



# Town of Highland Beach

## Notice of Public Meeting Protocol

The Town of Highland Beach is committed to serving the needs of the public while also working to ensure the safety and health of the town's staff, the community, and visitors alike.

The following information is guidance for preregistration for Zoom or telephone participation, and for viewing and providing public comments at the meeting:

### ZOOM PARTICIPATION:

**Online or Telephone Access** – Access to the meeting will begin on the date and time of the meeting.

- To Join Meeting: All interested persons **must preregister** to participate by contacting Town Clerk Lanelda Gaskins at [publiccomments@highlandbeach.us](mailto:publiccomments@highlandbeach.us) or by calling (561) 278-4548 no later than one (1) business day prior to the meeting date (**e.g. by 4:30 P.M. on a Monday if the meeting is scheduled for that Tuesday; and by 4:30 P.M.**).
- Meeting access information and instructions will be provided to those persons two hours prior to the meeting.
- The video camera display feature will only be enabled for Public Hearing Quasi-Judicial matters and during public comments only. The video camera display feature will be disabled for public use.

For additional information on using Zoom, please visit Zoom Support by click on the following link: <https://support.zoom.us/hc/en-us>.

**Viewing Only** - To view the meeting, preregistration is not required. The public can view the meeting on the following:

- Highland Beach TV Channel 99 online streaming on the Town's website and via Highland Beach YouTube at <https://www.youtube.com/channel/UCTAGr8WCa44Y3Q2Bb6UN2mw>.

### PROVIDING PUBLIC COMMENT:

Persons desiring to provide public comments must do so by one of the methods listed below. Public comments will be limited to five minutes (three minutes for special Commission meeting items only) per person during the designated section of the agenda. If an interested person desires to provide written public comment, all comments must be directed to Lanelda Gaskins, Town Clerk as follows:

### TO SEND COMMENTS IN ADVANCE VIA EMAIL:

- To submit public comments, click on the link <https://mmportal6.teamunicode.com/> to go to the Agendas and Meeting webpage. At the top of the page click on "Public Comments" to submit your comments, or
- Submit your comments to [publiccomments@highlandbeach.us](mailto:publiccomments@highlandbeach.us).
- The Town will receive such public comments no later than two (2) hours prior to the meeting. If timely received, Town staff will read the public comment at the meeting.

- Live Zoom Video Participation - If attending via Zoom online, please follow Zoom instructions above. Once the meeting gets to the applicable public comment period, the host of the meeting will allow public participants (audio only) into the meeting from the waiting room, to provide live public comment.
- Live Zoom Telephone Participation - If attending via Zoom by telephone, please follow the instructions above. Once the meeting gets to the appropriate public comment period, the host of the meeting will allow public participants into the meeting from the waiting room, to provide live public comment.

Should you have any questions, please feel free to contact the Town Clerk's Office at (561) 278-4548.

# AGENDA

## FINANCIAL ADVISORY BOARD REGULAR MEETING



**Tuesday, August 23, 2022 At 11:30 AM**

**TOWN OF HIGHLAND BEACH, FLORIDA**

3614 S. OCEAN BOULEVARD

HIGHLAND BEACH, FL 33487

Telephone: (561) 278-4548

Website: [www.highlandbeach.us](http://www.highlandbeach.us)

### **TOWN HALL COMMISSION CHAMBERS**

1. **CALL TO ORDER**
2. **ROLL CALL**
3. **PLEDGE OF ALLEGIANCE**
4. **APPROVAL OF THE AGENDA**
5. **PUBLIC COMMENT** *(limited to three (3) minutes per speaker)*
6. **APPROVAL OF MINUTES**
  - A. July 07, 2022
7. **UNFINISHED BUSINESS**
  - A. None
8. **NEW BUSINESS**
  - A. Interlocal Agreement between the Town of Highland Beach and the Town of Gulf Stream for Building Department services
  - B. Year-to-date Financial Report
  - C. FY 2023 Employee Health Insurance Renewal
9. **BOARD MEMBERS REPORT**

## **10. ANNOUNCEMENTS**

August 25, 2022 - 12:00 P.M. Town Commission Special Meeting

September 05, 2022 - Town Hall Closed in Observance of Labor Day

September 06, 2022 - 1:30 P.M. Town Commission Meeting

September 06, 2022 - 5:01 P.M. Town Commission Special First Public Hearing  
Budget Meeting

