



TOWN OF LAKE HAMILTON

TOWN COUNCIL BUDGET WORKSHOP AGENDA 5:00 PM Tuesday, September 7, 2021

The Town Council of the Town of Lake Hamilton will hold a Budget Workshop on Tuesday, September 7, 2021, at 5:00 PM at the Lake Hamilton Town Council Chambers, located at 100 Smith Ave, Lake Hamilton, FL 33851.

- 1. CALL TO ORDER BY THE MAYOR**
- 2. INVOCATION**
- 3. PLEDGE OF ALLEGIANCE**
- 4. ROLL CALL OF COUNCIL MEMBERS BY THE CLERK**
- 5. OPEN BUDGET WORKSHOP**
 - a. Budget Workshop Business
- 6. CLOSE BUDGET WORKSHOP**

IF A PERSON DESIRES TO APPEAL ANY DECISION MADE BY THE TOWN COUNCIL WITH RESPECT TO ANY MATTER CONSIDERED AT ITS MEETING, HE OR SHE WILL NEED A RECORD OF THE PROCEEDINGS, AND THAT, FOR SUCH PURPOSE, AFFECTED PERSONS MAY NEED TO ENSURE THAT A VERBATIM RECORD OF THE PROCEEDINGS IS MADE, WHICH RECORD INCLUDES THE TESTIMONY AND EVIDENCE WHICH THE APPEALS IS TO BE BASED. (F.S. 286.26.105)



Memorandum

To: Town Council

From: Sara Irvine, Town Administrator

Date: September 3, 2021

Subject: 2021 Budget and Projects

Changes since last workshop:

Income:

335.180 – State revenue estimate increased

335.190 – State revenue estimate increased

381.000 – interfund transfer - decreased – due to above increases

Expense:

513.22 – decreased – broke down Ashley retirement to equal # of months eligible for retirement match

524.10 – recalculated to match wage sheet

533.15 – Water – special pay – request to increase on call to mid-level industry standard.

All other PW personnel services – updated to reflect 15 minimum wage and new hire CDL wages.

The wage sheet shows new hire Arturo filling the spot for Operations manager which he is not hired for. But we want to keep that position budgeted if there is turn over in the PW department. He was hired at 16.50 and will go to \$17 after probation.

Health Insurance: I have been budgeting \$11,150 per employee for health and life/std/ltd insurance. This is based on the increase to our current health insurance premium increase of 28%. Attached you will find a spreadsheet that show other health insurance options. We have a good plan now and I encourage council to remain with the same plan.

Road and WW projects: I have not put anything in the budget for these projects. If the council decides at the regular meeting to proceed, I can add the I/E prior to the TRIM hearing on the 14th. It will not affect the balancing of the budget as the income and expense will be equal.

Town Of Lake Hamilton
Medical & Rx Benefit & Rate Summary
Renewal / Effective Date: October 1, 2021



Carrier
Plan Name / Network
Year Maximums (Calendar or Policy Year)
Deductible
Individual
Family (Individual / Family Aggregate)
Coinsurance (Amount Member Pays)
Out of Pocket Maximum Includes:
Individual
Family (Individual / Family Aggregate)
Facility Services
In-Patient Hospital Visit
Outpatient Surgery - Hospital
Outpatient Surgery - Ambulatory
Emergency Room Visit
Urgent Care Visit
Physician Services
Preventive
Primary Care Physician
Specialist
Independent Lab and Diagnostic Testing Services
Lab (Independent Facility)
X-Ray (Diagnostic Facility)
Advanced Imaging (Diagnostic Facility)
Formulary / Prescription Drug List Name
Rx Deductible (Individual / Family)
Pharmacy Benefit Tier Structure
Mail Order Rx (90 day supply)
vision renewal
Out of Network Benefits
Deductible (Individual / Family)
Coinsurance (Amount Member Pays)
Out of Pocket (Individual / Family)

Current & Renewal	
Florida Blue	
All Copay Plan 14256 (Gold)	
In-Network	
Calendar Year	
\$1,000	
\$3,000	
20%	
Includes Deductible, Coinsurance, Copays & Rx	
\$4,500	
\$9,000	
\$400 per day / \$2,000 Max	
\$350 Copay	
\$200 Copay	
\$300 Copay	
\$50 Copay	
Physician Services	
\$0	
\$20 Copay	
\$45 Copay	
Independent Lab and Diagnostic Testing Services	
\$25 Copay	
\$100 Copay	
\$250 Copay	
Condition Care: \$4 / \$30	
Tier 1:	\$15
Tier 2:	\$60
Tier 3:	\$100
Tier 4:	
Specialty:	\$200
2 x Tier Copay	

