City Council Minutes

Workshop Meeting_

09/10/86

City Council Chambers
City Manager's Conference Room
Naples, Florida 33940

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Police and Fire Pension	Plans.		1-7
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City Council Chambers City Manager's Conference Room (204) Naples, Florida 33940



CITY COUNCIL MINUTES Workshop Minutes

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9:00 a.m. Time

Date 09/10/86

COUNCIL

MEMBERS

Vice Mayor Richardson called the meeting to order and presided as Chairman.

Present: Lyle S. Richardson Vice Mayor

Kim Anderson-McDonald* William E. Barnett William F. Bledsoe Alden R. Crawford, Jr. John T. Graver

Councilmen

Absent: Edwin J. Putzell, Mayor

Also Present:

Franklin C. Jones, City Manager Mark W. Wiltsie, Assistant City Manager Paul C. Reble, Police Chief Tara A. Norman, Administrative Assistant Norris C. Ijams, Fire Chief Steven C. Brown, Personnel Director Christopher L. Holey, CCmmunity Serv. Dir. Gerald L. Gronvold, City Engineer David W. Rynders, City Attorney

Police Officer Tim Cully Fire Lieutenant Sheldon Reed Firefighter Brian Giblin Fire Marshal Wayne Martin Stephen Palmquist,

Kruse, O'Connor & Ling, Inc. Police Officer Mark Middlebrook William F. Hanley, Finance Director

Ed McMahon, Old Naples Assoc. Charles Andrews Chuck Curry, Naples Daily News Bill Upham, Naples Times Jerry Nichols Lori Rozsa, Miami Herald Beverly Cameron, WINK-TV Hilary Hutchison, TV-9 C. Lodge McKee

Called to order 9:10 a.m.

*Mr. Richradson announced that Mrs. Anderson-McDonald would arrive later in the meeting.

1. Presentation by Stephen Palmquist of Kruse. O'Connor & Ling, Inc., actuarial consultants, regarding proposed changes in police and fire pension plans. Requested by Councilman Barnett on behalf of pension systems' boards of directors.

Mr. Jones outlined the meeting agenda and Councilman Barnett noted the presence of representatives of the police and fire pension boards and introduced Mr.

CITY OF NAPLES, FLORIDA	ter to the second state			VO	TE	
City Council Minutes Date 09/10/86		M O T	SEC			A B S
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Stephen Palmquist, Kruse, O'Connor & Ting, Inc. Mr. Palmquist submitted a cost summary of proposed benefit changes in the plans.	and is the hed alroud replace Sc	83	sq o			
Mr. Jones noted that the two pension boards have for some time been discussing changes in benefit structures and today's presentation will involve the boards' future requests to the Council. Council would then consider these proposed changes which would have to be implemented by ordinance. This review might take some time, however, Mr. Jones pointed out, prior to actual adoption of an ordinance.	nbelliev for On Plan PR st Then d Prited to f	LL I	i a	PAC POS PAC		
While copies of Mr. Palmquist's report were being prepared, Mr. Jones showed a scale model of the proposed bandshell for Cambier Park. The representation, with a few minor changes, is relatively accurate, he said.)	e of server T pay, etc. The prof 25-year on combers torego the	951 951 613 613 613 613 613			esi esi La Loi Loi Loi	
Mr. Jones also announced that the ordinances restructuring the police and fire pension boards, in accordance with Florida Statutes, will be presented for second reading at the September 17 City Council meeting; official action on appointment of members could take place on October 1. Mr. Jones said that some members currently on the boards could be reappointed; Council members and/or city staff could, for instance, qualify. The statute provides for two people selected by the members of the pension systems, two by the City Council and those four will then elect a fifth member. The City Council member, meeting the criteria of being a resident of the City, could therefore be reappointed as could an appropriate member of the staff in this category, he added.	yeaks the strength of the month of the menth of the		900 100 100 100 100 100 100 100 100 100	rac	THE STATE OF THE S	
Mr. Palmquist then began his presentation. He advised that his firm had been working with the police and fire pension boards for approximately two years and has been addressing police officers' and firefighters' desire to increase benefits.	my lance glacte lerantique con block he that by	sair s o: sii	78 9 18			