September 08, 2022 - 9:30 A.M. Planning Board Regular Meeting

September 13, 2022 - 1:00 P.M. Code Enforcement Board Regular Meeting

September 21, 2022 - 5:01 P.M. Town Commission Special Second Public Hearing  
Budget Meeting

## **11. ADJOURNMENT**

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*Any person that decides to appeal any decision made by the Financial Advisory Board with respect to any matter considered at this meeting, such person will need to ensure that a verbatim record including testimony and evidence upon which the appeal is based. (State Law requires the above Notice. Any person desiring a verbatim transcript shall have the responsibility, at his/her own cost, to arrange for the transcript.) The Town neither provides nor prepares such record. There may be one or more Town Commissioners attending the meeting.*

*In accordance with the Americans with Disabilities Act (ADA), persons who need accommodation in order to attend or participate in this meeting should contact Town Hall at (561) 278-4548 within a reasonable time prior to this meeting in order to request such assistance.*

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**File Attachments for Item:**

A. July 07, 2022



## **TOWN OF HIGHLAND BEACH TOWN FINANCIAL ADVISORY BOARD REGULAR MEETING MINUTES**

**Town Hall / Commission Chambers  
3614 South Ocean Boulevard  
Highland Beach, Florida 33487**

**Date: July 07, 2022  
Time: 11:30 AM**

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### **1. CALL TO ORDER**

Chairperson Stern called the meeting to order at 11:33 A.M.

### **2. ROLL CALL**

Member Edward Kornfeld  
Member David Goldberg  
Member Mitchell Pakler  
Member Richard Greenwald  
Vice Chairperson Ronald Reame (joined virtually at 11:40 A.M.)  
Chairperson David Stern  
Town Clerk Lanelda Gaskins

#### **ABSENT**

Member Peter Weiner

#### **ADDITIONAL STAFF PRESENT**

Finance Director David DiLena  
Town Manager Marshall Labadie

### **3. PLEDGE OF ALLEGIANCE**

The Board Members led the Pledge of Allegiance to the United State of America.

### **4. APPROVAL OF THE AGENDA**

**MOTION:** Greenwald/Kornfeld - Moved to approve the agenda as presented, which passed unanimously 5 - 0.

### **5. PUBLIC COMMENT**

There were no public comments.

**6. APPROVAL OF MINUTES**

**A. May 09, 2022**

**MOTION:** Goldberg/Pakler - Moved to approve the minutes, which passed unanimously 5 - 0.

**7. UNFINISHED BUSINESS**

A. None.

**8. NEW BUSINESS**

**A. Nomination Chairperson and Vice Chairperson to serve one year, ending June 07, 2023**

Chairperson Stern called for a motion to continue the current Chairperson and Vice Chairperson in their present positions.

**MOTION:** Goldberg/Kornfeld - Moved to nominate the two officers in their current positions, which passed unanimously 4 to 0.

**B. Proposed Operating Budget Presentation for Fiscal Year 2023 - Finance Director DiLena**

Town Manager Labadie and Finance Director DiLena presented comprehensive PowerPoint slides highlighting the Proposed Operating Budget for Fiscal Year 2023.

Member Pakler left the meeting at 12:31 p.m.

The Board Members were satisfied with the Proposed Operating Budget as presented.

Mayor Hillman asked the Board Members for their input on this plan. He asked, "should we stay with the plan which basically zeros out and slightly drop off a little bit on the millage (holding operating millage) and dropping the debt service millage a little bit, or should we drop the operating millage rate a little bit and pledge some reserves?"

Chairperson Stern, Members Greenwald and Kornfeld, and Vice Chairperson Reame suggested leaving (as is) according to the plan as presented.

**C. Presentation of Comprehensive Annual Financial Report for Fiscal Year Ending September 30, 2021**

Finance Director DiLena presented the Annual Financial Report.

## 9. BOARD MEMBERS REPORT

There were no reports.

## 10. ANNOUNCEMENTS

Chairperson Stern read the announcements as follows:

August 02, 2022 - 1:30 P.M. Town Commission Meeting

August 04, 2022 - 12:00 P.M. Town Commission Special Meeting

August 16, 2022 - 1:30 P.M. Town Commission Meeting

August 18, 2022 - 2:00 P.M. Financial Advisory Board Regular Meeting (Tentative)

## 11. ADJOURNMENT

The meeting adjourned at 1:05 P.M.