Alternate 1	
Florida Blue	
Everyday Health Plan 14354(Gold)	
In-Network	
Calendar Year	
\$1,500	
\$3,000	
20%	
Includes Deductible, Coinsurance, Copays & Rx	
\$5,000	
\$10,000	
20% after Deductible	
20% after Deductible	
20%	
20% after Deductible	
\$55 Copay	
Physician Services	
\$0	
\$20 Copay	
\$50 Copay	
Independent Lab and Diagnostic Testing Services	
\$50 Copay	
20% after Deductible	
20% after Deductible	
Condition Care: \$4 / \$15	
Tier 1:	\$10
Tier 2:	\$30
Tier 3:	\$50
Tier 4:	
Specialty:	\$150
2 x Tier Copay	

Alternate 2	
Florida Blue	
Everyday Health Plan 15355(Gold)	
In-Network	
Calendar Year	
\$2,500	
\$5,000	
20%	
Includes Deductible, Coinsurance, Copays & Rx	
\$6,700	
\$13,400	
20% after Deductible	
20% after Deductible	
20%	
20% after Deductible	
\$85 Copay	
Physician Services	
\$0	
\$40 Copay	
\$80 Copay	
Independent Lab and Diagnostic Testing Services	
\$0	
20% after Deductible	
20% after Deductible	
Condition Care: \$4 / \$50	
Tier 1:	\$15
Tier 2:	\$100
Tier 3:	\$200
Tier 4:	
Specialty:	\$300
2 x Tier Copay	

Alternate 3	
Florida Blue	
All Copay Plan 16253 (Silver)	
In-Network	
Calendar Year	
\$3,350	
\$6,700	
0%	
Includes Deductible, Coinsurance, Copays & Rx	
\$8,200	
\$16,400	
\$1,000 + Deductible	
\$500 Copay	
\$400 Copay	
\$300 + Deductible	
\$60 Copay	
Physician Services	
\$0	
\$25 Copay	
\$55 Copay	
Independent Lab and Diagnostic Testing Services	
\$50 Copay	
\$150 Copay	
\$350 Copay	
Condition Care: \$4 / \$30	
Tier 1:	\$15
Tier 2:	\$75
Tier 3:	\$150
Tier 4:	
Specialty:	\$300
2 x Tier Copay	

Alternate 4	
United Healthcare	
HMO Choice Edge Plan CELX (Gold)	
In-Network	
Calendar Year	
\$1,500	
\$3,000	
30%	
Includes Deductible, Coinsurance, Copays & Rx	
\$5,000	
\$10,000	
30% after Deductible	
30% after Deductible	
30% after Deductible	
\$750 Copay	
\$40 Copay	
Physician Services	
\$0	
\$10 / \$30 Copay	
\$60 / \$120 Copay	
Independent Lab and Diagnostic Testing Services	
\$0	
30% after Deductible	
\$400 Copay	
Tier 1 A : \$3	
Tier 1:	\$10
Tier 2:	\$35
Tier 3:	\$70
Tier 4:	
Specialty:	\$10/100/200
2.5 x Tier Copay	

Alternate 5	
Aetna AFA	
AFA OAS 1500 80%	
In-Network	
Calendar Year	
\$1,500	
\$3,000	
20%	
Includes Deductible, Coinsurance, Copays & Rx	
\$5,000	
\$10,000	
20% after Deductible	
20% after Deductible	
20% after Deductible	
20% after Deductible	
\$75 Copay	
Tier 1 A : \$3	
Tier 1:	\$10
Tier 2:	\$45
Tier 3:	\$75
Tier 4:	
Specialty:	20% to \$250 40% to \$500
2 x Tier Copay	

Rate Tier Structure	
Enrollment	
Employee Only	15
Employee + Spouse	0
Employee + Child(ren)	0
Employee + Family	0

Current	
Renewal	
All Copay Plan 14256 (Gold)	
\$734.54	\$894.86
\$1,469.08	\$1,789.72
\$1,358.90	\$1,655.49
\$2,093.44	\$2,550.35

