



Rio Alto Water District

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Agenda for the Six Hundred and Seventy Third Regular Meeting of the Board of Directors of the Rio Alto Water District to be held on Wednesday, October 15, 2025, at 6:30 p.m., in the District Board Room.

- | | | |
|----|--|-------------|
| 1. | Public Comment. | INFORMATION |
| | <p>This is the time set aside for citizens to address the Board on matters not on the agenda or that are on the consent agenda. Comments should be limited to matters within the jurisdiction of the Board. If your comments concern an item shown on the agenda, please address the Board after that item is open for public comment. By law, the Board cannot discuss or take action on matters that are not on the agenda. The chair reserves the right to limit the duration of each speaker to three minutes. Speakers may not cede their time. Speakers are asked to state, and spell their name for the record.</p> | |
| 2. | Approval of Excused Absences. | ACTION |
| 3. | Manager's Report. | INFORMATION |
| 4. | Approval of the Minutes of the Six Hundred and Seventy-Second Regular Board Meeting Held on September 17th, 2025 at 6:30 p.m. in the District Board Room. | ACTION |
| 5. | Approval of September Disbursement Reports. | ACTION |
| 6. | Income/Expense Reports period ending 9/30/25. | INFORMATION |
| 7. | Presentation of June 30 th , 2025 GASB-75 Disclosure for the Rio Alto Water District. | INFORMATION |
| 8. | Review and Possible Approval of the updated Financial Policies and Procedures Manual. | ACTION |
| 9. | Approval of the 2025 Records Destruction List. | ACTION |

10. Communications:

INFORMATION

Staff:

Directors:

Note: The Board of Directors, may, at any time throughout the meeting, open or close discussion or change the order of any Agenda item listed as necessary to facilitate the orderly transaction of District Business.

Note: Parties with a disability as provided by the American Disabilities Act who require special accommodations or aids in order to participate in a public hearing should make the request to the District Staff at least 48 hours prior to the meeting.

Addendum A
 Manager's Report
 October 10, 2025

Drought/Water Consumption/SGMA:

The water year ended September 30th and compares with the last two water years as follows:

Water Year	Sept. 30 Precipitation Received	Average Precipitation to Date	Percent of Average	Shasta Lake feet from Crest
2024/2025	36.90	33.53	110%	73.87
2023/2024	32.15	33.46	96%	65.12
2022/2023	40.92	33.39	122%	43.02

Connections: We did not receive any additional connections since last reported. Fiscal year to date totals remain at:

Connections to Date 2025/26	#
Water 1" Meter	2
Water 1" Duplex	0
Water 2" Meter	0
Water 1" Landscape Meter	0
Water ¾" Landscape Meter	0
Normal Sewer/LPSS	1
Commercial Sewer	0

2025/2026 Budgeted Water = 7, Budgeted Sewer = 5

Field Crew:

- Generator was received and installed and we are waiting for Power Up to do the electrical.
- Met with Solid Rock and coordinated work to be done on Dinghy. (Temporarily on hold due to family emergency with RJ).
- Re-marked all the laterals for repair on Dinghy.
- 110 yards of sludge hauled off to Red Bluff Landfill on 10/1/15.
- Flushed the LPSS lines and spent over a week resolving a LPSS issue with customer on Forest Glen.
- WWTP gate will be installed the week of November 10th.
- Radio phones to be installed October 16th and 17th.
- Coordinating all Bacti-Lab pre-assessment paperwork for visit on October 24th.
- Lead and Copper results mailed to participants.

Pending Projects:

- Selection of survey sites for backflow surveys.
- Dinghy repairs/replacement.
- Slide repair at the WWTP

Regulatory:

The September Water and Wastewater Reports are included in the board package. The Lead and Copper results came back and they meet all state and federal standards.

Solar Updates:

Unavailable at the time of report.

Admin:

- Sent out over 70 7day shut off notices.
- Training secretary.
- Audit in balance, but the Auditor is changing the format to be more GASB compliant.
- Working on training manuals.
- F-9 quarterly reporting and quarterly payroll tax returns.
- Sorted through closed file boxes and prepared destruction list for shredding.
- Temporary Bookkeeper to start October 20th.

September 2025 Drinking Water Monitoring

Bacti Testing

Date	Results
9/2/2025	Absent
9/8/2025	Absent
9/15/2025	Absent
9/22/2025	Absent

Source Water Monitoring

Date	Well #	Constituent	Results	Units	MCL
9/17/2025	6	Arsenic	3	ug/L	10
9/17/2025	6	Total Hardness	62.9	mg/L	N/A
9/17/2025	6	Calcium	12	mg/L	N/A
9/17/2025	6	Magnesium	8.0	mg/L	N/A
9/17/2025	6	Sodium	15	mg/L	N/A
9/17/2025	6	Potassium	3	mg/L	N/A
9/17/2025	6	Total Cations	2	meq/L	N/A
9/17/2025	6	Total Alkalinity	90	mg/L	N/A
9/17/2025	6	Hydroxide	ND	mg/L	N/A
9/17/2025	6	Carbonate	ND	mg/L	N/A
9/17/2025	6	Bicarbonate	110	mg/L	N/A
9/17/2025	6	Sulfate	1.9	mg/L	500
9/17/2025	6	Chloride	3	mg/L	500
9/17/2025	6	Nitrate	3.1	mg/L	45
9/17/2025	6	Fluoride	0.2	mg/L	2
9/17/2025	6	Total Anions	2	mg/L	N/A
9/17/2025	6	pH	8.1		N/A
9/17/2025	6	Specific Conductance	191	umhos/cm2	1600
9/17/2025	6	Total Filterable Residue	190	mg/L	1000
9/17/2025	6	Apparent Color	ND	Units	15
9/17/2025	6	Order Threshold	ND	TON	3
9/17/2025	6	Lab Turbidity	ND	NTU	5
9/17/2025	6	MBAS	ND	mg/L	N/A
9/17/2025	6	Copper	ND	ug/L	1000
9/17/2025	6	Iron	ND	ug/L	300
9/17/2025	6	Manganese	ND	ug/L	50
9/17/2025	6	Zinc	ND	ug/L	5000
9/17/2025	6	Boron	ND	ug/L	N/A
9/17/2025	6	Nitrate as N	0.7	mg/L	10
9/17/2025	6	Nitrate + Nitrite as N	0.7	mg/L	10
9/17/2025	6	Nitrite as N	ND	mg/L	1
9/17/2025	6	Sodium Adsorption Ratio	ND	mg/L	N/A
9/17/2025	6	Aggressiveness Index	11.5		N/A

Lake California Wastewater Treatment Plant
September 2025 Monitoring Report

DATE	Sample Time	Eff. Flow (MGD)	EFF. pH (S.U.)	Total Coliform (MPN/100mL)	EFF. BOD (mg/L)	EFF. TSS (mg/L)
9/1	8:23	0.112	7.67	Holiday		
9/2	10:29	0.133	7.73	<1		
9/3	10:10	0.102	7.78	<1	2.0	0.70
9/4	9:28	0.107	7.86	<1		
9/5	8:50	0.106	7.88	<1		
9/6	8:40	0.100	7.88	Weekend		
9/7	9:11	0.118	7.83	Weekend		
9/8	9:45	0.125	7.77	<1		
9/9	9:50	0.114	7.80	<1		
9/10	9:37	0.101	7.85	<1	ND	1.40
9/11	9:06	0.132	7.82	<1		
9/12	8:11	0.071	7.91	<1		
9/13	7:29	0.107	7.91	Weekend		
9/14	8:49	0.118	7.82	Weekend		
9/15	9:59	0.143	7.76	1.0		
9/16	8:49	0.104	7.95	<1		
9/17	9:17	0.121	7.86	<1	2.2	1.10
9/18	9:23	0.112	7.85	<1		
9/19	9:22	0.110	7.92	<1		
9/20	9:50	0.106	7.75	Weekend		
9/21	9:05	0.120	7.81	Weekend		
9/22	10:41	0.137	7.51	<1		
9/23	9:37	0.112	7.84	<1		
9/24	9:42	0.111	7.85	<1	1.5	0.90
9/25	9:42	0.118	7.91	<1		
9/26	8:40	0.105	7.87	<1		
9/27	10:59	0.109	7.93	Weekend		
9/28	10:35	0.114	7.86	Weekend		
9/29	10:23	0.139	7.76	<1		
9/30	10:00	0.105	7.73	<1		

Effluent Limitations

Constituent	Units	Limit
BOD 30-Day Average	mg/L	30.0
BOD 7-Day Average	mg/L	45.0
Total Suspended Solids 30-Day Average	mg/L	30.0
Total Suspended Solids 7-Day Average	mg/L	45.0
Total Coliform Organisms 7-Day Median	MPN/100 mL	23.0
Total Coliform Organisms Monthly Max.	MPN/100 mL	240.0
pH	S.U.	6.0 - 9.0

Quarterly / Annual Results

Constituent	PQL	MDL	Results
Hardness (as CaCO3) (mg/L)	2.5	0.018	83.9
Total Nitrogen (mg/L)	0.5	0.32	1.30
Ammonia (as N) (mg/L)	0.2	0.072	ND
Nitrate (as N) (mg/L)	0.1	0.085	0.680
Nitrite (as N) (mg/L)	0.1	0.0027	ND
Total Kjeldahl Nitrogen (mg/L)	0.5	0.32	0.624
Electrical Conductivity (umhos/cm)	1	0.16	532
Chloride (mg/L)	1	0.026	66.3
Sulfate (mg/L)	1	0.077	17.7
Total Dissolved Solids (mg/L)	20	5.8	359
Aluminum (Total) (mg/L)	0.01	0.00005	0.0333
Arsenic (mg/L)	0.002	0.000047	ND
Bicarbonate (mg/L)	10	0	133
Boron (mg/L)	0.05	0.0091	0.191
Calcium (mg/L)	1	0.018	17.6
Carbonate (mg/L)	10	0	ND
Iron (Total) (ug/L)	50	1.4	36
Magnesium (mg/L)	1	0.0045	9.72
Manganese (Total) (ug/L)	10	0.39	7.5
Potassium (mg/L)	1	0.15	13.5
Sodium (mg/L)	1	0.019	64.9
Total Alkalinity (mg/L)	10	0	133

Total Coliform 7-day median

Week of	Median
8-31 to 9-6	<1
9-7 to 9-13	<1
9-14 to 9-20	<1
9-21 to 9-27	<1
9-28 to 10-4	<1

1 MINUTES OF THE SIX HUNDRED AND SEVENTY SECOND REGULAR MEETING OF
2 THE BOARD OF DIRECTORS OF THE RIO ALTO WATER DISTRICT HELD ON
3 WEDNESDAY, SEPTEMBER 17, 2025, AT 6:30 P.M., AT THE DISTRICT BOARD ROOM.
4
5

6 DIRECTORS PRESENT:

7
8 Rick Brubaker, President
9 Ginny Mercer, Vice-President
10 Drew Battles, Director
11 Louise Wilkinson, Director
12

13 STAFF PRESENT:

14
15 Martha Slack, General Manager
16
17

18 ALSO PRESENT:

19
20 Becky & Patrick Jasperse, Homeowners
21 Kathy Bezayiff, Homeowner
22 D.G. Woodward, Visitor
23 Gina West, Homeowner
24

25 ABSENT:

26
27 Pete Suggs, Director
28

29 Agenda Item #1 – Public Comment. The Board President asked the attendees to introduce
30 themselves and thanked them for attending. The Board President asked if they had any public
31 comment and having no public comment we moved to Agenda Item #2.