In reviewing his report (Attachment #1), he reminded the Council that two separate plans were being considered and asked them to also keep in mind the insurance premium tax refunds received from the state to be used for benefits for police officers and firefighters. Police pension plans receive casualty insurance rebates and fire pension plans receive theirs from fire insurance premiums, each paid within the applicable city limits. This city is fortunate, he said, in that state compensation in this category is very high in comparison to other cities. The police refund is approximately 14% of the annual payroll and 10% to 11% for fire. Other cities in the state often receive only a 5% refund, so Naples is in an enviable situation.	then vurn elfecting alwquistis likaly so					
Because of this and other factors, Mr. Palmquist continued, the City doesn't have to fund the pension plans over and above these contributions and the 6% of payroll contributed by members.		N. Michemonton for Assumence (Transferinger	Al Martinesson of presentation of the Control of th	N. Pelakrapina in State		d) propriet describents de la marche de la
These are defined benefit plans, he explained, not like profit sharing plans in the private sector. People retire at a given age and, based on salary, a pension is paid monthly to last the remainder of the member's life. A lower normal retirement (from 55 to 50) is			operatority and of patricular to a debug of the particular operatority and be	and constitution of the co	133	Later Carlot Minney Washing settlement of disclassic Stelling 4 prints in
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CITY OF NAPLES, FLORIDA				VC	TE	
City Council Minutes Date 09/10/86	COUNCIL MEMBERS	MOTHON	SHUONA	YES	1	BSENT
nticipated and is the age at which unreduced benefits an be obtained through a special supplement which is esigned to replace Social Security until the retiree eaches eligibility for this benefit.	dist, tou		2 11 11 11	90		-
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r. Palmquist then outlined the following benefit roposals:	eresero di di ele elegoro el men han un		100	1		-
1. Raise the benefit rate from 2% to 3%, which is the factor applied to the last three years of service. Twenty years of service now results in 40% of pay; 25 ears, 50% of pay, etc.) Therefore, a 20-year employee buld, under the proposed revision, receive 60% of alary and a 25-year employee would receive 75%. The police pension members, as well as the fire, would be alling to forego the special supplemental benefit overing the years from retirement to age 62 if this actor were adopted. The maximum benefit is currently 0% of salary in both plans. Although a 25-year apployee would top-out at 75% higher benefits would be add for longer service because of a higher final alary.	mr. Mr. Jon An ordinan T. Jones Andenell Jones Ander Balde, Design The Florid Ligh Florid Ligh act		0 d d d d d d d d d d d d d d d d d d d		TV TI SO	
2. Raise the members' contribution from 6% to 10% f pay.	Council a council a council a	a da	95.		0 6 0	-
r. Palmquist then reviewed the state funding received by the police pension plan. A January 1, 1986, waluation showed that \$57,000 would be needed to fund arrent benefits, he said; some \$180,000 came from the tate, so there was a large excess. Proposed changes ould cost \$140,000, which is still less than the state contributions last year. Mr. Palmquist then pointed but that the actual payment from the state this year ent up to approximately \$228,000. Regardless of the roposal, it would not require any further city funding wer and above that of the state, he concluded.	ced by the level downer of the council of the counc					
r. Palmquist then clarified for Mr. Crawford that the igures presented are long-term cost proposals taking nto consideration all future benefits to be paid, uture salary increases, turnover, etc. The key item n this proposal, Mr. Palmquist explained, is the cost is a percent of payroll which should remain fairly table throughout the years; dollar amounts are annual ut percent of payroll is long term.	nie repo that to nd saked emium tex for De- Police Detes and					
iscussion then turned to the potential of the egislature effecting a change in the state funding. t was Mr. Palmquist's position that, although Naples ould most likely suffer from a change to either qualize the percentage of premiums statewide or a eduction in the funding, there has been little success ith such moves in the past. He reminded Council that here are very strong police and fire lobbies which ould fight any such change in Tallahassee.	inti yini inti yini inti yini balani catanian a 56 resi	o III				
r. Graver asked about vesting requirements and Mr. almquist said full vesting occurs after five years of ervice. Mr. Jones asked if salary figures included ew or existing personnel; the figures are based on eople in the plan on January 1. New people will be in he next annual report, Mr. Palmquist explained.	aveds but a span day of vide and vide a					
n response to Mr. Crawford, Mr. Palmquist clarified	dear normal	-		1	-	