**APPROVED** at the August 23, 2022, Financial Advisory Board Regular Meeting

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David Stern, Chairperson

**ATTEST:**

Transcribed by: Lanelda Gaskins and  
Latonda Gillion

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Ganelle Thompson,  
Administrative Support Specialist

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Date

Disclaimer: Effective May 19, 2020, per Resolution No. 20-008, all meeting minutes are transcribed as a brief summary reflecting the event of the meeting. Verbatim audio/video of this meeting can be found on the town's Media Archives & Minutes webpage: <https://highlandbeach-fl.municodemeetings.com/>.



**File Attachments for Item:**

A. Interlocal Agreement between the Town of Highland Beach and the Town of Gulf Stream for Building Department services



# TOWN OF HIGHLAND BEACH AGENDA MEMORANDUM

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**MEETING TYPE:** Financial Advisory Board Meeting

**MEETING DATE** *August 23, 2022*

**SUBMITTED BY:** Jeff Remas, Building Official

**SUBJECT:** **INTERLOCAL AGREEMENT BETWEEN THE TOWN OF HIGHLAND BEACH AND THE TOWN OF GULF STREAM FOR BUILDING DEPARTMENT SERVICES**

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## **SUMMARY:**

The Town Commission is considering an Interlocal Agreement (ILA) with the Town of Gulf Stream to provide Building Department services to its jurisdiction. On August 4, Jeff Remas, Highland Beach Building Official, and David DiLena, CPA, Highland Beach Finance Director, presented the business case of ILA to the Town Commission. The Town Commission was receptive to the idea, requested a few changes to the agreement, and directed the Financial Advisory Board to review the business case at its August 23 meeting to ensure the ILA and partnership are financially sound. The Town Attorney's Office has reviewed the ILA against the Town Charter and finds the ILA lawful and compliant with the Town Charter.

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## **FISCAL IMPACT:**

The average annual permit revenue for the Town of Gulf Stream over the past five years for the fiscal year ending 2021 is \$472,000. The additional revenue to the Building Department will cover the increased expenses of our CAP Government contract, software implementation, and administrative costs, along with stabilizing the department's fixed costs, especially in an economic downturn, as Gulf Stream will share the fixed costs.

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## **ATTACHMENTS:**

Revised Interlocal Agreement  
Memorandum from the Finance Director

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## **RECOMMENDATION:**

Approval of the interlocal agreement



# TOWN OF HIGHLAND BEACH AGENDA MEMORANDUM

**MEETING TYPE:** Town Commission Meeting

**MEETING DATE:** 08/19/2022

**SUBMITTED BY:** David M. DiLena, Finance Director

**SUBJECT:** Potential ILA with Gulf Stream

		Avg Permit Fee	\$770
	<b>FY2023 Proposed Budget with ILA</b>	<b>Pct of Total</b>	<b>Permits to cover Fixed Cost</b>
Fixed Cost	\$ 1,079,221	60%	1,402
Variable Cost	\$ 708,213	40%	
Operating Cost	\$ 1,787,434	100%	

	<b>FY23 Proposed Budget without ILA</b>	<b>Pct of Total</b>	<b>Permits to cover Fixed Cost</b>
Fixed	\$ 1,079,221	72%	1,402
Variable	\$ 415,073	28%	
Operating Cost	\$ 1,494,294	100%	

1. Since Fixed Costs will remain the same between the two scenarios and based on an average Permit Fee of \$770, the number of Permits (units) needed to cover our fixed cost remains the same.
2. Since most (if not all) of the additional work related to the Inter-Local Agreement (ILA) with Gulf Stream will be subcontracted through our contractor CAP Government, the only change in our cost structure will be variable costs.
3. The ILA with Gulf Stream will increase the population served (in terms of potential permits to be issued), ensuring that our Building Department can continue to cover Fixed Costs independent of the building activity within Highland Beach.

Taxing Authorities	FY22 PTV (Billion \$)	New Value (Million \$)
Highland Beach	\$ 3,097	\$ 30.5
Gulf Stream	1,408	15.3
GS vs HB	45%	50%

## **INTERLOCAL AGREEMENT BETWEEN THE TOWN OF HIGHLAND BEACH AND THE TOWN OF GULF STREAM FOR BUILDING DEPARTMENT SERVICES**

THIS AGREEMENT for Florida Building Code and other land development plan review and inspection services ("Agreement") Is made and entered into this \_\_\_\_\_ day of \_\_\_\_\_, 2022 by and between the TOWN OF HIGHLAND BEACH, FLORIDA, a Florida municipal corporation located at 3614 South Ocean Blvd., Highland Beach, FL 33487, ("Highland Beach"), and the TOWN OF GULF STREAM, FLORIDA, a Florida municipal corporation located at 100 Sea Road, Gulf Stream, FL 33483 ("Gulf Stream") (collectively, the "Parties").

