Pignataro & Associates LLC

TAX, ACCOUNTING & CONSULTING

Fire Department Consolidation
Enfield, Connecticut
Financial Analysis
Combined Statement of Net Position Review
Fiscal Year Ended June 30, 2025*

Prepared For:
Fire Consolidation Committee
Enfield, Connecticut

Prepared By:
Pignataro and Associates LLC
Date:
May 14, 2026

Purpose of Report

This report provides a financial analysis of the combined statement of net position for the following fire districts within Enfield, Connecticut:

- Hazardville Fire District
- North Thompsonville Fire District
- Shaker Pines Fire District
- Thompsonville Fire District No. 2

The analysis evaluates the collective financial position, liquidity, solvency, capital infrastructure and long-term fiscal considerations associated with a potential consolidation of fire district operations.

Confidentiality and Reliance Notice

This report is intended solely for informational and planning purposes related to the evaluation of fire district consolidation efforts within Enfield, Connecticut. Financial information utilized within this report includes unaudited data provided by the participating districts. Conclusions and observations contained herein are based upon information available as of the date of this report.

** North Thompsonville Fire District financial information reflects fiscal year ended June 30, 2024*

Fire Department Consolidation - Enfield, CT
Combined Statement of Net Position (Unaudited)
As of the Fiscal Years Ended

Assets and Deferred Outflows of Resources	Hazardville Fire District 30-Jun-25	N. Thompsonville Fire District 30-Jun-24	Shaker Pines Fire District 30-Jun-25	Thompsonville Fire District No. 2 30-Jun-25	Combined
Current Assets					
Cash and cash equivalents	$ 508,751	$ 1,380,458	$ 528,981	$ 2,023,005	$ 4,441,195
Investments	1,121,351	-	741,798	-	1,863,149
Lease receivable	-	-	7,393	-	7,393
Prepaid expense	26,280	28,333	19,393	-	74,006
Other	-	-	13,444	5,384	18,828
Total current assets	1,656,382	1,408,791	1,311,009	2,028,389	6,404,571
Noncurrent assets					
Lease receivable	-	-	935,325	-	935,325
Construction in progress	250,000	-	-	208,702	458,702
Capital assets not being depreciated	11,362	59,929	701,761	-	773,052
Capital assets being depreciated, net	1,769,784	2,635,696	6,405,401	4,029,454	14,840,335
Total noncurrent assets	2,031,146	2,695,625	8,042,487	4,238,156	17,007,414
Total Assets	3,687,528	4,104,416	9,353,496	6,266,545	23,411,985
Deferred outflow of resources					
Deferred outflows related to pension	-	-	-	431,882	431,882
Total deferred outflows of resources	-	-	-	431,882	431,882
Total Assets and Deferred Outflows of Resources	3,687,528	4,104,416	9,353,496	6,698,427	23,843,867
Liabilities and Deferred Inflows of Resources					
Current Liabilities					
Accounts payable and accrued expenses	$ 13,516	$ 140,179	$ 33,084	$ 97,644	$ 284,423
Accrued payroll and related liabilities	67,083	2,226	27,898	23,276	120,483
Accrued interest payable	342	-	53,289	-	53,631
Notes payable	43,734	-	-	-	43,734
Bonds payable	-	-	312,360	-	312,360
Compensated absences	29,736	-	2,431	-	32,167
Total current liabilities	154,411	142,405	429,062	120,920	846,798
Noncurrent liabilities					
Bonds payable	-	-	3,237,327	-	3,237,327
Compensated absences	118,944	-	9,724	-	128,668
Due within one year	-	97,772	-	658,001	755,773
Due in more than one year	-	98,355	-	6,227,075	6,325,430
Total noncurrent liabilities	118,944	196,127	3,247,051	6,885,076	10,447,198
Total Liabilities	273,355	338,532	3,676,113	7,005,996	11,293,996
Deferred inflow of resources					
Deferred inflows - lease	-	-	842,361	-	842,361
Deferred inflows - pension	-	-	-	442,612	442,612
Total deferred inflow of resources	-	-	842,361	442,612	1,284,973
Liabilities and Deferred Inflows of Resources	273,355	338,532	4,518,474	7,448,608	12,578,969
Net Position					
Net investment in capital assets	1,987,412	2,505,512	3,557,475	1,636,246	9,686,645
Unrestricted	1,426,761	1,260,372	1,277,547	(2,386,427)	1,578,253
Total Net Position	$ 3,414,173	$ 3,765,884	$ 4,835,022	$ (750,181)	$ 11,264,898

Based on the unaudited combined statement of net position, the districts collectively show an overall strong financial position as of the fiscal year ended June 30, 2025*. Collectively, the district reports $11,264,898 in total net position, a total of $6,404,571 in liquid assets and a significant amount of capital assets and infrastructure. Based on the combined financial presentation, the districts collectively appear financially stronger than when operating independently due to shared liquidity, broader capital asset coverage and greater collective financial resources.

The combined district reports $4,441,195 in cash and cash equivalents and an additional $1,863,149 in investments. Overall liquidity appears strong and should provide flexibility for operations, emergency expenditures and future capital planning while reducing reliance on short-term borrowing. Specifically, the Hazardville and Shaker Pines Fire Districts show particularly strong liquidity in their statements of net position.

When looking at the combined statement of net position, the collective districts reflect $16,072,089 of net capital assets, showing a substantial investment in infrastructure, equipment and apparatus. The districts have collectively invested heavily in stations, apparatus and equipment, which should reduce near-term capital pressure if assets are managed collectively.

Consolidation could improve financial coordination across the districts, although long-term benefits will depend heavily on governance, reserve policy and future operating decisions. Through the consolidation, stronger districts could help stabilize weaker areas operationally across the consolidated district.

Key Fiscal Strengths

As mentioned above, the combined districts report $11,264,898 in total net position, of which $9,686,645 is invested in the capital infrastructure of the districts and $1,578,253 is unrestricted, which means overall assets exceed liabilities. This is generally a favorable indicator of long-term solvency.

The combined district's current ratio (current assets divided by current liabilities) is 7.56, which is well above the commonly accepted governmental benchmark range of approximately 1.5 to 2.0. This demonstrates the combined district's ability to easily meet current obligations with liquid assets, resulting in strong liquidity and positive fiscal health. Hazardville and Thompsonville Fire Districts show the highest levels of liquid assets on hand, specifically surrounding their cash and investment positions.

The combined district's days cash on hand analysis (cash divided by daily expenditures) is 138.2 days, which is within the ideal fiscal target of 60-180 days. This indicates the combined district could sustain operational for approximately 138 days without additional revenue collection. Collectively, the districts maintain a strong ability to continue operations and provide services to residents in the event of a revenue shortfall.

** North Thompsonville Fire District financial information reflects fiscal year ended June 30, 2024*

Key Fiscal Strengths (Continued)

Although unrestricted net position is not equivalent to governmental fund balance, it can still provide a useful indicator of reserve capacity and overall financial flexibility. The combined district's fund balance target, which can be calculated by taking unrestricted net position divided by total expenditures, is 13.46%. Thompsonville Fire District No. 2 specifically impacts the overall unrestricted fund balance of the combined district, as the individual district shows an unrestricted net position deficit of $(2,386,427). As noted within the last few years of Thompsonville Fire District No. 2's operational performance, the district has been showing annual operational profit, therefore helping to increase the overall net position of the organization; a continued fiscal awareness of the management of this district will help strengthen reserve levels over time for the combined district. The Government Finance Officers Association (GFOA) has issued a standard for this target of 2 months, or roughly 17%. As such, the consolidated district should consider setting a 5-year plan outlining an approach to work towards replenishing fund balance levels and ultimately obtaining the GFOA standard of 17%.

The combined district's liability to asset ratio is approximately 47%, which is generally manageable for a capital-intensive public safety organization. Because fire districts often are capital-investment heavy with high pension liabilities, the target liability to asset ratio is typically around 50%. As such, the consolidated district would need to be mindful of taking on additional capital related debt in the future to ensure the health of the consolidated district remains sustainable. The 47% liability to asset ratio for the combined district is primarily driven by Thompsonville Fire District No. 2, who on a standalone basis shows a liability to asset ratio of 105% due to general long-term debt obligations, net pension liability and future heart and hypertension obligations. These obligations are common among career fire service organizations in Connecticut and should be evaluated within the broader context of long-term municipal public safety liabilities.

