF BYLAW CHANGES REGARDING FISCAL RESPONSIBILITY AMENDMENTS INVOLVING CAPITAL EXPENDITURES, EMERGENCY EXPENDITURES, DEBT APPROVAL BY TAXPAYERS, TAX INCREASE LIMITATIONS AND EXEMPTIONS CONSISTENT WITH NARRAGANSETT *(A detailed discussion will occur in Council Meeting portion of the agenda – see below).*

Bonnet Shores Fire District					
2026 Budget	2024/25 BUDGET	2024/25 ACTUALS		2,026	
	Budget FY 25	2025 Actuals	% to Budget	Budget	
Income					
4100 Tax Revenue					
4110 Tax Revenue - Current FY	514,000.00	502,954.72	97.9%	509,243	
4111 Tax Revenue - Current FY					
Interest		1,019.80	n/a	1,000	
4112 Tax Revenue - Prepay next FY		1,330.32	n/a	1,000	
4113 Tax Revenue - Previous FY	7,000.00	2,358.21	33.7%	5,000	
Total 4100 Tax Revenue	\$521,000.00	\$507,663.05	97.4%	516,243	
4200 Day Camp Fees					
4201 Fees - Day Camp	16,480.00	20,811.71	126.3%	20,000	
4202 TSHIRTS - Day Camp		700.00	n/a	0	
4203 DONATIONS - Day Camp		1,170.00	n/a	0	
Total 4200 Day Camp Fees	\$16,480.00	\$22,681.71	137.6%	20,000	
4300 Harbor Fees					
4310 Mooring Fees	13,600.00	10,800.00	79.4%	13,200	
4320 Mooring Wait List Fees	100.00	40.00	40.0%	0	
4330 Ramp Fees	420.00	240.00	57.1%	300	
4340 Water Craft Registrations	300.00	175.00	58.3%	300	
Total 4300 Harbor Fees	\$14,420.00	\$11,255.00	78.1%	13,800	
4400 Grants	1,500.00	1,500.00	100.0%	0	
4500 Interest Earned - Bank Accts	979.00	300.38	30.7%	250	
4900 Other Income					
4910 Beach Tag Replacements	1,000.00	850.00	85.0%	0	COUNCIL REMOVED
4930 Hall Rental Fees	4,000.00	4,000.00	100.0%	4,000	
4990 Other Misc. Income		1,300.00	n/a	0	
Total 4900 Other Income	\$5,000.00	\$6,150.00	123.0%	4,000	
Total Income	\$559,379.00	\$549,550.14	98.2%	554,293	
Expenses					
6000 Admin Wages and Taxes					
6010 Manager Wages	64,500.00	63,977.85	99.2%	60,000	Council
6020 Clerk Wages	4,308.00	4,901.00	113.8%	6,000	Council
6030 Tax Collector Wages	5,743.00	6,374.66	111.0%	6,000	Council
6040 Treasurer Wages	4,881.00	5,272.87	108.0%	6,000	Council
6060 Admin Employer Payroll Taxes	6,688.00	6,795.31	101.6%	6,800	
Total 6000 Admin Wages and Taxes	\$86,120.00	\$87,321.69	101.4%	84,800	
6100 Administrative Expense					
6105 Accounting/Bookkeeping	7,709.00	8,092.50	105.0%	8,100	BOOKKEEPER & QB'S
6106 CPA	4,000.00	1,202.50	30.1%	4,000	
6110 Advertising Expense	2,000.00	0.00	0.0%	0	
6115 Annual Meeting Expense	8,000.00	18,979.79	237.2%	14,000	
6120 Bank Charges	0.00	50.00	n/a	0	
6125 Charter Revision Expense	0.00	87.18	n/a	0	
6130 Council Discretionary Expense	300.00	167.59	55.9%	300	
6135 Insurance	8,000.00	9,021.00	112.8%	10,000	
6140 IT and Web Services	9,500.00	15,095.60	158.9%	25,000	
6145 Land Trust Operating Alloc'n	6,000.00	79.26	1.3%	1,200	
6155 Legal Fees, Ordinary	5,000.00	9,258.46	185.2%	10,000	INCREASE DUE TO APRA, OMA & ET
6160 Legal Fees, Tax Sale	150.00	0.00	0.0%	150	
6165 Meeting Expense	250.00	1,071.90	428.8%	1,500	
6175 Office Supplies & Equipment	2,500.00	2,261.09	90.4%	2,500	
6180 Payroll and Financial Services	1,000.00	1,055.39	105.5%	1,200	
6190 Tax Collection Costs	8,000.00	6,804.19	85.1%	8,000	

