OAKLAND VOLUNTEER FIRE COMPANY

Serving Stonycreek Township (Cambria) & Lorain Borough

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Oakland Volunteer Fire Company 2026-2027 Adopted Budget

Oakland Volunteer Fire Company operating budget adopted for the 2026 fiscal year.

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Revised 8/3/2026 to update to latest letterhead template w/ accessibility fixes

INTRODUCTION

Company Profile

Oakland Volunteer Fire Company (OVFC) is a fully volunteer fire company located just outside the City of Johnstown, in Cambria County Pennsylvania. We are one of two distinct independent fire companies serving Stonycreek Township, as well as the fire service coverage for Lorain Borough after a merger in 2010.

OVFC is a registered 501(c)3 non-profit entity, governed mutually by our business executive officers and fire side chief officers. We hold a meeting every 1st and 3rd Monday of each month, along also with a Relief meeting on the 1st Monday and a Mortuary meeting on the 3rd Monday.

We are an all-hazards emergency response organization whose primary service mission is the protection of life, property and environment of our own districts as well as those we mutually assist, for the purpose of providing and preserving the safety of all residents and all those even just passing through.

We also have a secondary purpose of community services, running a variety of community services for the welfare of our direct districts, including fire prevention training and smoke/carbon monoxide detector installations, CPR/First Aid training and other awareness/training programs all with the goal of educating the public and reducing the risks of actual incidents that could bring harm to life, property or the environment.

Our financial stability is provided by the donations of our residents, people that participate in our various fundraising programs and any grants we may be beneficial enough to be awarded. We are not supported by any form of fire tax in either district, and there are still no current plans to implement one due to both the low-income demographics of our population as well as a notable property tax increase at the county level.

We currently have a total membership of 119 personnel, with 28 that qualified as active status for 2025. 88% of our total personnel are Pro-Board and/or IFSAC certified in at least one national course (FF1, 1006, etc.)

We also hold open (that other stations are free to attend) in-house training the 4th Monday of each month.

Executive Board

The following is our 2026 Executive Board Leadership as of this Budget

President: Dave Thomas	**Treasurer:** Tom Carstensen
Vice President: Larry Plovish	**Asst. Treasurer:** Nathan Bishop
Recording Secretary: Karingtin Burkett	**Financial Secretary:** Josh Buchanan
Membership Secretary: John Custer Jr.	

Fire Officers

The following is our 2026 Fire Line Officers Leadership as of this Budget

Chief: Stephen Bendick	**Captain 1:** Thomas Lushko
Deputy Chief: Josh Buchanan	**Captain 2:** David Sweeney
Assistant Chief: Mike Wilson	**Captain 3:** Dave Thomas
Battalion Chief: *vacant*	**Lieutenant 1:** John Custer Jr
Safety Officer: Edward Burkett	**Lieutenant 2:** Scott Graham
QRS Commander: Andrew Block	**Vehicle Foreman:** Lenny Sandak

Coverage Area

Our primary coverage area involves Stonycreek Township and Lorain Borough in Cambria County, PA. Both together comes to a roughly 4 square mile coverage area with a total of 3,285 residents.

Stonycreek Township, incorporated in 1876 and containing the unincorporated communities of Oakland and Riverside, is comprised of 2,762 residents with a median age of 54, and median incomes of $32,642 for individuals and $61,061 for households. It's heavily a residential area with a small amount of commercial property. We are situated on one side of the township with our independent sister station, Riverside Volunteer Fire Company, located on the other side, and we are mutually on each others automatic alarms.

Lorain Borough, incorporated in 1915, is comprised of 523 residents with a median age of 44, and median incomes of $31,328 for individuals and $50,573 for households. It's extremely similar zoned as Stonycreek in that it is heavily residential, with it's most notable commercial properties being a couple bars and mechanics garages.

Beyond our own district coverage, we're also on automatic aid for 4 neighboring areas, and have the potential to be on next-nearest mutual aid dispatches for 2nd alarm and above elevated calls for another minimum 6 nearby municipal stations. Counting the automatic-aid neighboring areas, we further assist an extra 31,752 residents over 100.4 square miles of area on top of our own.