Individual District Analysis

The Hazardville Fire District reflects a comparatively strong financial position within the proposed consolidated structure, supported by substantial liquid reserves, positive unrestricted net position, and limited long-term liabilities. As of June 30, 2025, the district reports $508,751 in cash and cash equivalents and $1,121,351 in investments, providing significant financial and reserve capacity. Compared to the other participating districts, Hazardville Fire District carries relatively little debt. That leaves the district in a stronger reserve and borrowing position entering any potential consolidation. Hazardville Fire District's positive unrestricted net position further demonstrates the district's ability to absorb unexpected operational or capital costs without immediate reliance on additional borrowing or tax increases. From a consolidation perspective, the district would serve as one of the stronger financial components of the consolidated structure, particularly in supporting short-term liquidity and reserve strength. Continued focus on long-range capital planning and maintaining reserve levels will help preserve the district's favorable financial standing within a consolidated structure.

** North Thompsonville Fire District financial information reflects fiscal year ended June 30, 2024*

Individual District Analysis (Continued)

The North Thompsonville Fire District demonstrates stable overall operating conditions with moderate liquidity, manageable liabilities and limited long-term financial risk. As reflected in the combined statement of net position, the district maintains $1,380,458 in cash and cash equivalents and reports a positive unrestricted net position, indicating an ability to sustain operations and meet current obligations without significant financial stress. Compared to the other districts, North Thompsonville carries relatively little debt, which leaves the district with a stable debt profile. While the district's capital asset base is smaller than some of the other districts, its current overall fiscal condition suggests a fiscally sustainable operation with limited leverage exposure. Because the financial information included in the report reflects fiscal year ended June 30, 2024, updated financial data should continue to be monitored to ensure consistency with the broader consolidation analysis. Within a consolidated model, North Thompsonville would likely contribute stable operations and moderate reserve support while benefiting from expanded shared resources of the larger consolidated district and coordinated capital planning initiatives.

The Shaker Pines Fire District reflects a financially capable district with strong capital investment, strong liquidity and significant infrastructure assets, although accompanied by a notable level of long-term debt. As of June 30, 2025, the district reports $528,981 in cash and cash equivalents, $741,798 in investments, and a substantial capital asset base of $7,107,162 in net book value, demonstrating a strong commitment to infrastructure and apparatus investment. The district also reports bonded indebtedness associated with these capital investments, resulting in higher leverage than some of the other participating districts. Despite this debt profile, the district maintains a positive unrestricted net position and overall positive net position, indicating that liabilities remain supportable relative to total assets and operational capacity. Shaker Pines Fire District brings a significant amount of infrastructure into the consolidation, although a portion of that investment has been debt financed. Continued monitoring of debt service requirements and coordinated regional capital replacement planning will be important to ensure long-term fiscal sustainability and balanced infrastructure investment within the consolidated district.

The Thompsonville Fire District No. 2 currently reflects the most financially constrained position among the participating districts and represents a key area of focus within the proposed consolidation effort. As of June 30, 2025, the district reports a negative unrestricted net position of $(2,386,427) and an overall net position deficit of $(750,181), driven largely by substantial long-term debt obligations, pension-related liabilities, and future heart and hypertension obligations as previously noted. Thompsonville Fire District No. 2's debt and pension obligations will likely remain one of the primary financial challenges within any consolidated structure. However, the district also maintains substantial operational infrastructure and has reportedly generated recent operational surpluses, which may help gradually improve long-term financial stability if current fiscal trends continue. Within a consolidated structure, careful financial oversight, long-range debt management, reserve stabilization strategies and continued budget oversight and long-term debt management will be important to maintaining service levels within the consolidated district.

** North Thompsonville Fire District financial information reflects fiscal year ended June 30, 2024*

Areas of Focus

With any consolidation, districts of different financial positions and standings are combined into one operating entity, and as such, each district brings its own strengths and weaknesses to the larger group to be shared. It is important for the Committee to review the overall position of the Thompsonville Fire District No. 2, as it currently shows financial stress. As of June 30, 2025, Thompsonville Fire District No. 2 shows a negative unrestricted net position of $(2,386,427), net position deficit of $(750,181) and total long-term liabilities of $6,885,076. Because of these factors, Thompsonville Fire District No. 2 currently reflects a highly leveraged operating condition, which may place pressure on future budgets and capital planning if not carefully managed.

Future Financial and Operational Considerations

Of note, the combined statement of net position shows a high debt concentration, which can be seen specifically in Shaker Pines Fire District and Thompsonville Fire District No. 2. The combined debt profile appears manageable, although future borrowing capacity could become constrained if reserve levels are not strengthened over time.

With consolidation, the districts should review and consider integrating one set of accounting records for all districts, likely resulting in cost savings for accounting service providers, as well as reduced collective fees for annual audits. The districts would also likely see cost savings with payroll service provider costs, joint procurement initiatives through bulk purchasing or bidding efforts, streamlined insurance administration and administrative staffing. A consolidated district may also be in a stronger position when pursuing regional or federal grant funding, particularly for apparatus replacement and shared public safety initiatives.

Long-range capital planning is a key component of sound fiscal management of a fire district. When planning, the consolidation of the fire districts would allow for unified apparatus replacement analysis and planning, as well as strategic debt issuance for larger infrastructure needs. The consolidated district should prepare a comprehensive multi-year capital replacement plan, considering the age, condition and overall location of the capital assets, reflecting any deferred maintenance or existing future replacement schedules that are maintained at the individual district level.

A single consolidated entity could improve staffing flexibility across the districts and deployment of apparatus, potentially limiting the need for immediate capital needs due to restructuring of resources. Consolidation would provide employees of the districts with consistency and standardization in training efforts, resulting in an aligned emergency response effort.

In addition to financial and operational considerations, any consolidation effort should evaluate governance structure, collective bargaining agreements, pension obligations, tax implications and service-level expectations to ensure long-term operational viability.

** North Thompsonville Fire District financial information reflects fiscal year ended June 30, 2024*

Summary

Overall, the combined district currently demonstrates strong liquidity and a substantial capital asset base, both of which support near-term operational stability. While the financial position of Thompsonville Fire District No. 2 warrants continued monitoring, the combined district appears positioned to remain financially stable provided liabilities are managed appropriately. The consolidation may improve administrative efficiency; however, long-term savings will depend heavily on governance structure, staffing alignment and future labor agreements. From a fiscal health perspective, continued attention to reserve growth, debt management and coordinated capital planning will be important to maintain long-term fiscal stability.

** North Thompsonville Fire District financial information reflects fiscal year ended June 30, 2024*

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Fire Department Consolidation
Enfield, Connecticut
Financial Analysis
Combined District Budget
Fiscal Year Ended June 30, 2028

Prepared For:
Fire Consolidation Committee
Enfield, Connecticut

Prepared By:
Pignataro and Associates LLC
Date:
July 19, 2026

Purpose of Report

This report provides a consolidated budget for the combined district of:

- Hazardville Fire District
- North Thompsonville Fire District
- Shaker Pines Fire District
- Thompsonville Fire District No. 2

The combined budget is for the fiscal year beginning July 1, 2027 and ending June 30, 2028. The combined budget was prepared using the fiscal year 2027 budgets as a foundation and was prepared using several key assumptions outlined on page 2 of the report.

Confidentiality and Reliance Notice

This report is intended solely for informational and planning purposes related to the evaluation of fire district consolidation efforts within Enfield, Connecticut. Financial information utilized within this report includes unaudited data provided by the participating districts. Conclusions and observations contained herein are based upon information available as of the date of this report.

Fire Department Consolidation - Enfield, CT
Combined District Budget
For the Fiscal Year Ended June 30, 2028

