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Independent Leon County Fire Services Separation & Disparity Report

Who pays, and who waits, when the City's fire contract ends in 2028

An independent study · Max Epstein · MAXAI LLC · independent and unpaid · 15 September 2026 · all figures from public records, reproducible on request

10,678
homes, $2.73 billion of property, outside five road miles of a station on 1 October 2028 — 1,444 of them mobile homes

nearly 4×
what the same fire fee costs per $1,000 of home value in District 1 vs District 4

12% → 29%
Districts 1 and 2 hold 12% of the taxable value and pay 29% of the fire bill

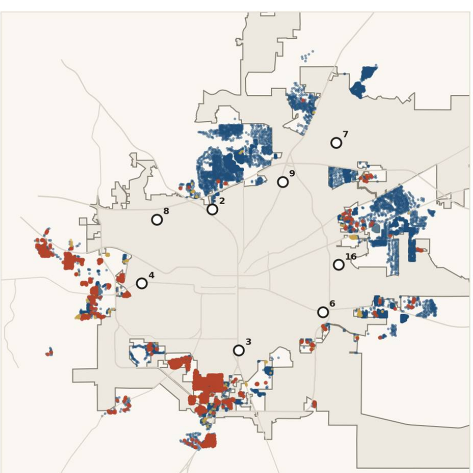
39¢
of every dollar the same service would cost is what the County pays the City today

50%
the rise in the ambulance levy on every property, city and county, in 2023

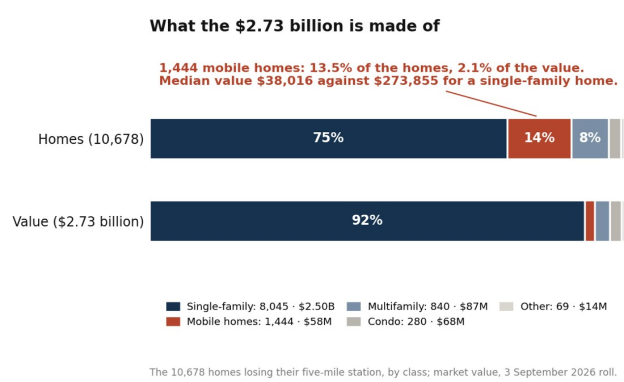
56% · 45%
of Lake Jackson and Woodville calls answered first by an inner-city City engine

THE BOTTOM LINE

- **There are real disparities** in the service the City provides to the County, response times above all, and they can be fixed without putting roughly 100,000 people's fire coverage at risk. The same disparities run through EMS, and those are Leon County's to fix.
- **The door.** Lawful entry to a burning house takes **10–14 minutes** today, would be about **24 minutes** after 2028 from the County's own stations, and about **6½ minutes** with the stipulations below (a fourth firefighter on every county-facing engine). The 6:24 first-engine figure is measured; the waits are a model.
- **The money.** The County spends **$11.8 million** a year on fire protection, $11.3 million of it paid to the City: **39 cents of every dollar** the same service would cost alone, about **$30 million**, or **$597 a household against $234**. The City asked for **22 percent** more; the County countered at **17**: about **$11 a year** apart on a household bill.
- **The County cannot stand up the same service by 1 October 2028, not at any price.** After that it is the most expensive path by far: over five years (FY2029–33) about **$76.5 million** under a successor agreement at the City's full ask, **$170 million** to run the same service alone, **$217–249 million** with four new stations, a true divorce.
- **The ask.** The County's own $109,995 consultant report was promised for June and has not been produced. Pull the workshop item from consent and discuss these findings before the workshop is set; when it is set, schedule the decision with it, every path costed in writing 72 hours ahead; and put fire services on a regular agenda within 30 days after.



The 10,678 homes that lose their nearest station on 1 October 2028. Blue: single-family. Red: mobile homes. Numbered circles: City fire stations. Almost every dot sits within a mile of the city limit, behind a City station that stays City property. From the study's Figure 1.

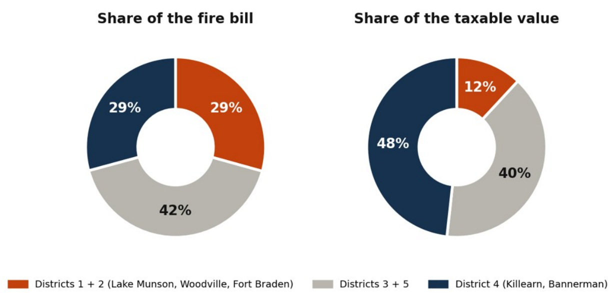


What the $2.73 billion is made of. 8,045 single-family homes carry 92 percent of the value. **1,444 mobile homes** are 13.5 percent of the homes and 2.1 percent of the value, median $38,016; the flat fee takes the same $223 from each. From the study's Figure 2.

