



CALAVERAS COUNTY WATER DISTRICT FINANCE COMMITTEE MEETING

AGENDA

OUR MISSION

Protect, enhance, and develop Calaveras County's water resources and watersheds to provide safe, reliable, and cost-effective services to our communities.

2021-2026 Strategic Plan, Adopted April 28, 2021, and can be viewed at this [link](#)

Committee Meeting
Tuesday, February 17, 2026,
1:30 p.m.

Calaveras County Water District
120 Toma Court
San Andreas, California 95249

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the Administration Office at 209-754-3028. Notification in advance of the meeting will enable CCWD to make reasonable arrangements to ensure accessibility to this meeting. Any documents related to agenda items that are made available to the Board before or at the meeting shall be available for review by the public at 120 Toma Court, San Andreas, CA 95249.

District Board Meetings are open to in-person attendance by the public and are conducted virtually. The public may participate in the District's Board meeting with the link below. Members of the public who participate in the meeting via teleconference or web conference will be given the opportunity to speak and address the Board, and their comments will be included in the recording of the meeting.

While the District makes efforts to facilitate remote participation, please be aware that remote Teams involvement is offered solely for convenience. In the event of a technological malfunction, the Board can only guarantee the receipt of live comments through in-person attendance. The Board retains the right to proceed with the meeting without remote access in case of a malfunction.

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COMMITTEE MEMBERS

Russ Thomas, Director

Jack Garamendi, Director

ORDER OF BUSINESS

CALL TO ORDER / PLEDGE OF ALLEGIANCE

1. **PUBLIC COMMENT:** Comments limited to three minutes per person.
2. **APPROVAL OF MINUTES:** For the meeting of January 20, 2026.
3. **NEW BUSINESS**
 - 3a Report on the Monthly Financial Reports for January 2026.
(Eide Bailley, Consultant)
 - 3b Discussion regarding the District's credit and debit card fees.
(Eide Bailley, Consultant)
 - 3c Discussion regarding Bi-Monthly Billing Costs vs. Monthly Billing Costs
(Kelly Gerkenmeyer, External Affairs Manager)
4. **GENERAL MANAGER COMMENTS**
5. **DIRECTOR COMMENTS AND FUTURE AGENDA ITEMS**
6. **NEXT COMMITTEE MEETING**

Tuesday March 17, 2026, at 1:30 p.m.
7. **ADJOURNMENT**

Minutes



A G E N D A
I T E M

Minutes



MINUTES

CALAVERAS COUNTY WATER DISTRICT FINANCE COMMITTEE MEETING

January 20, 2026

Directors Present:

Jack Garamendi
Russ Thomas

Director, District 2
Director, District 4

Staff Present:

Michael Minkler
Kylie Muetterties
Rebecca Hitchcock
Dylan Smith*
Kate Jesus*
Joshua Fernandez*
Stacey Lollar*
Scott Ratterman*
Pat Burkhardt*

General Manager
Accountant II
Executive Assistant and Clerk to the Board
Information Systems Administrator
Human Resources Technician
Information Systems Technician
Human Resources Manager
Director, District 1
Construction and Maintenance Manager

Others Present:

James Ramsey*
Kamiko Tsuchida*

Eide Bailley
Eide Bailley

*Attended Virtually

ORDER OF BUSINESS

CALL TO ORDER / PLEDGE OF ALLEGIANCE

The meeting called to order at 1:31 p.m., the Pledge of Allegiance was led by Director Thomas.

1. PUBLIC COMMENT:

No public comment.

2. APPROVAL OF MINUTES:

The minutes for the meeting of December 16, 2025, were approved by the Committee.

3. NEW BUSINESS

- 3a Report on the Monthly Financial Reports for December 2025
(Eide Bailley, Consultant)

DISCUSSION: Kamiko Tsuchida, Eide Bailey Consultant, presented the Monthly Financial Reports and responded to questions from the Committee.

PUBLIC COMMENT: No public comment.

- 3b Update on the FY 2024-25 Financial Audit*
(Michael Minkler, General Manager)

DISCUSSION: Mr. Minkler presented the Committee with an update on the 2024–25 Financial Audit. The District is reviewing the final drafts of the audit and will bring to the full Board when the revisions are made.

PUBLIC COMMENT: No public comment.

4. DIRECTOR OF ADMINISTRATIVE SERVICES COMMENTS

No comments.

5. GENERAL MANAGER COMMENTS

Mr. Minkler stated that he is looking forward to the Year in Review presentation scheduled for the next Board meeting.

6. DIRECTOR COMMENTS AND FUTURE AGENDA ITEMS

Director Thomas stated that his objective is to transition the billing cycle to monthly billing and requested that staff review the total cost of the billing process. Director Thomas also requested that staff update the format of the Budget Status Report.

7. NEXT COMMITTEE MEETING

Tuesday, February 17, 2026, at 1:30 p.m.

8. ADJOURNMENT

With no further business, the meeting was adjourned at 1:56 p.m.

Respectfully Submitted,

Kylie Muetterties
Accountant II

3 a

A G E N D A
I T E M

3 a

January 2026 Budget Status Report

The Budget Status Report represents a standard of analysis to identify material issues with the understanding that line-item variances are normal, and the areas of concern are isolated to **Account Types** that are at least 5% over or under the benchmark. These amounts are subject to change pending the district's annual audit.

The following charts analyze the trends related to this fiscal year's revenues and operating expenses. The prior two years are presented as the Full fiscal year, and the current year is presented as Actuals through the Period month. The comparison of Year-to-Date activity versus budget further identifies if there are any impending issues.