Apparatus

Oakland Volunteer Fire Company currently operates with five apparatus units; Engine 6, Rescue Engine 6, Brush 6, Squad 6 and UTV 6

Engine 6 is our primary first-due apparatus for structure fires and service calls such as carbon monoxide and smoke detector calls. It's a 2004 Spartan CAFS Pumper with 7 seats, a 2000GPM pump, 1000 gallons of water with 30 gallons of Class-A foam. It carries 2500 feet of 5" LDH supply line, as well as 1900 feet total of assorted hand and master lines. It also contains ventilation and minor rescue equipment, as well as a large scene lighting tower.

Rescue Engine 6 is our primary first-due apparatus for vehicle accidents and rope/water rescue dispatches. It's also our primary response apparatus when dispatched on automatic or mutual aid for RIC/RIT calls. It's a 2003 Spartan Pumper with 6 seats, a 2000GPM pump, 750 gallons of water, and two 25 gallon Class-A foam tanks. It carries 1400 feet of 5" LDH supply line, as well as 1100 feet of assorted hand and master lines. This is also our secondary QRS certified apparatus.

Brush 6 is currently in building, and when completed will be our primary first-due apparatus both in-district and on automatic or mutual aid dispatches for brushfire related dispatches, as well as public service dispatches involving trees down. It's a 2025 RAM 5500 with 4 seats, and has a specialty bed w/ a skid unit containing a 250GPM Pump, 300 Gallons of water and 10 Gallons of Foam. It will also have two 100 foot rubber booster line reels. It's equipment layout is primarily brush/wild fire equipment and several chain saws.

Squad 6 is our primary QRS response apparatus, containing all our QRS response equipment and supplies. It's also a general personnel response vehicle seating 4 people, and used often for traffic control at incidents on notable roadways.

UTV 6 is our first-due response unit attached to Brush 6 for all brush fire incidents and remote area rescues. It's a 2024 Can-Am Defender XT HD-10 6×6 seating mainly 2, it carries a skid unit with a 90 gallon water tank and 5 gallon foam tank, 100 feet of ¾" reel hose and 100 feet of forestry line. It also contains a skid basket for potential remote rescue incidents.

FINANCIAL OVERVIEW

Financial Accounts

General Funding; Our general funding account is our primary funding account, all functionally budgeted and spendable money is kept in this account, it's largely funded at the start of each fiscal year by a calculation of values from other accounts as described on page 6.

Fundraising; An account all fundraising programs are operated out of. This account is in active motion in particular due to tip-boards activity as we're frequently buying new tip-board prizes out of this account from the active revenue earned through the year. Occasionally for smaller non-catastrophic expenses we will reallocate funds from this account into general funding if needed throughout the year for any necessary costs. We also occasionally through the year will move amounts into the Emergency Fund account for Interest gains.

At the end of the fiscal year after account reconciliation calculations, we put 80 to 90% of the balance towards the incoming year budget, and leave the remaining funds to kick start next year fundraising expenses.

Mortuary; A dedicated high-interest account for personnel mortuary considerations. Members pay dues into this account and upon death their beneficiaries will receive a payout based on years of membership.

At the end of the fiscal year, annual interest from this account is put towards the incoming year budget.

Relief Funding; An account reserved exclusively for Pennsylvania Relief Association activity, a state program intended to provide additional funding to volunteer fire companies in the state based on a variety of factors. All funds in this account are from the VFRA program and can only be spent on VFRA approved equipment/costs.

Fire Police; A small account where any donations to the station for services provided by our Fire Police personnel (funerals, parades, etc) are put to be used towards Fire Police & Traffic safety equipment.

Radio Savings; Was established in response to a county radio infrastructure upgrade. It was initially utilized to pay towards the purchase of the mandatory new radio equipment and has since been fully utilized and the account since closed as of 2026.

Emergency fund; A dedicated minimum $200,000 high-interest account kept for catastrophic financial needs. Interest generated from this account is carried over at the end of the fiscal year to be utilized as spendable budget into the next year.

As of Fiscal year 2026 we have allocated another $100,000 from our 2025 revenues into this account, raising it from a $100,000 minimum balance to a $200,000 minimum balance account.