THE ELEVEN FINDINGS, IN ONE BREATH

1. **10,678 homes** lose their fire station on 1 October 2028 ($2.73 billion of property). Five road miles is the line: insurance grading treats a home more than five road miles from a responding station as unprotected. 1,373 of the 1,444 mobile homes sit behind two City stations, on South Monroe and West Pensacola; 98.6% of all 10,678 sit behind stations that stay City property. A fire engine ordered at the October workshop arrives in February 2029.
2. The same fire bill costs a District 1 home **nearly four times** what it costs a District 4 home: the typical home losing service is worth **$89,035** in District 1 and **$441,534** in District 4, and both pay $223 ($2.03 against 52¢ per $1,000 of value).
3. The flat fee falls hardest on the **1,373 mobile homes** in Woodville, Lake Munson and Fort Braden.
4. Standing alone costs **$597 a household against $234** today, plus an estimated **$1,450–1,830 a year in insurance** for a frame home that drops to Class 10 if the County does not act (ISO-table rows, not a quote for any household).
5. **Four firefighters aboard the first engine** get through a County door in about 6½ minutes, beating the 10–14 today and the 24 after 2028, for the same money the City already asked for. Crews may not enter until four are on scene; today the fourth arrives on a City engine. After 2028 the modelled wait for the second engine goes from 3.7 to 18 minutes in Lake Jackson and 7.7 to 18.3 in Woodville, and a three-person crew arriving first must wait outside unless a life is known to be inside. (The 6:24 first-engine median is measured; the waits are a model.)
6. The buildings everyone is fighting over cover **1.4%** of the homes at stake.
7. City water, City hydrants: what they lose is **the engine, and the paramedic on it**. The water stays; under the agreement the City's engines are the first medical responders in the unincorporated county.
8. How the money is raised is **a second decision**: a square-foot tier collects the same total and lowers the bill in four of five districts.
9. **Nobody has costed the separation**, on either side.
10. The EMS levy, **up 50%, decided in 13 minutes**.
11. Same service on 1 October 2028 is **not available to Leon County at any price**, on its own.

The disparities: who pays, and who waits



Districts 1 and 2 pay the same share of the bill as District 4 and hold a quarter of the value.
Typical home losing service: District 1 $89,035 · District 2 $100,444 · District 4 $441,534. 3 September 2026 roll, from the study's Figure 2.

- **From the disparity paper's abstract.** Commission Districts 1 and 2 hold 29.3% of the units and **11.9% of the taxable value**. The flat charge therefore puts **29.3% of the bill** on them.
- **The household, from the abstract.** A District 1 household pays **$2.03** for every $1,000 of market value it holds; a District 4 household pays **52 cents**. A mobile home pays **4.8 times** the share of its value that any other residential parcel pays, for the same service. On the one incidence claim that survives a significance test, District 1's structure-fire rate is about **twice** District 4's (4.91 against 2.49 per 1,000 units over two years). The disparity is real on every axis measured.
- The typical home losing service: **$89,035 in District 1, $100,444 in District 2, $441,534 in District 4**. Identical $223 charge.
- **The wait is already unequal.** Measured EMS response today: a median of 6:14 inside the city against 8:12 outside, 9:39 against 13:43 at the 90th percentile, worst rural median 18:49. In Lake Jackson the first unit came from an inner-city City station on **56 percent** of calls, in Woodville **45 percent** (one calendar year of City dispatch records; a proxy): the engines that stop coming in 2028. EMS is the County's alone.
- The volunteer departments covering the thinnest ground are paid **$482,479** a year, flat for six budget years, and the money comes **from the City** under the agreement that is ending. Volunteers arrived at 38 of 138 structure fires in the records produced.

What the County can do on its own

1. Change how the fee is charged.

Same total, measured a different way. Today it is flat per home. By value, the way the ambulance levy already is, the bill follows what the home is worth. By square foot ($149 up to 1,600 sq ft, then 13¢ a foot) it lowers the bill in four of five districts inside assessment law. **The recommendation is the blend: half square foot, half value.** (The two papers, as published, price the square-foot tier as Recommendation 1; the blend is the author's position since their release, entered in the register.) Who pays today, and what the same total would cost each way:

Collecting today's total	**Typical home** losing service (median)	**Holds → pays** (share of value → share of bill)	**Flat** (today)	**By value** (like the ambulance levy)	**By square foot** (assessment law)	**50/50 blend**
Districts 1 and 2 — Lake Munson, Woodville, Fort Braden (13,695 homes)	**$89,035 · $100,444**	**12% → 29%**	$223	**$91**	$184	$139
District 3	**$351,718**	**19% → 21%**	$223	**$204**	$207	$208
District 4 — Killearn, Bannerman	**$441,534**	**48% → 29%**	$223	**$369**	$282	$318
District 5	**$263,805**	**21% → 20%**	$223	**$224**	$210	$222

Roll of 3 September 2026; taxable basis, 1.3355 mills; shares are of taxable value and of the flat bill; typical home is the median market value of the homes losing their station in that district. District 1 alone: $84 by value, $182 by square foot; District 2 alone: $94 and $185.

THE RECOMMENDATION

Half square foot, half value, collecting the City's full ask.