District Operating Revenues (Water & Sewer Funds)

Operating Account Revenue Summary		Period			7	Benchmark	
Account Type	2024	2025	2026	Budget	Remaining Balance	58% of Budget	
⊖ W01-Sales & Charges	16,765,990	24,936,647	17,245,041	28,976,548	11,731,507	59.51%	
41000-Water/Sewer Sales/Resid	16,500,911	24,666,040	16,925,419	28,431,800	11,506,381	59.53%	
41100-Irrigation Water Sales	6,390	9,123		12,800	12,800		
41200-Water Sales-Fire Hydrant	217,262	195,253	196,357	319,254	122,897	61.50%	
44100-Account Establishment Fees	37,611	36,900	23,958	37,900	13,942	63.21%	
44110-Delinquent Account Charge	3,816	26,885	98,040	174,794	76,754	56.09%	
44115-County Recording Fees		86	23		(23)	0.00%	
44120-Termination of Services		2,360	1,244		(1,244)	0.00%	
⊖ W02-Water/Sewer Fees	31,169	33,647	28,608	26,700	(1,908)	107.15%	
44300-Install Water Meter	27,914	28,949	27,400	26,700	(700)	102.62%	
48100-Concept Approval Fees	3,255	4,698	639		(639)	0.00%	
48101-Cost to Serve			239		(239)	0.00%	
48102-Commercial Account Review			330		(330)	0.00%	
42000-Inspection Fees	508	1,547	3,001	4,000	999	75.03%	
44510-Reimbursable Expense	140,147	148,521	127,128	230,080	102,952	55.25%	
48190-Miscellaneous Operating Rev	224,173	264,736	183,296	250,000	66,704	73.32%	
54610-Miscellaneous Income	24,400	90,612	10,767	14,000	3,233	76.91%	
⊖ X01-Property Tax/Assmt Rev	3,756,619	3,941,839	2,204,348	3,904,660	1,700,312	56.45%	
52100-Property Taxes	3,726,441	3,912,127	2,199,995	3,904,660	1,704,665	56.34%	
53100-HOPTR	30,179	29,712	4,353		(4,353)	0.00%	
⊖ X02-Grant Revenue	174,608	34,520	262,730	283,206	20,476	92.77%	
54510-Grant Revenue/Federal Agencies	172,006	34,440	240,090	283,206	43,116	84.78%	
54520-Grant Revenue/State Agencies	2,601	80	22,640		(22,640)	0.00%	
⊖ X03-Interest Income	749,972	757,164	68,627	80,365	11,738	85.39%	
51100-Interest Income/CCWD Invest	27,479	41,639	68,627	80,365	11,738	85.39%	
51700-Net Mark to Market Value	722,493	715,525					
⊖ X05-Power Sales	1,092,651	835,673	561,466	981,700	420,234	57.19%	
54300-Power Sales-North Fork	784,376	710,335	459,890	828,700	368,810	55.50%	
54400-Power Sales-New Hogan	308,275	125,339	101,576	153,000	51,424	66.39%	
51600-Gain/(Loss) on Sale of Assets	-	51,378					
52420-Standby Fees	125,550	117,295	58,444	131,000	72,556	44.61%	
54600-Other Non-Operating Revenue	734,856	530,206	405,431	1,197,126	791,695	33.87%	
⊖ X08-Lease	190,795						
⊖ X30-Transfers In		10,433					
Grand Total	24,030,813	31,780,460	21,162,453	36,170,885	15,008,432	58.51%	

Analysis of District Revenues identifies the following accounts to note:

Water Sales & Charges

44100-Account Establishment Fees	37,611	36,900	23,958	37,900	13,942	63.21%
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44100 Account Establishment Fees are customer driven and trending above budget.

Water/Sewer Fees

44300-Install Water Meter	27,914	28,949	27,400	26,700	(700)	102.62%
42000-Inspection Fees	508	1,547	3,001	4,000	999	75.03%
48190-Miscellaneous Operating Rev	224,173	264,736	183,296	250,000	66,704	73.32%
54610-Miscellaneous Income	24,400	90,612	10,767	14,000	3,233	76.91%

44300 Install Water Meter are coming in higher than budgeted due to more installations.

42000 Inspection Fees are coming in higher than budgeted due to more sewer inspections.

48190 Miscellaneous Operating Revenue includes the Credit Card and Tyler Convenience Fees collected. This helps offset the expense account "Third Party Payment Processing (below)," 61485 in Department 59.

61485-Third Party Payment Processing	321,199	495,851	416,513	522,743	106,230	79.68%
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The budgeted amount in 48190 will be re-evaluated to ensure that we can collect 85% of the transaction fee costs.

54610 Miscellaneous Income is coming in higher than anticipated due to Cal Card rebates.

Grant Revenue

54510-Grant Revenue/Federal Agencies	172,006	34,440	240,090	283,206	43,116	84.78%
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54510 Grant Revenue is over budget due to the receiving the final disbursements of FY 2022-23 FEMA Projects and the disbursements of the 11129 West Point Water Supply Drought Phase I closeout.

Interest Income

51100-Interest Income/CCWD Invest	27,479	41,639	68,627	80,365	11,738	85.39%
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51100 Interest Income is over budget due to Argent (interim funding) investments income.

Power Sales

54400-Power Sales-New Hogan	308,275	125,339	101,576	153,000	51,424	66.39%
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54400 Power Sales-New Hogan is slightly higher than budgeted. Finance will continue to monitor this account.

Other Revenue

52420-Standby Fees	125,550	117,295	58,444	131,000	72,556	44.61%
54600-Other Non-Operating Revenue	734,856	530,206	405,431	1,197,126	791,695	33.87%

52420 Standby Fees are coming in under budget due to the timing of collection from the Property Tax roll.

54600 Other Non-Operating Revenue is slightly below budget because the budget was adjusted for new FEMA generator grant.

Non-Operating Fund Revenue (all funds except Water & Sewer Operating)