### **W I T N E S S E T H:**

WHEREAS, pursuant to Section 163.01, Florida Statutes, Highland Beach and Gulf Stream have the authority to enter into agreements for sharing of certain governmental powers and obligations; and

WHEREAS, Gulf Stream wants to contract with Highland Beach to provide building department and related services, as further set forth herein; and

WHEREAS, Highland Beach agrees to provide said building department and related services in accordance with the terms of this Agreement; and

WHEREAS, the health, safety, and welfare of the residents of both Highland Beach and Gulf Stream will best be served by Highland Beach performing plan review and inspections for projects located within Gulf Stream's Town limits; and

WHEREAS, this Agreement evidences the intentions of the respective Parties to cooperate with each other in the furtherance of the public's interest.

NOW THEREFORE, in consideration of the foregoing, and of the mutual covenants and conditions set forth herein, Highland Beach and Gulf Stream hereby agree as follows:

### **Section 1. Definitions**

Building Official: When used herein, the term "Building Official" shall mean the Chief Building Official for Highland Beach.

Code: When used herein, the term "Code" shall mean the Florida Building Code as amended, in addition to all applicable codes that require plan review and inspection.

Department: When used herein, the term “Department” shall mean the Highland Beach Building Department.

Fee(s): When used herein, the term “Fee” or “Fees” shall mean the fee(s) charged as a condition for plan review of Florida Building Code permits and/or the inspection fee charged for inspection of work; both made a part hereof.

Inspector: When used herein, the term “inspector” shall mean any Building Inspector in the employ of or hired by Highland Beach to perform inspection services for the Department.

Permit(s): When used herein, the term “permit” or “permits” shall mean permit(s) issued by Highland Beach for any construction work.

Permittee: When used herein, the term “permittee” shall mean any individual, corporation or other business entity applying for and/or holding a valid permit.

Structures: When used herein, the term “structures” shall mean any and all above-ground, in-ground, and/or underground structures, and any and all construction, mechanical, electrical and/or plumbing work for which a permit must be obtained.

Zoning Code: The Zoning Code and Land Development Regulations of the Town of Gulf Stream.

## Section 2. Building Department Plan Review and Inspection Services

- A. The purpose of this Agreement is to provide Gulf Stream with the expertise and assistance of the Department for the inspection and permitting of certain construction projects within Gulf Stream for compliance with the Code. The City of Highland Beach, by and through the Department, shall serve to provide all building construction related services, in their entirety, except for the review of Gulf Stream’s zoning code, which shall continue to be the responsibility of Gulf Stream.
- B. The method by which this purpose will be accomplished is as follows:
  - 1. Gulf Stream shall adopt an ordinance which vests the responsibility for reviewing plans for compliance with the Code, issuing permits, and performing inspections within Gulf Stream in the Department.
  - 2. Applications for approval will be submitted and processed as follows:
    - a. Plans for Construction shall be submitted to Gulf Stream via the Gulf Stream online Building Department Portal by the applicant, and upon

payment of all applicable Zoning Code fees, shall be reviewed by Gulf Stream for compliance with Gulf Stream's Zoning Code. The applicant will be required to submit any Zoning Code payment to Gulf Stream, and ensure that the construction plans comply with the Zoning Code and are approved by Gulf Stream before the permits will be released to Highland Beach, through the online Building Department Portal, for review by the Department. NPDES inspections and paperwork needed to compile yearly reports will be provided to Gulf Stream at the end of the year for state reporting purposes.