When Fundraising reaches certain high amounts, we will generally move that balance into this account for interest gains as this account is a money market account with our highest interest yields.

At the end of the fiscal year, annual interest from this account is put towards the incoming year budget.

Fundraising Programs

Mailer Drive; Our very first fundraising run of every year. We send out a mailer letter to our communities giving a summary of the previous year, and an overview of what we hope to accomplish in the coming year, with a petition for any donations that people may be able to provide, with an envelope they can mail back donations in.

Cash Bash; Our second major fundraising effort, with a fundraising mailer sent out with raffle tickets in May and a drawing for winners done at the beginning of July.

Turkey Raffle; Our third major fundraising effort, with a fundraising mailer sent out with entry tickets in August and our turkey raffle event occurring at our social hall the first or second week of November.

Bingo; A year-round active program that we run on the 3rd Saturday of every month in our social hall, also as part of the PA small games of chance system. We currently have this program on hiatus for the start of fiscal year 2026-2027 as we restructure it a bit for the future.

Tipboards; A year-round active program we do on square in which we sell tips on a variety of items within PA's small games of chance regulations/program.

Vehicle Raffles; From 1946 to 2007 our station had run a fundraiser in the form of an annual vehicle raffle, where we would raffle off tickets year long for a new car in cooperation with local dealerships. This program was restarted in 2025 and plans are continuing to run it going forward as long as we can.

Compensation & Stipend Programs

Starting this fiscal year we are introducing two compensation programs for leadership and regular members.

Both of these programs can be reviewed in full in our "OVFC Compensation Policy" document available online.

Leadership Compensations; After the 1st meeting of each month, several executive and line officer positions will be paid 1% each of a calculation of the preceding month's fundraising specific revenue. This compensation is primarily for duties related to fundraising and financial management of the company, with everyone also being compensated for a variety of secondary duties each perform. The purpose of a 1% amount instead of a flat amount is to motivate efforts in as successful as possible fundraising programs.

Membership Stipends; We are budgeting $40,500 towards providing members that reach certain thresholds of 'points' in different activities, the ability to receive a monthly stipend payment. These are points earned for responding to dispatched calls, participation in fundraising programs and work-details. The goal of this stipend program primarily is improvement of recruitment and retention and pushing more involvement.

Future Programs

Community Block Sale; A program currently being done by our independent sister station, Riverside VFC, where we would host both in our parking lot as well as guide the community in whole to do a large scale weekend community yard/block sale, where residents can sell things and share whatever percentage of their sales as a donation to the station. We did a test run of this for 2025 and plan to try a larger one this year.

Apparatus Fundraiser; For the FEMA AFG 2024-2025 cycle we applied for a new apparatus grant to obtain a new Rescue Engine which did not get awarded. We plan to likely try again for the next AFG cycle if possible, and if awarded would proceed with a fundraiser for the extra costs beyond the AFG funding cap.

BUDGET DETAILS

Budget Calculation

As we have no fire-tax based income, we calculate our spendable budget in the following manner;

80-90% of Net Fundraising Income remaining from the previous fiscal year
+ Net Donations Income from the previous fiscal year
+ All Interest gained in Emergency Fund from the previous fiscal year
+ All Interest gained in Mortuary Fund from the previous fiscal year
+ All Service Contracts Income expected for the incoming fiscal year
+ Unused budgeted funds from the previous fiscal year.

2025-2026 FY Summary

For the Fiscal year of 2025, we had a total revenue of $709,793.20 and total expenditures of $535,599.03 (including the roughly $42,327.07 estimated over-budget amount from last year).

Our Revenue is broken down in the following primary categories;

- $17,744.00 earned from Donations
- $33,950.25 from general fundraising event programs
- $564,517.15 from Small Games of Chance (Tipboards and Bingo)
- $48,143.42 from grant programs (State, Federal and Private)
- $308.00 from all membership and mortuary dues
- $72.88 from merchant refunds
- $40,061.00 from all other sources (rentals, clothing, service contracts, equipment sales, etc).

