



**JASON D. ENGLISH, ESQ.**  
CLERK OF THE CIRCUIT COURT & COMPTROLLER  
SANTA ROSA COUNTY, FLORIDA

Clerk of the Circuit Court & Comptroller  
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Clerk and Accountant of the Board of County Commissioners  
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June 15, 2026

The Honorable Jason D. English, Esq.  
Clerk of the Circuit Court and Comptroller  
6495 Caroline Street  
Milton, Florida 32570

Re: Berrydale Volunteer Fire Department FYE 2024 Review

Clerk English,

Please find enclosed our report on the Berrydale Volunteer Fire Department's Use of MSBU Funds for the period October 1, 2023, through September 30, 2024.

The objective of this review was to evaluate whether expenditures made by the fire department were appropriate uses of MSBU funds outlined in the budget adopted by Santa Rosa County. We also assessed the design and effectiveness of any internal controls encountered during the audit.

Throughout the review, we worked with the Treasurer, Fire Chief, President and Secretary of the Berrydale Volunteer Fire Department, all of whom were helpful and cooperative.

Expenditures were generally properly supported and appropriate. We identified three internal control weaknesses and provided recommendations to strengthen controls going forward.

Although a response to the audit findings was requested from Berrydale Volunteer Fire Department – specifically outlining the steps the Board intends to take to address each finding and an estimated implementation date – none was provided.

Please contact me should you have any questions.

Respectfully Submitted,

Teresa Garber, Internal Auditor  
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cc: Berrydale Volunteer Fire Department  
Brad Baker, Santa Rosa County Administrator  
Jared Lowe, Santa Rosa County Assistant Administrator  
Sabrina White, Santa Rosa County Assistant Administrator  
Tom Lloyd, Santa Rosa County Public Safety Director  
Ginny Davis, Santa Rosa County Emergency Management Administrative Supervisor  
Julie Richardson, Finance Director, Santa Rosa County Clerk of Court



## Santa Rosa County Clerk of Circuit Court & Comptroller Internal Audit Department

### Audit of Berrydale Volunteer Fire Department, Inc.'s Use of MSBU Funds Fiscal Year Ending September 30, 2024

Report No. BCC 2025-05 Issued June 15, 2026

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We conducted a limited-scope audit of the Berrydale Volunteer Fire Department (VFD), as authorized by Ordinance 2007-36, which provides for the review of MSBU fund expenditures to confirm proper use.

#### *Background*

Berrydale Volunteer Fire Department (VFD) is a Florida not-for-profit corporation organized under Chapter 617, Florida Statutes, and its corporate status is active. The VFD was added to the Santa Rosa County Fire Protection Municipal Service Benefit Unit (MSBU) on May 24, 1990, through County Ordinance 90-23, which was later repealed and replaced by Ordinance 2007-36. Each year, the VFD submits a budget request to the County, and the final approved budget is disbursed in twelve monthly payments. For the 2023-24 fiscal year, the VFD was allocated \$148,317.00 in MSBU funding.

#### *Objectives and Scope*

The objective of this audit was to evaluate whether expenditures were consistent with the County-approved budget and represented appropriate uses of MSBU resources. The audit covered disbursements dated between October 1, 2023, and September 30, 2024. This engagement did not constitute an audit of the VFD's full financial statements; therefore, no opinion is expressed on those statements.

#### *Methodology*

We obtained accounting records and supporting documentation for the period under review. A random sample of expenditures was selected, and images of cancelled checks were reviewed to verify payees. Supporting documentation was examined for sufficiency and to determine whether each expenditure represented an appropriate use of MSBU funds. We also traced payments made by Santa Rosa County to the VFD's bank statements.

Although not the primary focus of this engagement, we also assessed the design and effectiveness of internal controls encountered during the audit.

#### *Acknowledgments*

We would like to express our appreciation to the President and Chief of the Berrydale Volunteer Fire Department for their cooperation and participation during this audit. Their willingness to engage in open dialogue contributed significantly to the thoroughness and overall quality of the audit.

#### *Findings*

Internal controls are the policies, procedures, and practices the VFD Board of Directors implements to guide everyday operations. Implementing and following sound controls help ensure work follows Board policies, mistakes are identified and corrected quickly, and the risk of theft or misuse of MSBU funds is reduced. An internal control weakness is any flaw or gap in these controls that makes the organization vulnerable to uncorrected mistakes, misuse of resources, or fraud.

During our audit we identified three internal control weaknesses and provided recommendations to strengthen controls going forward to ensure proper use of MSBU funds.

#### Undocumented Authorization

The VFD's bylaws require Board approval for purchases exceeding \$500.<sup>1</sup> During our review of expenditures, we identified one payment totaling \$2,969.22 for which Board authorization was not documented in the meeting minutes. Such represents a breach of governance over spending and increases the risk of improper purchases.