32
33 Agenda Item #2 – Approval of Excused Absences. Director Wilkinson made a motion to approve
34 the absence of Director Suggs, seconded by Vice-President Mercer. The motion carried. (4-0).

35 Director Suggs, absent.
36

1 Agenda Item #3 – Manager’s Report. The General Manager presented the Manager’s Report
2 through September 12, 2025. A brief discussion was held on the estimated time line for the
3 Dinghy repairs.

4
5 Agenda Item #4 – Approval of the Minutes of the Six Hundred and Seventy First Regular Board
6 Meeting Held on August 20, 2025, at 6:30 p.m. in the District Board Room. Vice-President
7 Mercer made a motion to approve the Minutes of the Six Hundred and Seventy First Regular
8 Board Meeting held on August 20, 2025, at 6:30 p.m. in the District Board Room, seconded by
9 Director Battles. The motion carried (4-0). Director Suggs, absent.

10
11 Agenda Item #5 – Approval of the August Disbursement Reports. Director Wilkinson made a
12 motion to approve the August Disbursement Reports, seconded by Vice-President Mercer. A
13 discussion was held about the chlorine costs and the desire to switch to in-house chlorine
14 generation. A general question/answer period followed. The motion carried (4-0). Director
15 Suggs, absent.

16
17 Agenda Item #6 – Review and Possible Approval of the updated Financial Policies and
18 Procedures Manual. Director Battles made a motion to table this item until the next Board
19 Meeting in October, seconded by Director Wilkinson. The motion carried (4-0). Director Suggs,
20 absent.

21
22
23 Agenda Item #7 - Communications:

24 Staff: The General Manager reminded President Brubaker and Director Battles that they
25 were signed up for the October 23rd Region 2 Oroville Tour. She also advised the

1 Directors of a tour of the Spring Creek Powerhouse that is sponsored by the Bureau of
2 Reclamation for next Thursday, September 25th, if any of the directors are interested.
3 None of the Directors expressed availability. The General Manager shared with the
4 Directors that she had spoken to the staff about the Holiday Dinner being held on
5 December 13th.

6 Directors: None.

7
8 Having no further business to discuss, Director Wilkinson made a motion to adjourn the meeting
9 at 7:15 p.m., seconded by Director Battles. The motion carried (4-0). Director Suggs, absent.

10

11 Sincerely,

12 

13 Martha Slack, General Manager

Addendum A
 Manager's Report
 September 12, 2025

Drought/Water Consumption/SGMA:

The new water year began October 1st and compares with the last two water years as follows:

Water Year	Sept. 9 Precipitation Received	Average Precipitation to Date	Percent of Average	Shasta Lake feet from Crest
2024/2025	36.55	33.17	110%	68.64
2023/2024	32.15	33.46	96%	65.12
2022/2023	40.92	33.39	122%	43.02

Consumption for the period 07/03/25 – 09/03/25 is 33.7% lower than 2013 consumption for the same period and year-to-date consumption is 23.7% lower than the year-to-date totals for 2013. Shasta Dam is currently releasing 6,111 cfs.

Connections: We did not receive any additional connections since last reported. Fiscal year to date totals remain at:

Connections to Date 2025/26	#
Water 1" Meter	2
Water 1" Duplex	0
Water 2" Meter	0
Water 1" Landscape Meter	0
Water ¾" Landscape Meter	0
Normal Sewer/LPSS	1
Commercial Sewer	0

2025/2026 Budgeted Water = 7, Budgeted Sewer = 5

Field Crew:

- Met with POWER up re: electrical work for Lift Station #6 generator.
- Generator ordered, should arrive in early October.
- Containment cement poured for Lift Station #6 generator.
- Meter reads for 7/3/ 25 – 9/3/25.
- Replaced 3 meters that stopped working/sending back to vendor for proration.
- In depth investigation of Dingy, uncovered and marked 14 laterals for repair by Solid Rock in late September.
- Scheduled WWTP automated gate for install in October.
- Removed and replaced hydraulic pump for sewer cleaner. Working fine now.
- Coordinated sludge pick up for delivery to Red Bluff landfill later this month.
- Landscaping at office.

- Tank inspections (waiting on report).
- Coordinated, delivered and collected Lead & Copper residential testing as required every three years.

Pending Projects:

- Selection of survey sites for backflow surveys.
- Dinghy repairs/replacement.
- Rerouting main water line into the lab. (this may not need to be done-the water has dried up and may have actually been from the water heater.) still watching
- Slide repair at the WWTP

Regulatory:

The August Water and Wastewater Reports are included in the board package. The Cross Connection Control Program was approved by the Division of Drinking Water with no exceptions.

Solar Updates:

Solar updates period July 2, 2025 through August 2, 2025:

	<u>True-Up Month</u>	<u>Current Month Net Energy Usage</u>	<u>Cumulative Energy or Credits Dollar True-up</u>	<u>Cumulative Non-Bypassable Charges</u>
Office	August	\$(416.85)	\$788.42*	\$ 494.55
WWTP	November	\$1,507.65	\$18,102.68	\$2,456.50
Well#6	February	\$1,765.23	\$(12,340.62)	\$1,678.22
Well#5	March	\$-811.77	\$ (1,893.79)	\$1,794.44

- True-up

Admin:

- Prepared billings for 7/3-9/25.
- Training secretary.
- Audit in process.
- Working on training manuals.
- Updated Financial Policies and Procedures Manual.

**RIO ALTO WATER DISTRICT
WORKING ACCOUNT
DISBURSEMENT/STATUS OF BANK ACCOUNT AS OF
September 30, 2025**

1	Balance as of 08/31/2025:		\$802.09
2	Interest thru 08/31/2025:		\$0.35
3	Reconciled Balance as of September 1, 2025:		\$802.44
4	Disbursements:		
5	Fergulson	Parts for Dinghy Sewerline Repair	\$231.80
6	FNBO-Visa	Region 2 Tour Registration's, Outhouse Maintenance, Window AC for Chlorine room, 2 Tires for Truck #8 Service, SendGrid & Yahoo Emails, Road Traffic Sign, WWTP Gate Sign	\$2,786.00
7	Ace Hardware	Bee Spray, Electrical Conduct for L/S #6 Generator	\$103.39
8	Actuarial Retirement	GASB 75 Disclosure Report	\$550.00
9	ACWA/JPIA	Employee Health Benefits for October	\$11,134.03
10	ACWA/JPIA	Annual Property Program	\$17,779.02
11	Aflac	Employee Paid Supplemental Insurance	\$687.32
12	Aqua Metric	6 - 1" Meters	\$1,747.84
13	AT&T	Telephone Lines Fax, Scada, & Emergency for October	\$123.78
14	CA Safety	Alarm Monitoring September	\$70.00
15	Coastal Business	Sharp Copier/Folding Machine for September	\$481.98
16	Computer Logistics	Monthly Backup for September & October	\$791.70
17	Drew Battles	1st Quarter Director Fees 07/01 - 09/30	\$390.00
18	Rick Brubaker	1st Quarter Director Fees 07/01 - 09/30	\$390.00
19	Ginny Mercer	1st Quarter Director Fees 07/01 - 09/30	\$390.00
20	Louise Wilkinson	1st Quarter Director Fees 07/01 - 09/30	\$390.00
21	Pete Suggs	1st Quarter Director Fees 07/01 - 09/30	\$260.00
22	Sue Dungan	Cell Phone Allowance	\$54.00
23	Scott Russell	Cell Phone Allowance	\$54.00
24	Billy Schatz	Cell Phone Allowance	\$54.00
25	Deane Sherrill	Cell Phone Allowance	\$54.00
26	Tyler Clark	Cell Phone Allowance	\$54.00
27	Fechter & Company	2024 - 25 Audit	\$2,000.00
28	FGL	Wastewater Monitoring	\$1,571.00
29	Franchise Tax Board	Employee Withholding	\$200.00
30	Green Waste of Tehama	Trash Disposal	\$166.49
31	Hach Company	WWTP Lab Testing Supplies	\$123.06
32	Idexx	Quanti Tray Supplies	\$2,540.19
33	Allodium	Telephone Service September	\$473.94
34	Kenny & Norine	Re: Dinghy Sewer Repair	\$432.00
35	Pace Analytical	Wastewater & Drinking Water Monitoring	\$350.60
36	PG&E	Utilities 08/04 - 09/09	\$2,711.26
37	Phenova	PT Testing Supplies	\$356.69
38	Quadient Financing	Postage on Postage Machine	\$1,003.00
39	Rhodes Quality	Poured Generator Containment Pad @L/S#6 & Manhole Ring @WWTP	\$3,800.00