Everyday Health Plan 14354(Gold)	
\$841.11	
\$1,682.22	
\$1,556.05	
\$2,397.16	

Everyday Health Plan 15355(Gold)	
\$792.40	
\$1,584.80	
\$1,465.94	
\$2,258.34	

All Copay Plan 16253 (Silver)	
\$746.09	
\$1,492.18	
\$1,380.27	
\$2,126.36	

HMO Choice Edge Plan CELX(Gold)	
\$791.23	
\$1,582.46	
\$1,463.78	
\$2,255.01	

AFA OAS 1500 80%	
\$659.85	
\$1,381.60	
\$1,315.99	
\$2,037.74	

Premium / MONTHLY	
Premium / ANNUAL	
Percent of Change to Current	
Annual Premium Difference	

\$11,018	\$13,423
\$132,217	\$161,075
	21.8%
	\$28,858

\$12,617	
\$151,400	
14.5%	
\$19,183	

\$11,886	
\$142,632	
7.9%	
\$10,415	

\$11,191	
\$134,296	
1.6%	
\$2,079	

\$11,868	
\$142,421	
7.7%	
\$10,204	

\$9,898	
\$118,773	
-10.2%	
-\$13,444	

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Disclaimer: This illustration is intended for comparison purposes only. Refer to the certificate of coverage / proposal for full benefit details and rate details.

Aetna Rates are baseline and not underwritten.

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										Adopted 2020-2021	9 mth actual 20-21	DRAFT 2021-2022						
330.000 · Intergovernmental Revenue - Other																		
Total 330.000 · Intergovernmental Revenue										2,392,494	2,074,078	295,572						
340.000 · Charges for Services																		
341.000 · General Government																		
341.900 · Other General Govt Charges/Fees																		
341.901 · General Misc										1,500	59	1,000						
341.902 · Lien Search										1,500	1,372	1,500						
341.900 · Other General Govt Charges/Fees - Other											-213		CPA write off					
Total 341.900 · Other General Govt Charges/Fees										3,000	1,217	2,500						
Total 341.000 · General Government										3,000	1,217	2,500						
342.000 · Public Safety																		
342.100 · Law Enforcement Services										1,000	765	1,000						
342.500 · Code Enforcement Fees										30,000	34,785	12,500	No Dundee contract					
Total 342.000 · Public Safety										31,000	35,550	13,500						
343.000 · Physical Environment																		
343.100 · Electric Utility										13,373.00	13,774.59	0.00	cancelled contract					
343.300 · Water Utility																		
343.301 · Water Income										570,080	441,012	636,000	based on avg monthly reveneu 53K					
343.302 · Water Meter Set Fees										19,175	16,446	10,767	based on 25 new homes at adopted rates/labor					
343.303 · Cross Connection Program										6,795	355	6,795	annual fee for business/churchs/etc \$45 x 151					
343.305 · Connect/Reconnect Fees										11,530	10,050	13,000	\$30 per time historical calc					
343.306 · Capacity fee reservations												500,000	Water Capacity reservation/AWS see 533.633					
Total 343.300 · Water Utility										607,580	467,863	1,166,562						
343.400 · Garbage/Solid Waste																		
343.401 · Sanitation Income/Republic										174,420	111,842	152,304	668x19x12					
343.402 · Trash Collection										119,340	63,974	104,208	668x13x12					
Total 343.400 · Garbage/Solid Waste										293,760	175,816	256,512	See 534.34					
343.500 · Sewer/Wastewater Utility										25,000	31,648	45,000						
343.550 · Stormwater Management Fees										50,520	32,967	50,520	668x4x12 + 115x10x12					
343.700 · Conservation/ResourceManagement																		
343.900 · OtherPhysicalEnvironmentCharges																		
343.901 · Late Fee Income										22,000	16,905	22,000						
343.902 · Return Check Revenue											1,693	1,200						
343.900 · OtherPhysicalEnvironmentCharges - Other																		
Total 343.900 · OtherPhysicalEnvironmentCharges										22,000	18,598	23,200						
343.000 · Physical Environment - Other											198							
Total 343.000 · Physical Environment										1,012,233	740,864	1,541,794						
344.000 · Transportation (User Fees)																		
344.100 · FDOT Lighting Maintenance Agree													See 343.100 - this is CPA account					
Total 344.000 · Transportation (User Fees)																		
347.000 · Culture and Recreation																		
347.400 · Special Events										125	0	50						
Total 347.000 · Culture and Recreation										125	0	50						
348.000 · Court Related Revenues																		
349.000 · Other Charges for Services																		
340.000 · Charges for Services - Other																		
Total 340.000 · Charges for Services										1,046,358	777,631	1,557,844						