The VFD should ensure that purchases exceeding the \$500 limit receive Board approval that is clearly documented in the meeting minutes to ensure compliance with the bylaws and strengthen financial oversight.

#### Insufficient Documentation for Stipend Eligibility and Verification

Board-approved policy requires firefighters to meet minimum participation thresholds, including responding to at least 30 percent of calls and attending at least 50 percent of trainings, to receive monthly stipend payments. Call responses and training attendance are recorded in the computer system. The Chief uses these system-generated reports to document each firefighter's participation, determine who qualifies for a stipend, note the amount each should receive on the Monthly Stipend Report, and authorize the Treasurer to make payment.

To ensure proper payment, the Treasurer reviews the completed Monthly Stipend Report and confirms that each firefighter listed has met the required participation thresholds before issuing payments.

The Monthly Stipend Reports submitted to the Treasurer did not consistently include training attendance. Instead, the Chief provided this information verbally. Without written documentation, the Treasurer cannot reliably confirm that firefighters met the training requirement. This increases the risk of inaccurate or improper stipend payments, reduces transparency and auditability, and weakens overall confidence in the stipend process.

We recommend that the VFD strengthen the stipend process by ensuring that the Monthly Stipend Report is fully completed, including documented call responses and training attendance for each firefighter. System-generated reports should be attached for verification. The Treasurer should review the completed report and verify that all participation thresholds are met before issuing payment. Verbal communication should be discontinued to reduce the risk of inaccurate or unsupported stipend payments.

#### Insufficient Documentation of Board Decisions

As noted above, Berrydale VFD is a Florida not-for-profit corporation governed by Chapter 617, Florida Statutes, with all authority and decision-making power vested in its Board of Directors.<sup>2</sup> The bylaws require the Secretary to maintain accurate records of all Board meeting proceedings<sup>3</sup>, and the minutes are the official record of Board actions.

Board minutes from January 14, 2021, authorized monthly stipends for officers with no participation requirements. Minutes from January 13, 2022, amended this policy to include minimum call-response and training thresholds; however, neither set of minutes identified which officer positions were subject to these requirements.

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<sup>1</sup> Berrydale Volunteer Fire Department Bylaws, amended August 2013, art. VII, para. 1.

<sup>2</sup> Fla. Stat. § 617.0801

<sup>3</sup> Berrydale Volunteer Fire Department Bylaws, amended August 2013, art. V, para.4

A review of the Monthly Stipend Report showed that stipends were paid to the Chief and Assistant Chief even when minimum call response and training requirements were not met. These exceptions were not documented in the Board Minutes. When we inquired, leadership explained that the Board intended to exempt the Chief and Assistant Chief from the participation requirements due to the ongoing administrative and operational demands of their roles. This intent, however, was not documented in the Board Minutes.

Because the Board's decisions were not clearly documented, stipend payments were based on undocumented interpretations of policy, reducing transparency, increasing the risk of inconsistent application, and limiting assurance that stipend payments complied with Board-approved requirements.

The VFD should ensure that all Board decisions, including any exceptions or position-specific provisions, are clearly documented in the minutes. The Board should review and update prior stipend policy decisions as needed to ensure that officer eligibility requirements are fully defined and consistently applied.

### *Conclusion*

We concluded that the Berrydale Volunteer Fire Department generally expended MSBU funds in accordance with the approved budget. The expenditures examined were appropriately supported and deemed reasonable. Bank reconciliations were timely prepared. All County MSBU distributions to the VFD were deposited in the Berrydale Volunteer Fire Department bank account at United Bank.

Supporting work papers are available upon request.

### *Berrydale Volunteer Fire Department's Response to Findings*

A draft of this report was provided to the President and Chief of the Berrydale Volunteer Fire Department with a request for a response to the findings. However, no response had been received as of the report's issuance.

### *End of Report*



**Berrydale Volunteer Fire Department**  
**13000 Highway 87 Jay, FL 32565**  
**Phone Number 850-675-3329**



## **Audit Issues and fixes**

### **Insufficient Documentation for Stipend Eligibility and Verification**

Updated policy has been added that specifically shows what each position withing the Berrydale Volunteer Fire Department will receive for Stipend as well as the criteria. Also a new reporting system has been adopted and will help keep the trainings and calls organized. The Treasure will be seeing the same report the Chief does and she will have another copy made.

### **Insufficient Documentation of Board Decisions**

We have spelled out the difference between “Officers” and “Chief Officers” to better clarify. Chief Officers will receive Stipend regardless of calls due to the administrative duties. “Officers” Captains and Lieutenants will be expected to meet the same as everyone else (30% percent of calls and 50% of trainings).

### **Undocumented Authorization**

We are making sure all decisions are recorded on audio and transferred over to a written document of all voting and decisions. When quick decisions must be made we have a group text where the vote and decisions can be made and will be printed off and added to the paper document of the minutes of the meeting.

Dakota S Jackson  
Board President & Operations Captain  
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