	Hazardville Fire District FY27-28	N. Thompsonville Fire District FY27-28	Shaker Pines Fire District FY27-28	Thompsonville Fire District No. 2 FY27-28	Combined
Revenue					
Property taxes - RE & PP	$ 2,768,645	$ 2,225,321	$ 1,926,510	$ 3,959,650	$ 10,880,127
Property taxes - MV	261,796	201,426	135,481	199,164	797,866
Property taxes - MV Supplemental	-	17,500	18,839	34,310	70,649
Intergovernmental	-	51,598	158,760	255,713	466,071
Investment earnings	-	30,000	35,637	10,000	75,637
Other	140,000	23,000	36,183	74,523	273,706
Appropriation of fund balance	-	199,277	212,935	8,660	420,872
Total Revenue	3,170,441	2,748,123	2,524,345	4,542,019	12,984,928
Expenditures					
Fire protection:					
Salaries and benefits	2,038,731	1,751,931	1,447,542	3,282,581	8,520,785
Insurance	100,700	53,898	89,149	154,950	398,697
Maintenance and repairs	200,600	124,850	140,000	87,000	552,450
Utilities and alarm	56,140	66,850	60,715	68,200	251,905
Payroll taxes	119,450	89,010	73,929	158,810	441,199
Tax collection fee	66,725	48,885	41,617	83,862	241,089
Member miscellaneous	18,000	20,250	7,500	19,000	64,750
Professional fees	85,900	33,705	25,318	85,960	230,883
Training and education	69,500	36,385	40,000	18,500	164,385
Information technology	35,000	21,700	38,818	40,000	135,518
Fire Marshal and Fire Chief's office	24,550	39,040	10,000	19,000	92,590
Internet, communications newsletter	12,000	4,000	-	-	16,000
Fuel	18,000	11,500	-	15,000	44,500
Volunteer benefits	-	12,750	36,000	-	48,750
Fitness program	2,500	-	-	1,000	3,500
Firefighter physicals and medical	2,000	19,900	15,650	16,000	53,550
Office expense	4,000	6,200	7,000	10,800	28,000
Payroll processing	3,000	3,500	-	5,500	12,000
Miscellaneous	4,500	600	17,500	100	22,700
Contingency	10,000	15,000	-	42,000	67,000
Reserve accounts	15,000	-	-	-	15,000
Total fire protection	2,886,296	2,359,954	2,050,738	4,108,263	11,405,251
Debt service	5,000	239,084	412,107	246,091	902,282
Capital outlay					
Hydrants	58,500	28,000	14,000	63,000	163,500
New equipment	50,645	31,710	40,000	52,000	174,355
Radio expense	25,000	11,075	2,500	-	38,575
Capital improvements	45,000	78,300	-	45,803	169,103
New apparatus	-	-	-	26,862	26,862
Capital outlay - other	100,000	-	5,000	-	105,000
Total capital outlay	279,145	149,085	61,500	187,665	677,395
Total Expenditures	$ 3,170,441	$ 2,748,123	$ 2,524,345	$ 4,542,019	$ 12,984,928
Excess (Deficiency) of Revenues Over (Under) Expenditures	$ -	-	-	-	-

Fire Department Consolidation - Enfield, CT
Combined District Budget
For the Fiscal Year Ended June 30, 2028

	Hazardville Fire District FY27-28	N. Thompsonville Fire District FY27-28	Shaker Pines Fire District FY27-28	Thompsonville Fire District No. 2 FY27-28	Combined
Grand List - RE & PP	$ 758,532,947	$ 533,650,210	$ 440,848,976	$ 651,258,276	$ 2,384,290,409
Grand List - MV	$ 80,552,479	$ 61,977,160	$ 41,686,551	$ 61,281,117	$ 245,497,307
Mill Rate - RE & PP	3.65	4.17	4.37	6.08	4.56
Mill Rate - MV	3.25	3.25	3.25	3.25	3.25

Mill Rate Impact - Average Assessed Home					
Current RE Bill	$ 657	$ 600	$ 740	$ 827	$ 706
New RE Bill	$ 789	$ 685	$ 768	$ 651	$ 723
Increase (Decrease) Per Yr	$ 132	$ 85	$ 27	$ (176)	$ 17
Increase (Decrease) Per Month	$ 11	$ 7	$ 2	$ (15)	$ 1
% Increase (Decrease)	20%	14%	4%	-21%	2%

Key Assumptions Used:

- Assumed 3% Grand List growth for 10/1/2026 for real estate, personal property, and motor vehicles
- Used richest union contract, health insurance plan and pension plan for all districts as of 7/1/2027
- Used 3% salary increases for non-union staff
- Assumed 2% tax collection fee to the Town of Enfield for all districts
- Assumed 3% audit fee increase for all districts
- Assumed 3% utilities increase for all districts
- Assumed 4% increase in general insurance
- Assumed 3% increase in worker's comp insurance

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Fire Department Consolidation
Enfield, Connecticut
Financial Analysis
Combined District Budget – Scenario A
Fiscal Year Ended June 30, 2028

Prepared For:
Fire Consolidation Committee
Enfield, Connecticut

Prepared By:
Pignataro and Associates LLC
Date:
July 19, 2026

Purpose of Report

This report provides a consolidated budget based on the Operations Plan proposed on January 20, 2026 for the combined district of:

- Hazardville Fire District
- North Thompsonville Fire District
- Shaker Pines Fire District
- Thompsonville Fire District No. 2

The combined budget is for the fiscal year beginning July 1, 2027 and ending June 30, 2028. The combined budget was prepared using the fiscal year 2028 combined district budget as a foundation and modified based on the Operations Plan staffing projection and key variables.

Confidentiality and Reliance Notice

This report is intended solely for informational and planning purposes related to the evaluation of fire district consolidation efforts within Enfield, Connecticut. Financial information utilized within this report includes unaudited data provided by the participating districts. Conclusions and observations contained herein are based upon information available as of the date of this report.

Fire Department Consolidation - Enfield, CT
Combined District Budget - Scenario A: Operations Report
For the Fiscal Year Ended June 30, 2028

	Hazardville Fire District FY27-28	N. Thompsonville Fire District FY27-28	Shaker Pines Fire District FY27-28	Thompsonville Fire District No. 2 FY27-28	Consolidated Shared Costs	Combined
Revenue						
Property taxes - RE & PP	$ -	$ -	$ -	$ -	$ 12,302,939	$ 12,302,939
Property taxes - MV	-	-	-	-	797,866	797,866
Property taxes - MV Supplemental	-	17,500	18,839	34,310	-	70,649
Intergovernmental	-	51,598	158,760	255,713	-	466,071
Investment earnings	-	30,000	35,637	10,000	-	75,637
Other	140,000	23,000	36,183	74,522	-	273,705
Appropriation of fund balance	-	199,277	212,935	8,660	-	420,872
Total Revenue	140,000	321,375	462,354	383,205	13,100,805	14,407,739
Expenditures						
Fire protection:						
Salaries and benefits	-	-	-	-	9,857,001	9,857,001
Insurance	100,700	53,898	89,149	154,950	(7,000)	391,697
Maintenance and repairs	200,600	124,850	140,000	87,000	(40,000)	512,450
Utilities and alarm	56,140	66,850	60,715	68,200	-	251,905
Payroll taxes	-	-	-	-	522,359	522,359
Tax collection fee	-	-	-	-	262,016	262,016
Member miscellaneous	18,000	20,250	7,500	19,000	-	64,750
Professional fees	85,900	33,705	25,318	85,960	-	230,883
Training and education	9,500	36,385	40,000	18,500	-	104,385
Information technology	35,000	21,700	38,818	40,000	(10,000)	125,518
Fire Marshal and Fire Chief's office	24,550	39,040	10,000	19,000	-	92,590
Internet, communications newsletter	12,000	4,000	-	-	-	16,000
Fuel	18,000	11,500	-	15,000	-	44,500
Volunteer benefits	-	12,750	36,000	-	-	48,750
Fitness program	2,500	-	-	1,000	-	3,500
Firefighter physicals and medical	2,000	19,900	15,650	16,000	10,000	63,550
Office expense	4,000	6,200	7,000	10,800	-	28,000
Payroll processing	3,000	3,500	-	5,500	(5,000)	7,000
Miscellaneous	4,500	600	17,500	100	-	22,700
Contingency	10,000	15,000	-	42,000	-	67,000
Reserve accounts	15,000	-	-	-	-	15,000
Total fire protection	601,390	470,128	487,650	583,010	10,589,376	12,731,554
Debt service	5,000	239,084	412,107	246,091	84,800	987,082
Capital outlay						
Hydrants	58,500	28,000	14,000	63,000	-	163,500
New equipment	50,645	31,710	40,000	52,000	-	174,355
Radio expense	25,000	11,075	2,500	-	-	38,575
Capital improvements	45,000	78,300	-	45,803	11,708	180,811
New apparatus	-	-	-	26,862	-	26,862
Capital outlay - other	100,000	-	5,000	-	-	105,000
Total capital outlay	279,145	149,085	61,500	187,665	11,708	689,103
Total Expenditures	$ 885,535	$ 858,297	$ 961,257	$ 1,016,766	$ 10,685,884	$ 14,407,739
Excess (Deficiency) of Revenues Over (Under) Expenditures	$ (745,535)	(536,922)	(498,903)	(633,561)	2,414,921	-

Fire Department Consolidation - Enfield, CT
Combined District Budget - Scenario A: Operations Report
For the Fiscal Year Ended June 30, 2028

	Hazardville Fire District FY27-28	N. Thompsonville Fire District FY27-28	Shaker Pines Fire District FY27-28	Thompsonville Fire District No. 2 FY27-28	Consolidated Shared Costs	Combined
Grand List - RE & PP	$ 758,532,947	$ 533,650,210	$ 440,848,976	$ 651,258,276	$ 2,384,290,409	$ 2,384,290,409
Grand List - MV	$ 80,552,479	$ 61,977,160	$ 41,686,551	$ 61,281,117	$ 245,497,307	$ 245,497,307
Mill Rate - RE & PP						5.16
Mill Rate - MV						3.25