- b. The Department shall review and process all plans submitted in the manner above, checking the same for compliance with the Code, and determine the subsidiary permits necessary and the amount of Fees. For processing and the inspection service, Highland Beach shall receive one hundred percent (100%) of the permit Fee, which shall be in accordance with building department Fees charged under the Town of Highland Beach Schedule of Fees. ~~Fees charged to Gulf Stream properties shall be the same as those charged to Highland Beach properties, and~~ **All permits shall be processed a timely manner pursuant to Section 553.72 and Section 553.792, Florida Statutes.** ~~on a first-come, first-serve basis, with permits from neither municipality receiving priority over the other.~~ After reviewing and processing said construction plans, Highland Beach shall indicate approval in Gulf Stream's online Building Department Portal, which will notify Gulf Stream and the Permittee regarding the approval status of the construction plans.
- c. Applications for all permits shall be submitted to Highland Beach on Highland Beach approved forms using Gulf Stream's online Building Department Portal, as approved by the Department. Highland Beach shall process and prepare all permits within Gulf Stream, once the permit application has received Gulf Stream approval consistent with those requirements set forth herein. Any authorized individual may request the Department to inspect a project on a given time and date. The permit inspection card and construction plans shall be on the construction site at all times, and the inspector, upon the completion of

his inspection, will mark the card either as to acceptance and the date thereof, or will note reason for rejection and the date thereof.

- d. Upon satisfactory completion of the project and final inspection, the Building Official will prepare the Certificate of Occupancy and will forward said Certificate of Occupancy to Gulf Stream, which will release the Certificate of Occupancy to the permittee, or authorized agent thereof, upon confirming compliance with the Zoning Code. A copy of the Certificate of Occupancy will be provided to Highland Beach. Highland Beach shall not issue any Certificate(s) of Occupancy directly to any Permittee.
3. Gulf Stream shall be solely responsible for the enforcement of violations of the provisions of said Code by persons, firms, or corporations engaged in construction within Gulf Stream.
4. Gulf Stream shall assume responsibility for the administration of all consumer inquiries. The Building Official will assist Gulf Stream to answer inquiries that require input from the Department.
5. The Building Official shall have the right to refuse to perform any inspection within Gulf Stream should they deem it in the best interest of Highland Beach.
6. Subject to the limitations of 768.28 *Florida Statutes*, Gulf Stream shall hold harmless and indemnify Highland Beach against any and all claims for damages of every kind and nature including but not limited to claims for property damage, personal injury or death, arising out of the plan review and inspection process. Nothing contained in this provision shall be construed or interpreted as a waiver of sovereign immunity beyond the waiver provided in Section 768.28, *Florida Statutes* by either Highland Beach or Gulf Stream.
7. Gulf Stream shall annually supply Highland Beach with a Certificate of Insurance from Gulf Stream's insurance carrier evidencing all the necessary insurance coverage for Highland Beach and employees of the Department.

### Section 3. Duration and Notice

This Agreement shall be a continuing nature unless cancelled by either party for any reason and without penalty, on no less than ninety (90) days written notice. Any Fees paid to Highland Beach where inspection services are not completed shall be prorated in accordance with the percentage of inspection completed and any excess shall be refunded to Gulf Stream.

Notice shall be considered sufficient when sent by certified mail or hand delivered to the other party during regular business hours at the following addresses:

Gulf Stream	Highland Beach
Town of Gulf Stream c/o Town Manager 100 Sea Road Gulf Stream, FL 33483	Town of Highland Beach c/o Town Manager 3614 South Ocean Blvd Highland Beach, FL 33487

Section 4.      Miscellaneous

- A. This Interlocal Agreement shall be filed pursuant to the requirements of Section 163.01(11) of the Florida Statutes.
- B. This Agreement shall be governed by and in accordance with the Laws of Florida. The venue for any action arising from this Agreement shall be in Palm Beach County, Florida.
- C. Neither party shall assign or transfer any rights or interest in this Agreement without the written consent of the other party.
- D. This six (6) page Agreement constitutes the entire agreement between the Parties; no modification shall be made to this Agreement unless such modification is in writing, agreed to by both Parties and attached hereto as an addendum to this Agreement.
- E. Should any provision contained within this Agreement be determined by a court of competent jurisdiction to be unenforceable, such determination will not affect the validity or enforceability of any other section or part herein.
- F. This Agreement shall not be valid until signed by the Mayor and the Town Clerk of each party.

[Remainder of page intentionally left blank]



IN WITNESS WHEREOF, the parties hereto have caused these presents to be signed by their duly authorized officers on the date set forth above.