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ormal cost is the amount needed to stay current with enefits required in the current year; the second lement of cost is an amortization payment on unfunded ast service liability. (The City has none of the econd element). There are actually funds available in xcess of accrued liability now in the fund.	nno bec ni miq po on po sono e po pono e po on on one lassente		130	50 2011 30.5 60.1 50.8		
the excess amounts in this funding method go to ecrease the annual normal cost of the plan and do not pply to the amount needed to fund additional benefits, r. Palmquist said. On Item D of the report, Past ervice Liability, people in the City's employ when the lan was established were given credit for all past ears of service which establishes an immediate iability to be paid off over a number of years. The ncrease in benefits proposed, however, said Mr. almquist, would be retroactive for people in the plan ack to their date of employment; this is why a new ast service liability is shown. This would be paid off ver a 30 year period as part of the overall cost of he plan which is paid for by the state currently, he oncluded. If the state ceases payments, this would be aid by the City.	Tris is a composition of the com		LANGE COLUMN COL			
r. Jones asked about the proposal to make benefit mprovements retroactive because other plans do not ecessarily do what this plan is proposing. About 75% o 80% of plans do this, however, responded Mr. almquist. Mr. Jones then asked for a breakdown of the ost of the various elements of the proposal and Mr. almquist said some elements impact others so this hould be done carefully.	e no beasc Note to Note to		9	10		
The Council then reviewed various other items of cost in Mr. Palmquist's report. Because there is still such large excess between state contributions and funding meded, police officers could contribute 7%-8% of pay rather than the 10% being proposed, Mr. Palmquist said. Howevering these contribution rates would still result in state contributions covering full cost.	arms or prenty or plenty or noted or noted restrict		And the second s	des de la company de la company de la frecha de la company de la company de la company de la company de la comp		
various Council members expressed further concern about the certainty of the state funding remaining at or near present levels.	THE CHI THE COLL THE					
Ar. Crawford asked about investment of funds. Mr. Palmquist said that both police and fire funds up until last year were invested in what he termed antiquated contracts with Travellers Insurance Company with relatively low interest rates and high withdrawal penalties. The police, however, have hired Barnett Bank's Trust Company to invest the plan's money for higher yields. Now government bonds are being used and possibly stock in the future as well as money market funds.	bedes bedes control bedes control bedes control co			Management (Season) and the season of the self-free self		
Mr. Richardson asked why changes were being proposed. Mr. Palmquist replied that higher benefit levels where the goal, especially in comparison to the benefits available in other police departments, although the current benefits are not considered low. Members of the police and fire pension plans are aware that state money is not totally being used for their benefit, he said, but Mr. Richardson pointed out that the City has the liability to make up the difference if the state money is cut.	osominar ofrasom ampirqo sufir an igmo fis sir bas sir bas sir bas	And the second of the second o	And designations of the contraction of the contract			
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fir. Cones pointed out that under the state procedure of casing funding on percentage of payroll, adding more people to the force could result in the percentage of payroll amount going up faster than the percentage of payroll amount going up faster than the percentage of premium; they are not related, he said. Although premiums are increasing, population is growing at a slow rate. This is contrasted with higher demand for services which would push salary costs up. Eventually these will meet and the City will be faced with funding the difference, the City Manager warned. This is another potential to be considered as well as possible state funding cuts.	the the ame could be the could be could	を					
Councilman Anderson-McDonald arrived at 9:55 a.m.)	activise and a second	3					
Ar. Barnett noted that if such a situation occurred, reducing benefits could be difficult, and Mr. Jones said that this is one reason he was concerned about wholesale purchase of past service by the new benefits backage. It could be easier to change benefits if years of service applied to when various benefits were in effect, whether high or low.	Diag ed of the control of the contro	T T T T T T T T T T T T T T T T T T T	000		11 12 12 13 13 13 13 13 13 13 13 13 13 13 13 13		
Mr. Bledsoe asked if there was some historical information based on experience of other cities. Mr. Jones pointed out, however, that Mr. Palmquist's presentation was being made as a representative of the board(s) and he would therefore anticipate that the City staff would take the information presented at this meeting and make the necessary comparisons at a later date. Mr. Bledsoe said he was concerned about how action on changes in benefits would impact relations with the departments and Mr. Crawford said that while he wasn't trying to "nickel and dime" the plans, the City needs to plan for the future.	unds bexas foscific at a construction under the const		90 A 80 A	Park Section 1			
Officer Cully noted that one consideration in the proposed changes is that contributions be tax deferred which would result in a lesser increase in actual contributions because contributions are currently not tax-exempt. The tax code allows amendment of the plan to make it tax deferred, Mr. Palmquist said, meaning that the actual out-of-pocket additional payment for the individual would not be 4%. Mr. Jones said that an option would be to amend the plan so that the current contribution is tax deferred and other amendments considered later.	post of the control o						
Mr. Graver asked about the rationale behind the state's limiting of the premium percentage for fire pension plans, and Mr. Jones said he believed the legislature had endeavored to limit it to a certain percentage of payroll and use the excess to fund other programs. Mr. Palmquist pointed out that this happened many years ago; there hasn't been any similar proposal for police.	ware inversely to the loss of the police of the police of the police of the loss of the lo			name we describe the state of t			
Mr. Jones reminded the Council about the additional deferred compensation plan available to all employees to tax defer up to \$7,500 per year with a variety of investment options. The benefit is made up of contributions plus earnings. This is available to police and all employees of the City, he added. The City recognized that this was a desirable thing for employees; there are currently fire and police employees in the plan.	deon asked in replied aspectally another archer and fire other Mr. Ficher Lty to make the control of the contro			And the Control of th		redy chicyclessus and the statement of t	
Mr. Graver asked about overage of state contributions not needed. Mr. Rynders noted that the excess amount might be used to further reduce unfunded liability; Mr. Palmquist, however, said that in this type of pension plan it goes to reduce contributions.		AND THE PROPERTY OF STREET, ST			ACONCREDENTAL VARIABLE SECTION OF THE SEC	ngra danamakkanin diperakan kinga apara diperakan dan kinga danamakan kinga	