It keeps Districts 1 and 2 **below today's $223 even at the City's full original ask** ($15.4 million a year, where the flat fee on the unincorporated roll would be $300), while District 4 carries more. Two instruments carry it, a square-foot assessment and a small fire millage on the unincorporated roll (about 0.99 mills), and it is defensible on the right basis: Florida's Supreme Court upheld a fire assessment apportioned partly by improvement value (*Morris v. City of Cape Coral*, 2015); a component on *taxable* value has to be levied as a millage, which needs no City consent.

At the City's full ask, $15.4M a year	**Flat**	**By value**	**By square foot**	**50/50 blend — the recommendation**
Districts 1 and 2 — Lake Munson, Woodville, Fort Braden	$300	$122	$248	**$187**
District 3	$300	$274	$278	**$280**
District 4 — Killearn, Bannerman	$300	$496	$379	**$428**
District 5	$300	$301	$282	**$299**

Each instrument scaled by 300/223 from the published $223-level figures (the author's arithmetic, not a register row). Spread county-wide instead of on the unincorporated roll alone, the add is about $24 a household rather than $77. A value component moves with the taxable base, which the November amendment would shrink.

2. Offer the City its full original ask, in writing, in exchange for specific things.

Offer the City's full 22 percent, about **$15.4 million a year**, within 30 days, in writing, with the specification attached:

- **A fourth firefighter on every county-facing engine** — $2.80 million a year, so the first crew can lawfully go in on arrival: about 6½ minutes, better than the 10–14 today and the modelled 24 after 2028.
- **The volunteer programme fully funded** — $0.60 million, doubling the line the City pays today.
- **Hydrant flow testing** — $0.15–0.25 million.
- **The County's 29.4 percent share of pay parity** — $0.56–1.85 million, reaching all 277 shift firefighters, not just the county's share of them.
- **Open-book pricing with pro-rata clawbacks.**
- **County support for a 42-hour week** when the City and the union bargain in 2027.

All in, about **$16 million a year**: the study's realistic successor band, **$300–380 a household**, against $597 standing alone.

The ambulance levy: the money went up, for everyone

- In 2023 the County raised its EMS levy from 0.50 to 0.75 mills, **up 50 percent**, in four unanimous votes; the final hearing took **13 minutes**. The levy is paid on **every property in the county, city and unincorporated alike**: about $19.5 million a year, roughly $13 million of it from inside the city.
- The fund balance went from **$7.0 million to $15.5 million** in three years. The FY2027 rate is set at **exactly the ceiling** the City's 2023 consent allows, and that consent ends with the fire agreement. Where the money has gone is a question staff can answer from the fund pages.
- **And the County may be left holding the bag.** The City's consent to the County's ambulance levy on property inside the city (Ordinance 23-O-22) is tied to the fire agreement and ends with it, automatically, on the same day: about $13 million of the $19.5 million levy. If the agreement ends without a new one, the County would need a fresh consent ordinance from the City to keep collecting that share; whether an FY2029 levy could be collected from city property without one is a question the study leaves to counsel.

The records nobody has seen

- The County hired Fitch & Associates for **$109,995** in December 2025; a draft was promised for May, a final for June; **$54,997.50 has been paid**; a staff-signed amendment moved the date to 31 December 2026; no deliverable appears in the County's own records production. A second analysis (Benesch) was engaged through the County Attorney. Neither has been released; both are to be presented at the October workshop. The County priced the Fitch procurement file at **$235.13** in staff time and its EMS response data at **$250**.
- The agreement caps the County's price for Stations 10–14 at **$525,000**. Station 15 has no cap; the City's documented investment in it is at least **$1,789,171.60**. Asked for any valuation, the City answered on 4 September 2026: **"No such record exists."**

What this is, and who made it

- **Max Epstein** lives in the unincorporated county and is an independent public-records and GIS investigator in Tallahassee (MAXAI LLC). He is not a consultant to either government, was paid by no one, and has no financial interest in the outcome beyond the fire fee on his own home.
- **The report was built with an AI large language model** working under his direction. It began with the video Commission Chair Christian Caban posted to his official page on 13 July 2026, the night before the County's 14 July vote, and the three questions Max left under it the next morning: what a county department costs, what the fee becomes, what happens to insurance. The answer was that a workshop would address them. The model pulled the public records, ran the road-network and property-roll computations and built the pages; every figure is gated against a published corrections register and can be re-run by anyone. Corrections are published with the source named, never quietly patched.
- **It is a live, open-source report**, to be published at **leonfirefacts.org** with the data, the code and the register. It includes **the living map**: type any Leon County address and see which station answers it today, whether it is one of the 10,678, and what it would pay under each way of collecting the fee.
- Built from the signed 2009 agreement and its six amendments, County and City adopted budgets, the property roll, the county GIS, dispatch and EMS records, Board and City meeting recordings transcribed against their minutes, and three public records requests. The study takes no side on whether the County should separate; it prices every path.

What the study does not do. It alleges no impropriety and imputes no motive to anyone. It does not predict any household's insurance premium. The study takes no side on separation; the bottom line on page 1 is the author's reading of its numbers. Corrections are published with the source named, in a public register.