Operating Account Revenue Summary	Period			7
Account Type	2024	2025	2026	
W01-Sales & Charges	4,691,407	1,182	800	
41010-Capital R&R-Sewer *	1,300,000	-		
41010-Capital R&R-Water *	3,400,000	(286)		
41300-Water Sales Slurry Line	(8,593)	1,467	800	
W03-Misc. Operating Revenue	80	77	11,846	
44510-Reimbursable Expense			11,846	
48190-Miscellaneous Operating Rev	80			
54610-Miscellaneous Income		77		
X01-Property Tax/Assmt Rev	860,673	903,725	400,351	
52100-Property Taxes	662,933	695,619	389,003	
54520-Grant Revenue/State Agencies	4,224,836	1,991,391	148,910	
52410-Expansion Fees	547,133	497,861	551,753	
X06-Other Revenue		6,383	60,426	
48130-Rental Revenue		4,235	13,905	
54600-Other Non-Operating Revenue		2,149		
52220-Assessment Revenue - Forclsur			30,000	
52230-Prepaid Assessment Revenue			12,721	
52300-Admin Fees Collected			3,800	
X30-Transfers In			11,814,859	
Grand Total	12,909,357	5,150,424	14,138,679	

The above table represents all District revenues received to date in the category of non-operating, such as Capital R&R, CIP, and Expansion Funds. These revenues are often restricted to specific purposes. Please note that the historical/prior years are the FULL year, while the current year ACTUALS reflects the beginning of the year through the current fiscal period. Additionally, we will true up the transfer of capital funding from the water and sewer operating funds to the water and sewer Capital R&R.

Capital R&R

*The 2023 Rate Study eliminated the dedicated R&R portion of the water and sewer rates and combined them with the regular water and sewer operating rates. The Capital R&R program is now funded by transfers from the water and sewer operating funds to the Capital R&R Funds.

52100 Property Taxes - Are for special project funding.

District Operating Expense Detail

Overall Expenses at the end of December are on par with the 50% benchmark. Please note that some accounts will track low at the start of the year as invoices are accrued in the prior year. This report is pre-audit, and the amounts are subject to change. See each department for detailed explanations.

Operating Account Expense Summary		Period			7			Benchmark	
Account Type		2024	2025	2026	Budget	Remaining Balance	58% of Budget		
Y01-Sal/Wage/Benefits *		13,302,114	12,074,477	7,328,572	13,828,900	6,500,328	52.99%		
60000-Salaries/Wages		6,695,127	6,981,013	4,408,188	7,981,822	3,573,634	55.23%		
60005-Payouts		208,953	171,123		207,004	207,004			
60015-Standby Pay		13,900	16,100	2,246	24,500	22,254	9.17%		
60035-CTO Payout		119,432	199,617	127,598	202,849	75,251	62.90%		
60100-Benefits		2,703,363	2,915,694	1,677,170	3,428,331	1,751,161	48.92%		
60110-Retirement Expense		2,011,462	757,451	429,822	864,711	434,889	49.71%		
60115-CalPERS UAL		1,151,537	631,420	529,138	828,963	299,825	63.83%		
60117-Retiree Health Benefit		47,845	61,081	34,632	54,120	19,488	63.99%		
60010-On Call Pay			8,475	13,050	21,100	8,050	61.85%		
60040-Comp Absence		93,147	148,212						
Y02-Utility Service *		2,196,023	1,505,876	1,136,512	2,290,284	1,153,772	49.62%		
60210-Power		2,004,621	1,301,052	1,019,757	2,072,216	1,052,459	49.21%		
60220-Water		8,501	9,646	6,326	12,000	5,674	52.72%		
60230-Sewage		44,123	44,277	22,140	45,000	22,860	49.20%		
60250-Telephone		115,176	121,564	72,921	136,068	63,147	53.59%		
60260-Refuse/Disposal		23,602	29,337	15,368	25,000	9,632	61.47%		
Y03-Materials/Supplies *		1,916,811	1,603,733	940,859	2,075,955	1,135,096	45.32%		
60310-Materials and Supplies		248,250	264,864	139,127	280,751	141,624	49.56%		
60312-Safety Eq Repl consumables		50,403	28,301	17,609	41,200	23,591	42.74%		
60313-Tools		43,329	26,195	10,238	48,000	37,762	21.33%		
60320-Safety Materials and Supplies		4,666	7,845	16,222	61,500	45,278	26.38%		
60390-Admin. Technologies/Comm.		48,385	87,636	49,182	110,200	61,018	44.63%		
60314-Uniforms - New		21,757	26,807	20,586	22,000	1,414	93.57%		
60311-Herbicide		797	660		1,500	1,500			
60316-Materials and Supplies-CalFire		5,365	3,245		18,000	18,000			
60325-Lab Supplies Consumables		91,260	55,975	29,873	50,000	20,127	59.75%		
60327-Ozone System Parts		1,125	26,308	13,791	10,000	(3,791)	137.91%		
60328-UV Parts and Supplies		68,045	23,871		110,000	110,000			
60331-Electrical Parts Replacement		108,935	58,351	24,643	70,000	45,357	35.20%		
60350-Aerator/Compressor etc repair		23,764	7,626	19,782	18,000	(1,782)	109.90%		
60354-Control Sys/Pressure Tranducer		1,581			9,000	9,000			
60355-Headworks/Solids Removal Rep.		29,001	21,096	16,439	22,000	5,561	74.72%		
60356-HVAC		31,956	11,662	12,632	15,500	2,868	81.50%		
60357-Mixers		3,936	9,490	15,210	25,000	9,790	60.84%		
60358-Monitor Wells Repair		1,147			5,000	5,000			
60359-Pumps/Motors Repair		360,361	195,150	46,062	185,000	138,938	24.90%		
60360-Solids Handling Equip Repair		3,693			5,000	5,000			
60395-Chemicals		543,857	520,097	345,661	634,694	289,033	54.46%		