**RIO ALTO WATER DISTRICT
WORKING ACCOUNT
DISBURSEMENT/STATUS OF BANK ACCOUNT AS OF
September 30, 2025**

40	Rush Personnel	08/25 - 09/21 Office Clerical Sophia Brown	\$4,459.68	
41	Sandra Berg	Janitorial for September	\$135.00	
42	SCP	Chlorine	\$4,201.02	
43	Martha Slack	Mileage Reimbursement - Bank, Wrms & Grd Wtr Meetings, P.O.	\$146.02	
44	Superior Tank Solutions	Tank's 1A & 2A Rehab Payment Final	\$123,722.00	
45	SWRCB	Drinking Water Distribution Grade D2 - Deane Sherrill	\$60.00	
46	Napa Auto Parts	Hydraulic Fluid for the Sewer Cleaner	\$76.13	
47	The Glass Store	New Glass Sliding Door & Install	\$5,377.00	
48	Valley Ace Hardware	Wasp Spray, Sandpaper, & Parts for Chlorine Pump Repair	\$98.63	
49	Veriizon	Internet Services Well #5 & WWTP	\$75.24	
50	ACH - Bank Fees		\$60.00	
51	ACH - CERBT Contribution		\$0.00	
52	ACH - Payroll Tax Deposits		\$14,978.18	
53	ACH - CalPERS Pers/Peptra Contributions		\$7,655.55	
54	ACH - CalPERS Pers/Peptra Unfunded Contributions		\$10,737.50	
55	ACH - Deferred Comp/Pers457 Loan Payments		\$2,022.18	
56	Total Disbursement's:			\$228,109.22
57	Total Transfer's from Investment Account:			\$232,129.72
58	Total Transfer's from CFD Account:			\$0.00
59	Total Interest Earned September 30, 2025:			\$0.58
60	Total Book Balance as of September 30, 2025:			\$4,823.52
CASH ACCOUNT'S SUMMARY				
			Prior Bal.	Current Bal.
61	W	Total Cash in Working Account:	\$802.44	\$4,823.52
62	W	Total Cash in Investment Account:	\$183,899.92	\$151,006.73
63	C	Total Cash in CFD Checking Account:	\$243,065.59	\$243,067.59
64	W	Total Cash in Payroll Account:	\$26,661.71	\$27,102.14
65	W	Total Cash in Cash Imprest Drawer/Petty Account:	\$200.00	\$200.00
66	W	Total Cash in LAIF Water Savings Account:	\$911,961.63	\$911,961.63
67	S	Total Cash in LAIF Sewer Savings Account:	\$60,105.95	\$60,105.95
68	W	Total Cash in LAIF Sinking Account:	\$280,135.28	\$280,135.28
69	S	Total Cash in LAIF Capacity Expansion Account:	\$132,650.48	\$132,650.48
70	W	Total Cash in #5 Well CEC Debt Reserve Account:	\$33,047.23	\$33,047.23
71	W	Total Cash in #6 Well CEC Debt Reserve Account:	\$45,558.72	\$45,558.72
72	W	Total Cash in Office CEC Debt Reserve:	\$2,484.53	\$2,484.53
73	S	Total Cash in Office CEC Debt Reserve:	\$2,497.24	\$2,497.24
74	S	Total Cash in WWTP CEC Debt Reserve	\$33,092.51	\$33,092.51
75	C	Total Cash in LAIF USDA/CWSRF Debt Reserve Account:	\$344,365.25	\$344,365.25
76	C	Total Cash in LAIF WWTP Short Lived Asset Account:	\$215,539.49	\$215,539.49
77	C	Total Cash in LAIF Tax Levy Collections Account:	\$736,814.38	\$736,814.38
78	C	Total Cash in LAIF Annual CFD Administration:	\$47,411.47	\$47,411.47
79	Total Cash on Hand:			\$3,267,040.62

**RIO ALTO WATER DISTRICT
WORKING ACCOUNT
DISBURSEMENT/STATUS OF BANK ACCOUNT AS OF
September 30, 2025**

		BALANCE LAIF REHAB FUNDS:	Prior Balance	Current Bal.	
80	W	Total Cash in Well Rehab Fund:	\$174,103.45	\$174,103.45	
81	W	Total Cash in Hydrant Replacement Fund:	\$44,460.93	\$44,460.93	
82	W	Total Cash in Equipment Replacement Fund:	\$16,848.29	\$16,848.29	
83	W	Total Cash in Valve & Line Replacement Fund:	\$39,450.13	\$39,450.13	
84	W	Total Cash in Tank Rehab Fund:	\$132,147.34	\$8,147.34	
85	W	Total Cash in Vehicle Replacement Fund:	\$2,293.44	\$2,293.44	
86	W	Total Cash in Booster Station Fund:	\$6,142.04	\$6,142.04	
87	W	Total Cash in Generator Well #4 Fund:	\$50,947.66	\$50,947.66	
88	W	Total Cash in Computer Equipment & Upgrades Fund:	\$15,352.69	\$15,352.69	
89	W	Total Cash in Waterline Replacement Fund:	\$15,405.44	\$15,405.44	
90	S	Total Cash in Lift Station Motors Replacement Fund:	\$20,686.68	\$20,686.68	
91	S	Total Cash in Sewer Line Replacement Fund:	\$58,173.79	\$58,173.79	
92	S	Total Cash in WWTP Replacement Fund:	\$92,448.58	\$92,448.58	
93	S	Total Cash in Vehicle Replacement Fund:	\$2,299.63	\$2,299.63	
94	S	Total Cash in Lift Station #1 Facility	\$6,163.28	\$6,163.28	
95	S	Total Cash in Computer Equipment & Upgrades Fund:	\$9,493.52	\$9,493.52	
96	S	Total Cash in Lab Equipment Fund:	\$3,499.19	\$3,499.19	
97	S	Total Cash in Chlorine Generation Fund:	\$15,424.77	\$15,424.77	
98	S	Total Cash in Aerator Brush Replacement Fund:	\$10,284.86	\$10,284.86	
99	Total Cash in LAIF Rehab Funds:				\$591,625.71
100	W	Total Cash in Capacity Expansion Account RAWD	\$62,495.87	\$62,496.89	
101	S	Total Cash in Capacity Expansion Account RAID	\$42,623.37	\$42,624.08	
102	Total Cash in Capacity Expansion Account:				\$105,120.97
103	Total Cash on Hand & LAIF Funds as of September 30, 2025:				\$3,968,610.82

104 Total deposits to the Investment Account for the month of September were \$233,235.98, which includes LAIF Transfer of \$124,000.00.

105 Total transferred from LAIF Account to the Investment Account for the month of August was \$124,000.00 for Tank Rehab Payment.

106 CERBT Balance as of 10/04/25 \$428,097.83.

RIO ALTO WATER DISTRICT
COMMUNITY FACILITY DISTRICT
DISBURSEMENT/STATUS OF BANK ACCOUNT AS OF
September 30, 2025

1	Balance - 08/31/2025:	\$243,063.45
2	Interest thru 08/31/2025:	\$2.14
3	Reconciled Beginning Balance September 1, 2025:	\$243,065.59
4	DISBURSEMENTS:	
5		
6		
7	Total Disbursements:	\$0.00
8	Total Deposits:	\$0.00 *
9	Total Interest Earned September 30, 2025:	\$2.00
10	Transfers to LAIF Account:	\$0.00
11	Total Transfers from LAIF Account:	\$0.00
12	Total Book Balance as of September 30, 2025:	\$243,067.59

13 * Total deposits to the CFD Account for the month of September was \$00.



CERBT and CEPPT Online Record Keeping System

Welcome Sherry Dial

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Account Balances

Account Balance is using cash basis accounting. Contribution and disbursement accruals are accounted for in quarterly statements, not retroactively applied to Account Balance.

Total Balance for all Funds invested in: **\$428,097.83**

Account Balances as of <input type="text" value="10/06/2025"/>			
		<input checked="" type="checkbox"/> Excel Export	<input type="checkbox"/> CSV Export
Balance as of Date	Account No.	Fund Name	Investment
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
10/06/2025	5621660780-001	Rio Alto Water District	CERBT Strategy 2

items per page
 1 - 1 of 1 items

Notes to Rio Alto Water District
 Combined District Revenue/Expenditures Report
 Fiscal Year 2025/2026 Period 07/01/25 through 09/30/25

Program	Qtr ending 9/30/25 Actual	Qtr ending 9/30/25 Budget	Variance
Water Revenue	\$325,421	\$276,624	\$48,797
Water Expenditures*	\$152,618	\$206,942	-\$54,324
Net Revenue	\$ 172,803	\$69,682	\$103,121

Program	Qtr ending 9/30/25 Actual	Qtr ending 9/30/25 Budget	Variance
Sewer Revenue	\$250,551	\$225,057	\$ 25,494
Sewer Expenditures*	\$211,791	\$212,891	-\$1,100
Net Revenue	\$38,760	\$12,167	-\$26,594
Combined Net Rev:	\$211,563	\$81,847	\$129,716

Water and Sewer Revenues

- Water Revenues are over budget by 17.6% due to extra billing period and increased admin charges for county turnovers.
- Sewer revenues are over budget by 11.3% due to extra billing period and increased admin charges for county turnovers.

Water and Sewer Expenditures:

- Water expenditures are under budget by 26.2% due to more time spent in sewer.
- Sewer Expenditures are under budget by .5% due to more time posted to sewer for I&I tracking and major repairs on Dinghy and Shoreline.

The Rehab and Replacement funds for 25/26 have not been funded yet.

RIO ALTO WATER DISTRICT
 COMBINED DISTRICTS
 PERIOD 07/01/25 through 09/30/25
 BUDGET TO ACTUAL COMPARISON FIGURES 09/30/25
 ACTUAL TO ANNUAL FIGURES

	Actual Current Period Ending 09/30/25	1st Quarter Budget figures 09/30/25	Variance to 1st Quarter 09/30/25	Annual Budget	Variance from Annual Budget
INCOME:					
Water Income	\$325,421	\$276,624	\$48,797	\$1,106,497	(\$781,076)
Sewer Income	\$250,551	\$225,057	\$25,494	\$900,228	(\$649,677)
CFD Income *	\$341,287	\$101,592	\$239,695	\$406,368	(\$65,081)
Total Income:	\$917,259	\$603,273	\$313,986	\$2,413,093	(\$1,495,834)
OPERATING EXPENSES:					
Water Source	\$18,872	\$41,896	(\$23,024)	\$167,582	(\$148,710)
Water T,D & H	\$26,186	\$32,912	(\$6,726)	\$131,648	(\$105,462)
Water Admin	\$107,560	\$132,135	(\$24,575)	\$528,538	(\$420,978)
Sewer Admin	\$91,724	\$116,029	(\$24,305)	\$464,116	(\$372,392)
Sewer Collection	\$63,617	\$37,393	\$26,225	\$149,570	(\$85,953)
Wastewater Treatment Plant	\$56,450	\$59,469	(\$3,019)	\$237,874	(\$181,424)
CFD Expenses**	\$2,306	\$75,026	(\$72,720)	\$300,103	(\$297,797)
Total Operating Expenses:	\$366,715	\$494,858	(\$128,143)	\$1,979,431	(\$1,612,716)
Net Revenue before Fund Transfers:	\$550,544	\$108,416	\$442,129	\$433,662	(\$116,882)

*Records Special Tax Revenue when billed on Taxes

**Includes loan payments

	Actual Current Period Ending 09/30/25	1st Quarter Budget figures 09/30/25	Variance to 1st Quarter 09/30/25	Annual Budget	Variance from Annual Budget
Net Revenue before Fund Transfers:	\$550,544	\$108,416	\$442,129	\$433,662	(\$116,882)