Mill Rate Impact - Average Assessed Home					
Current RE Bill	$ 657	$ 600	$ 740	$ 827	$ 706
New RE Bill	$ 892	$ 774	$ 868	$ 736	$ 818
Increase (Decrease) Per Year	$ 235	$ 174	$ 128	$ (91)	$ 111
Increase (Decrease) Per Month	$ 20	$ 15	$ 11	$ (8)	$ 9
% Increase (Decrease)	36%	29%	17%	-11%	16%

Staffing Assumptions

Salaries/Rate	Position	FTE	Salaries	7.65% Tax	11.3% Pension	$ 36,000.00 Med. Ins.	Total
$ 150,000.00	Chief	1	$ 150,000	$ 11,475	$ 16,950	$ 36,000	$ 214,425
$ 120,000.00	Deputy Chief - Personnel	1	120,000	9,180	13,560	36,000	178,740
$ 120,000.00	Deputy Chief - Ops	1	120,000	9,180	13,560	36,000	178,740
$ 100,000.00	Battalion Chiefs	5	500,000	38,250	56,500	180,000	774,750
$ 93,000.00	Captains	4	372,000	28,458	42,036	144,000	586,494
$ 88,000.00	Lieutenants	12	1,056,000	80,784	119,328	432,000	1,688,112
$ 82,000.00	Firefighters	32	2,624,000	200,736	296,512	1,152,000	4,273,248
$ 95,000.00	Mechanic	1	95,000	7,268	10,735	36,000	149,003
$ 100,000.00	Fire Marshal	1	100,000	7,650	11,300	36,000	154,950
$ 93,000.00	Deputy Fire Marshal	1	93,000	7,115	10,509	36,000	146,624
$ 88,000.00	Inspector	4	352,000	26,928	39,776	144,000	562,704
$ 65,000.00	Admin Secretary	3	195,000	14,918	22,035	108,000	339,953
$ 30.00	Part-Time		1,051,200	80,417	-	-	1,131,617
		66	$ 6,828,200	$ 522,359	$ 652,801	$ 2,376,000	$ 10,379,360

Pignataro & Associates LLC

TAX, ACCOUNTING & CONSULTING

Fire Department Consolidation
Enfield, Connecticut
Financial Analysis
Combined District Budget – Scenario A
Fiscal Year Ended June 30, 2028

Prepared For:
Fire Consolidation Committee
Enfield, Connecticut

Prepared By:
Pignataro and Associates LLC
Date:
July 23, 2026

Purpose of Report

This report provides a consolidated budget based on the Operations Plan proposed on January 20, 2026 for the combined district of:

- Hazardville Fire District
- North Thompsonville Fire District
- Shaker Pines Fire District
- Thompsonville Fire District No. 2

The combined budget is for the fiscal year beginning July 1, 2027 and ending June 30, 2028. The combined budget was prepared using the fiscal year 2028 combined district budget as a foundation and modified based on the Operations Plan staffing projection and key variables.

Confidentiality and Reliance Notice

This report is intended solely for informational and planning purposes related to the evaluation of fire district consolidation efforts within Enfield, Connecticut. Financial information utilized within this report includes unaudited data provided by the participating districts. Conclusions and observations contained herein are based upon information available as of the date of this report.

Fire Department Consolidation - Enfield, CT
Combined District Budget - Scenario A: Operations Report
For the Fiscal Year Ended June 30, 2028

	Hazardville Fire District FY27-28	N. Thompsonville Fire District FY27-28	Shaker Pines Fire District FY27-28	Thompsonville Fire District No. 2 FY27-28	Consolidated Shared Costs	Combined
Revenue						
Property taxes - RE & PP	$ -	$ -	$ -	$ -	$ 13,828,884	$ 13,828,884
Property taxes - MV	-	-	-	-	797,866	797,866
Property taxes - MV Supplemental	-	17,500	18,839	34,310	-	70,649
Intergovernmental	-	51,598	158,760	255,713	-	466,071
Investment earnings	-	30,000	35,637	10,000	-	75,637
Other	140,000	23,000	36,183	74,522	-	273,705
Appropriation of fund balance	-	199,277	212,935	8,660	-	420,872
Total Revenue	140,000	321,375	462,354	383,205	14,626,751	15,933,684
Expenditures						
Fire protection:						
Salaries and benefits	-	-	-	-	11,184,241	11,184,241
Insurance	100,700	53,898	89,149	154,950	(7,000)	391,697
Maintenance and repairs	200,600	124,850	140,000	87,000	(40,000)	512,450
Utilities and alarm	56,140	66,850	60,715	68,200	-	251,905
Payroll taxes	-	-	-	-	609,513	609,513
Tax collection fee	-	-	-	-	292,535	292,535
Member miscellaneous	18,000	20,250	7,500	19,000	-	64,750
Professional fees	85,900	33,705	25,318	85,960	-	230,883
Training and education	9,500	36,385	40,000	18,500	-	104,385
Information technology	35,000	21,700	38,818	40,000	(10,000)	125,518
Fire Marshal and Fire Chief's office	24,550	39,040	10,000	19,000	-	92,590
Internet, communications newsletter	12,000	4,000	-	-	-	16,000
Fuel	18,000	11,500	-	15,000	-	44,500
Volunteer benefits	-	12,750	36,000	-	-	48,750
Fitness program	2,500	-	-	1,000	-	3,500
Firefighter physicals and medical	2,000	19,900	15,650	16,000	10,000	63,550
Office expense	4,000	6,200	7,000	10,800	-	28,000
Payroll processing	3,000	3,500	-	5,500	(5,000)	7,000
Miscellaneous	4,500	600	17,500	100	-	22,700
Contingency	-	-	-	-	146,268	146,268
Reserve accounts	15,000	-	-	-	-	15,000
Total fire protection	591,390	455,128	487,650	541,010	12,180,557	14,255,735
Debt service	5,000	239,084	412,107	246,091	84,800	987,082
Capital outlay						
Hydrants	58,500	28,000	14,000	63,000	-	163,500
New equipment	50,645	31,710	40,000	52,000	-	174,355
Radio expense	25,000	11,075	2,500	-	-	38,575
Capital improvements	45,000	78,300	-	45,803	13,472	182,575
New apparatus	-	-	-	26,862	-	26,862
Capital outlay - other	100,000	-	5,000	-	-	105,000
Total capital outlay	279,145	149,085	61,500	187,665	13,472	690,867
Total Expenditures	$ 875,535	$ 843,297	$ 961,257	$ 974,766	$ 12,278,829	$ 15,933,684
Excess (Deficiency) of Revenues Over (Under) Expenditures	$ (735,535)	(521,922)	(498,903)	(591,561)	2,347,922	-
Grand List - RE & PP	$ 758,532,947	$ 533,650,210	$ 440,848,976	$ 651,258,276	$ 2,384,290,409	$ 2,384,290,409
Grand List - MV	$ 80,557,479	$ 61,977,160	$ 41,686,551	$ 61,781,117	$ 245,497,307	$ 245,497,307
Mill Rate - RE & PP						5.80
Mill Rate - MV						3.25

Fire Department Consolidation - Enfield, CT
Combined District Budget - Scenario A: Operations Report
For the Fiscal Year Ended June 30, 2028

Mill Rate Impact - Average Assessed Home				
	Hazardville Fire District	N. Thompsonville Fire District	Shaker Pines Fire District	Thompsonville Fire District No. 2
Average Assessed Home Value	$ 172,896	$ 150,045	$ 168,278	$ 142,608
Current Real Estate (RE) Mill Rate	3.80	4.00	4.40	5.80
Current RE Tax	$ 657	$ 600	$ 740	$ 827
Proposed RE Mill Rate	$ 5.80	$ 5.80	$ 5.80	$ 5.80
Proposed RE Tax	$ 1,003	$ 870	$ 976	$ 827
Increase (Decrease) Per Year	$ 346	$ 270	$ 236	$ -
Increase (Decrease) Per Month	$ 29	$ 23	$ 20	$ -
% Increase (Decrease)	53%	45%	32%	0%