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Ar. Palmquist called attention to his September 9 letter indicating a proposal to raise the benefit factor from 2% to 2 1/2% and raise the maximum to 75%. Employee contributions would be increased to enhance disability provisions in the plan. The current disability benefit is equal to the pension benefit, and the new proposal is to pay two-thirds of salary minus workers' compensation and/or Social Security benefits for line-of-duty injuries, regardless of tenure.		35 58 58	201 201 301 301 101 101			
Now approximately \$89,000 is received from the state each year, Mr. Palmquist explained. The increase in cost for the proposed benefit changes is approximately \$21,000; whereas, if state payment went up only \$20,300 for next year, Mr. Palmquist added, this would result in only a \$500 contribution from the City.	ome means rvices.		in the second se	edeagh-committee and an executed several section of the service of the section of	38 1M 28	
Were drafted. For example, alternatives would be for a 55% maximum benefit; a benefit rate of 2 1/4% rather than 2 1/2%; or elimination of the supplemental benefit from retirement age to age 62. Any of these, said Mr. Palmquist, would result in savings to allow the cost to be met by the state with no contribution by the City. This \$500, however, is based on state funding at last year's level.	reviot priz	100 45 100 100 100		ne enganese, ecretedoras framas de directivado nações seas representadoras presentadoras de estadoras de estador	53	production or over over over the end of the second control of the
Mr. Graver asked for more information on supplemental benefits and Mr. Palmquist responded that this benefit would provide a 1/2% additional factor for retirees from 55 to 62 for each year of service to offset the lack of Social Security which applies at age 62.				additional funds to you the time or expendential or		
The next step, according to Mr. Barnett, is to present to the Council at least the police pension amendments at the second meeting in October. Before this the staff will make recommendations and possibly schedule another workshop. On the fire pension plan amendments, there must be another meeting of the board to make a concrete recommendation which will require a different time frame than for police.				enome der vicikentelbos Spankretprendensis zeitwerdolde steine		AND THE PROPERTY OF THE PROPER
Mr. Jones said that although the plans need not be considered together, it might be advisable for the Council to do so because of the use of advisors.						-
Recess: 10:20 a.m 10:30	a dan da	35				
Discussion of General Pension Plan:a) Structure of Board of Trusteesb) Plan benefits	end Ohre Ries on whe I on this Ho			-	P.	
Mr. Jones noted that at the last workshop the Council had received a presentation by Jerry Nichols and he was now are seeking feedback from the Council. He suggested addressing the various issues with the general pension board and then returning to Council with recommendations on future actions.	k akid Mana ed yi Mana anin					HATELEN TO AN AND THE
Mr. Jones then reviewed the pending recommendations including the board being made up of a City Council member, citizen, staff member (administration), bargaining unit employee and another employee from the non-bargining unit.			E E DOCKONINO ANTONIO PORTO DE PROPERTO DE	no territorio di uponodirimigicoliteraminimigan iganicami de		
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ost of the benefit issues should also be considered by he board, Mr. Jones continued. The board should then ake its recommendations. Mr. Jones said that none of he other items were particularly significant. He, owever, recommended that the Council act soon on evision in the makeup of the board.	PLAN PROP		mi 1	0.5	100	
r. Jones indicated that Jerry Nichols was being onsidered as an advisor to the City on all the pension ystems. He would be employed as a consultant which ill be particularly helpful in addressing the police nd fire requests, Mr. Jones added. This would be a eneral fund expense, although Mrs. Anderson-McDonald sked for some means for the boards to fund Mr. ichols' services.	province of the community of the communi	100		Andrews and the Control of the Contr		
taff will proceed to arrange a discussion by the eneral pension board.	newt year.	10 1				
Discussion of beach utilization: a) Parking (including results of recent beach parking survey) b) Other beach related activities c) Police volunteer program	is solicist in For execution of eliminates age to constitute the constitute of the c			. e		
Ed McMahon, on behalf of the Old Naples Association, stated that although options discussed regarding the beach had included everything from restricting parking to citizens to no parking on the beach and use of offsite lots, parking meters would not restrict parking, only provide revenue for beach maintenance from people who did not live in the City and used the beaches. He also recommended a beach use study in winter as well as summer.	ngked for 1 Mr. Palm 1s a 1/2%	1	10 10 10 10 10 10 10 10 10 10 10 10 10 1			
Mr. Jones outlined the history of the beach parking/use issue. The City has reconstructed beachends to delineate spaces; a future phase would have the intent of ensuring City and County residents availability of parking, and then non-residents, through the use of stickers.	all as le ond meetin Takes reco kendo dr or another commendati					
Based on surveys done over the past few years, the Council decided no further restrictions would be put in place until it was found that there was not a general availability of parking for those who wanted to use the beachends, Mr. Jones added. He introduced Mark Wiltsie to discuss the surveys, Chief Reble to discuss enforcement, and Chris Holley to answer questions about park facilities on the beach. Staff is seeking Council input based on this most current information.	together, do so leds 20 a.m. – sion of G udcure of		100H 2 0A		2 8 2	
Mr. Graver asked about the legalities involved in placing restrictions on beach parking. Mr. Rynders stated that this issue is not totally clear, particularly because of the variety of issues involved. The underlying principle, he said, is whether all members of the public have equal access to the beach. For example, regulation of parking could result in a practical prohibition as well as a legal prohibition and thus would go too far, he added. Each proposed restriction must be evaluated in light of practical restrictions, therefore. The establishment of	a piese eaxing I such ession sion bost endayions then rev he Loard			AND THE PROPERTY OF THE PROPER		