District Operating Expense Detail

Y04-Outside Services *	963,436	1,086,204	579,183	1,406,950	827,767	41.17%
60410-Service Maintenance Contracts	159,078	112,489	12,460	128,558	116,098	9.69%
60431-Computer Lic Maint Contracts	187,280	288,877	201,371	427,895	226,524	47.06%
60420-Drug and Alcohol Testing	3,507	5,004	2,730	5,000	2,270	54.60%
60429-Recruiting	28,555	17,460	10,311	29,751	19,440	34.66%
60480-Rental (Non Vehicle and Equip)	6,900	2,661	2,326	5,000	2,674	46.52%
60400-Outside Services	99,842	71,399	51,258	135,838	84,580	37.73%
60414-Ozone System PM	3,260	11,702		10,000	10,000	
60415-Backflow Device Testing	2,656	2,205	4,455	4,000	(455)	111.38%
60416-SCADA Consulting (A-Team)	3,542	6,572		10,000	10,000	
60417-Hauling / Dig / Crane	2,090	1,580		5,000	5,000	
60419-Pave / Seal / Asphalt Repair	48,114	52,184	59,892	75,000	15,108	79.86%
60424-Septic Hauling	45,053	27,375	19,829	50,000	30,171	39.66%
60425-Tank Cleaning	28,960	14,612	13,000	64,730	51,730	20.08%
60426-Building Repairs	11,797	22,875	1,605	80,000	78,395	2.01%
60427-UV System PM	6,232	9,494	4,499	10,000	5,501	44.99%
60430-Claims/Damages	6,874	7,503	2,692	5,000	2,308	53.84%
60440-Janitorial Services	22,242	27,216	16,200	32,840	16,640	49.33%
60470-Laboratory Services	164,705	216,693	84,082	160,000	75,918	52.55%
Y05-Professional Services *	650,389	1,027,119	723,994	1,807,831	1,083,837	40.05%
60541-Advertising/Publicity	2,433	246	294	4,500	4,206	6.53%
60590-Professional Services	602,356	977,103	713,060	1,752,931	1,039,871	40.68%
60510-Accounting/Auditing	45,600	49,770	9,850	50,400	40,550	19.54%
60545-Public Outreach			790		(790)	0.00%
Y06-Vehicle/Equipment *	713,056	606,231	323,375	647,500	324,125	49.94%
60610-Operating Exp Gas and Oil	374,015	340,384	200,725	385,000	184,275	52.14%
60620-Repair Exp/Parts and Repairs	190,724	178,467	113,497	185,000	71,503	61.35%
60625-Fuel/Repair - Generators	15,182	74,417				
60650-Rental Exp Vehicles and Equip	1,952	12,952		11,500	11,500	
60660-Vehicle Lease & Maintenance	0	11	-	36,000	36,000	0.00%
60665-Capital Lease Interest	131,183					
60625-Generators - Repair			9,153	30,000	20,847	30.51%
60630-Generators - Repair				-	-	
Y07-Office Expense *	176,185	169,323	171,353	214,799	43,446	79.77%
60700-Forms and Supplies	2,545	163	881	2,151	1,270	40.96%
60710-Permits and Licenses	21,616	15,716	14,755	42,551	27,796	34.68%
60730-Publications/Subscriptions	2,154	2,926	1,413	13,051	11,638	10.83%
60732-Memberships and Dues	136,600	140,727	149,005	142,346	(6,659)	104.68%
60760-Recording/Title Reports	46	144	32	1,700	1,668	1.88%
60720-Postage	13,225	9,420	5,267	12,500	7,233	42.14%
Y08-Travel/Training *	72,948	103,708	48,602	127,453	78,851	38.13%
60810-Training Conf and Travel	71,915	101,089	47,146	124,951	77,805	37.73%
60820-Other Travel Costs	1,033	2,619	1,456	2,502	1,046	58.19%

District Operating Expense Detail

Y10-Purchased Water *	992		14,317	20,000	5,683	71.59%
61100-New Hogan OM Payment	992					
61100-Purchased Water			14,317	20,000	5,683	71.59%
Y11-Retired Employees *	1,070,231	988,802	710,926	1,050,000	339,074	67.71%
61200-Retired Employee Costs	1,070,231	988,802	710,926	1,050,000	339,074	67.71%
Y12-Bad Debts *	78,912	69,368	27,201	313,780	286,579	8.67%
61450-Mandated Plans				259,780	259,780	
61310-Bad Debt Expense	78,912	69,368	27,201	54,000	26,799	50.37%
Y13-Misc Operating Exp *	1,808,354	1,969,660	2,180,951	2,853,530	672,579	76.43%
61409-Unemployment Claims	41,642	6,426		36,000	36,000	
61420-State Water and Sewer Fees	307,891	332,148	321,561	310,000	(11,561)	103.73%
61410-Insurance	370,736	418,256	479,562	485,600	6,038	98.76%
61150-New Hogan Op/Maint Expense			426,186	474,000	47,814	89.91%
61430-Federal Dam and Admin Fees	612,098	604,726	378,295	781,224	402,929	48.42%
61435-State/Federal/County Fees	109,982	63,679	121,128	155,663	34,535	77.81%
61450-Mandated Plans	2,087		2,838	24,300	21,462	11.68%
61455-Water Conservation	1,170	1,500	2,000	4,000	2,000	50.00%
61315-Rate Assistance Program	41,454	47,063	32,807	60,000	27,193	54.68%
61485-Third Party Payment Processing	321,199	495,851	416,513	522,743	106,230	79.68%
61490-Misc Operating Expense	94	11	61		(61)	0.00%
Y15-Director Costs *	136,469	155,273	135,783	256,354	120,571	52.97%
60000-Salaries/Wages	34,192	31,200	20,280	43,200	22,920	46.94%
60100-Benefits	82,717	86,782	93,071	176,503	83,432	52.73%
60310-Materials and Supplies	1,006	1,650	2,268	3,751	1,483	60.46%
60390-Admin. Technologies/Comm.				3,000	3,000	
60810-Training Conf and Travel	13,543	26,614	15,376	25,000	9,624	61.50%
60820-Other Travel Costs	5,010	6,872	4,788	4,900	112	97.71%
78200-Calaveras County Fees		2,155				
Y16-Legal *	269,994	200,522	89,966	350,000	260,034	25.70%
60505-Outside Legal Fees	269,994	200,522	89,966	350,000	260,034	25.70%