Staffing Assumptions							
				7.65%	11.3%	$ 36,000.00	
Salaries/Rate	Position	FTE	Salaries	Tax	Pension	Med. Ins.	Total
$ 150,000.00	Chief	1	$ 150,000	$ 11,475	$ 16,950	$ 36,000	$ 214,425
$ 125,000.00	Deputy Chief - Personnel	1	125,000	9,563	14,125	36,000	184,688
$ 125,000.00	Deputy Chief - Ops	1	125,000	9,563	14,125	36,000	184,688
$ 110,000.00	Battalion Chiefs	5	550,000	42,075	62,150	180,000	834,225
$ 99,035.00	Captains	4	396,140	30,305	44,764	144,000	615,209
$ 93,585.00	Lieutenants	12	1,123,020	85,911	126,901	432,000	1,767,832
$ 87,385.00	Firefighters - Top Step	24	2,097,240	160,439	236,988	864,000	3,358,667
$ 60,540.00	Firefighters - Bottom Step	12	726,480	55,576	82,092	432,000	1,296,148
$ 95,000.00	Mechanic	1	95,000	7,268	10,735	36,000	149,003
$ 110,000.00	Fire Marshal	1	110,000	8,415	12,430	36,000	166,845
$ 99,035.00	Deputy Fire Marshal	1	99,035	7,576	11,191	36,000	153,802
$ 93,585.00	Inspector	4	374,340	28,637	42,300	144,000	589,277
$ 65,000.00	Admin Secretary	3	195,000	14,918	22,035	108,000	339,953
$ 30.00	Part-Time		1,051,200	80,417	-	-	1,131,617
	Overtime		750,000	57,375	-	-	807,375
		70	$ 7,967,455	$ 609,513	$ 696,786	$ 2,520,000	$ 11,793,754

Pignataro & Associates LLC

TAX, ACCOUNTING & CONSULTING

Fire Department Consolidation
Enfield, Connecticut
Financial Analysis
Combined District Budget
Fiscal Year Ended June 30, 2028

Existing

Prepared For:
Fire Consolidation Committee
Enfield, Connecticut

Prepared By:
Pignataro and Associates LLC
Date:
July 23, 2026

Purpose of Report

This report provides a consolidated budget for the combined district of:

- Hazardville Fire District
- North Thompsonville Fire District
- Shaker Pines Fire District
- Thompsonville Fire District No. 2

The combined budget is for the fiscal year beginning July 1, 2027 and ending June 30, 2028. The combined budget was prepared using the fiscal year 2027 budgets as a foundation and was prepared using several key assumptions outlined on page 2 of the report.

Confidentiality and Reliance Notice

This report is intended solely for informational and planning purposes related to the evaluation of fire district consolidation efforts within Enfield, Connecticut. Financial information utilized within this report includes unaudited data provided by the participating districts. Conclusions and observations contained herein are based upon information available as of the date of this report.

Fire Department Consolidation - Enfield, CT
Combined District Budget
For the Fiscal Year Ended June 30, 2028

	Hazardville Fire District FY27-28	N. Thompsonville Fire District FY27-28	Shaker Pines Fire District FY27-28	Thompsonville Fire District No. 2 FY27-28	Combined
Revenue					
Property taxes - RE & PP	$ 2,768,645	$ 2,225,321	$ 1,926,510	$ 3,959,650	$ 10,880,127
Property taxes - MV	261,796	201,426	135,481	199,164	797,866
Property taxes - MV Supplemental	-	17,500	18,839	34,310	70,649
Intergovernmental	-	51,598	158,760	255,713	466,071
Investment earnings	-	30,000	35,637	10,000	75,637
Other	140,000	23,000	36,183	74,523	273,706
Appropriation of fund balance	-	199,277	212,935	8,660	420,872
Total Revenue	3,170,441	2,748,123	2,524,345	4,542,019	12,984,928
Expenditures					
Fire protection:					
Salaries and benefits	2,038,731	1,751,931	1,447,542	3,282,581	8,520,785
Insurance	100,700	53,898	89,149	154,950	398,697
Maintenance and repairs	200,600	124,850	140,000	87,000	552,450
Utilities and alarm	56,140	66,850	60,715	68,200	251,905
Payroll taxes	119,450	89,010	73,929	158,810	441,199
Tax collection fee	66,725	48,885	41,617	83,862	241,089
Member miscellaneous	18,000	20,250	7,500	19,000	64,750
Professional fees	85,900	33,705	25,318	85,960	230,883
Training and education	69,500	36,385	40,000	18,500	164,385
Information technology	35,000	21,700	38,818	40,000	135,518
Fire Marshal and Fire Chief's office	24,550	39,040	10,000	19,000	92,590
Internet, communications newsletter	12,000	4,000	-	-	16,000
Fuel	18,000	11,500	-	15,000	44,500
Volunteer benefits	-	12,750	36,000	-	48,750
Fitness program	2,500	-	-	1,000	3,500
Firefighter physicals and medical	2,000	19,900	15,650	16,000	53,550
Office expense	4,000	6,200	7,000	10,800	28,000
Payroll processing	3,000	3,500	-	5,500	12,000
Miscellaneous	4,500	600	17,500	100	22,700
Contingency	10,000	15,000	-	42,000	67,000
Reserve accounts	15,000	-	-	-	15,000
Total fire protection	2,886,296	2,359,954	2,050,738	4,108,263	11,405,251
Debt service	5,000	239,084	412,107	246,091	902,282
Capital outlay					
Hydrants	58,500	28,000	14,000	63,000	163,500
New equipment	50,645	31,710	40,000	52,000	174,355
Radio expense	25,000	11,075	2,500	-	38,575
Capital improvements	45,000	78,300	-	45,803	169,103
New apparatus	-	-	-	26,862	26,862
Capital outlay - other	100,000	-	5,000	-	105,000
Total capital outlay	279,145	149,085	61,500	187,665	677,395
Total Expenditures	$ 3,170,441	$ 2,748,123	$ 2,524,345	$ 4,542,019	$ 12,984,928
Excess (Deficiency) of Revenues Over (Under) Expenditures	$ -	-	-	-	-
Grand List - RE & PP	$ 758,532,947	$ 533,650,210	$ 440,848,976	$ 651,258,276	$ 2,384,290,409
Grand List - MV	$ 80,552,479	$ 61,977,160	$ 41,686,551	$ 61,281,117	$ 245,497,307
Mill Rate - RE & PP	3.65	4.17	4.37	6.08	4.56
Mill Rate - MV	3.25	3.25	3.25	3.25	3.25

Fire Department Consolidation - Enfield, CT
Combined District Budget
For the Fiscal Year Ended June 30, 2028

Mill Rate Impact - Average Assessed Home				
	Hazardville Fire District	N. Thompsonville Fire District	Shaker Pines Fire District	Thompsonville Fire District No. 2
Average Assessed Home Value	$ 172,896	$ 150,045	$ 168,278	$ 142,608
Current Real Estate (RE) Mill Rate	3.80	4.00	4.40	5.80
Current RE Tax	$ 657	$ 600	$ 740	$ 827
Proposed RE Mill Rate	$ 4.56	$ 4.56	$ 4.56	$ 4.56
Proposed RE Tax	$ 789	$ 685	$ 768	$ 651
Increase (Decrease) Per Year	$ 132	$ 85	$ 27	$ (176)
Increase (Decrease) Per Month	$ 11	$ 7	$ 2	$ (15)
% Increase (Decrease)	20%	14%	4%	-21%

Key Assumptions Used:

- Assumed 3% Grand List growth for 10/1/2026 for real estate, personal property, and motor vehicles
- Used richest union contract, health insurance plan and pension plan for all districts as of 7/1/2027
- Used 3% salary increases for non-union staff
- Assumed 2% tax collection fee to the Town of Enfield for all districts
- Assumed 3% audit fee increase for all districts
- Assumed 3% utilities increase for all districts
- Assumed 4% increase in general insurance
- Assumed 3% increase in worker's comp insurance

Pignataro & Associates LLC

TAX, ACCOUNTING & CONSULTING

Fire Department Consolidation
Enfield, Connecticut
Financial Analysis
Combined District Budget – Scenario B
Fiscal Year Ended June 30, 2028

Prepared For:
Fire Consolidation Committee
Enfield, Connecticut

Prepared By:
Pignataro and Associates LLC
Date:
August 31, 2026

Purpose of Report

This report provides a consolidated budget based on the Operations Plan proposed on January 20, 2026, with updated revisions, for the combined district of:

- Hazardville Fire District
- North Thompsonville Fire District
- Shaker Pines Fire District
- Thompsonville Fire District No. 2

The combined budget is for the fiscal year beginning July 1, 2027 and ending June 30, 2028. The combined budget was prepared using the fiscal year 2028 combined district budget as a foundation and modified based on the Operations Plan staffing projection and key variables. The above stated revisions included the following reductions/eliminations: 1 Mechanic, 1 Deputy Chief, 4 Battalion Chiefs, 2 Fire Marshal Inspectors, 4 Firefighters, and $350,000 overtime reduction.

Confidentiality and Reliance Notice

This report is intended solely for informational and planning purposes related to the evaluation of fire district consolidation efforts within Enfield, Connecticut. Financial information utilized within this report includes unaudited data provided by the participating districts. Conclusions and observations contained herein are based upon information available as of the date of this report.