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City Council Minutes. Date 09/10/86 City Council Minutes. Date 09/10/86 COUNCIL MEMBERS Riding meters, a portion of which are open to the meral public, is not a problem nor is the limitation a percentage of available parking spaces those ying-sticker. If those stickers however, allable only to residents or at a substantially duced cost to residents, this should be carefully aluated, Mr. Rynders stated. Sanibel Island has stricted certain beach areas for residents and no one schallenged it, although it has been in effect for a mber of years. McMahon brought up the point that the platted reet, Gulf Boulevard, makes the beachends public oroughfares. Mr. Rynders said that although this reet, which runs along the beach, was platted and a public right-of-way, there are places where it is der the water and places where it is substantially ok from the water. The City could find there is no rether public need for this street access and could neetvably vacate it, but this would have little fect because the public has used it for a great night of time and has therefore a continuing right to e it. He recommended against this type of action. Lodge McKee said this unbuilt street, however, does we the City control as opposed to riparian rights on ricus other areas of the beach, and Mr. Rynders nifirmed that streets could be regulated more than eas with riparian rights. Wiltsie reviewed the summer beach survey ttachment #2) which he said endeavored to document eases in beach parking. Spaces from Gulf Shore were considered overflow parking. comparison, he noted a slight increase in weekday cupancy over the past three years' surveys. Weekend e is up about 4% from the summer of 1983 to 1985. Sere is a drastic difference, however, between 1985 net and all 1986 summer figures. Surveys will be done the future for both summer and winter, Mr. Wiltsie neitmed. e conclusion is that at no time is every space taken though there are certain areas of concentration coher areas. Through the media, too, areas of ficient parking could b				VC	OTE	
rking meters, a portion of which are open to the neral public, is not a problem nor is the limitation a percentage of available parking spaces to those ying sticker. If those stickers, however, are aliable only to residents or at a substantially duced cost to residents, this should be carefully aluated, Mr. Rynders stated. Sanibel Island has stricted certain beach areas for residents and no one schallenged it, although it has been in effect for a mber of years. McMahon brought up the point that the platted reet, Gulf Boulevard, makes the beachends public oroughfares. Mr. Rynders said that although this reet, which runs along the beach, was platted and a public right-of-way, there are places where it is der the water and places where it is substantially cok from the water. The City could find there is no rether public need for this street access and could noclivably vacate it, but this would have little fect because the public has used it for a great ingth of time and has therefore a continuing right to e it. He recommended against this type of action. Lodge McKee said this unbuilt street, however, does we the City control as opposed to riparian rights on rious other areas of the beach, and Mr. Rynders infirmed that streets could be regulated more than eas with riparian rights. Wiltsie reviewed the summer beach survey ttachment \$2\$ which he said endeavored to document creases in beach parking. Spaces from Gulf Shore vol. to the beachends were counted and any spaces east Gulf Shore were considered overflow parking. comparison, he noted a slight increase in weekday cupancy over the past three years' surveys. Weekend e is up about 4% from the summer of 1983 to 1985, ere is a drastic difference, however, between 1985 ner and 1986 summer figures. Surveys will be done the future for both summer and winter, Mr. Wiltsie nericand the fishing er; and 17th, 18th, 32nd and 33rd Avenues, South. One commendation was to place signs along US 41 and other rategic locations to channel this high concentration other areas. Thro	M O T O	0 T I 0	SECOND	YES	И	ABSENT
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S Y O E	COUNCIL	0	N	Y	N	E. N
asked Chief Reble for comment on using the police	MEMBERS	N	D	S	0	T
Volunteer program in conjunction with beach activities. Mr. Jones said that enforcement has improved the situation and it is hoped that this new program will help the City maintain this level.	noted the d Ageostrtion coloniaetha he beach.	10 21 20 10 10	iak sig	286 16 20 16	b.i	
Chief Reble first noted the cooperation received from the various neighborhood groups and also the response of the administration in addressing these needs.	.m.a Okt	1	ben	in	8.5	
The expanded volunteer program would provide work along the beach area through organization of a specific beach unit. These volunteers could assist in the litter problem by advising the public of regulations and notify sworn officers when needed, Chief Reble said. Communications with volunteers will be provided by surplus portable radio equipment and will be improved in the future.			06.A 7.783	0 10 10		
Chief Reble confirmed that the enforcement problem will move east with stricter beachend parking regulations and more signs would be required. There is no ordinance restricting parking on the grassy areas east of Gulf Shore, he added.	7 AS TO Of The Maples -[1385	300	uni Uni	a s		
Chief Reble also noted the college spring break problem which is beginning to spread from Fort Myers, although Mr. Barnett said he doubted that this would be a serious problem here because of the lack of lodging in the winter which is affordable to college students.						and the second s
Mr. Graver asked for information on past parking infractions. Chief Reble said that there are certain problem areas. For example, some owners of property are non-residents and therefore it is difficult to locate them to request installation of signs and/or barricades necessary to restrict parking on private property. During the peak season, there are many infractions although the parking restrictions on Gulf Shore and signing have assisted greatly. Without marking private property, however, it is difficult for the police department to take action on complaints. Property owner associations have been of great assistance in getting these areas marked, he added.		and the substitution of the first substitution is a substitution of the substitution o		and the first of the control of the		
Mr. Crawford requested a survey of license plates; this is currently being done in Lowdermilk Park, Mr. Wiltsie confirmed, and indicated this type of work could also be done by the volunteer program.		elleganden bedagen de entre fradheren				
The volunteer program is looking very promising, Chief Reble observed.				Action of the Control		
Mr. McMahon brought up the point of water patrol along the beach which could also be something a volunteer could handle. He also suggested using the YMCA auction to obtain an additional boat. The department now has three boats, said Chief Reble, but conceded that it is difficult to keep all in service at one time. Volunteers in boats is a liability concern, he pointed out, although consideration would be given to using them in this capacity in the future.				Georgical Reconserved Company and Company Company of the Company o		
Mr. Graver mentioned that there are actually few restrictions on bringing boats near the beach, idle speed being the only one. Warning buoys are also in need of replacement. Chief Reble said that there is not a great problem with unsafe operation of boats, although activity does increase occasionally.						
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CITY OF NAPLES, F.	LORIDA				vo	TE	
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KRUSE, O'CONNOR AND LING INC.