Rehab/Replacement Fund Reserves:

Water Source	\$0	\$20,224	(\$20,224)	\$80,897	(\$80,897)
Water T,D&H	\$0	\$45,668	(\$45,668)	\$182,672	(\$182,672)
Water Admin	\$0	\$750	(\$750)	\$3,000	(\$3,000)
Water Admin -OPEB Liability	\$0	\$3,040	(\$3,040)	\$12,160	(\$12,160)
Sewer Admin	\$0	\$250	(\$250)	\$1,000	(\$1,000)
Sewer Admin-OPEB Liability	\$0	\$2,280	(\$2,280)	\$9,120	(\$9,120)
Sewer Collection System	\$0	\$2,375	(\$2,375)	\$9,500	(\$9,500)
Wastewater Treatment Plant	\$0	\$7,262	(\$7,262)	\$29,048	(\$29,048)
Short Lived Asset Reserve	\$0	\$3,933	(\$3,933)	\$15,730	(\$15,730)
Loan Payment Reserve {Interest Income}	\$0	\$22,634	(\$22,634)	\$90,535	(\$90,535)
Total Fund Transfers:	\$0	\$108,416	(\$108,416)	\$433,662	(\$433,662)

Net Profit/Loss:	\$550,544	\$0	\$550,544	\$0	(\$550,544)
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RIO ALTO WATER DISTRICT
 WATER DISTRICT INCOME STATEMENT
 PERIOD 07/01/25 through 09/30/25

WATER INCOME:		Actual	Budgeted	Water Income	Annual Budget	Explanation of Variances
		09/30/25	09/30/25	Variance		
4110-W-300	Water Metered Revenue	277,880	176,540	101,341	57.40%	Extra Billing Period
4120-W-302	Water Availability Revenue	13,085	12,876	209	1.62%	
4130-W-303	Hydrant Metered Revenue	6,773	4,999	1,774	35.48%	
4130-W-304	Hydrant Availability Revenue	2,732	2,710	22	0.83%	
4236-W-304	Connections Revenue {budgeted 7}	12,451	12,564	(113)	-0.90%	
4820-W-305	Interest Revenue	6	17,900	(17,894)	-99.96%	LAI Interest Paid in October
4821-W-300	Cell Tower Lease Revenue	5,045	4,975	70	1.40%	Verizon & T-Mobile
4830-W-305	Taxes Hoplr County Revenue	-	-	-	0.00%	
4830-W-306	Taxes Collected County Revenue	-	38,809	(38,809)	-100.00%	Will not Receive until January
4831-W-307	Interest Delinquent County Revenue	-	611	(611)	-100.00%	Will not Receive until January
4831-W-308	Penalty Delinquent County Revenue	-	140	(140)	-100.00%	Will not Receive until January
4831-W-309	Miscellaneous Revenue	-	-	-	0.00%	
4850-W-310	Administrative Revenue	7,446	4,500	2,946	65.47%	More Delinquencies due to Economy & Includes County Turnover Charges
4851-W-311	Interest Capacity Expansion	3	-	3	0.00%	
4852-W-312	Capacity Expansion Revenue	-	-	-	0.00%	
4852-W-400	Gain/Loss on Disposal of Asset	-	-	-	0.00%	
4870-W-325	Bad Debt Recovery	-	-	-	0.00%	
Total Water Revenue:		325,421	276,624	48,797		

WATER EXPENSES:

SOURCE:		Actual	Budget	Variance	Variance %	Explanation of Variances
5101-W-401	Regulatory Officer	1,667	5,370	(3,703)	-68.95%	
5101-W-403	Systems Operator II	2,345	4,265	(1,920)	-45.02%	
5101-W-404	Sewer Lead Systems Operator III	3,235	4,322	(1,087)	-25.15%	
5101-W-406	Water Lead Systems Operator III	6,173	4,760	1,413	29.69%	
5101-W-410	Part-Time Employee Field Crew	1,149	823	326	39.62%	
5101-W-411	Utility Well #4	1,563	1,750	(187)	-10.67%	

SOURCE CONT:

	Actual	Budget	Variance	Variance %	Explanation of Variances
5110-W-410	-	6,472	(6,472)	-100.00%	1st Payment Due in December
5110-W-412	58	1,000	(942)	-94.16%	
5110-W-415	168	6	162	2597.92%	
5110-W-416	38	113	(75)	-66.64%	
5110-W-417	-	50	(50)	-100.00%	
5110-W-418	58	1,125	(1,067)	-94.81%	
5110-W-419	-	8,791	(8,791)	-100.00%	1st Payment Due in December
5111-W-420	-	50	(50)	-100.00%	
5111-W-421	946	725	221	30.54%	
5111-W-422	133	350	(217)	-61.90%	
5111-W-423	135	250	(115)	-45.92%	
5111-W-424	50	76	(25)	-33.57%	
5120-W-423	4	-	4	0.00%	
5120-W-425	-	25	(25)	-100.00%	
5120-W-426	-	25	(25)	-100.00%	
5120-W-427	-	25	(25)	-100.00%	
5120-W-428	-	25	(25)	-100.00%	
5120-W-429	-	25	(25)	-100.00%	
5120-W-430	-	25	(25)	-100.00%	
5130-W-435	-	375	(375)	-100.00%	
5140-W-440	1,147	1,073	74	6.88%	
Subtotal Source Normal Expenditures:			18,872	(23,024)	

T & D & HYDRANT:

	Actual	Budget	Variance	Variance %	Explanation of Variances
5401-W-501	3,093	5,370	(2,277)	-42.41%	
5401-W-503	2,238	4,265	(2,027)	-47.53%	
5401-W-504	4,234	5,402	(1,169)	-21.63%	
5401-W-506	5,860	7,139	(1,279)	-17.92%	
5401-W-509	946	725	221	30.54%	
5401-W-510	133	350	(217)	-61.90%	

T & D & HYDRANT CONT:		Actual	Budget	Variance	Variance %	Explanation of Variances
5401-W-511	Repair Auto	135	250	(115)	-45.92%	
5401-W-512	Part-Time Employee Field Crew	1,595	1,235	360	29.14%	Summer Help
5410-W-513	Utility Booster Station	91	113	(22)	-19.39%	
5410-W-514	Meters/Backflows	7,055	3,750	3,305	88.14%	Meter Install Parts in Bulk
5410-W-515	Tools	38	113	(75)	-66.64%	
5410-W-516	Supplies General	50	375	(325)	-86.58%	
5411-W-517	Contracted Services	-	100	(100)	-100.00%	
5420-W-518	Maintenance Tanks #1,2,3	-	50	(50)	-100.00%	
5420-W-519	Water Sampling Stations	-	25	(25)	-100.00%	
5420-W-520	Maintenance/Repair Equipment	284	250	34	13.78%	
5420-W-521	Maintenance/Repair Booster Station	-	75	(75)	-100.00%	
5420-W-522	Repair Tanks #1,2,3	-	75	(75)	-100.00%	
5420-W-525	Maintenance/Repair Waterline	433	1,000	(567)	-56.69%	
5420-W-530	Maintenance/Repair Valve	-	1,250	(1,250)	-100.00%	
5420-W-531	Maintenance/Repair Hydrant	-	625	(625)	-100.00%	
5420-W-560	Maintenance/Repair Telemetry System	-	375	(375)	-100.00%	
Subtotal T.D & H Normal Expenditures:		26,186	32,912	(6,726)		
ADMINISTRATION:						
5610-W-550	General Manager	15,412	16,758	(1,346)	-8.03%	
5610-W-551	Regulatory Officer	1,831	2,685	(854)	-31.79%	
5610-W-553	Systems Operator II	158	171	(13)	-7.34%	
5610-W-554	Sewer Lead Systems Operator III	-	216	(216)	-100.00%	
5610-W-556	Water Lead Systems Operator III	134	238	(104)	-43.72%	
5610-W-559	Secretary	3,518	7,763	(4,245)	-54.68%	
5610-W-560	Bookkeeper	10,009	7,447	2,562	34.41%	
5610-W-561	Office Clerical	3,419	9,995	(6,576)	-65.79%	Rush Personnel for Secretary
5610-W-565	Part-Time Employee Field Crew	120	-	120	0.00%	Summer Help
5614-W-565	PERKS Employer Unfunded Liability	15,881	16,965	(1,084)	-6.39%	

ADMINISTRATION CONT:		Actual	Budget	Variance	Variance %	Explanation of Variances
'5614-W-566	Workers Comp Insurance	-	1,345	(1,345)	-100.00%	
'5614-W-567	FICA Payroll Tax	5,858	6,394	(536)	-8.38%	
'5614-W-568	PERS Contributions	6,861	5,643	1,219	21.59%	
'5614-W-569	Health Insurance	10,343	11,407	(1,064)	-9.33%	
'5614-W-570	SUI Payroll Tax	-	408	(408)	-100.00%	
'5614-W-571	Retiree Health Benefits Paid {acwa}	4,031	4,856	(825)	-16.99%	
'5614-W-572	PEPRA Employer Contributions	2,643	3,700	(1,057)	-28.56%	
'5614-W-573	PEPRA Employer Unfunded Liability	225	243	(18)	-7.45%	
'5614-W-575	Dental/Vision Insurance	843	975	(132)	-13.50%	
'5614-W-576	Life Insurance	206	247	(41)	-16.64%	
'5614-W-577	Supplies Office	573	1,000	(427)	-42.69%	
'5614-W-580	GASB Yearend Expense	330	-	330	0.00%	
'5620-W-578	Postage	1,600	1,700	(100)	-5.89%	
'5620-W-580	Printing	-	625	(625)	-100.00%	
'5620-W-581	Employee Travel/Expenses	113	875	(762)	-87.12%	
'5620-W-582	Employee Meeting/Conferences	130	625	(495)	-79.20%	
'5620-W-583	Education	17	50	(33)	-66.97%	
'5620-W-584	Certificate Renewal	60	50	10	19.98%	
'5620-W-585	Public Relations	-	175	(175)	-100.00%	
'5620-W-586	District Uniforms	-	270	(270)	-100.00%	
'5620-W-679	Alarm System Monitoring	126	126	-	0.00%	
'5621-W-590	Membership/Subscription	-	400	(400)	-100.00%	
'5621-W-591	Banking/Court Costs	582	750	(168)	-22.40%	
'5621-W-592	Website/Advertising	417	175	242	138.25%	
'5630-W-600	Insurance	11,458	9,182	2,276	24.79%	Increase in Insurance Rates - Annual Payments made 1st Quarter
'5630-W-601	Employee Cell Phone Allowance	275	152	123	80.94%	
'5670-W-600	Fuel Propane	-	25	(25)	-100.00%	
'5670-W-604	Equipment Lease	1,010	945	65	6.87%	
'5670-W-605	Office Equipment Expense	-	125	(125)	-100.00%	
'5670-W-610	Maintenance Office Equipment	-	75	(75)	-100.00%	
'5670-W-611	Maintenance Office Building	3,340	1,200	2,140	178.36%	Includes Sliding Glass Door Replacement
'5670-W-612	Contracted Services	878	750	128	17.13%	