District Operating Expense Detail

Z02-Debt Repayment *	1,158,431	1,165,883	805,305	4,258,338	3,453,033	18.91%
75200-Equipment Purchased		16,092		8,100	8,100	
72120-Interest Exp-PERS UAL Loan	138,954	127,733	61,486	120,201	58,715	51.15%
72210-Interest Exp-USDA AMI AMR	59,726	75,603	-	80,553	80,553	0.00%
72310-Interest Exp-Vac Con Truck	5,805	2,879	566	566	-	100.00%
72350-Interest Exp-USDA EP Reach 3A	52,344	51,234	25,336	50,099	24,763	50.57%
72400-Interest Exp-Water Fund Loan	12,915	10,433		5,678	5,678	
72500-Interest Exp New Hogan Loan	4,064	1,649		1,375	1,375	
72700-Interest Exp-VacCon Truck	(394)	127				
72850-Interest Exp-Water CIP Loan 22	550,205	527,668	256,118	512,236	256,118	50.00%
72860-Interest Exp-Sewer CIP Loan 22	334,812	321,427	26,021	312,256	286,235	8.33%
73120-Principal-PERS UAL Loan			167,000	338,000	171,000	49.41%
73310-Principal-Vac Con Truck			61,402	61,401	(1)	100.00%
73350-Principal-USDA Reach 3A			51,000	51,000	-	100.00%
73400-Principal-Water Fnd Ln				283,900	283,900	
73500-Principal-New Hogan				48,837	48,837	
73700-Principal-VacCon		22,658				
73860-Principal-Sewer CIP Loan 22				441,000	441,000	
73210-Principal-USDA AMI Loan				92,000	92,000	
72360-Interest Exp-USDA Arnold Interim Loan				20,388	20,388	
72870-Interest Exp-Water CIP Loan 25			118,146	564,952	446,806	20.91%
73870-Interest Exp-Water CIP Loan 25				460,796	460,796	
73700-LAFCO Contribution		8,380				
73850-Principal-Water CIP Loan 22				805,000	805,000	
72220-Interest Exp-USDA AMI Loan			38,230		(38,230)	0.00%
Z03-Capital Equipment *	(295,472)	1,014,033	935,411	1,960,982	1,025,571	47.70%
75200-Equipment Purchased	348,688	327,886	528,629	486,291	(42,338)	108.71%
60353-Computers/peripherals				2,700	2,700	
75110-Vehicles Capital Lease	-	641,044	362,467	521,211	158,744	69.54%
75300-Materials - Projects	76,860	44,523	44,315	928,880	884,565	4.77%
76000-Contra Cap Outlay-Lease Veh	(39,643)					
75999-Contra Capital Outlay	(681,378)	580				
75200-Materials - Projects				21,900	21,900	
75400-Outside Svcs - Capital Outlay			-		-	0.00%
Z04-Misc. Non-Operating *	31,151	15,781	12,485	18,100	5,615	68.98%
60715-Late Fees and Other Penalties	2,775	2,328	611		(611)	0.00%
78210-LAFCO Contribution	12,909	11,874	11,874	13,100	1,226	90.64%
78200-Calaveras County Fees				5,000	5,000	
78990-Misc Non-Operating Costs	15,467	1,579				
Z30-Transfers Out *	1,974,122	5,440,990	3,149,993	-	(3,149,993)	0.00%
79100-Transfers Out	1,974,122	5,440,990	3,149,993	-	(3,149,993)	0.00%
Grand Total *	26,224,144	29,196,983	19,314,788	33,480,756	14,165,968	57.69%

DEPARTMENTAL EXPENSE REPORTS

Dept 50 – Non-Departmental

Operating Account Expense Summary		Period				7		Benchmark
Account Type	2024	2025	2026	Budget	Remaining Balance	58% of Budget		
⊗ Y01-Sal/Wage/Benefits *	515,410	396,388	341,336	512,012	170,676	66.67%		
⊗ Y02-Utility Service *	31,496	26,827	17,236	47,500	30,264	36.29%		
⊗ Y03-Materials/Supplies *	40,957	59,952	33,966	48,900	14,934	69.46%		
⊗ Y04-Outside Services *	81,737	112,346	94,590	268,297	173,707	35.26%		
⊗ Y05-Professional Services *	2,725	-						
⊗ Y11-Retired Employees *	1,070,231	988,802	710,926	1,050,000	339,074	67.71%		
⊗ Y13-Misc Operating Exp *	370,736	418,256	479,562	485,600	6,038	98.76%		
⊗ Z02-Debt Repayment *	1,158,431	1,165,883	805,305	4,258,338	3,453,033	18.91%		
⊗ Z03-Capital Equipment *		5,952		81,900	81,900			
⊗ Z04-Misc. Non-Operating *	12,909	11,874	11,874	13,100	1,226	90.64%		
Grand Total *	3,284,631	3,186,280	2,494,795	6,765,647	4,270,852	36.87%		

Analysis shows that Non-Departmental expenses are below the year-to-date benchmark. Accounts to note are:

Materials/Supplies

60390-Admin. Technologies/Comm.		19,690	18,402	11,100	(7,302)	165.78%
60356-HVAC	5,125	1,966	2,062	2,000	(62)	103.10%

60390 Admin Tech is coming in over budget due to File Backup and Endpoint Detection & Response. Endpoint Detection & Response costs will be evaluated for inclusion in next fiscal year’s budget.

60356 HVAC is over budget due to troubleshooting and repairs at OP HQ.

Outside Services

60402-Spraying - Weeds & Insects	377	779	721	751	30	96.01%
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60402 Spraying is coming in over budget due to routine pest control costs coming in higher due to new sites being added. The additions in locations will be considered for inclusion in next fiscal year’s budget.

Retired Employees

61200-Retired Employee Costs	1,070,231	988,802	710,926	1,050,000	339,074	67.71%
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61200 Retired Employee Costs are paid a month in advance, which skews the percentage to benchmark

Misc Operating Exp

61410-Insurance	370,736	418,256	479,562	485,600	6,038	98.76%
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61410 Insurance has the bulk of the payments made in the first months of the year, which skews the percentage to benchmark.