Consultants and Actuaries

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WEST BROWARD PROFESSIONAL BUILDING
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NORTH/CENTRAL FLORIDA OFFICE 626 NORTHEAST FIRST STREET GAINESVILLE, FLORIDA 32601 (904) 375-3800

Fort Lauderdale Office September 9, 1986

Mr. Wayne Martin City of Naples 735 8th Street, South Naples, Florida 33940

Dear Mr. Martin:

Pursuant to our August 27 telephone conversation, we have valued several proposed changes to the City of Naples Firemen's Retirement Trust Fund. Four separate studies were completed, with the last three being slight variations of the first. Each of these studies is described below. Study 1 includes the Board's first choice of benefits. Since this set of benefits produced a City contribution over and above the 1986 payment from the State, we valued certain cutbacks to the first choice.

Study 1

- Raise the benefit accrual rate from 2% to 2 1/2% (retains the supplemental benefit).
- Raise the maximum benefit as a percent of final average earnings from 60% to 75%.
- Raise the employee contribution rate from 6% to 7% and make these contributions tax deferred.
- Change the service incurred disability benefit from the accrued benefit to 66 2/3% of the earnings in effect at the time of the disability with this amount offset by workers' compensation and social security.

Study 2

- Raise the maximum benefit as a percent of final average earnings from 60% to 65% (instead of 75%).

Study 3

- Raise the benefit accrual rate from 2% to 2 1/4% (instead of 2 1/2%).

Study 4

- Eliminate the supplemental benefit (1/2% until age 62).

Mr. Wayne Martin City of Naples September 9, 1986 Page 2

The attached table shows the results of the January 1, 1986 valuation based on the current set of benefits as well as the results of each of the four studies.

For the purpose of the valuation and these studies, we have assumed that the 1986 contribution from the state will be the same as the 1985 payment of \$69,520. In actuality, the 1986 payment was \$89,860. The increase of \$20,340 is almost enough to cover the cost of the changes described in Study #1, but is far in excess of the costs shown in Studies 2 through 4.

Please call us if you have any questions or desire additional information.

- Raise the employee contribution rate from 6% to 7% and make these

this amount offset by workers' compensation and social security.

nd appulont f yours ... woled peditored at aslbura eaerSincerely yours,

contributions tax deferred.

J. Stephen Palmquist

JSP/jd encl

CITY OF NAPLES FIREMEN'S RETIREMENT TRUST FUND 1/1/86

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\$ 732,547 \$ 732,547 \$ 7 690,879 690,879 6 690,879 690,879 6 2,495,770 2,421,690 2,1 0 22,120 22,120 0 2,517,890 2,443,810 2,1 567,844 567,844 1 671,149 597,069 6 8,111,900 8,111,900 8,1 10.528 9.618 72,680 9.928 9.928 9.068 48,360 66,393 6.608				8,111,900	800,012	567,844	0	1,278,897	2,624,633 0 22,120 0 2,646,753	\$ 732,547	Study #1
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				8,111,900	618,569	567,844		1,278,897	2,443,190 0 22,120 0 0 2,465,310	\$ 732,547	Study #4

CITY OF NAPLES FIREMEN'S RETIREMENT TRUST FUND

(cont.)

	690,879 690,879 648,063	1/1/86 Valuation	Study #1	Study #2	Study #3
K. 844	Annual Payment Needed to Liquidate the UFAAL Over the Number of Years Left in the Amortization Period As % of A1	OE \$ KEL S O \$		0 \$ 0 NA	0 \$ 0 NA NA
C. L.	Expected Premium Tax Refund to be Received From the State As % of A1	69,520	69,520	69,520	69,520
168,M.S.	Minimum Required Annual Employer Contributions if Paid at the End of the Valuation Year: (I + K) x 1.08 - L	0 0	20,838	8,974	2,184

69,520

O A

Study #4

4,200

2,184

8,974

20,838

NA O

% of A1

As

KRUSE; O'CONNOR AND LING INC.

FORT LAUDERDALE OFFICE
WEST BROWARD PROFESSIONAL BUILDING
7320 GRIFFIN ROAD, SUITE 200
FORT LAUDERDALE, FLORIDA 33314
(305) 791-5888

NORTH/CENTRAL FLORIDA OFFICE 626 NORTHEAST FIRST STREET GAINESVILLE, FLORIDA 32601 (904) 375-3800

Fort Lauderdale Office August 28, 1986

ATTACHMENT #1

Ms. Mae Beach
Secretary to the Mayor City of Naples
735 8th Street, South
Naples, Florida 33940

Dear Mae:

We have once again determined the actuarial impact of the package of proposed changes to the Police Officers Pension Plan which were originally outlined in correspondence from Tim Cully dated January 20, 1986. The proposed changes are as follows:

- 1. Lower the normal retirement age from 55 to 50.
- 2. Raise the benefit rate from 2% to 3%.
- 3. Eliminate the special supplement that runs to age 62.
- 4. Increase the maximum allowable benefit from 60% to 75% of final average compensation.
- 5. Raise the member's contribution rate from 6% of salary to 10%.

Based on January 1, 1986 data, the required City/State contribution for the current set of benefits without any changes is \$57,425, or 4.43% of covered payroll. When the expected State contribution of \$180,300 is subtracted from this amount, there is no remaining balance for the City to contribute.

The required City/State contribution for the proposed new package of benefits would be \$140,105, or 10.81% of covered payroll. When the expected State contribution of \$180,300 is subtracted from this amount, there is no remaining balance for the City to contribute. A cushion of about \$40,000 still remains. This cushion, along with the large increase in the State contribution to \$227,998 this year, should justify a lower contribution rate by employees of, say, 7% or 8%.

The deferral of income tax payments on employee contributions would be included in the package, but there would be no impact on required contributions. The change from five year to ten year vesting would also not be felt until there were a number of new officers hired after the changes occur.

Should you have any questions pertaining to this matter please contact us.