**TOWN OF HIGHLAND BEACH**

ATTEST:

\_\_\_\_\_  
Mayor

\_\_\_\_\_  
Town Clerk

Approved as to form:

\_\_\_\_\_  
Town Attorney

**TOWN OF GULF STREAM**

ATTEST:

\_\_\_\_\_  
Mayor

\_\_\_\_\_  
Town Clerk

Approved as to form:

\_\_\_\_\_  
Town Attorney

**File Attachments for Item:**

B. Year-to-date Financial Report



83%

TOWN OF HIGHLAND BEACH FLORIDA BUDGET vs REVENUE & EXPENDITURE REPORT

Revenues

Line No	Fund/Dept	Budget	Budget To July 31, 2022	Actuals Up To July 31, 2022	Budget vs Actuals		Notes
					\$ Var	% Var	
1	General Fund						
2	Ad Valorem Rev	\$ 9,580,365	\$ 7,983,638	\$ 9,620,815	\$ 1,637,178	21%	Received at beginning of Yr
3	Intergovt Rev	441,900	368,250	415,043	46,793	13%	Strong FL Economy
4	Franch & Comm Tax Rev	1,026,000	855,000	803,145	(51,855)	-6%	Gap will close by year end
5	Charges for Service	590,000	491,667	475,727	(15,939)	-3%	Gap will close by year end
6	Fines & Forfeitures	10,700	8,917	4,288	(4,629)	-52%	High budget number
7	Interest Rev	82,500	68,750	29,413	(39,337)	-57%	Reduced Investment activity
8	Rent & Misc Rev	869,000	724,167	815,588	91,422	13%	Low budget number
9	Reserves	642,908	-	-	-	0%	NO Reserves Needed
10	Sub-Total	13,243,373	10,500,388	12,164,020	1,663,632	16%	
11	Disc Sales Tax Fud	525,000	437,500	256,034	(181,466)	-41%	Defer Proj to FY23
12	Building Fund	1,391,204	1,159,337	1,374,269	214,932	19%	Community continues to renovate
13	Water Fund	4,757,635	3,964,696	3,377,931	(586,765)	-15%	Less consumption then budgeted
14	Sewer Fund	2,139,675	1,783,063	1,723,783	(59,279)	-3%	Reduced consumption
15	Sub-Total	8,813,514	7,344,595	6,732,017	(612,578)	-8%	
16	Total	\$22,056,887	\$ 17,844,982	\$ 18,896,037	1,051,054	6%	

Expenditures

Line No	Fund/Dept	Budget	Budget To July 31, 2022	Actuals Up To July 31, 2022	Budget vs Actuals		
					\$ Var	% Var	
17	General Fund	\$13,316,719	\$ 11,097,266	\$ 10,350,162	\$ (747,104)	-7%	
18	Town Commission	197,525	164,604	139,717	(24,888)	-15%	
19	Town Manager	642,250	535,208	433,201	(102,007)	-19%	Position Shifts
20	Town Clerk	480,216	400,180	308,634	(91,546)	-23%	Open Positions
21	Finance	569,333	474,444	405,990	(68,454)	-14%	Open Positions
22	Legal	185,000	154,167	92,524	(61,643)	-40%	Use of less legal service
23	Public Works	334,913	279,094	233,881	(45,213)	-16%	Lower expenses than budgeted
24	Post Office	133,050	110,875	92,518	(18,357)	-17%	Lower expenses than budgeted
25	Shared Support	443,690	369,742	355,170	(14,572)	-4%	
26	Police	2,897,992	2,414,993	2,171,662	(243,331)	-10%	Open Positions
27	Fire Rescue	5,425,325	4,521,104	4,504,339	(16,765)	0%	Incr in exp from orig budgeted Amt
28	Solid Waste	488,180	406,817	373,108	(33,708)	-8%	Lower expenses than budgeted
29	Library	424,800	354,000	327,387	(26,613)	-8%	Lower expenses than budgeted
30	Transfers Out	1,094,445	912,038	912,030	(7)	0%	
31	Sub-Total	13,316,719	11,097,266	10,350,162	(747,104)	-7%	
32	Discretionary Sales Tax Fund	595,119	495,932	219,197	(276,735)	-56%	Defer Proj to FY23
33	Building Fund	1,406,159	1,171,799	1,047,301	(124,499)	-11%	
34	Water Fund	4,926,197	4,105,165	3,450,072	(655,092)	-16%	Yet to encumber Capital Projects
35	Sewer Fund	2,206,523	1,838,769	1,268,813	(569,956)	-31%	Yet to encumber Capital Projects
36	Sub-Total	9,133,999	7,611,665	5,985,384	(1,626,282)	-21%	
37	Total	\$22,450,718	\$ 18,708,931	\$ 16,335,546	(2,373,386)	-13%	