Debt Repayment

72310-Interest Exp-Vac Con Truck	5,805	2,879	566	566	-	100.00%
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72310 Interest Exp- Vac Con Truck is completely paid off.

Dept. 54 - Utility Services Department

Operating Account Expense Summary		Period			7	Benchmark	
Account Type	2024	2025	2026	Budget	Remaining Balance	58% of Budget	
Y01-Sal/Wage/Benefits *	8,858,863	8,028,231	4,842,741	8,599,058	3,756,317	56.32%	
Y02-Utility Service *	2,164,527	1,479,049	1,119,276	2,242,784	1,123,508	49.91%	
Y03-Materials/Supplies *	1,807,106	1,452,268	838,558	1,878,304	1,039,746	44.64%	
Y04-Outside Services *	568,520	695,804	372,207	868,564	496,357	42.85%	
Y05-Professional Services *	93,736	100,457	30,701	84,551	53,850	36.31%	
Y06-Vehicle/Equipment *	713,056	606,176	323,375	647,500	324,125	49.94%	
Y07-Office Expense *	44,294	33,768	37,249	82,600	45,351	45.10%	
Y08-Travel/Training *	30,670	43,223	18,243	43,500	25,257	41.94%	
Y10-Purchased Water *	992		14,317	20,000	5,683	71.59%	
Y13-Misc Operating Exp *	307,891	332,148	321,561	310,000	(11,561)	103.73%	
Z03-Capital Equipment *	(302,158)	1,000,650	912,352	1,879,082	966,730	48.55%	
Z04-Misc. Non-Operating *	1,575	128	254		(254)	0.00%	
Grand Total *	14,289,072	13,771,902	8,830,834	16,655,943	7,825,109	53.02%	

This table shows the Utilities Service’s expenses are below the year-to-date benchmark. Accounts to note are:

Salaries/Benefits

60035-CTO Payout	100,188	168,469	123,024	174,249	51,225	70.60%
60117-Retiree Health Benefit	30,019	37,593	23,023	33,720	10,697	68.28%

60035 CTO Payouts are approved by the department head and may be cashed out at any time during the year at the employee’s request, in accordance with the SEIU MOU. In December, all remaining CTO balances are paid out because CTO does not carry over into the next calendar year.

60117 Retiree Health Benefit is coming in slightly over budget due to increase in retirements. This will be accounted for in next year’s budget.

Materials/Supplies

60327-Ozone System Parts	1,125	26,308	13,791	10,000	(3,791)	137.91%
60332-Leak Repair Supplies	134,625	157,008	134,195	200,000	65,805	67.10%
60350-Aerator/Compressor etc repair	23,764	7,626	19,782	18,000	(1,782)	109.90%

60327 Ozone Residual Analyzer purchased over budget. Other materials or maintenance are purchased as needed.

60332 Leak Repair Supplies are coming in slightly over budget due to leaks District wide. Finance will continue to monitor this item.

60350 Aerator’s/Compressors purchased a replacement air compressor and probe for Jenny Lind WTP resulting in an overbudget.

Outside Services

60404-Uniform Launder	36,648	45,736	17,312	1,062	(16,250)	1630.13%
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60404 Uniform Launder is higher than budgeted due to a budgeting input error. Will be adjusted correctly for next fiscal year.

Office Expense

60732-Memberships and Dues	22,428	18,555	22,290	30,000	7,710	74.30%
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60732 Is higher due to annual memberships and subscriptions paid at beginning of year.

Travel/ Training

60820-Other Travel Costs	345	109	393	500	107	78.60%
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60820 Other Travel Costs is coming in over budget and will continue to be monitored.

Purchased Water

61100-Purchased Water			14,317	20,000	5,683	71.59%
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61100 Purchased Water is coming in over budget due to the timing of our water contracts with the benchmark percentage.

Misc Op Expense

61420-State Water and Sewer Fees	307,891	332,148	321,561	310,000	(11,561)	103.73%
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61420 State Water and Sewer Fees are coming in over budget due to timing of the Annual Fees processed in December which skews the benchmarks percentage.

Capital Equipment

75200-Equipment Purchased	309,332	318,583	506,620	486,291	(20,329)	104.18%
75110-Vehicles Capital Lease	-	641,044	362,467	521,211	158,744	69.54%

75200 Budgeted items such as CCTV Truck, backhoe, line locators and leak detectors have all been made and came in slightly over budget.

75110 Vehicle Lease Trade In is coming in over budget benchmark due to the higher volume of trade-in activity.

Dept 56 – General Management

Operating Account Expense Summary		Period			7	Benchmark	
Account Type	2024	2025	2026	Budget	Remaining Balance	58% of Budget	
⊕ Y01-Sal/Wage/Benefits *	1,089,012	1,072,733	644,200	1,109,638	465,438	58.05%	
⊕ Y03-Materials/Supplies *	33,396	43,958	39,817	99,600	59,783	39.98%	
⊕ Y04-Outside Services *	32,062	22,715	13,741	35,451	21,710	38.76%	
⊕ Y05-Professional Services *	117,260	149,126	60,323	126,300	65,977	47.76%	
⊕ Y07-Office Expense *	48,451	53,227	66,710	50,976	(15,734)	130.87%	
⊕ Y08-Travel/Training *	21,556	35,448	18,957	31,451	12,494	60.27%	
⊕ Y13-Misc Operating Exp *	41,642	6,426		36,000	36,000		
⊕ Y16-Legal *	92,556	77,703	63,784	120,000	56,216	53.15%	
⊕ Z04-Misc. Non-Operating *		1,600	353		(353)	0.00%	
Grand Total *	1,475,936	1,462,936	907,885	1,609,416	701,531	56.41%	

Analysis shows that General Management’s overall expenses are below the year-to-date benchmark. Accounts to note are:

Materials/Supplies

60314-Uniforms - New	18,684	22,432	15,971	22,000	6,029	72.60%
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60314 Uniforms are coming in over budget due to annual shirt order early in the year which skews percentage to benchmark.