Sincerely yours,

J. Stephen Palmquist

JSP/jd encl

NAPLES POLICE OFFICERS RETIREMENT TRUST FUND ACTUARIAL VALUATION RESULTS AS OF JANUARY 1, 1986

	TO SISSIPPLE 2107 AS SERVICE AND SERVICE OF SERVICE OF SERVICE AND	Without Any Changes	Proposed Changes
Α.	Those Included in the Valuation	Seach //	Hs. Hae E
	1. Active Members	Acych ens os	Secretary
	a. Number	\$ 1,296,248	¢ 1 206 248
	 Annual Payroll of Active Members Annual Payroll of Active Members 	\$ 1,290,240	\$ 1,270,210
	Below the Assumed Retirement Age 2. Service Retirees	1,269,001	1,269,001
	a. Number	. 1	1
	b. Annual Benefit Payments	6,552	6,552
	3. Disability Retirees and an image amount	o the Police Of	changes t
	a. Number b. Annual Benefit Payments	miT mort son Tim	O correspor
	4. Beneficiaries Receiving Benefits	12/01/1	01 28 318
	- North	Ower the norm	0
	b. Annual Benefit Payments	void edit ed itor	
	5. Terminated Vested Members	Ellminate the	
	a. Number	Oncrease the s	0
	b. Annual Benefits Due	avarage compen	
В.	Actuarial Present Value of Projected Benefi 1. For Active Members	ts	
	a. Service Retirement Benefits	2,642,112	3,415,041
	b. Vesting Benefits	476,678	904,108
	[24] [25] [25] [25] [25] [25] [25] [25] [25	189,390	141,665
	d. Preretirement Death Benefits	51,812	0
	e. Return of Member Contributions f. Other	181,493	123,279
	on al g. Total mont this amount storage is no	3,541,485	4.584.093
	2. For Service Retirees and A service Retirees	58,930	58,930
	3. For Disability Retirees and application	driw profe 0	0
	4. For Beneficiaries Receiving Benefits	Os year, shou	0 5777 389
	For Terminated Vested MembersTotal	3,600,415	4,643,023
c.	Actuarial Value of Assets	2,428,046	2,428,046
D.	. (C. 1) - [- 1] 1. [-	(517,717)	816,625
Ε.	Actuarial Present Value of Projected Member Contributions	765,433	1,004,080
F.	Actuarial Present Value of Projected		
-	Employer Normal Costs: B6 - C - D - E	406,936	394,272
	J. Stephen Palmedist	4001730	37712/2
G.	Actuarial Present Value of Projected		
	Covered Payroll	12,757,300	10,041,000

н.	Employer Normal Cost as a Percentage of Covered Payroll: (100 x F / G) + 1.00% for Administrative Expenses	4.19%	4.93%
1.	Annual Employer Normal Cost: Alc x H As % of Alb	\$ 53.171 4.10%	\$ 62.562 4.83%
J.	Expected Member Contributions As % of Alb	76.145 5.87%	126,900 9.79%
κ.	Annual Payment Needed to Liquidate the UFAAL Over the Number of Years Left in the Amortization Period As % of Alb	NA NA	67.165 5.18%
L.mo	Minimum Required Employer/State Contribution if Paid at End of Year: (I + K) x 1.08 As % of Alb	57,425 4.43%	140,105 10.81%
M.	Expected Premium Tax Refund to be Received From the State As % of A1b	180,300 13.91%	180.300 13.91%
N.	Minimum Required Annual Employer Contributions: L - M As % of Alb	0	0

see occupancy for all be chend parking spaces on the was all to all the summy weather all the summy weather



--- MEMO ---

TO: FRANKLIN C. JONES, CITY MANAGER

FROM: MARK W. WILTSIE, ASSISTANT CITY MANAGER

SUBJECT: 1986 SUMMER BEACH SURVEY

DATE: AUGUST 25, 1986

BACKGROUND: In 1985 I conducted a beachend utilization survey from March 1 through March 14. The survey was undertaken to determine the comparison of available versus occupied beachend parking spaces. In addition, data regarding overflow parking, handicap space utilization and number of visitors was gathered. My memorandum dated October 1, 1985 is attached for your information and review.

ANALYSIS: This year we decided to undertake our beach survey in the summer to establish a data base for future year comparisons of "off-season" use. For some time now we have assumed our beaches have become more popular in the summer. The 1986 summer beach survey identifies the degree of popularity.

GENERAL INFORMATION

Dates of survey: June 23 through July 7

Time of day survey taken: 10:00 a.m. to 2:00 p.m.

Total number of spaces available: 842

Total number of locations surveyed: 34

The 1986 summer survey included the following:

- (1) Number of regular and handicap spaces available at each location.
- (2) Number of regular and handicap spaces occupied at each location.
- (3) Percentage of occupancy on each day of survey for both regular and handicap spaces.
- (4) Number of vehicles parked on right-of-ways east of Gulf Shore Boulevard.
- (5) Approximate number of visitors at each location.
- (6) Weather conditions.

An analysis of the survey data is as follows:

(1) Average occupancy for all beachend parking spaces on weekdays was 48.2% for all days with sunny weather conditions. 1983 survey was 47.9%. Franklin C. Jones August 25, 1986 Page 2

- (2) Average occupancy for all beachend parking spaces on weekends was 72.5%. Weather conditions were either partly cloudly or sunny. 1983 survey was 68.2%.
- (3) Average occupancy for all handicapped parking spaces was 18.6%.
- (4) Overflow parking on right-of-ways east of Gulf Shore Boulevard for weekdays and weekends averaged three and ten vehicles, respectively.
- (5) Average number of visitors over the 14 day period was 496 per day.

A copy of the survey form, a summary of average parking occupancy and a bar graph showing occupancy by location are attached for your review.

CONCLUSIONS:

HANDICAP PARKING

Provisions for handicap parking at the beachends was expanded several years ago. Our survey data reveals that a sufficient number of spaces exist for use by the handicapped.