ADMINISTRATION CONT:		Actual	Budget	Variance	Variance %	Explanation of Variances
5670-W-613	Engineering Services	-	250	(250)	-100.00%	
5670-W-614	Lot Selling Expense	-	-	-	0.00%	
5680-W-620	Supplies Safety	398	250	148	59.21%	Annual Fire Extinguisher Maintenance & Testing
5681-W-630	Radios	-	-	-	0.00%	
5682-W-630	Interest Payment Loan CEC	-	2,306	(2,306)	-100.00%	
5682-W-630	Utility Office	486	125	361	288.46%	True-up in August
5682-W-631	Principal Payment Loan CEC Office	-	420	(420)	-100.00%	
5683-W-630	Internet Service	628	630	(2)	-0.29%	
5683-W-631	Telephone	441	413	29	6.96%	
5683-W-632	Service Fee - State	-	1,700	(1,700)	-100.00%	
5683-W-633	Service Fee - Federal SSA	-	25	(25)	-100.00%	
5683-W-634	Service Fee - County	-	1,588	(1,588)	-100.00%	
5684-W-635	Auditor	1,000	2,378	(1,378)	-57.94%	
5684-W-636	Legal Counsel	33	500	(468)	-93.50%	
5684-W-637	Supplies Board Meeting	-	-	-	0.00%	
5684-W-638	Director Fees	1,092	1,365	(273)	-20.00%	
5684-W-639	Director Travel and Conference	130	1,800	(1,670)	-92.78%	
5686-W-640	Election	-	75	(75)	-100.00%	
5686-W-642	CERBT Actuarial Evaluation	-	83	(83)	-100.00%	
5686-W-650	Computer Upgrades/Subscriptions	950	1,500	(550)	-36.66%	
Subtotal Water Admin Normal Expenditures:		107,560	132,135	(24,574)		
Total Normal Water Program Expenditures:		152,618	206,942	(54,324)		
Water Programs Net Revenue Before Reserve Allocat		172,803	69,682	103,121		

NORMAL EXPENDITURES PER PROGRAM PLUS BUDGETED FUND RESERVES:

	Actual 09/30/25	Budgeted 09/30/25	Water Income Variance	Annual Budget
Water Normal Revenue Totals:	325,421	276,624	48,797	1,186,497

Water Normal Expenditures:

Source	18,872	41,895	(23,024)	167,582
TD&H	26,186	32,912	(6,726)	131,648
Water Administration	107,560	132,135	(24,574)	528,538
Total Expenses:	152,618	206,942	(54,324)	827,768

Revenue Less Expenses:	172,803	69,682	103,121	278,729
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Water Reserve Allocations:

Source:

5140-W-435	Well Rehab Fund	-	15,000	(15,000)	60,000
5140-W-437	Gravel & Grade Road to Well #5	-	5,224	(5,224)	20,897

TD&H:

5420-W-532	Hydrant Replacement Fund	-	2,500	(2,500)	10,000
5420-W-533	Equipment Replacement Fund	-	2,500	(2,500)	1,000
5420-W-534	Valve & Tank Replacement Fund	-	2,500	(2,500)	10,000
5420-W-535	Tank Rehab Fund	-	21,584	(21,584)	86,336
5420-W-540	Vehicle Replacement Fund	-	2,500	(2,500)	10,000
5420-W-542	Waterline Replacement Fund	-	14,084	(14,084)	56,336

Admin:

5686-W-643	OP&B Contribution's {CERBT}	-	3,040	(3,040)	12,160
5687-S-646	Computer Future Upgrades	-	750	(750)	3,000

Total Water Reserve Allocations:	0	69,682	(69,682)	269,729
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Current Water Net Profit/Loss:	172,803	0	172,803	0
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RIO ALTO WATER DISTRICT
SEWER DISTRICT INCOME STATEMENT
PERIOD 07/01/25 through 09/30/25

	Actual 09/30/25	Budgeted 09/30/25	Sewer Income Variance	Annual Budget	Explanation of Variances
4910-S-350	Sewer Metered Revenue	221,080	170,022	51,058	Extra Billing Period
4920-S-352	Sewer Availability Revenue	11,996	12,555	(559)	
4921-S-300	Cell Tower Lease Revenue	5,045	4,975	70	
4923-S-359	Interest Revenue	-	4,800	(4,800)	LAIIF Interest Paid in October
4930-S-353	Connections Revenue (budgeted 4)	7,091	10,193	(3,102)	Only 1 Hookup
4930-S-354	Taxes Collected County Revenue	-	19,208	(19,208)	Will Receive in January
4930-S-355	Interest Delinquent County Revenue	-	284	(284)	Will Receive in January
4932-S-357	Taxes Hopler County Revenue	-	-	-	Will Receive in January
4932-S-358	Penalty Delinquent County Revenue	-	80	(80)	Will Receive in January
4940-S-359	Administrative Revenue	5,337	2,940	2,397	81.53% Includes County Turnover Charges
4940-S-360	Interest Capacity Expansion	2	-	2	
4941-S-361	Interest Capacity Expansion LAIF	-	-	-	
4941-S-362	Capacity Expansion Revenue	-	-	-	
4941-S-363	Miscellaneous Revenue	-	-	-	
4941-S-366	Gain/Loss on Disposal of Asset	-	-	-	
Total Revenue:	250,551	225,057	25,494		

SEWER EXPENSES:

	Actual	Budget	Variance	Variance %	Explanation of Variances
ADMINISTRATIVE:					
5701-S-650	General Manager	10,823	13,034	(2,211)	-16.96%
5701-S-651	Regulatory Officer	985	2,685	(1,700)	-63.31%
5701-S-653	Systems Operator II	63	171	(108)	-62.94%
5701-S-656	Water Lead Systems Operator III	-	216	(216)	-100.00%
5701-S-657	Sewer Lead Systems Operator III	-	238	(238)	-100.00%
5701-S-660	Secretary	1,255	6,038	(4,783)	-79.22%
5701-S-661	Bookkeeper	5,199	5,516	(317)	-5.75%
5701-S-662	Part-Time Employee Field Crew	26	-	26	0.00%
5701-S-665	Office Clerical	2,279	9,027	(6,748)	-74.75% Rush Personnel for Secretary
5714-S-667	PESS Employer Unfunded Liability	15,881	14,266	1,616	11.33%
5714-S-668	Workers Comp Insurance	-	1,145	(1,145)	-100.00%

ADMINISTRATIVE CONT:		Actual	Budget	Variance	Variance %	Explanation of Variances
5714-S-669	FICA Payroll Tax	5,858	5,447	412	7.56%	
5714-S-670	PERK Contributions	6,861	4,807	2,055	42.74%	
5714-S-671	Health Insurance	10,343	9,718	626	6.44%	
5714-S-672	SUI Payroll Tax	-	348	(348)	-100.00%	
5714-S-673	Dental/Vision Insurance	813	831	12	1.49%	
5714-S-674	Life Insurance	206	210	(5)	-2.14%	
5714-S-675	Retiree Health Benefits Paid (acwa)	4,031	4,137	(106)	-2.56%	
5714-S-676	Employee Cell Phone Allowance	144	130	14	10.91%	
5714-S-677	PEPRA Employer Contributions	2,643	3,101	(458)	-14.77%	
5714-S-678	PEPRA Employer Unfunded Liability	225	207	18	8.75%	
5714-S-680	GASB Yearend Expense	220	-	220	0.00%	
5720-S-679	Alarm System Monitoring	84	84	-	0.00%	
5720-S-680	Supplies Office	382	725	(343)	-47.30%	
5720-S-681	Postage	1,067	1,000	67	6.66%	
5720-S-682	Printing	-	325	(325)	-100.00%	
5720-S-683	Employee Travel/Expenses	130	625	(495)	-79.23%	
5720-S-684	Employee Meeting/Conferences	-	350	(350)	-100.00%	
5720-S-685	Education	-	100	(100)	-100.00%	
5720-S-686	Certificate Renewal	114	125	(11)	-8.81%	
5720-S-687	Public Relations	-	113	(113)	-100.00%	
5720-S-688	District Uniforms	-	230	(230)	-100.00%	
5721-S-690	Membership/Subscription	-	150	(150)	-100.00%	
5721-S-691	Banking/Court Costs	50	500	(450)	-90.00%	
5721-S-692	Website/Advertising	278	125	153	122.33%	
5730-S-700	Insurance	7,638	6,121	1,517	24.79%	Annual Payments
5770-S-701	Fuel Propane	-	31	(31)	-100.00%	
5770-S-704	Equipment Lease	673	625	48	7.73%	
5770-S-705	Office Equipment Expense	-	75	(75)	-100.00%	
5770-S-706	Maintenance Office Equipment	-	50	(50)	-100.00%	
5770-S-707	Maintenance Office Building	2,231	800	1,431	178.81%	Includes New Slider
5770-S-708	Supplies Safety	280	163	118	72.56%	Annual Fire Extinguisher Maintenance/Testing
5770-S-709	Contracted Services	586	500	86	17.13%	
5770-S-710	Engineering Services	-	1,250	(1,250)	-100.00%	
5770-S-711	Lot Selling Expense	-	-	-	0.00%	
5781-S-630	Radios	-	-	-	0.00%	
5782-S-720	Utility Office	316	85	231	271.38%	Includes August True-up