Fire Department Consolidation - Enfield, CT
Combined District Budget - Scenario B: Operations Report
For the Fiscal Year Ended June 30, 2028

	Hazardville Fire District FY27-28	N. Thompsonville Fire District FY27-28	Shaker Pines Fire District FY27-28	Thompsonville Fire District No. 2 FY27-28	Consolidated Shared Costs	Combined
Revenue						
Property taxes - RE & PP	$ -	$ -	$ -	$ -	$ 11,635,337	$ 11,635,337
Property taxes - MV	-	-	-	-	797,866	797,866
Property taxes - MV Supplemental	-	17,500	18,839	34,310	-	70,649
Intergovernmental	-	51,598	158,760	255,713	-	466,071
Investment earnings	-	30,000	35,637	10,000	-	75,637
Other	140,000	23,000	36,183	74,522	-	273,705
Appropriation of fund balance	-	199,277	212,935	8,660	-	420,872
Total Revenue	140,000	321,375	462,354	383,205	12,433,203	13,740,137
Expenditures						
Fire protection:						
Salaries and benefits	-	-	-	-	9,130,060	9,130,060
Insurance	100,700	53,898	89,149	154,950	(7,000)	391,697
Maintenance and repairs	200,600	124,850	140,000	87,000	-	552,450
Utilities and alarm	56,140	66,850	60,715	68,200	-	251,905
Payroll taxes	-	-	-	-	495,296	495,296
Tax collection fee	-	-	-	-	248,664	248,664
Member miscellaneous	18,000	20,250	7,500	19,000	-	64,750
Professional fees	85,900	33,705	25,318	85,960	-	230,883
Training and education	9,500	36,385	40,000	18,500	-	104,385
Information technology	35,000	21,700	38,818	40,000	(10,000)	125,518
Fire Marshal and Fire Chief's office	24,550	39,040	10,000	19,000	-	92,590
Internet, communications newsletter	12,000	4,000	-	-	-	16,000
Fuel	18,000	11,500	-	15,000	-	44,500
Volunteer benefits	-	12,750	36,000	-	-	48,750
Fitness program	2,500	-	-	1,000	-	3,500
Firefighter physicals and medical	2,000	19,900	15,650	16,000	10,000	63,550
Office expense	4,000	6,200	7,000	10,800	-	28,000
Payroll processing	3,000	3,500	-	5,500	(5,000)	7,000
Miscellaneous	4,500	600	17,500	100	-	22,700
Contingency	-	-	-	-	124,332	124,332
Reserve accounts	15,000	-	-	-	-	15,000
Total fire protection	591,390	455,128	487,650	541,010	9,986,352	12,061,530

Fire Department Consolidation - Enfield, CT
Combined District Budget - Scenario B: Operations Report
For the Fiscal Year Ended June 30, 2028

Debt service	5,000	239,084	412,107	246,091	84,800	987,082
Capital outlay						
Hydrants	58,500	28,000	14,000	63,000	-	163,500
New equipment	50,645	31,710	40,000	52,000	-	174,355
Radio expense	25,000	11,075	2,500	-	-	38,575
Capital improvements	45,000	78,300	-	45,803	14,130	183,233
New apparatus	-	-	-	26,862	-	26,862
Capital outlay - other	100,000	-	5,000	-	-	105,000
Total capital outlay	279,145	149,085	61,500	187,665	14,130	691,525
Total Expenditures	$ 875,535	$ 843,297	$ 961,257	$ 974,766	$ 10,085,282	$ 13,740,137
Excess (Deficiency) of Revenues Over (Under) Expenditures	$ (735,535)	$ (521,922)	$ (498,903)	$ (591,561)	$ 2,347,921	$ -
Grand List - RE & PP	$ 758,532,947	$ 533,650,210	$ 440,848,976	$ 651,258,276	$ 2,384,290,409	$ 2,384,290,409
Grand List - MV	$ 80,552,479	$ 61,977,160	$ 41,686,551	$ 61,281,117	$ 245,497,307	$ 245,497,307
Mill Rate - RE & PP						4.88
Mill Rate - MV						3.25

Fire Department Consolidation - Enfield, CT
Combined District Budget - Scenario B: Operations Report
For the Fiscal Year Ended June 30, 2028

Mill Rate Impact - Average Assessed Home				
	Hazardville Fire District	N. Thompsonville Fire District	Shaker Pines Fire District	Thompsonville Fire District No. 2
Average Assessed Home Value	$ 172,896	$ 150,045	$ 168,278	$ 142,608
Current Real Estate (RE) Mill Rate	3.80	4.00	4.40	5.80
Current RE Tax	$ 657	$ 600	$ 740	$ 827
Proposed RE Mill Rate	$ 4.88	$ 4.88	$ 4.88	$ 4.88
Proposed RE Tax	$ 844	$ 732	$ 821	$ 696
Increase (Decrease) Per Year	$ 187	$ 132	$ 81	$ (131)
Increase (Decrease) Per Month	$ 16	$ 11	$ 7	$ (11)
% Increase (Decrease)	28%	22%	11%	-16%

Staffing Assumptions								
				7.65%	11.3%	$ 36,000.00		
Salaries/Rate	Position	FTE	Salaries	Tax	Pension	Med. Ins.		Total
$ 150,000.00	Chief	1	$ 150,000	$ 11,475	$ 16,950	$ 36,000	$	214,425
$ 125,000.00	Deputy Chief - Personnel	1	125,000	9,563	14,125	36,000		184,688
$ 125,000.00	Deputy Chief - Ops	0	-	-	-	-		-
$ 110,000.00	Battalion Chiefs	1	110,000	8,415	12,430	36,000		166,845
$ 99,035.00	Captains	4	396,140	30,305	44,764	144,000		615,209
$ 93,585.00	Lieutenants	12	1,123,020	85,911	126,901	432,000		1,767,832
$ 87,385.00	Firefighters - Top Step	22	1,922,470	147,069	217,239	792,000		3,078,778
$ 60,540.00	Firefighters - Bottom Step	10	605,400	46,313	68,410	360,000		1,080,123
$ 95,000.00	Mechanic	0	-	-	-	-		-
$ 110,000.00	Fire Marshal	1	110,000	8,415	12,430	36,000		166,845
$ 99,035.00	Deputy Fire Marshal	1	99,035	7,576	11,191	36,000		153,802
$ 93,585.00	Inspector	2	187,170	14,319	21,150	72,000		294,639
$ 65,000.00	Admin Secretary	3	195,000	14,918	22,035	108,000		339,953
$ 30.00	Part-Time		1,051,200	80,417	-	-		1,131,617
	Overtime		400,000	30,600	-	-		430,600
		58	$ 6,474,435	$ 495,296	$ 567,625	$ 2,088,000	$	9,625,356

Pignataro & Associates LLC

TAX, ACCOUNTING & CONSULTING

Fire Department Consolidation
Enfield, Connecticut
Financial Analysis
Combined District Budget Scenarios
Fiscal Year Ended June 30, 2028

Prepared For:
Fire Consolidation Committee
Enfield, Connecticut

Prepared By:
Pignataro and Associates LLC
Date:
August 31, 2026

Purpose of Report

This report provides a consolidated budget analysis for the following fire districts within Enfield, Connecticut:

- Hazardville Fire District
- North Thompsonville Fire District
- Shaker Pines Fire District
- Thompsonville Fire District No. 2

The analysis is based on the following three different budget scenarios for the consolidated district for the fiscal year beginning July 1, 2027 and ending June 30, 2028:

- Combined District Budget
  - Prepared using the fiscal year 2028 combined district budget as a foundation
- Combined District Budget - Scenario A
  - Used the same assumptions as the Combined District Budget but is modified based on the Operations Plan staffing projection and related key variables
- Combined District Budget - Scenario B
  - Utilized Combined District Budget - Scenario A as a foundation and modified to reduce staffing positions and overtime as compared with the Operations Plan

Confidentiality and Reliance Notice

This report is intended solely for informational and planning purposes related to the evaluation of fire district consolidation efforts within Enfield, Connecticut. Financial information utilized within this report includes unaudited data provided by the participating districts. Conclusions and observations contained herein are based upon information available as of the date of this report.

Executive Summary

The Combined District Budget Scenario Analysis will compare and evaluate the three alternative FY2027-2028 budget scenarios for the proposed consolidation of the four participating fire districts within Enfield, Connecticut: Hazardville Fire District, North Thompsonville Fire District, Shaker Pines Fire District, and Thompsonville Fire District No. 2. Key metrics of the budget proposals under consideration by the Fire Consolidation Committee are as follows:

Key Metric	Base Combined Budget	Scenario A	Scenario B
Total Budget	$ 12,984,928	$ 15,933,684	$ 13,740,137
Difference from Base	$ -	$ 2,948,756	$ 755,209
Difference from Scenario A	$ -	$ -	$ (2,193,547)
Proposed RE/PP Mill Rate	4.56	5.80	4.88
Operations Plan	No	Yes	Revised
Total FTE	Existing structure *	70	58
Overtime	Existing structure *	$ 750,000	$ 400,000
Relative Cost	Lowest	Highest	Middle

* The Base Combined Budget reports salaries, benefits and tax by individual district rather than through the consolidated staffing schedule used in the Operations Plan scenarios.