Total 6100 Administrative Expense	\$62,409.00	\$73,226.45	117.3%	85,950	
6300 Beach Expense					
6310 Beach Wages	19,000.00	16,150.00	85.0%	21,000	1 supervisor, 5 lifeguards
6320 Beach Employer Payroll Taxes	1,241.00	1,510.04	121.7%	1,600	
6330 Beach Bus	10,150.00	11,471.00	113.0%	12,000	
6340 Beach Raking & Maintenance	21,500.00	39,937.21	185.8%	40,000	\$6500 & LB CLEANUP
6350 Beach Security	9,000.00	7,184.12	79.8%	9,000	
6360 Beach Supplies	3,000.00	3,764.35	125.5%	3,500	
Total 6300 Beach Expense	\$63,891.00	\$80,016.72	125.2%	87,100	
6400 Day Camp Expense					
6410 Camp Wages	8,640.00	9,799.00	113.4%	15,500	2 supervisors, 6 councilors
6420 Camp Employer Payroll Tax	808.00	916.25	113.4%	1,500	
6430 Camp Supplies/Expenses	4,069.00	5,178.95	127.3%	5,500	
Total 6400 Day Camp Expense	\$13,517.00	\$15,894.20	117.6%	22,500	
6500 Harbor Expense					
6510 Harbormaster Wages	6,347.00	6,348.00	100.0%	6,000	Inflation
6520 Harbormaster Employer Taxes	485.00	480.00	99.0%	485	
6540 Harbor Maintenance	1,000.00	929.60	93.0%	1,000	
6550 Harbor Supplies	1,200.00	47.59	4.0%	1,000	
6590 Harbor Fund Tfr Designated Acct	0.00		n/a	0	
Total 6500 Harbor Expense	\$9,032.00	\$7,805.19	86.4%	8,485	
6600 Property Expense					
6610 Beautification & Social	1,500.00	253.40	16.9%	1,000	
6620 Community Center Cleaning	4,020.00	4,020.00	100.0%	4,150	Inflation
6625 Electricity	2,500.00	1,550.17	62.0%	1,800	Inflation + pole
6630 Fire Inspection	250.00	135.00	54.0%	500	
6635 Maintenance	7,500.00	1,178.21	15.7%	2,500	
6640 Natural Gas	3,200.00	3,481.57	108.8%	3,600	Inflation
6645 Office Cell Phone	1,120.00	1,098.22	98.1%	1,200	Inflation
6650 Pond	0.00	1,675.00	#DIV/0!	0	
6655 Telephone & Internet	2,600.00	2,840.02	109.2%	3,000	Inflation
6670 Water	700.00	582.95	83.3%	600	Inflation
6680 Repairs paid by Insurance		-12,660.00	#DIV/0!	0	
Total 6600 Property Expense	\$23,390.00	\$4,154.54	17.8%	18,350	
6700 Public Works					
6710 Breachway and Culverts Maintenance	60,000.00	2,715.00	4.5%	6,000	2 GENERAL MAINTENANCE
6730 General Maintenance	175.00	704.04	402.3%	175	
6740 Landscaping	13,000.00	12,357.50	95.1%	13,000	
6760 Sanitation	186,845.00	185,971.26	99.5%	192,000	Inflation
6770 Snow Removal	3,000.00	1,700.00	56.7%	3,000	
Total 6700 Public Works	\$263,020.00	\$203,447.80	77.4%	214,175	
Total Expenses	\$521,379.00	\$471,866.59	90.5%	521,360	
Net Operating Income	\$38,000.00	\$77,683.55	204.4%	32,933	
Other Income			#DIV/0!		
7000 Capital Income			#DIV/0!		
7100 Capital Allocation Income	0.00	0.00	#DIV/0!	0	
7150 Capital Grants Income	17,000.00	17,000.00	100.0%	0	
Total 7000 Capital Income	\$17,000.00	\$17,000.00	100.0%	0	
Other Expenses			#DIV/0!		
8000 Capital Expenses			#DIV/0!		
8100 Capital Improvements	12,000.00	12,517.51	104.3%	15,000	
8101 PA System					\$10,000
8102 Bulletin Board Repair					\$1,500
8103 Application Permit Process: Camden Dock					\$2,000
8104 Garage/Driveway Repairs					\$1,500
8150 Capital Grants Expenses	17,000.00	17,437.21	102.6%	17,933	
8160 Capital Allocation Expenses	26,000.00	9,991.50	38.4%	0	