Office Expense

60730-Publications/Subscriptions	1,121	1,796	1,109	1,400	291	79.21%
60732-Memberships and Dues	47,001	51,410	65,519	48,176	(17,343)	136.00%

60730 Publications are coming in over budget due to water code updates and leak adjustment notices.

60732 Memberships and Dues are over budget due to CalPELRA not originally budgeted.

Travel/Training

60820-Other Travel Costs	665	2,227	824	751	(73)	109.72%
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60820 Mileage and parking reimbursements are over budget for staff seminars

Dept 57 – Board of Directors

Operating Account Expense Summary				Period 7		Benchmark	
Account Type	2024	2025	2026	Budget	Remaining Balance	58% of Budget	
⊕ Y15-Director Costs *	136,469	155,273	135,783	256,354	120,571	52.97%	
⊕ Z04-Misc. Non-Operating *				5,000	5,000		
Grand Total *	136,469	155,273	135,783	261,354	125,571	51.95%	

Analysis shows that the Board of Director’s overall expenses are below the year-to-date benchmark. Accounts to note are:

Director Costs

60820-Other Travel Costs	5,010	6,872	4,788	4,900	112	97.71%
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60820 Other Travel Costs are trending over due to an accounting error. Staff will correct.

Dept 58 – Engineering

Operating Account Expense Summary				Period 7		Benchmark	
Account Type	2024	2025	2026	Budget	Remaining Balance	58% of Budget	
⊕ Y01-Sal/Wage/Benefits *	1,154,660	805,743	522,047	1,623,354	1,101,307	32.16%	
⊕ Y03-Materials/Supplies *	12,128	11,382	7,866	17,900	10,034	43.94%	
⊕ Y04-Outside Services *	19,409	51,489	23,137	61,200	38,063	37.81%	
⊕ Y05-Professional Services *	15,157	209,681	99,423	819,080	719,657	12.14%	
⊕ Y06-Vehicle/Equipment *		55					
⊕ Y07-Office Expense *	3,524	2,882	383	9,382	8,999	4.08%	
⊕ Y08-Travel/Training *	7,602	10,683	7,385	27,751	20,366	26.61%	
⊕ Z03-Capital Equipment *	5,027	3,351		-	-		
Grand Total *	1,217,507	1,095,266	660,241	2,558,667	1,898,426	25.80%	

Analysis shows that Engineering’s overall expenses are below the year-to-date benchmark. Accounts to note are:

Materials/Supplies

60310-Materials and Supplies	924	3,868	2,000	(1,868)	193.40%
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60310 Materials and Supplies are over budget due to the purchase of pressure trackers.

Office Expense

60730-Publications/Subscriptions	166	150	100	151	51	66.23%
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60730 Publications are coming in slightly over budget due to the benchmark timing and renewing the budgeted subscription.

Dept 59 – Administrative Services

Operating Account Expense Summary		Period				7		Benchmark
Account Type	2024	2025	2026	Budget	Remaining Balance	58% of Budget		
Y01-Sal/Wage/Benefits *	1,479,414	1,515,589	785,222	1,632,448	847,226	48.10%		
Y03-Materials/Supplies *	22,431	36,046	20,652	28,051	7,399	73.62%		
Y04-Outside Services *	258,600	203,850	73,858	172,738	98,880	42.76%		
Y05-Professional Services *	185,475	248,428	124,870	164,900	40,030	75.72%		
Y07-Office Expense *	15,418	10,416	6,326	14,741	8,415	42.91%		
Y08-Travel/Training *	10,375	8,003	1,748	18,751	17,003	9.32%		
Y12-Bad Debts *	78,912	69,368	27,201	54,000	26,799	50.37%		
Y13-Misc Operating Exp *	363,417	542,925	449,381	582,743	133,362	77.11%		
Z03-Capital Equipment *	1,658	580	22,009		(22,009)	0.00%		
Z04-Misc. Non-Operating *	16,667	2,179	4		(4)	0.00%		
Z30-Transfers Out *	1,974,122	5,440,990	3,149,993	-	(3,149,993)	0.00%		
Grand Total *	4,406,490	8,078,374	4,661,264	2,668,372	(1,992,892)	174.69%		

Analysis shows that Administrative Services are higher than the year-to-date benchmark. Accounts to note are:

Salaries/Wages/Benefits

60117-Retiree Health Benefit	6,625	10,964	4,997	7,800	2,803	64.06%
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60117 Retiree Health Benefits are slightly over the benchmark due to the timing of paying a month in advance.

Materials/Supplies

60390-Admin. Technologies/Comm.	21,674	35,449	20,623	27,800	7,177	74.18%
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60390 Admin Tech is coming in over budget due to the purchase of Spare SSD Servers.

Outside Services

60431-Computer Lic Maint Contracts	103,043	100,254	63,665	44,180	(19,485)	144.10%
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60431 Computer license maintenance contracts are paid early in the year. IT Security Software purchases have also been made, which will be considered in next year's budget.

Professional Services

60590-Professional Services	139,875	198,658	115,020	114,500	(520)	100.45%
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60590 Professional Services are coming in higher than budgeted due to increase uses for Tyler consultants and consultants for Finance.

Office Supplies

60700-Forms and Supplies	1,773	142	799	751	(48)	106.39%
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Misc Operating Exp

61485-Third Party Payment Processing	321,199	495,851	416,513	522,743	106,230	79.68%
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61485 Third Party Payment Processing represents the Credit Card and Tyler Convenience Fees paid. This is offset by the revenue account "Miscellaneous Operating Revenue" (48190). These costs should be coming down due to new fee agreement recently signed with Global Payments. There are no customer fees collected through the lockbox payment service.