ADMINISTRATIVE CONT:		Actual	Budget	Variance	Variance %	Explanation of Variances
5782-S-721	Principal Payment Loan CBC Office	-	420	(420)	-100.00%	1st Payment Due in December
5782-S-722	Interest Payment Loan CBC	-	1,013	(1,013)	-100.00%	1st Payment Due in December
5783-S-724	Internet Service	419	419	0	0.00%	
5783-S-725	Telephone	294	287	7	2.32%	
5783-S-726	Service Fee - State	6,500	12,512	(6,012)	-48.05%	
5783-S-727	Service Fee - County	344	875	(531)	-60.69%	
5783-S-728	Service Fee - Federal SSA	-	25	(25)	-100.00%	
5784-S-730	Auditor	1,000	1,466	(466)	-31.79%	
5784-S-731	Legal Counsel	22	375	(354)	-94.27%	
5784-S-732	Supplies Board Meeting	-	-	-	0.00%	
5784-S-733	Director Fees	728	910	(182)	-20.00%	
5785-S-740	Directors Travel/Conferences	-	1,200	(1,200)	-100.00%	
5786-S-741	Election	-	50	(50)	-100.00%	
5786-S-641	Rate Study Sewer	-	-	-	0.00%	
5787-S-749	Computer Upgrades/Subscriptions	703	1,000	(297)	-29.66%	
5787-S-758	CERBT Actuarial Evaluation	-	55	(55)		
Subtotal Sewer Admin Normal Expenditures:		91,724	116,029	(24,305)		
COLLECTION EXPENSES:						
5801-S-751	Regulatory Officer	2,974	6,713	(3,738)	-55.69%	
5801-S-753	Systems Operator II	2,627	4,265	(1,638)	-38.39%	
5801-S-756	Water Lead Systems Operator III	3,742	5,945	(2,203)	-37.06%	
5801-S-757	Sewer Lead Systems Operator III	4,735	5,834	(1,099)	-18.84%	
5801-S-760	Part-Time Employee Field Crew	1,869	823	1,046	127.14%	Summer Help
5802-S-750	Fuel Auto	946	725	221	30.54%	
5802-S-751	Maintenance Auto	133	350	(217)	-61.90%	
5802-S-752	Repair Auto	94	250	(156)	-62.20%	
5810-S-765	Utility Stations #3,4,5,6,7	896	1,313	(416)	-31.70%	
5810-S-766	Utility Lift Station #2	867	1,337	(470)	-35.14%	
5810-S-767	Utility Lift Station #1	2,528	4,300	(1,772)	-41.21%	
5810-S-768	Supplies General	34	300	(266)	-88.58%	
5810-S-769	Tools	117	113	4	3.91%	
5810-S-770	Safety Equipment Repair	-	125	(125)	-100.00%	

COLLECTION EXPENSES CONT:						
	Actual	Budget	Variance	Variance %	Explanation of Variances	
5810-S-771	-	375	(375)	-100.00%		
5811-S-773	208	375	(167)	-44.60%		
5811-S-774	1,213	250	963	385.16%		
5811-S-775	-	125	(125)	-100.00%		
5820-S-780	2,400	125	2,275	1819.85%		
5820-S-782	1,629	250	1,379	551.49%	Lift Station #5 Repair	
5820-S-783	-	500	(500)	-100.00%		
5820-S-785	40,590	3,000	37,590	1253.01%	Balance of Shoreline Repair	
5820-S-786	(4,124)	-	(4,124)	0.00%	Hotel & Per Diems	
5820-S-790	135	-	135	0.00%		
Subtotal Collection Normal Expenditures:	63,617	37,393	26,225			
WWTP EXPENSES:						
5901-S-803	5,737	3,924	1,813	46.21%		
5901-S-805	8,889	4,025	4,864	120.83%		
5901-S-806	-	-	-	0.00%		
5901-S-807	7,708	5,618	2,090	37.19%		
5901-S-808	3,846	5,474	(1,627)	-29.73%		
5901-S-809	2,281	1,235	1,046	84.69%	Summer Help	
5902-S-801	946	725	221	30.53%		
5902-S-802	133	350	(217)	-61.90%		
5902-S-803	135	250	(115)	-45.92%		
5910-S-813	-	6,472	(6,472)	-100.00%	1st Payment Due in December	
5910-S-814	56	58	(2)	-1.98%		
5910-S-815	56	5,875	(5,819)	-99.04%		
5910-S-816	88	75	13	16.83%		
5910-S-817	38	113	(75)	-66.65%		
5910-S-818	14,993	14,500	493	3.40%		
5910-S-819	3,140	1,250	1,890	151.22%	Annual Refurbishing Lab Supplies	
5910-S-820	374	250	124	49.64%		
5910-S-821	-	500	(500)	-100.00%		
5910-S-822	-	125	(125)	-100.00%		
5911-S-825	-	25	(25)	-100.00%		
5911-S-826	-	1,875	(1,875)	-100.00%		
5920-S-824	150	250	(100)	-40.00%		
5920-S-825	120	125	(5)	-4.37%		

WWTP EXPENSES CONT:		Actual	Budget	Variance	Variance %	Explanation of Variances
5920-S-826	Internet Service	100	150	(50)	-33.12%	
5920-S-827	Repair Equipment	311	1,000	(689)	-68.92%	
5920-S-830	Maintenance WWTP	-	250	(250)	-100.00%	
5920-S-831	Maintenance Wetlands	1,989	550	1,439	261.66%	Includes DG Repairs
5920-S-833	Wetlands Security	(230)	50	(280)	-559.91%	
5920-S-849	Repair WWTP	1,400	750	650	86.67%	
5920-S-850	Wastewater Permit Testing	4,189	3,250	939	28.89%	Elap Lab Semi Annual Inspection
5920-S-860	Maintenance/Repair Telemetry System	-	375	(375)	-100.00%	
Subtotal WWTP Normal Expenditures:		56,450	59,468	(3,018)		
Subtotal Sewer Programs Normal Expenditures:		211,792	212,890	(1,098)		

Sewer Programs Net Revenue Before Reserve Allocations: 38,759 12,167 26,592

NORMAL EXPENDITURES PER PROGRAM PLUS BUDGETED FUND RESERVES:

	Actual 09/30/25	Budgeted 09/30/25	Sewer Income Variance	Annual Budget
Sewer Normal Revenue Totals:	250,551	225,057	25,494	900,228
Sewer Normal Expenditures:				
Admin	91,724	116,029	(24,305)	464,116
Collection	63,617	37,393	26,225	149,570
WWTP	56,450	59,468	(3,018)	237,874
Total Expenses:	211,792	212,890	(1,098)	851,560

Revenue Less Expenses: 38,759 12,167 26,592 48,668

Sewer Reserve Allocations:

Admin:	Funded	Budgeted	Annual Budget
5820-S-779	Lift Station Replacement Fund	1,250	(1,250)
5820-S-788	Vehicle Replacement Fund	500	(500)
5820-S-800	Carbide Sewer Camera Wheels	625	(625)
5920-S-900	Chlorine Generation Fund	2,500	(2,500)
5920-S-910	Acracion British Replacement fund	1,762	(1,762)
5920-S-915	WWTP Gate	3,000	(3,000)
5787-S-755	Computer Piture Upgrades	250	(250)
5787-S-759	OPEB Contributions {CERBT}	2,280	(2,280)
Total Sewer Reserve Allocations:	0	12,167	(12,167)

Current Sewer Net Profit/Loss: 38,759 0 38,759 0

RIO ALTO WATER DISTRICT
 CFD INCOME/EXPENDITURES
 PERIOD 07/01/25 through 09/30/25

	09/30/25			Annual Variance	
	Actual	Budget	Annual Variance		
CFD REVENUE:					
4950-C-001 Special Tax Levy Revenue	341,280	341,280	0		
4950-C-002 Interest Revenue	7	57,786	(57,779)	LAIIF Interest in October	
4950-C-003 Penalty/Delinquent County Revenue	0	2,870	(2,870)	Will Receive in January	
4950-C-004 Interest/Delinquent County Revenue	0	4,432	(4,432)	Will Receive in January	
Total Revenue:	341,287	406,368	(65,081)		

	09/30/25			Annual Variance	
	Actual	Budget	Annual Variance		
CFD ADMIN EXPENSES:					
6100-C-050 General Manager	845	4,966	(4,121)		
6100-C-051 Bookkeeper	1,225	3,310	(2,085)		
6100-C-052 Secretary	237	2,300	(2,063)		
6100-C-070 Banking/Court Costs	0	50	(50)		
6100-C-100 Service Fee - County	0	2,004	(2,004)		
6100-C-110 Supplies Administrative	0	0	0		
6100-C-311 Tax Consulting Services	0	4,100	(4,100)		
6100-C-312 Auditor	0	500	(500)		
Subtotal Normal Expenses:	2,306	17,230	(14,924)		

CFD Loan Expenses:					
2242-C-130 Principal Payments Loan USDA	92,000	92,000	0		
6100-C-215 Interest Payments Loan USDA	57,819	114,373	(56,554)		
2242-C-140 Principal Payments Loan SRP	0	62,194	(62,194)		
6100-C-220 Interest Payments Loan SRP	0	14,306	(14,306)		
Subtotal CFD Loan Expenses:	149,819	282,873	(133,054)		
Total Normal and Loan Expenses:	152,125	300,103	(147,978)		
Profit/Loss before fund reserve:	189,162	106,265	82,897		

	09/30/25			Annual Variance	Annual Budget
	Actual	Budget	Annual Variance		
NORMAL EXPENDITURES PER PROGRAM PLUS BUDGETED FUND RESERVES:					
CFD Normal Revenue Totals:	341,287	406,368	(65,081)	406,368	
CFD Normal Admin Expenses:					
Admin	2,306	17,230	(14,924)	17,230	
CFD Loan Expenses:					
Loan Payments	149,819	282,873	(133,054)	282,873	
Total Normal Admin and Loan Expenses:	152,125	300,103	(147,978)	300,103	
Revenue Less Expenses	189,162	106,265	82,897	106,265	
CFD Reserve Allocations:					
Short Lived Asset Fund	0	15,730	(15,730)	15,730	
Return of Interest to LAIF	0	90,535	(90,535)	90,535	
Total CFD Reserve Allocations:	0	106,265	(106,265)	106,265	
Current CFD Net Profit/Loss after Expenses and reserve allocation:	189,162	0	189,162	0	



Actuarial Retirement Consulting

September 17, 2025

Martha Slack
General Manager
Rio Alto Water District
22099 River View Drive
Cottonwood, CA 96022


Re: June 30, 2025 GASB 75 Disclosure for the Rio Alto Water District

This report provides the note disclosures and required supplementary information for the Rio Alto Water District (District)'s other postemployment benefits (OPEB) plan for the reporting period ending June 30, 2025.

Governmental Accounting Standards Board (GASB) Statement No. 75 allows for a roll forward of results from the prior actuarial valuation date to a reporting date no more than 30 months and 1 day following. If significant changes occur between the valuation date and the measurement date, consideration should be given to whether a new actuarial valuation is needed. The District provided changes since the July 1, 2023 actuarial valuation and it was determined that a new actuarial valuation was not needed for this measurement period. The results set forth in this report are established from the District's July 1, 2023 valuation and are based on the same census, benefit provisions, and assumptions. The District provided contributions, payroll, and any applicable asset information for the measurement period ending June 30, 2025.