\$ 2,560,491



TOWN OF HIGHLAND BEACH FLORIDA ALL FUNDS SUMMARY REPORT FOR JULY 2022

Line No	Estimated Revenues	Disc Sales					Total
		General Fund	Tax	Building Fund	Water Fund	Sewer Fund	
1	Taxes:						
2	Ad Valorem	\$ 9,621,433					\$ 9,621,433
3	Franchise/Comm Taxes	803,145					803,145
4	Intergovernmental	415,043	254,972				670,015
5	Charges for Service	480,015		1,323,472	2,030,095	1,023,260	4,856,843
6	Miscellaneous Revenues						
7	Interest Earned	28,795	1,062	4,966	11,061	7,092	52,976
8	Rents & Leases	69,732					69,732
9	Other	133,356			287,241	693,431	1,114,028
10	Total Revenues	\$ 11,551,520	\$ 256,034	\$ 1,328,439	\$ 2,328,397	\$ 1,723,783	\$ 17,188,173
11	Other Resources:						
12	Inter-Fund Transfers - IN	612,500	-	45,830	1,049,534	-	1,707,864
13	Appropriated use of Reserves	-	-	-	-	-	-
14	Total Estimated Revenues	\$ 12,164,020	\$ 256,034	\$ 1,374,269	\$ 3,377,931	\$ 1,723,783	\$ 18,896,037
		-	-	-	-	-	-
	<b>Expenditures, Uses</b>						
15	General Government	\$ 2,200,863					\$ 2,200,863
16	Public Safety	6,676,002		841,324			7,517,326
17	Culture / Recreation	327,387					327,387
18	Public Works	233,881					233,881
19	Enterprise Funds (Utilities)	-			1,524,444	997,015	2,521,459
20	Capital Outlay		219,197	51,810	190,703	88,465	550,175
21	Debt Service	-	-	-	1,276,592	-	1,276,592
22	Total Expenditures	\$ 9,438,132	\$ 219,197	\$ 893,134	\$ 2,991,739	\$ 1,085,480	\$ 14,627,682
	Other Uses						
23	Inter-Fund Transfers - OUT	912,030		154,167	458,333	183,333	1,707,864
25	Total Appropriated Expenditures & Uses	\$ 10,350,162	\$ 219,197	\$ 1,047,301	\$ 3,450,072	\$ 1,268,813	\$ 16,335,546
26		\$ 1,813,858	\$ 36,837	\$ 326,968	\$ (72,141)	\$ 454,970	\$ 2,560,491
		-	-	-	-	-	-
	From	To	Amount				
27	Building Fund	General Fund	154,167	Cover OH Allocation			
28	Water Fund	General Fund	458,333	Cover OH Allocation			
29			612,500				
30	Sewer Fund	Water Fund	183,333	Cover Water Dept portion of Sewer Activity			
31	General Fund	Water Fund	866,200	Debt Service in Ad Valorem Taxes			
32			1,049,534				
33	General Fund	Building Fund	45,830	Building Dept Portion of Zoning & Review Activity			
34	Total Transfers		1,707,864				

**File Attachments for Item:**

C. FY 2023 Employee Health Insurance Renewal



# TOWN OF HIGHLAND BEACH

## AGENDA MEMORANDUM

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**MEETING TYPE:** Financial Advisory Board

**MEETING DATE** 08/23/2022

**SUBMITTED BY:** Eric Marmer, Assistant Town Manager (HR)  
David M. Dilena, Finance Director

**SUBJECT:** Health Insurance and Other Related Insurance Rates

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### **SUMMARY:**

#### **Employee Medical Insurance Renewal- October 1<sup>st</sup>**

The Town's Employee Insurance renewal is set to renew on October 1<sup>st</sup>.

Currently, the Town offers three plans to employees and their families through Humana:

1. Base Point of Service Plan Option 25 with a tiered Health Reimbursement Account (HRA)
2. Point of Service Plan Buy-up Option 12 option with a tiered Health Reimbursement Account (HRA)
3. Point of Service Plan Buy-up Option 11 option with a tiered Health Reimbursement Account (HRA)

This year we received proposals from Humana, United Healthcare, and Florida Blue. After receiving the initial renewal quotes from Humana, the Town's Broker (Marc Rheingold and Associates) negotiated to secure renewal rate reductions – from 40.14% to 14.12% for the Base POS Plan. The past two renewals with Humana have been highly favorable with the base plan last year that our broker negotiated the rates to be reduced by -2.56%. In addition to the renewal quotes from Humana, the Town's broker sought quotes from United Healthcare (UHC) and Florida Blue. Aetna and Cigna declined to quote as they were not competitive. Although the rates for the plans offered by UHC and Florida Blue were, in some cases, slightly lower than the Humana renewal rates, these plans did not match the benefit levels of the current plans offered through Humana.