BEACHEND PARKING

The following is a recap of beachend parking surveys accomplished to date: (% of spaces available vs. occupied)

	1983 (Summer)	1985 (Winter)	1986 (Summer)
Average Weekday Occupancy	47.9	72.9	48.2
Average Weekend Occupancy	68.2	92.8	72.5

As in past surveys, we have identified several areas of high concentration while other locations receive relatively little use. The attached bar graph shows areas of high concentration which can be explained as follows:

- (1) Seventh and Eighth Avenues North: These two beachends were also identified as high usage in the 1985 (winter) survey. Once again, it appears that the proximity to the Beach Club Hotel, which has a number of attractions, obviously draws beach-goers.
- (2) 11th, Broad and 12th Avenues South: As is obvious, the fishing pier, availability of restrooms, showers and concession stands make this area extremely popular in both the summer and winter seasons.
- (3) 17th, 18th, 32nd and 33rd Avenues South: The attractions to these beachends has always been the relatively wide sandy beach and the number of sailboats stored in the area. The abundance of beach vegetation (i.e. sea oats), bird life and sailboat use makes this area popular for those beach-goers who enjoy these spectacles.

RECOMMENDATIONS: My recommendations at this time are as follows:

- (1) Continue, on an annual basis, to undertake surveys which identify the various aspects of beach utilization. It may be prudent to gather data in both the winter and summer seasons of each year. This would provide us with sufficient information to determine trends and the ability to implement changes as may be required.
 - (2) Issue periodic news releases as to locations of our beaches which normally have more than sufficient available parking. In this way visitors and residents who occasionally use the beach could preselect areas where parking is not a problem.
 - (3) Provide signage on U.S. 41 which would direct visitors and tourists to beachends with adequate parking. I've attached a map of the City where I feel signs could be placed for this purpose.
 - (4) Encourage, whenever possible, efforts of Collier County and developers to provide public beach access which would relieve the City's burden in this regard.

Please advise should you have any questions or require additional information. My thanks to the Police Department and Tara Norman for their assistance on this survey.

Respectfully submitted,

Mark W. Wiltsie

Assistant City Manager

MWW/ca

xc: Edwin J. Putzell, Jr., Mayor

attach.

attach. xc: Edwin J. Putzell, Jr., Mayor

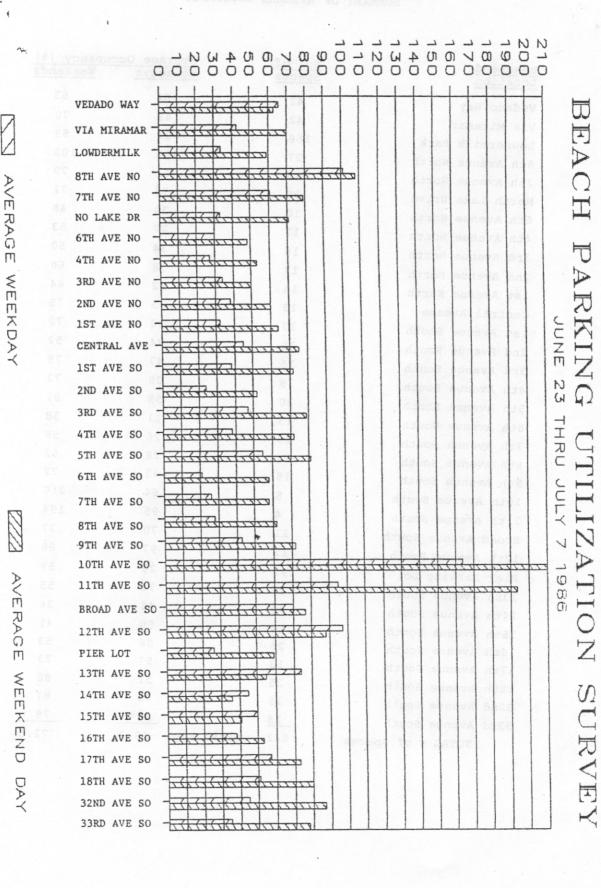
BEACH PARKING SURVEY

SUMMER 1986

SUMMARY OF AVERAGE OCCUPANCY

Beachend Location	No. of Spaces	Average Occ	Weekends
Vedado Way	42	66	63
Via Miramar	42	43	70
Lowdermilk Park	160	34	59
8th Avenue North	27	101	108
7th Avenue North	14	61	79
North Lake Drive	35	33	71
6th Avenue North	10	30	48
4th Avenue North	17	27	53
3rd Avenue North	14	34	50
2nd Avenue North	17	38	60
1st Avenue North	16	32	64
Central Avenue	13	45	75
1st Avenue South	17	38	72
2nd Avenue South	15	24	52
3rd Avenue South	15	47	79
4th Avenue South	9	38	72
5th Avenue South	20	55	81
6th Avenue South	13	21	58
7th Avenue South	20	26	58
8th Avenue South	12	28	62
9th Avenue South	15	43	72
10th Avenue South	5	164	210
11th Avenue South	4	95	194
Broad Avenue South	21	70	77
12th Avenue South	12	97	88
Pier Parking Lot	92	26	59
13th Avenue South	20	74	55
14th Avenue South	30	45	36
15th Avenue South	19	50	41
16th Avenue South	25	38	53
17th Avenue South	13	57	73
18th Avenue South	25	51	80
32nd Avenue South	15	45	87
33rd Avenue South	18	35	78
TOTAL # of Spaces	842	Total Avg. 48.2	72.5

AVERAGE % OCCUPANCY



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COATION PROJULAR FEGULAR SPACES							25		AVENUE	32
REGULAR RAPICAP RANDICAP							13		AVENUE	31
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REGULAR REGULAR REGULAR SPACES							20		AVENUE	27
COATION REGULAR REGULAR SPACES							92		PARKING	26
REGULAR REGULAR SPACES				4			12		AVENUE	25
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