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	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
1	<div>TOWN OF LAKE HAMILTON, FLORIDA</div> <div>DRAFT CAPITAL IMPROVEMENTS PROGRAM</div> <div>Updated July 30, 2021</div>														
2															
3															
4															
5	For review for October 2021 adoption														Page 1
6	General Project Description With Phase Descriptions	FY20/21	Source	FY 21/22	Source	Budget line	FY 22/23	Source	FY 23/24	Source	FY 24/25	Source	FY 25/26	Source	Beyond Current Budget
7															
8	WATER PROJECTS														
10	System-wide Water Mains Improvments	\$1,090,384	USDA Grant												
11		\$0	USDA Loan												
12	Alternative Water Supply			\$500,000	Res/capacity fees/ Grants	I- 343.306 E - 533.633	\$4,000,000	capacity fees/grants							
13	Sub-Total	\$1,090,384		\$500,000			\$4,000,000		\$0		\$0		\$0		\$0
14	WATER SYSTEM MAINTENANCE														
15	Staff implemented water system projects	\$25,000	Water Ent.	\$25,000	Water Ent.	I-343.301 E - 533.631	\$25,000	Water Ent.	\$25,000	Water Ent.	\$25,000	Water Ent.	\$25,000	Water Ent.	
16	Sub-Total	\$25,000		\$25,000			\$25,000		\$25,000		\$25,000		\$25,000		
17	TOTAL WATER PROJECTS	\$1,115,384		\$525,000			\$4,025,000		\$25,000		\$25,000		\$25,000		
18	PARKS PROJECTS														
19	Park Infrastructure Fund	\$5,000	GF	\$5,000	GF	I-381.000 E- 572.64	\$5,000	GF	\$5,000	GF	\$5,000	GF	\$5,000	GF	
20	Rails to Trails land purchases						TBD								
21	Sample Park														
22	Phase II Improvements						\$50,000	FRDAP							
23	Boat Ramp Replacement						\$150,000	FBIP							
24	Gunter Park														
25	Phase II Improvements	\$50,000	FRDAP	\$50,000	FRDAP	I - 334.701 E- 572.64									
26	Phase III Improvement												\$50,000	FRDAP	
27	Bruce Martin Park														
28	Phase II Improvements						\$50,000	FRDAP							
29	Detour Road Ball Park														
30	Phase I Improvements	\$50,000	FRDAP	\$50,000	FRDAP	I - 334.701 E- 572.64									
31	Phase II Improvements										\$50,000	FRDAP			
32	Veterans Park														
33	Phase I Project - Gazebo/Picnic Shelter														
34	Landscaping	\$10,000	GF				\$10,000	GF							
35	Total	\$115,000		\$105,000			\$265,000		\$5,000		\$55,000		\$55,000		
36	PUBLIC WORKS														
37	Vehicle Pick up Replacement Purchases			\$32,500	GF	I -381.000 E533.63	\$32,500	GF			\$32,500		\$32,500		\$32,500
38	New Utility System Billing Software	\$30,000	Reserve/GF												
39	Walk Behind Brush Cutter	\$3,260	GF												
40	Sub-Total	\$33,260		\$32,500			\$32,500		\$0		\$32,500		\$32,500		\$32,500
41	Street Resurfacing Program														
42	Roads Resurfacing/Paving	\$400,000	Res/GT	\$550,000	Res/GT	Not entered yet									
43		\$150,000	Res/GT	\$2,500,000	Ln/Grant/?										
44	Sub-Total	\$550,000		\$3,050,000			\$0		\$0		\$0		\$0		
45	Wastewater System														
46	S.R.17 Scenic Hwy. Sewer Project - Re-design	\$60,000	SRF Loan												
47	All Sewer - Construction (80%)			\$4,000,000	Grant			SRF							
48	All Sewer - Construction (20%)			\$1,000,000	Res./Loan										
49	Sub-Total	\$60,000		\$5,000,000	Not entered yet		\$0		\$0		\$0		\$0		
50	CDBG Neighborhood Revitalization														
51	Stormwater Drainage Project	\$650,000	HUD Grant												
52	Additon Needed for Project	\$14,000	GF												
53	Sub-Total	\$664,000		\$0			\$0		\$0		\$0		\$0		
54	PUBLIC WORKS PROJECTS	\$1,307,260		\$8,082,500			\$32,500		\$0		\$32,500		\$32,500		\$32,500

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