Our Expenditures are broken down in the following primary categories;

- $2,294.71 in fundraising costs (equipment, mailing, etc)
- $358,403.31 in Small Games of Chance costs (prizes, bingo expenses, etc)
- $16,737.54 in general utility account expenses (electric, gas, etc)
- $5,115.09 in office supplies and equipment (paper, janitorial, food, etc)
- $2,078.81 in online expenses and subscriptions (reporting software, hosting, etc)
- $13,472.00 in insurance premiums
- $1,000.00 in accounting (tax assistance and filing)
- $2,638.15 in charitable donations and expenses
- $41,906.35 in new equipment or items
- $17,302.46 in new fire-side equipment or items
- $153.60 in new QRS supplies
- $7,756.28 in new Radio and Safety equipment
- $35,588.65 in apparatus maintenance expenses
- $3,054.33 in building maintenance expenses
- $9,121.29 in equipment / tools maintenance
- $1,533.57 in training classes and materials
- $1,028.45 in reimbursable expenses
- $5,153.88 in loan payments for our new Brush 6 apparatus being built

We also have the following special considerations / reservations from our revenue;

- $83,548.00 reserved for our 2025 Raffle Grand Prize + potential taxes and fees.

Fiscal Year 2025 was a notable improvement over past years thanks to heavy fundraising efforts, a focus on and the re-legalization of online tip-boards in PA. In efforts to continue this progress through into the future, as well as improve recruitment and retention, we've introduced a compensation and stipend program.

Budget Table

Following our formula for spendable budget, for this Fiscal Year we have roughly $90,646.17 towards budgeted spending for the year. The following table is our overview of projected and past expenses. Starting this fiscal year we are also going into more detail of our budget based off our primary expenditure categories.

Expense Item	Last FY Budgeted	Last FY Actual	2026-2027 Budgeted
Fundraising			
State Licensing	N/A	$135.00	$135.00
Prizes, Operational & Start-up Expenses			
Mailer Fund Drive	N/A	$140.08	$180.00
Cash Bash	N/A	$2,550.08	$2,800.00
Turkey Raffle	N/A	$3,126.10	$3,400.00
Community Yard Sale	N/A	$1,344.99	$1,600.00
Pizza / Subs	N/A	$949.72	$1,000.00
General Operational Expenses			
Peoples (Natural Gas)	$14,000.00	$4,420.83	$5,000.00
Penelec (Electric)		$5,910.26	$6,000.00
GJWA (Water & Sewer)		$693.36	$800.00
Breezeline (Station Internet & Phone)		$2,309.51	$2,309.51
AT&T (Apparatus Tablets & Chief Cells)		$1,880.20	$3,780.00
Verizon (Former Apparatus Tablets)		$1,453.39	$0.00
Office / Station Supplies	N/A	$3,816.04	$5,000.00
Mosholder (Insurance)	$16,707.00	$13,472.00	$14,000.00
Stipend Policy Payouts	N/A	N/A	$40,500.00
Online Subscriptions			
Linode (Web/Email)	N/A	$194.00	$194.00
GrantFinder (Grants DB)	N/A	$534.00	$600.00
ScribbleMaps (Preplans Mapping)	N/A	$228.00	$228.00
Fire Station Software (NERIS)	N/A		$500.00
ESO Reporting (Former NFIRS)	N/A		$0.00
Accounting Services (Taxes)	N/A	$1,000.00	$1,000.00
Maintenance Related Expenses			
Buildings Maintenance	$6,000.00	$3,054.33	$4,000.00
Apparatus Maintenance	$12,000.00	$35,588.65	$20,000.00
Equipment Maintenance	$10,000.00	$9,121.29	$10,000.00
Miscellaneous Expenses			
Wex / Sunoco (Fuel Cards)	$4,000.00	$1,876.58	$3,000.00
Luther P Miller (Old Fuel Cards)		$388.06	$0.00
Training Classes & Materials	$3,800.00	$1,533.57	$2,000.00
	Totals:	**$95,720.04**	**$87,526.51**

Budget Table Notes

The following are the main notable points of our budget table;

- End of FY 2025 we had both Verizon and AT&T devices, FY 2026 forward we will have only AT&T
- End of FY 2025 We changed fleet fuel vendors from Luther P Miller to Wex/Sunoco.
- Training cost expectations are lower for FY 2026 thanks to training funds awarded in our AFG grant.
- Principle payments for the new Brush truck are not budgeted as our state grant award will cover them.
- Bingo and Tip-board expenses are not budgeted due to the inherited 10-20% hold-back calculation.

