



STAFF REPORT

DATE: July 21, 2026

FROM: Nathan Cooke, Interim Executive Director

BY: Ivan Ramirez, Finance Manager
Erika Torres-Murillo, Staff Analyst II

TO: CONFIRE Administrative Committee

**SUBJECT: Resolution Authorizing Borrowing under the City of Ontario CONFIRE
EMS Program Loan Agreement**

Recommendation

Approve Resolution No. 2026-02 authorizing borrowing under the City of Ontario CONFIRE EMS Program Loan Agreement and authorizing the Executive Director or Deputy Executive Director to request loan advances and execute related documents.

Background Information

On December 5, 2023, the County of San Bernardino awarded CONFIRE a contract to provide Advance Life Support and Basic Life Support ground ambulance services, interfacility transport services, and critical care services within designated Exclusive Operating Areas in San Bernardino County.

On September 12, 2024, the State Superior Court issued an injunction that halted implementation of ambulance services, which had been scheduled to begin on October 1, 2024.

On May 6, 2026, the State Superior Court lifted the injunction, allowing CONFIRE to resume implementation activities and proceed toward deployment of an ambulance transportation system

To provide sufficient working capital for ambulance operation startup costs, CONFIRE negotiated a loan agreement with the City of Ontario (Ontario) in an amount not to exceed \$20 million. On May 26, 2026, the CONFIRE Board of Directors authorized the Chairperson to execute the revised loan agreement with Ontario. The agreement was subsequently executed by CONFIRE and Ontario.

The executed loan agreement allows CONFIRE to request advances in amounts ranging from \$1 million to \$5 million, subject to an aggregate maximum outstanding principal

amount of \$20 million. Each request must be submitted to Ontario at least 10 business days before the proposed advance date.

The loan agreement requires CONFIRE to provide Ontario with a duly executed resolution authorizing the borrowing transactions and identifying officers authorized to act on CONFIRE's behalf. Adoption of the proposed resolution will satisfy this requirement and establish authority necessary to request the initial and any subsequent advances.

The proposed resolution authorizes the Executive Director or Deputy Executive Director to request advances and execute payment schedules, notices, and other documents necessary to administer the loan agreement. The resolution does not authorize borrowing beyond the \$20 million maximum previously approved by the Board of Directors.

Financial Impact

Loan proceeds will be deposited into the EMS Division Enterprise Fund (Fund 5020) and will be used for ambulance administration, personnel, equipment, operations, billing, and other start up and operating costs associated with the implementation of ambulance transportation services.

The exact principal and interest payments will depend on the amount and timing of each advance and the Local Agency Investment Fund (LAIF) daily effective yield in effect on the first closing date. Principal and interest payments will be made from EMS Division revenues in accordance with the loan agreement and applicable payment schedule.

Sufficient revenue and appropriations are included in the EMS Division budget 2026-27 budget for anticipated loan proceeds, ambulance implementation costs, and loan payments.

Attachments

- Resolution No. 2026-02 authorizing Loan advances and Designating Authorized Officers
- City of Ontario Loan Agreement