We appreciate the opportunity to work on this report with the District and are available to answer any questions the District or its auditors may have regarding this report.

Sincerely,


Molly McGee, ASA, EA, FCA, MAAA
Consulting Actuary


Andy Yost, MBA, QKC, QPA
Managing Director

General Information about the OPEB Plan

Plan Description

The District administers a single employer defined benefit healthcare plan. The District currently provides retiree health benefits to eligible participants.

Benefits Provided

Retired management prior to July 1, 2010 receive 100% of all benefits (medical, dental and vision). Retired staff prior to July 1, 2010 receive 100% of the employee-only medical premium, 70% of the dependent premium, and 100% of dental and vision premium.

Members who retire on or after July 1, 2010 receive District-paid benefits up to 100% of the Consumer Driven Health Plan medical premium. Members who choose different plans pay the difference in cost (if greater). Members receive 100% of dental and vision premiums.

All benefits are paid for the lifetime of the retiree and continue for the lifetime of an eligible surviving spouse. Employees become eligible for retiree health benefits upon attainment of age 60 and completion of 20 years of service.

Employees Covered by Benefit Terms

Retirees or beneficiaries receiving benefit payments as of July 1, 2023	3
Active eligible employees as of July 1, 2023	7

Contributions

The District contributed \$21,280 into the California Employers' Retiree Benefit Trust (CERBT) for the fiscal year ended June 30, 2025. The District pays retiree benefits from sources outside the irrevocable OPEB trust.



**Rio Alto Water District
GASB 75 Note Disclosures and Required Supplementary Information
for the Reporting Year Ended June 30, 2025**

Net OPEB Liability

The District's net OPEB liability was measured as of June 30, 2025 and the total OPEB liability used to calculate the net OPEB liability was determined by an actuarial valuation as of July 1, 2023. Standard actuarial update procedures were used to project/discount from valuation to measurement dates.

Actuarial Assumptions

The total OPEB liability in the July 1, 2023 actuarial valuation was determined using the following actuarial assumptions and other inputs, applied to all periods included in the measurement, unless otherwise specified:

Inflation rate	2.30 percent
Salary increases	2.80 percent
Discount rate	5.50 percent
Investment rate of return	5.50 percent, net of OPEB plan investment expense
Healthcare cost trend rate	5.50 percent for 2025 through 2034; 4.50 percent for 2035 through 2074; and 4.00 percent for 2075 and later years

Mortality rates were based on the most recent experience study for CalPERS members.

The actuarial assumptions used in the July 1, 2023 valuation were based on the results of the most recent applicable experience study and a review of plan experience during the period July 1, 2021 to June 30, 2023.

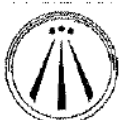
Discount Rate

GASB 75 requires the use of a discount rate that considers the availability of the OPEB plan's fiduciary net position associated with the OPEB of current active and inactive employees and the investment horizon of those resources.

OPEB plans with irrevocable trust accounts can utilize a discount rate equal to the long-term expected rate of return to the extent that the OPEB plan's fiduciary net position is projected to be sufficient to make projected benefit payments and the OPEB plan assets are expected to be invested using a strategy to achieve that return.

To determine if the OPEB plan assets are sufficient, a calculation of the projected fiduciary net position and the amount of projected benefit payments is compared in each period. When OPEB plan assets are determined to not be sufficient, a blended rate is calculated.

For OPEB plans that do not have irrevocable trust accounts, GASB 75 requires a discount rate equal to the yield or index rate for 20-year, tax-exempt general obligation municipal bonds with an average rating of AA/Aa or higher.



Rio Alto Water District
GASB 75 Note Disclosures and Required Supplementary Information
for the Reporting Year Ended June 30, 2025

Discount Rate (cont.)

The long-term expected rate of return on OPEB plan investments was determined using a building-block method in which best-estimate ranges of expected future real rates of return (expected returns, net of OPEB plan investment expense and inflation) are developed for each major asset class. These ranges are combined to produce the long-term expected rate of return by weighting the expected future real rates of return by the target asset allocation percentage and by adding expected inflation. The target allocation and best estimates of real rates of return for each major asset class, based on published capital market assumptions, are summarized in the following table:

<u>Asset Class</u>	<u>Assumed Asset Allocation</u>	<u>Real Rate of Return</u>
Broad U.S. Equity	40%	5.1%
U.S. Fixed	43%	2.4%
Real Estate	5%	4.7%
Commodities	8%	1.4%
Cash Equivalents	4%	0.6%



Rio Alto Water District
GASB 75 Note Disclosures and Required Supplementary Information
for the Reporting Year Ended June 30, 2025

Changes in the Net OPEB Liability

	Increase (Decrease)		
	Total OPEB Liability (a)	Plan Fiduciary Net Position (b)	Net OPEB Liability (a) – (b)
Balances at June 30, 2024	\$967,914	\$347,730	\$620,184
Changes for the year:			
Service cost	35,605		35,605
Interest	54,370		54,370
Changes of benefit terms	0		0
Difference between expected and actual experience	0		0
Changes in assumptions or other inputs	0		0
Contributions – employer		51,628	(51,628)
Net investment income		37,902	(37,902)
Benefit payments	(30,348)	(30,348)	0
Administrative expenses		(277)	277
Net changes	59,627	58,905	722
Balances at June 30, 2025	\$1,027,541	\$406,635	\$620,906

Sensitivity of the net OPEB liability to changes in the discount rate

The following presents the net OPEB liability of the District, as well as what the District's net OPEB liability would be if it were calculated using a discount rate that is 1-percentage point lower or 1-percentage-point higher than the current discount rate:

	1% Decrease (4.50%)	Discount Rate (5.50%)	1% Increase (6.50%)
Net OPEB liability (asset)	\$773,683	\$620,906	\$495,167

Sensitivity of the net OPEB liability to changes in the healthcare cost trend rates

The following presents the net OPEB liability of the District, as well as what the District's net OPEB liability would be if it were calculated using healthcare cost trend rates that are 1-percentage-point lower or 1-percentage-point higher than the current healthcare cost trend rates:

	1% Decrease (4.50% current, 3.00% ultimate, 3.00% Medicare)	Trend Rate (5.50% current, 4.00% ultimate, 4.00% Medicare)	1% Increase (6.50% current, 5.00% ultimate, 5.00% Medicare)
Net OPEB liability (asset)	\$456,955	\$620,906	\$832,198



**Rio Alto Water District
 GASB 75 Note Disclosures and Required Supplementary Information
 for the Reporting Year Ended June 30, 2025**

OPEB Plan Experience

Reporting period July 1, 2024 to June 30, 2025
 Measurement period July 1, 2024 to June 30, 2025

Benefit Payments and Contributions

	<u>Benefit Payments</u>
Benefits paid from the trust	0
Benefits paid outside of trust	30,348
Implicit benefits paid	0
Total benefit payments	<u>\$30,348</u>
	<u>Contributions</u>
Contributions to the trust - employer	21,280
Contributions - benefits paid outside of trust	30,348
Contributions – implicit benefits paid	0
Total contributions	<u>\$51,628</u>

Investment Rate of Return

The District's policy regarding the allocation of the plan's invested assets is established and may be amended by District management. The primary objective is to maximize total Plan return, subject to the risk and quality constraints set forth in the investment guidelines. The investment objective the District has selected is CERBT Strategy 2. The asset allocation ranges for this objective are listed below:

<u>Asset Class</u>	<u>Target Allocation</u>	<u>Target Range</u>	<u>Benchmark</u>
Global Equity	40%	± 5%	MSCI All Country World Index IMI (net)
Fixed Income	43%	± 5%	Bloomberg Long Liability Index
Treasury Inflation Protected Securities (TIPS)	5%	± 3%	Bloomberg US TIPS Index, Series L
Real Estate Investment Trusts	8%	± 5%	FTSE EPRA/NAREIT Developed Liquid Index (net)
Commodities	4%	± 3%	S&P GSCI Total Return Index
Cash	0%	± 2%	ICE BofA US 3-Month Treasury Bill Index

For the year ended on the measurement date, the annual money-weighted rate of return on investments, net of investment expense, was 10.51 percent. The money-weighted rate of return expresses investment performance, net of investment expense, adjusted for the changing amounts invested.



**Rio Alto Water District
 GASB 75 Note Disclosures and Required Supplementary Information
 for the Reporting Year Ended June 30, 2025**

OPEB Expense and Deferred Outflows and Inflows of Resources Related to OPEB

Annual OPEB Expense

The annual OPEB expense is the sum of the change in Net OPEB Liability, the change in deferred outflows, and the change in deferred inflows, reduced by the employer contributions.

Net OPEB liability at beginning of measurement period (a)	\$620,184
Net OPEB liability at end of measurement period (b)	\$620,906
Change in net OPEB liability (b)-(a)	722
Change in deferred outflows	22,911
Change in deferred inflows	(93,338)
Employer contributions	51,628
Net OPEB expense from June 30, 2024 to June 30, 2025	<u><u>\$(18,077)</u></u>

Deferred Outflows of Resources and Deferred Inflows of Resources Related to OPEB

For the reporting year ending June 30, 2025, the District recognized deferred outflows of resources and deferred inflows of resources related to OPEB from the following sources:

	<u>Deferred Outflows of Resources</u>	<u>Deferred Inflows of Resources</u>
Difference between expected and actual experience	0	364,851
Changes in assumptions or other inputs	60,847	86,202
Differences between projected and actual return investments	14,348	19,458
Total	<u><u>\$75,195</u></u>	<u><u>\$470,511</u></u>

Amounts reported as deferred outflows of resources and deferred inflows of resources related to OPEB will be recognized in OPEB expense as follows:

<u>Reporting Fiscal Year Ending June 30:</u>	<u>Deferred Outflows of Resources</u>	<u>Deferred Inflows of Resources</u>	<u>Net Deferred Outflows (Inflows) of Resources</u>
2026	22,910	(104,301)	(81,391)
2027	11,006	(104,301)	(93,295)
2028	9,784	(65,190)	(55,406)
2029	9,784	(46,727)	(36,943)
2030	9,784	(43,144)	(33,360)
2031	9,784	(43,144)	(33,360)
2032	1,481	(29,773)	(28,292)
2033	555	(28,284)	(27,729)
2034	107	(5,647)	(5,540)
2035	0	0	0
2036	0	0	0
2037	0	0	0



Rio Alto Water District
 GASB 75 Note Disclosures and Required Supplementary Information
 for the Reporting Year Ended June 30, 2025