#### **Other Insurance Programs**

In addition to healthcare insurance, Town employees and their families can participate in other insurance programs: Short-Term Disability, Long-Term Disability, Life Insurance, Vision, and Dental Insurance. There were no changes in the premiums this year for Short-Term Disability, Long-Term Disability, Life Insurance, or Vision. There was a 12% increase in Dental insurance that amounts to roughly a \$4 increase per employee.

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**FISCAL IMPACT:**

Below is a comparison of the current Humana and other insurance plans and renewal costs for the following year.

**Monthly Premiums**

Insurance Type	Current	Renewal	\$Δ	%Δ
S-T Disability	\$ 1,130	\$ 1,130	\$ -	0.0%
L-T Disability	1,010	1,010	-	0.0%
Group Life	710	710	-	0.0%
Voluntary Life	494	494	-	0.0%

**Dental PPO**

EE	35.09	39.30	4.21	12.0%
* ES	69.18	77.48	8.30	12.0%
* E&C	81.59	91.38	9.79	12.0%
* Family	124.28	139.19	14.91	12.0%

**Vision**

EE	4.93	4.93	-	0.0%
* ES	9.83	9.83	-	0.0%
* E&C	7.79	7.79	-	0.0%
* Family	13.25	13.25	-	0.0%

**Health Insurance Base POS Option 25**

EE	604.66	690.03	85.37	14.1%
ES	1,209.33	1,380.07	170.74	14.1%
E&C	1,148.86	1,311.06	162.20	14.1%
Family	1,934.92	2,208.11	273.19	14.1%

**Health Insurance Buy-up POS Option 12**

* EE	739.88	840.95	101.07	13.7%
* ES	1,479.75	1,681.90	202.15	13.7%
* E&C	1,405.76	1,597.80	192.04	13.7%
* Family	2,367.60	2,691.03	323.43	13.7%

**Health Insurance Buy-up POS Option 11**

* EE	774.64	879.31	104.67	13.5%
* ES	1,549.28	1,758.63	209.35	13.5%
* E&C	1,471.81	1,670.70	198.89	13.5%
* Family	2,478.84	2,813.80	334.96	13.5%

\* Upgrade in coverage requires employee contribution up to basic plan

At the July 7<sup>th</sup> FAB meeting, we presented a budget that included a 7% increase in health and related insurance cost. The table below shows the budget impact by Fund and Department based on the actual renewal rates:

Health and Related Insurance Budget Update					
Fund / Department	FY2022 Budget	FY2023 Preliminary Budget	FY2023 Updated Budget	\$ Δ	%Δ
General Fund					
Town Manager	\$ 80,200	\$ 62,600	\$ 66,808	\$ 4,208	6.7%
Town Clerk	53,000	72,642	77,434	4,792	6.6%
Finance	33,000	45,195	48,288	3,093	6.8%
Public works	28,500	54,990	58,715	3,725	6.8%
Post Office	16,000	17,942	19,105	1,163	6.5%
Shared Support	-	28,243	30,027	1,784	6.3%
Police	296,000	312,553	335,470	22,917	7.3%
Fire Rescue	-	27,418	29,189	1,771	6.5%
Library	47,000	47,059	50,913	3,854	8.2%
Sub-Total	553,700	668,642	715,949	47,307	7.1%
Building Fund	94,000	110,658	117,754	7,096	6.4%
Water Fund	175,100	159,686	170,682	10,996	6.9%
Total	\$ 822,800	\$ 938,986	\$ 1,004,385	\$ 65,399	7.0%

## RECOMMENDATION:

Based on cost/benefit analysis, evaluation of service networks, and experience with customer service, Town Staff recommends continuing the three plans offered through Humana: A Base POS Plan Option 25 and the two POS Buy-up options 12 and 11. In addition, a continuation of the tiered HRA is proposed in conjunction with all three POS plans, which would provide \$750 to individuals, \$1000 to Employee + one, and \$1,250 to Families.