The high-level comparison between the three budget scenarios highlights the primary financial drivers between the different alternatives, which is outlined as the level of staffing and overtime incorporated into the consolidated fire department structure. Scenario A provides the highest proposed staffing level and corresponding budgetary capacity of the three alternatives, but results in the highest financial impact for the consolidated district taxpayers. Scenario B, which is based on a reduced version of the Operations Plan, significantly reduces the cost of the Operations Plan while retaining a consolidated staffing structure, resulting in a mill rate closer to that of the Combined Base Budget. The Combined Base Budget represents the lowest cost alternative but should not be compared as a direct alternative to Scenarios A and B due to the fact it is based on the existing district budgets from a staffing perspective and does not portray a consolidated staffing model.

Scope and Limitations

The financial information included in the various scenarios and this report are based on unaudited information provided by the participating districts. The projections included within are intended for planning purposes, and actual costs may vary based on future collective bargaining agreements, staffing decisions, healthcare costs, Grand List growth, implementation timing and other operational factors.

Overview of the Three Budget Alternatives

Combined District Budget

The Combined District Budget compiles the projected FY2027-2028 budget of the four fire districts using the existing budget and staffing structure as its foundation. The expenditure budget of the Combined District Budget scenario is $12,984,928, with a proposed real estate and personal property mill rate of 4.56. This model retains the individual district operational model, as it does not account for a consolidated staffing structure or proposal. The proposed budget accounts for a proposed expenditure increase from FY2026-2027 combined budgets of $454,644 or 3.63% year over year. This budget option is best described as the financial baseline for comparison purposes, as it benchmarks the projected cost on current operations as they exist today without staffing modifications.

Combined District Budget – Scenario A

The Combined District Budget – Scenario A presents a projected FY2027-2028 budget of the four fire districts using specific inputs from the existing budget models, but utilizes the Operations Plan proposed January 20, 2026, with regards to a consolidated approach to staffing. This budget option represents the highest staffing and cost structure of the three proposed alternatives. The expenditure budget of Scenario A is $15,933,684, with a proposed real estate and personal property mill rate of 5.80, and accounts for a proposed expenditure increase from the FY2026-2027 combined budgets of $3,403,400 or 27.16% year over year. Scenario A accounts for an additional proposal of $2,948,756 of increased expenditures from the Combined District Budget proposal, driven by the overhaul of the staffing model to propose a fully consolidated and staffed combined district, which is inclusive of 70 full-time equivalent employees and an overtime budget of $750,000. As such, this scenario provides the highest planned staffing level for district residents but also results in the largest financial and taxpayer impact.

Combined District Budget – Scenario B

Like Scenario A, the Combined District Budget – Scenario B also presents a projected FY2027-2028 budget of the four fire districts from the existing budget models but uses a reduced staffing and overtime approach to the Operations Plan proposal. Proposed eliminations under this proposal include the reduction of one Mechanic, one Deputy Chief, four Battalion Chiefs, 2 Fire Marshal Inspectors, 4 Firefighters, and a $350,000 reduction in proposed overtime. The expenditure budget of Scenario B is $13,740,137, with a proposed real estate and personal property mill rate of 4.88. The proposed budget accounts for a proposed expenditure increase from the FY2026-2027 combined budgets of $1,209,853 or 9.66% year over year. Scenario B accounts for an additional proposal of $755,209 of increased expenditures from the Combined District Budget proposal, and a reduction of $2,193,547 of decreased expenditures from the Scenario A proposal. Scenario B reflects 58 full-time equivalent team members and an overtime budget of $400,000, thus substantially reducing the cost of Scenario A while maintaining an Operations Plan based consolidated organizational structure.

Staffing and Personnel Analysis

Comparison of Operations Plan Staffing

When comparing the staffing levels in Scenario A to Scenario B, the latter includes several different position eliminations that span across various levels to encourage cost containment. A comparison of the two different budget alternatives by staffing line item is as follows:

Consolidated Staffing Plan Comparison			
Position	Scenario A	Scenario B	Reduction
Chief	1	1	-
Deputy Chief - Personnel	1	1	-
Deputy Chief - Ops	1	-	(1)
Battalion Chiefs	5	1	(4)
Captains	4	4	-
Lieutenants	12	12	-
Firefighters - Top Step	24	22	(2)
Firefighters - Bottom Step	12	10	(2)
Mechanic	1	-	(1)
Fire Marshal	1	1	-
Deputy Fire Marshal	1	1	-
Inspector	4	2	(2)
Admin Secretary	3	3	-
Total FTE	70	58	(12)

With the proposed reduction of 12 full-time equivalent staff, the Committee proposed a reduction in overtime, from the $750,000 budgeted line item in Scenario A to $400,000 under Scenario B, resulting in projected cost savings of $350,000. Due to the reduction in staffing levels and overtime, the fringe and payroll tax line items also saw significant savings in Scenario B when compared to Scenario A. Scenario B proposes a reduction in payroll taxes of $114,217, a reduction in pension contributions of $129,161, and a reduction of medical insurance costs of $432,000 when compared to the full Operations Plan staffing model of Scenario A. Part-time staffing proposals under both scenarios remained consistent, as the consolidated district anticipates utilizing consistent levels of part-time staffing under the Operational Plan.

Mill Rate and Taxpayer Impact

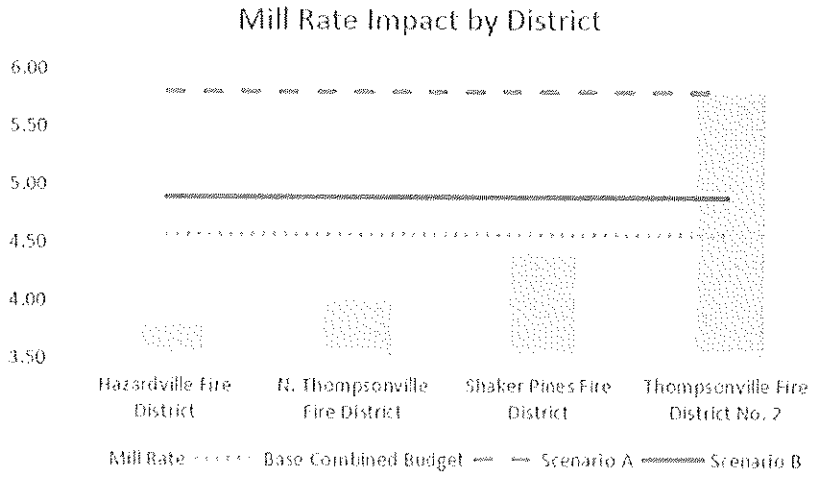
When comparing the three proposed consolidated budget scenarios, there is a significant difference between proposed real estate and personal property projected mill rates, as well as the impact those projected mill rates have on the residents of the current four districts. Due to the four districts having different mill rates for the FY2026-2027 tax billings, the impact to the proposed FY2027-2028 projected mill rate for each district will vary in terms of magnitude from what the residents are currently paying.

Mill Rate and Taxpayer Impact (Continued)

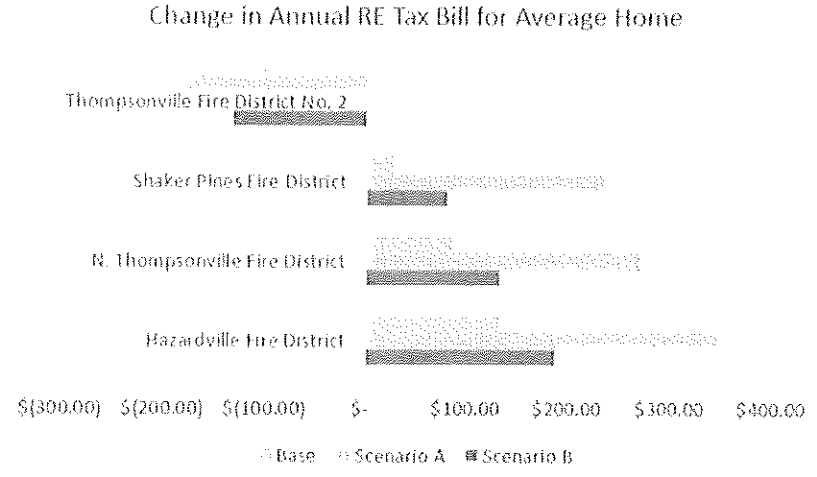
The Base Combined Budget scenario proposes a real estate and personal property mill rate of 4.56, whereas Scenario A and Scenario B propose real estate and personal property mill rates of 5.80 and 4.88, respectively. The four districts real estate and personal property mill rates for FY2026-2027 have been set by the individual districts as follows:

- Hazardville Fire District – 3.80
- North Thompsonville Fire District – 4.00
- Shaker Pines Fire District – 4.40
- Thompsonville Fire District No. 2 – 5.80

The following is an illustration of how the three proposed budget scenarios compare to current mill rates across the existing four districts:



For the average home across the four districts, the impact of the three proposed budget scenarios for real estate tax levy annual payment increase or decrease can be seen as follows for FY2027-2028:



Mill Rate and Taxpayer Impact (Continued)

The above illustration makes a comparison of real estate annual tax increases across the four districts under the three budget proposals, showing increases and decreases compared to the current levied mill rates. The calculation of the average home real estate bill is generated using the current average assessed home values, as provided by the Town of Enfield Assessor, for the four districts as follows:

- Hazardville Fire District - $172,896
- North Thompsonville Fire District - $150,045
- Shaker Pines Fire District - $168,278
- Thompsonville Fire District No. 2 - $142,608

The assessed home values are considered the official dollar value assigned to a specific property by the Assessor, set by Connecticut General Statutes at exactly 70% of its fair market value as of October 1, 2025. The Town of Enfield is scheduled to conduct a revaluation for the October 1, 2026 Grand List, which will affect assessed values used in calculating property taxes. Accordingly, the actual dollar impact to an individual taxpayer cannot be determined solely from the projected consolidated mill rate. Changes in assessed value resulting from the October 1, 2026 revaluation may increase or decrease an individual taxpayer's change in annual taxes independent of the change in the fire district mill rate.

Sources of Cost Differences

An analysis of the three alternative budgets shows a wide range of projected cost reductions of consolidation. Financial reductions through consolidation can be identified as being either structural due to the overall organizational changes or being assumption-based due to future management practices or operating performance of the consolidated district.

Structural financial efficiencies of consolidation can be seen when comparing Combined District Budget – Scenario A and B. Scenario A would give residents the operational benefit of the higher staffing scenario, whereas Scenario B would give the residents a slightly reduced level of staffing but at a much lower cost with regards to the annual consolidated budget. The positions eliminated under Scenario B are both at the management level as well as inspectors and firefighters. These structural financial savings in the payroll and related line items should continue to be recurring year after year for the consolidated district, assuming staffing needs and overtime trends do not change.

When comparing the Base Combined Budget to Scenarios A and B, there are a significant amount of consolidated financial benefits that are assumption-based. These assumption-based benefits include a reduction in insurance due to the consolidation of apparatus under the Operations Plan, a reduction in information technology due to technology consolidation and negotiation of a new IT contract provider for the group as a whole, and a savings in payroll processing due to the centralization of payroll under one contract with the third-party payroll company. These assumption-based savings are dependent on future management decisions and overall operation of the district and can be seen as reoccurring in nature depending on the length and terms of the various contracts in place.

Key Takeaways

The largest driver of differentiation across the three alternative budget scenarios is the level of staffing and overall organizational structure of the consolidated district. The Fire Consolidation Committee will have to determine the optimal level of staffing based on the desired service level and overall organizational chart.

With regards to the discussion surrounding desired service level, Scenario B is closer in budgeted expenditures to proposed Combined District Budget than Scenario A, resulting in Scenario B being a potential lower-cost alternative from a financial perspective. Scenario B retains the overall consolidated organization framework contemplated by the Operations Plan, while reducing several management inspection, operational and support positions. The Fire Consolidation Committee will need to continue to deliberate over whether Scenario B will provide adequate operational functionality and the desired service levels of the consolidated district.

Scenario A, which shows full execution of the Operational Plan, will produce a comprehensive organizational chart, which provides the highest budgeted staffing level of the three scenarios, but will come at the highest proposed cost to the taxpayers. For districts with lower current mill rates, such as Hazardville, residents in the average assessed home would see a jump of $346 per year, or 53%, in their real estate tax bills under this scenario.

Although these budget alternatives propose a consolidated mill rate moving forward under all three scenarios, they do not mean the first year of consolidation itself will create a uniform taxpayer financial impact across the districts. Residents of the various districts will experience different increases or decreases in their annual real estate tax bill depending on their home value and district, which may significantly impact their thoughts or feelings across the various scenarios. The timing of the upcoming Grand List revaluation for the Town of Enfield will also impact assessed home values, which would give residents another variable to factor into the equation. These variables are something the Fire Consolidation Committee should keep at the forefront of their conversation to consolidate, as well as continuing dialogue over which scenario is the most appropriate for the taxpayers of the district.

The variability of the overtime line should also be closely considered by the Committee, as it is an area of uncertainty under a new staffing model. The Committee should evaluate whether the $400,000 revised overtime figure is operationally achievable given minimum staffing requirements, shift coverage, vacancies, vacation and sick leave, training requirements, extended absences, and collective bargaining provisions.

When looking at the Combined District Budget, which is considered the base budget, the Committee should acknowledge the budget is developed from the existing district budgets using a common set of assumptions, whereas Scenario A and B are closely tied to the Operations Plan. The Committee should be clear in their understanding the Base Budget does not provide the same operational capacity from a staffing perspective as Scenarios A and B and, therefore, is not a true direct comparison.

Risk and Sensitivity

Built into all three budget alternatives are several areas of risk and sensitivity that will drive the potential for financial uncertainty for the consolidated district. Most of these key assumptions have been discussed in various Committee meetings throughout the process; however, the Committee should continue to monitor the potential for changes to these estimates and assumptions for their financial impact in the future:

- Grand list growth due to revaluation or other
- Overtime needs based on selected staffing model
- Health insurance costs
- Pension costs
- Salary increases
- Collective bargaining outcomes for the consolidated district
- Potential staffing vacancies
- Workers' compensation costs
- Fuel and utility costs
- Capital outlay costs
- Unplanned Debt service
- Fund balance availability

Recommendation

Before coming to a formal conclusion, the Fire Consolidation Committee should identify desired level of service before selecting a budget scenario. Considerations in determining the desired level of service include optimal levels of staffing, minimum shift coverage, consolidated district management structure, fire prevention and inspection capacity, apparatus and maintenance requirements and level of overtime required based on staffing level. The Committee should be mindful to ensure the selected budget should follow the desired service model, and not that the service model is adjusted simply to stay below the desired budget target.

When comparing the three financial scenarios, Scenario B presents a lower-cost alternative for consideration by the Committee, as it retains the operations plan based consolidated structure while reducing the budget by $2,193,547 when compared to Scenario A. This reduction in staffing structure reduces the required mill rate between scenarios from 5.80 to 4.88. Scenario B also produces a mill rate relatively close to the 4.56 Base Combined Budget, which provides a lower projected mill rate and annual tax impact than Scenario A. The consideration of Scenario B, however, is entirely based on the validation by the Committee that the 58 full-time equivalent staffing model and $400,000 overtime budget can safely and effectively meet the desired level of fire and emergency service for the residents of the consolidated district.

From a financial perspective, Scenario B represents the middle-cost alternative and materially reduces the projected cost of the Operations Plan. The Committee should not, however, select a budget scenario based solely on cost. The appropriate scenario should be determined after validating that the corresponding staffing model can achieve the desired level of service

Recommendation (Continued)

In connection with selecting a budget scenario, the Fire Consolidation, if they have not already, should perform a detailed validation of:

- Minimum staffing requirements
- Response coverage
- Overtime projections
- Leave and vacancy coverage
- Fire prevention and inspection workload
- Mechanic and fleet maintenance responsibilities
- Transition costs
- Capital and apparatus requirements

Summary

The above financial analysis shows consolidation of the four districts can be structured at significantly different cost levels depending on the staffing and operating model selected. The Base Combined Budget provides the lowest-cost financial benchmark based on the existing staffing and operating structure, Scenario A provides the highest level of planned staffing and operational capacity at the greatest taxpayer cost, and Scenario B represents a financially moderate alternative that retains a consolidated Operations Plan structure while substantially reducing staffing and overtime costs. The next critical step for the Fire Consolidation Committee is to validate whether Scenario B staffing and overtime assumptions can achieve the desired service level safely and sustainably before a final budget recommendation is decided. If Scenario B's proposed staffing and overtime assumptions cannot achieve the desired service level, the Committee should determine what additional staffing is required and what the resulting cost should be. Before the Committee adopts a final scenario, transition costs and sensitivity to overtime levels, compensation, benefits and revaluation should be strongly considered.