Total 8000 Capital Expenses	\$55,000.00	\$39,946.22	72.6%	32,933	
Net Income	\$0.00	\$54,737.33	#DIV/0!	0	MOVE \$135K TO RESTRICTED BEAC
					MOVE \$17K BACK TO CAP RESERVE
Application Permit Processes: camden, beach, etc	\$2,000				
Garage/Driveway	\$1,500				
PA System/Camera/ TV REPAIR	\$10,000				
Bulletin Boards Repaired	\$1,500				
total	\$15,000				
Discussion for June 11:					
1. keep budget the same as 24/25: \$514,000					
2. increase budget 4% (\$20000) to fund reserve for future projects: \$534,000					

BSFD MONTHLY COUNCIL MEETING AGENDA ITEMS: *All BSFD official district information available on bonnetshores.org website. All agenda items are up for consideration.*

- I. APPROVAL OF MINUTES**
- II. TREASURER - UPDATE**
- III. TAX COLLECTOR – UPDATE/REPORT**
- IV. LAND TRUST – UPDATE**
- V. DISTRICT MANAGER AND HARBOR – UPDATE/REPORT**
- VI. SOCIAL COMMITTEE – UPDATE**
- VII. WEBSITE – UPDATE**
- VIII. NEW AND ONGOING BUSINESS – MOTION-DISCUSSION-VOTE**
 - a. **Next Steps on Voting Rights** – Discuss, consider and vote on the creation of a non-binding referendum to be presented at the Annual Meeting. The referendum will propose an electorate scenario that includes BSFD Narragansett registered voters, BSFD residential property and landowners, and one designated BSBC owner per unit. Its purpose is to gauge the level of community support for this potential electorate structure.
 - b. **Annual Meeting Logistics:** Discussion, consideration and vote on the date, time, place, agenda, format for the Annual Meeting.
 - c. **Annual Meeting/Election Workshop:** Discussion and consideration of an election workshop to modernize and create efficiencies in the process.
 - d. **Fiscal Responsibility** (*See proposed bylaws below*):
 - i. Discussion and consideration of bylaw changes regarding Fiscal Responsibility Amendments involving moving the District's fiscal year to June 30th to coincide with the Town of Narragansett, Capital Reserve Fund, Storm Infrastructure Repair Fund, Operating Reserve Surplus Account, Extraordinary Capital Purchases, Grants, Tax Exemptions consistent with the Town of Narragansett, Levy Cap re taxes similar to Towns and Cities in Rhode Island, Extraordinary Costs. Paul Luba may comment and/or answer Council's questions on the draft Fiscal Responsibility Amendments.
 - ii. Discussion, consideration, and vote on placing fiscal responsibility amendments to the bylaws on the agenda of the Annual Meeting for a vote and format for same.

- e. **Land Trust Memorial Bench Protocol:** Discussion and consideration of responsible protocols for ownership, construction, care, and maintenance in alignment with insurance liability requirements.

IX. **PUBLIC COMMENT ON BSFD COUNCIL MEETING AGENDA ITEMS ONLY** - *Public comment from in-person attendees only. Please approach the microphone, identify yourself including BSFD address. Limit 3 minutes.*

X. **MOTION TO ADJOURN**

**SUGGESTED AMENDMENTS TO BYLAWS IN FURTHERANCE OF FISCAL
RESPONSIBILITY**

Existing Article VI of Bylaws

ARTICLE VI

Fiscal Year

Section 1. End of. The fiscal year of the district shall end on the thirtieth day of April in each year.

(There are no other Sections to Article VI)

Proposal is to amend Article VI as Follows:

ARTICLE VI

Financial Matters

Section 1: The fiscal year of the district shall end on the thirtieth day of June in each year.

Purpose: This change is to align the fiscal year of the district with the end of the fiscal year for the Town of Narragansett.

Section 2: Capital Reserve Fund – The district shall establish a Capital Reserve Fund dedicated to the maintenance and replacement of equipment, software, and capital assets. Each fiscal year, an amount equal to five percent (5%) of the previous year’s tax levy will be allocated to the Capital Reserve Fund. At the discretion of the District Council, an amount greater than five percent (5%) of the prior year’s tax levy may be allocated to the Capital Reserve Fund from the operating surpluses of previous years.

The Capital Reserve Fund shall be considered minimally funded at one hundred thousand dollars (\$100,000) and fully funded at five hundred thousand dollars (\$500,000). If the Capital Reserve Fund falls below the minimal funding amount, the budget allocation for the fund in the following year must be at least ten percent (10%) of the previous year’s tax levy. Once the Capital Reserve Fund reaches the maximum funding amount, the annual funding allocation of five percent (5%) is suspended until the Capital Reserve Fund falls below this maximum.