Schedule of Deferred Outflows of Resources

Year	Source	Initial Amount	Initial Amortization Period (Years)	Annual Recognition	Current Balance
2018	Difference between expected and actual experience	0	0.0	0	0
2018	Changes in assumptions or other inputs	0	0.0	0	0
2018	Net difference between projected and actual earnings on OPEB plan investments	0	0.0	0	0
2019	Difference between expected and actual experience	0	0.0	0	0
2019	Changes in assumptions or other inputs	44,022	5.9	7,461	0
2019	Net difference between projected and actual earnings on OPEB plan investments	0	0.0	0	0
2020	Difference between expected and actual experience	0	0.0	0	0
2020	Changes in assumptions or other inputs	0	0.0	0	0
2020	Net difference between projected and actual earnings on OPEB plan investments	1,016	5.0	203	0
2021	Difference between expected and actual experience	0	0.0	0	0
2021	Changes in assumptions or other inputs	0	0.0	0	0
2021	Net difference between projected and actual earnings on OPEB plan investments	0	0.0	0	0
2022	Difference between expected and actual experience	0	0.0	0	0
2022	Changes in assumptions or other inputs	93,216	10.1	9,229	56,300
2022	Net difference between projected and actual earnings on OPEB plan investments	59,511	5.0	11,902	11,903
2023	Difference between expected and actual experience	0	0.0	0	0
2023	Changes in assumptions or other inputs	0	0.0	0	0
2023	Net difference between projected and actual earnings on OPEB plan investments	6,117	5.0	1,224	2,445
2024	Difference between expected and actual experience	0	0.0	0	0
2024	Changes in assumptions or other inputs	5,657	10.2	555	4,547
2024	Net difference between projected and actual earnings on OPEB plan investments	0	0.0	0	0
2025	Difference between expected and actual experience	0	0.0	0	0
2025	Changes in assumptions or other inputs	0	0.0	0	0
2025	Net difference between projected and actual earnings on OPEB plan investments	0	0.0	0	0
Total					\$75,195



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Schedule of Deferred Inflows of Resources

Year	Source	Initial Amount	Initial Amortization Period (Years)	Annual Recognition	Current Balance
2018	Difference between expected and actual experience	0	0.0	0	0
2018	Changes in assumptions or other inputs	0	0.0	0	0
2018	Net difference between projected and actual earnings on OPEB plan investments	129	5.0	26	0
2019	Difference between expected and actual experience	0	0.0	0	0
2019	Changes in assumptions or other inputs	0	0.0	0	0
2019	Net difference between projected and actual earnings on OPEB plan investments	3,739	5.0	748	0
2020	Difference between expected and actual experience	152,587	8.3	18,384	42,283
2020	Changes in assumptions or other inputs	311,082	8.3	37,480	86,202
2020	Net difference between projected and actual earnings on OPEB plan investments	0	0.0	0	0
2021	Difference between expected and actual experience	0	0.0	0	0
2021	Changes in assumptions or other inputs	0	0.0	0	0
2021	Net difference between projected and actual earnings on OPEB plan investments	34,808	5.0	6,962	0
2022	Difference between expected and actual experience	150,089	10.1	14,860	90,649
2022	Changes in assumptions or other inputs	0	0.0	0	0
2022	Net difference between projected and actual earnings on OPEB plan investments	0	0.0	0	0
2023	Difference between expected and actual experience	0	0.0	0	0
2023	Changes in assumptions or other inputs	0	0.0	0	0
2023	Net difference between projected and actual earnings on OPEB plan investments	288,487	10.2	28,284	231,919
2024	Difference between expected and actual experience	0	0.0	0	0
2024	Changes in assumptions or other inputs	8,536	5.0	1,708	5,120
2024	Net difference between projected and actual earnings on OPEB plan investments	0	0.0	0	0
2025	Difference between expected and actual experience	0	0.0	0	0
2025	Changes in assumptions or other inputs	0	0.0	0	0
2025	Net difference between projected and actual earnings on OPEB plan investments	17,923	5.0	3,585	14,338
	Total			\$470,511	



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Schedules of Required Supplementary Information

Schedule of Changes in the District's Net OPEB Liability and Related Ratios

Reporting fiscal year ending	2025	2024	2023	2022	2021
Discount rate	5.50%	5.50%	5.50%	5.50%	5.50%
Total OPEB liability					
Service cost	35,605	34,635	46,180	44,835	31,381
Interest	54,370	51,147	63,036	59,016	58,017
Changes of benefit terms	0	0	0	0	0
Differences between expected and actual experience	0	(288,487)	0	(150,089)	0
Change of assumptions	0	5,657	0	93,216	0
Benefit payments	(30,348)	(26,017)	(35,869)	(28,438)	(27,191)
Net change in total OPEB liability	59,627	(223,065)	73,347	18,540	62,207
Total OPEB liability – beginning	967,914	1,190,979	1,117,632	1,099,092	1,036,885
Total OPEB liability – ending (a)	\$1,027,541	\$967,914	\$1,190,979	\$1,117,632	\$1,099,092
Plan fiduciary net position					
Contributions - employer	51,628	26,017	57,149	49,718	48,471
Net investment income	37,902	26,498	10,661	(41,596)	48,844
Benefit payments	(30,348)	(26,017)	(35,869)	(28,438)	(27,191)
Administrative expense	(277)	(279)	(264)	(269)	(234)
Net change in plan fiduciary net position	58,905	26,219	31,677	(20,585)	69,890
Plan fiduciary net position - beginning	347,730	321,511	289,834	310,419	240,529
Plan fiduciary net position – ending (b)	\$406,635	\$347,730	\$321,511	\$289,834	\$310,419
District's net OPEB liability – ending (a) – (b)	\$620,906	\$620,184	\$869,468	\$827,798	\$788,673
Plan fiduciary net position as a percentage of the total OPEB liability	39.57%	35.93%	27.00%	25.93%	28.24%
Covered-employee payroll	\$605,612	\$579,184	\$540,229	\$575,837	\$514,030
District's net OPEB liability as a percentage of covered-employee payroll	102.53%	107.08%	160.94%	143.76%	153.43%



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Schedule of Changes in the District's Net OPEB Liability and Related Ratios (cont.)

	2020	2019	2018
Reporting fiscal year ending			
Discount rate	5.50%	4.37%	4.60%
Total OPEB liability			
Service cost	30,467	47,881	46,486
Interest	54,778	59,988	56,478
Changes of benefit terms	0	0	0
Differences between expected and actual experience	(152,587)	0	0
Change of assumptions	(311,082)	44,022	0
Benefit payments	(27,351)	(26,334)	(26,986)
Net change in total OPEB liability	(405,775)	125,557	75,978
Total OPEB liability – beginning	1,442,660	1,317,103	1,241,125
Total OPEB liability – ending (a)	\$1,036,885	\$1,442,660	\$1,317,103
Plan fiduciary net position			
Contributions - employer	48,631	47,614	48,266
Net investment income	11,202	13,874	8,925
Benefit payments	(27,351)	(26,334)	(26,986)
Administrative expense	(189)	(40)	(272)
Net change in plan fiduciary net position	32,293	35,114	29,933
Plan fiduciary net position - beginning	208,236	173,122	143,189
Plan fiduciary net position – ending (b)	\$240,529	\$208,236	\$173,122
District's net OPEB liability – ending (a) – (b)	\$796,356	\$1,234,424	\$1,143,981
Plan fiduciary net position as a percentage of the total OPEB liability	23.20%	14.43%	13.14%
Covered-employee payroll	\$510,349	\$461,984	\$434,931
District's net OPEB liability as a percentage of covered-employee payroll	156.04%	267.20%	263.03%



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Schedule of District Contributions

	2025	2024	2023	2022	2021
Reporting fiscal year ending					
Actuarially determined contribution	\$68,502	\$66,636	86,451	83,933	71,796
Contributions in relation to the actuarially determined contribution	51,628	26,017	57,149	49,718	48,471
Contribution deficiency (excess)	<u>\$16,874</u>	<u>\$40,619</u>	<u>\$29,302</u>	<u>\$34,215</u>	<u>\$23,325</u>
Covered-employee payroll	\$605,612	\$579,184	\$540,229	\$575,837	\$514,030
Contributions as a percentage of covered-employee payroll	8.52%	4.49%	10.58%	8.63%	9.43%

	2020	2019	2018
Reporting fiscal year ending			
Actuarially determined contribution	69,705	103,632	93,030
Contributions in relation to the actuarially determined contribution	48,631	47,614	48,266
Contribution deficiency (excess)	<u>\$21,074</u>	<u>\$56,018</u>	<u>\$44,764</u>
Covered-employee payroll	\$510,349	\$461,984	\$434,931
Contributions as a percentage of covered-employee payroll	9.53%	10.31%	11.10%



**Rio Alto Water District
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Schedule of District Contributions (cont.)

Notes to Schedule

Valuation date	July 1, 2023
Reporting period	July 1, 2024 to June 30, 2025
Measurement period	July 1, 2024 to June 30, 2025
Actuarial cost method	Entry age
Amortization method	Level percentage of payroll, closed
Amortization period	30 years
Asset valuation method	Market value
Inflation	2.30 percent
Healthcare cost trend rates	5.50 percent for 2025 through 2034; 4.50 percent for 2035 through 2074; and 4.00 percent for 2075 and later years
Salary increases	2.80 percent
Investment rate of return	5.50 percent, net of OPEB plan investment expense
Mortality	Mortality rates, for Certificated employees, were based on the most recent experience study for CalSTRS members. Mortality rates, for non-Certificated employees, were based on the most recent experience study for CalPERS members.



Actuarial Certification


The results presented in this disclosure are based on the District's July 1, 2023 valuation. The valuation was performed in accordance with generally accepted actuarial principles and practices. The actuarial assumptions and methodologies used in these calculations are believed to be reasonable under the requirements set forth in GASB 75 and the Actuarial Standards of Practice (ASOP).

Supporting documentation provided by the District was relied upon without audit. This information includes, but is not limited to, census data, premiums, OPEB plan provisions, contributions, payroll, and any applicable asset statements. The data was reviewed in accordance with ASOP 23. The valuation results, and subsequent disclosure information, depend on the integrity of the provided information.

The results in this report were calculated with the assistance of ProVal actuarial valuation software. The model was developed in 1994 and is maintained by Winklevoss Technologies (WinTech). Through ProVal, WinTech provides valuation and projection software for both pension and other postemployment benefit plans. We utilize ProVal in accordance with its intended purpose and have not identified any material inconsistencies in the ProVal assumptions or outputs that would affect this valuation.

The undersigned actuary is a member of the American Academy of Actuaries and meets the qualification standards to render the actuarial opinion contained in this report.

Certified by:


Molly McGee, ASA, EA, FCA, MAAA
Consulting Actuary