After all expense considerations and projections, we are left with $3,119.66 ‘Spendable’ in the green.

Planned Purchases

Final expense information for one-time purchases from the previous FY and ones planned this FY.

Previous Fiscal Year

Item / Equipment	2025-2026 FY Budgeted	2025-2026 FY Actual
Turnout Pants Alterations For supporting our new escape belt/harness systems	$3,500.00	$3,020.00
Dash Cams To replace near decade old low-quality dash cameras	$149.38	$0.00 (See 2026 FY Below)
Wall Vent/Fan For bay ventilation and humidity control	$1,000.00	$462.27
Tire Chains For harsher winters in place of drop-chains	$1,186.96	$1,032.12

2026 Fiscal Year

Item / Equipment	2026-2027 FY Budgeted	2026-2027 FY Actual
Dash Cams To replace old basic dash cams with fleet cameras	$12,000.00	
Carbide Tipped Roof Chainsaw	$1,900.00	
Wildland Equipment and Pencil Line To replace outdated equipment from the old Brush 6	$2,500.00	
QRS Equipment and Materials To certify the new Brush 6 as a QRS Certified Unit	$4,000.00	
Pager Batteries 10 Extra batteries for both our Minitor 5 and 6 Pagers	$700.00	

Planned Purchases Notes

The following are the notable points of our planned purchases tables or supplemental concerns for FY 2026;

- **Dash Cams:**
  The massive discrepancy and delay in dashcams is because towards the end of 2025 we decided to look at implementing a more fleet-like monitoring system. This system will involve front, rear and cab/interior cameras for all vehicles, as well as side-body angles for the engines, and a system that will automatically sync/upload video to a local central server upon return to the station.

Long-term Projects / Plans

The following are future long-term projects / plans we aim to hopefully achieve in the next 3-5 years;

- **Engine Tanker 6:**
  We currently plan to try and replace our current Engine 6 (2004 Spartan Demo unit, in-service since 2006) with an Engine Tanker apparatus meeting most of the same capabilities of our current engine with exception of increasing to either a 2000 or 2500 gallon water tank and tanker capabilities.

  Estimated average cost as of preliminary vendor inquiries in 2025: **$1.6 million**

- **Rescue Engine 6:**
  We also currently plan to try and replace our current Rescue Engine 6 (2003 Spartan Unit, in-service since early 2023) with another Rescue Engine apparatus type meeting most of the same capabilities of our current Rescue Engine with exception of potentially increasing the water tank to 1000 gallons and adding a cascade system.

  Estimated average cost as of preliminary vendor inquiries in 2025: **$1.3 million**

- **New Fire Station & Social Hall:**
  And finally we hope to within the next 5 years at least begin on replacing our existing station with a larger overall structure, with drive-thru bays, more apparatus space and a bigger social hall aimed to provide more comprehensive options as a training and conference location in the region.

  Estimated Cost based on recent similar-design structures: **$5-7 million**

- **Rear Social Parking Lot:**
  In late 2024 there was a water line leak that undermined approximately 60% of our parking lot from the eastern entrance of the lot that resulted in the asphalt to become chunked-like.

  This became a further in fall of 2025 when a large semi used our parking lot to do a hard pivot turn in-spot, causing the rear tires of the trailer to tear up the weakened asphalt and create a large hole of sorts. Unfortunately due to the undermining of the lot, we have been unable to find any contractor that will repair just the damaged areas due to concern of their heavy equipment likely damaging the other undermined sections. So to repair the lot, we must replace it fully.

  Current quote for repair: **$120,000** (transport company insurance only offered $20,000)

- **Apparatus Entry Pad:**
  Another issue we have that has been ongoing is a rapidly deteriorating front concrete pad at the street entrance of our apparatus bay. We’ve attempted to keep it maintained by using concrete patch fills but it’s quickly reaching a point of needing replaced entirely.

  Current quote for repair: **$43,000**