Purpose: This fiscal responsibility proposal is to have funds available for capital improvements as needed. Presently the surplus is about \$128,000, so that is why the minimum is at \$100,000.

Section 3: Storm Infrastructure Repair Fund: A restricted fund with a minimum balance of fifty thousand dollars (\$50,000) shall be established for infrastructure repair caused by

extreme weather events. The District Council shall vote on using this fund to pay for weather-related infrastructure costs.

When the fund balance at the end of a fiscal year is below the minimum amount, a budget allocation shall be made for the subsequent year to bring it up to the minimum amount.

Purpose: This fiscal responsibility proposal is to have funds available for unanticipated but necessary expenses caused by coastal storms.

Section 4: Operating Reserve Surplus - The district shall establish an Operating Reserve Surplus Account, “a rainy day” fund, to address extraordinary cash flow needs for district operations that arise from lower-than-expected revenues or unanticipated increases in necessary expenditures. The use of this fund to pay for any expenditure line-item requires the approval of the majority of the District Council.

Purpose: This fiscal responsibility proposal is to have funds available for unanticipated but necessary expenses.

Section 5: Extraordinary Capital Purchases – The district may raise money through debt or liabilities, including lease agreements, to cover extraordinary capital expenditures for which the District Council deems the Capital Reserve Fund either insufficient or inappropriate to pay. Debt obligations must first be passed by the majority of the District Council. Debt obligations exceeding seventy-five thousand (\$75,000) in any fiscal year must additionally be approved by at least two-thirds of the qualified voters through a referendum at the Annual Meeting.

Purpose: This proposal is a check and balance provision before incurring large debt by giving the voters a voice about the expense.

Section 6: Grants - All grants, including those for the benefit of the Bonnet Shores Land Trust, must receive approval from the District Council before authorization. Anticipated grant revenues and corresponding expenditure must be included in the operating budget for the upcoming fiscal year. Grants exceeding _____ amount will be processed through a budget amendment and approved by at least two-thirds (2/3) of the qualified voters through a referendum at the Annual Meeting.

Purpose: This proposal is a check and balance provision before incurring large debt by giving the voters a voice about the expense.

Section 7: Taxpayers who reside in the district shall be entitled to certain property tax exemptions from the district as allowed by the Town of Narragansett, provided that they have applied for and received the exemptions. Narragansett’s assessment after the town has applied the exemptions shall be used by the district to set its taxes.

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Taxpayers in the district who have not applied for and received these exemptions from the Town of Narragansett are not eligible to receive them from the district. The exemptions cannot be applied to vacant, rental, or leased properties.

Purpose: This proposal is to allow taxpayers who make their permanent residence and home in the district to be eligible for the same tax exemptions of the Town of Narragansett.

Section 8: Levy Cap -The district shall restrict any increase in its property tax levy (Levy Cap) to a maximum of _____ percent over the previous year's amount that is budgeted to be raised by taxation, or by the amount of annual inflation (per the CPI index, All Urban, Consumers, New England).

The district may increase the amount by taxation by a percentage greater than _____ percent (towns and cities its 4%) or the annual inflation rate, if the increase is approved through a referendum at the Annual Meeting.

The mill rate shall then be calculated using assessed values to determine the budgeted tax collection.

Purpose: This change is a prudent measure to provide for a cap on tax increases consistent with the Levy Cap for cities and towns in the State of Rhode Island. The mill rate in the original Charter is outdated, based upon the current value of the properties in the district, potentially allowing for taxes of about \$7,500,000 (million). This is an effort to ensure greater fiscal responsibility to the community. Cities and Towns have a 4% Levy Cap by state law. This bylaw does not change the Charter or mill rate but reflects the district's realization that the archaic mill rate is not relevant today and is a fiscal responsibility measure to align taxes with current municipal tax trends. To be discussed: Levy Cap for the district.

Section 9: Extraordinary Costs – Those costs associated with a declared emergency may be excluded from the district Levy Cap. "Extraordinary costs" are expenses incurred for immediate response, preparation, recovery, and restoration of district services following extreme weather events or catastrophic occurrences. This exception applies only to those costs that exceed what would typically be incurred under normal, non-emergency conditions.

Approval of these extraordinary charges require support by at least two-thirds (2/3) of the District Council. Funds allocated for these costs shall be treated as a one-time request subject to adjustment based on any federal or state reimbursements.

Purpose: This addition is to allow for unforeseen emergency expenses that may occur above the Levy Cap.

1Zoom Detail:

View meeting insights with Zoom AI Companion

https://us02web.zoom.us/join?jv=t&mt=83953458824_1727967244000

Meeting ID: 839 5345 8824

One tap mobile

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