Dept 60 – Water Resources

Operating Account Expense Summary		Period			7		Benchmark	
Account Type	2024	2025	2026	Budget	Remaining Balance	58%	of Budget	
⊕ Y01-Sal/Wage/Benefits *	204,754	255,793	193,026	352,390	159,364		54.78%	
⊕ Y03-Materials/Supplies *	793	127		3,200	3,200			
⊕ Y04-Outside Services *	3,108		1,650	700	(950)		235.71%	
⊕ Y05-Professional Services *	236,035	319,427	408,677	613,000	204,323		66.67%	
⊕ Y07-Office Expense *	64,498	69,030	60,685	57,100	(3,585)		106.28%	
⊕ Y08-Travel/Training *	2,745	6,351	2,269	6,000	3,731		37.82%	
⊕ Y10-Purchased Water *			-		-		0.00%	
⊕ Y12-Bad Debts *				259,780	259,780			
⊕ Y13-Misc Operating Exp *	724,668	669,905	930,447	1,439,187	508,740		64.65%	
⊕ Y16-Legal *	177,438	122,819	26,182	230,000	203,818		11.38%	
⊕ Z03-Capital Equipment *		3,500	1,050		(1,050)		0.00%	
Grand Total *	1,414,039	1,446,952	1,623,986	2,961,357	1,337,371		54.84%	

Analysis shows that Water Resources expenses are on par with the year-to-date benchmark. Accounts to note are:

Outside Services

60431-Computer Lic Maint Contracts	3,108		1,650	700	(950)		235.71%
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60431 Computer Lic Maint Contracts is over budget due to Parcel Quest subscription. This will be accounted for in next year’s budget.

Professional Services

60590-Professional Services	235,353	319,334	407,840	610,000	202,160		66.86%
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60590 Professional Services are slightly over budget due to project management costs for the 13020 Doud’s Landing Fuel break; however, these costs are reimbursable under 300-60-54510.

Office Expense

60732-Memberships and Dues	64,498	68,803	60,685	57,100	(3,585)		106.28%
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60732 Memberships are over budget due to timing of the annual renewal of the ESJGWA Membership.

Misc Operating Exp

61150-New Hogan Op/Maint Expense			426,186	474,000	47,814		89.91%
61435-State/Federal/County Fees	109,982	63,679	121,128	155,663	34,535		77.81%

61150 New Hogan OP expense is recorded early in the year, which skews the percentage to benchmark.

61435 The Water Rights Annual Fees were paid in December to CDTFA. This is a reimbursable expense through MID and NCPA.

CCWD - Fund Cash Balance Report
As of January 31, 2026

Fund	Description	Unaudited 6/30/2025	Transactions FY25-26	Unaudited 1/31/2026
300	Water Fund	4,600,586.08	(1,370,325.41)	3,230,260.67
302	Slurry Line	5,817.33	1,233.37	7,050.70
306	Water-Admin Replacement	25,053.32	10,169.47	35,222.79
308	Water - Interest Reserve	8,698,997.61	484,624.81	9,183,622.42
320	CIP - Water	(222,171.45)	(366,962.64)	(589,134.09)
321	CIP Loan II - Water	-	12,946,735.44	12,946,735.44
323	CIP Loan - Water	9,784,121.55	(3,720,131.11)	6,063,990.44
325	Capital R&R - Water	4,232,612.31	2,168,508.84	6,401,121.15
327	USDA RD AMI/AMR	122,783.40	(872,575.21)	(749,791.81)
344	Water Expansion Fund - West Point	331,387.86	6,171.50	337,559.36
354	Water Expansion Fund - Ebbetts Pass	931,168.40	34,350.42	965,518.82
356	Water Expansion Fund - Sheep Ranch	26,739.79	497.98	27,237.77
364	Water Expansion Fund - Jenny Lind	870,998.25	151,215.41	1,022,213.66
374	Water Expansion Fund - Copper Cove	3,682,902.53	317,631.04	4,000,533.57
394	Water Expansion Fund - Wallace	19,133.03	356.33	19,489.36
400	Hydro Fund	460,681.99	(41,130.23)	419,551.76
408	Hydropower - Interest Reserve	2,457,053.78	45,758.18	2,502,811.96
500	Sewer Fund	(613,190.16)	152,234.88	(460,955.28)
506	Sewer - Admin Replacement	8,897.52	2,280.54	11,178.06
508	Sewer - Interest Reserve	2,055,889.36	158,269.57	2,214,158.93
520	CIP - Sewer	1,679,804.35	(440,916.94)	1,238,887.41
523	CIP Loan - Sewer	2,688,973.59	(469,682.82)	2,219,290.77
525	Capital R&R - Sewer	3,686,826.95	931,067.54	4,617,894.49
527	USDA Loan Arnold WWTP Improvements	-	10,082,961.77	10,082,961.77
540	Sewer Expansion Fund - Forest Meadows	436,061.98	8,120.87	444,182.85
542	Sewer Expansion Fund - Big Trees Village	12,672.87	236.02	12,908.89
544	Sewer Expansion Fund - Arnold	845,498.94	7,904.11	853,403.05
546	Sewer Expansion Fund - Vallecito	1,244,695.94	23,180.23	1,267,876.17
548	Sewer Expansion Fund - Six Mile Village	27,493.64	512.04	28,005.68
554	Sewer Expansion Fund - West Point	907,482.72	16,900.23	924,382.95
564	Sewer Expansion Fund - La Contenta	498,439.34	(28,518.08)	469,921.26
565	Sewer Expansion Fund - Southworth	294,436.28	5,483.35	299,919.63
584	Sewer Expansion Fund - Copper Cove	2,928,887.97	242,616.97	3,171,504.94
594	Sewer Expansion Fund - Wallace	19,133.03	356.33	19,489.36
722	Assessment District - West Point Acres	16,061.04	299.11	16,360.15
732	Assessment District - Wilseyville	5.57	0.11	5.68
752	Assessment District - Arnold	38,202.14	715.72	38,917.86
812	Assessment District - La Contenta (604)	87,934.74	26,579.70	114,514.44
832	Assessment District - Saddle Creek	123,156.25	5,116.59	128,272.84
842	Assessment District - DaLee/Cassidy	-	(2,325.00)	(2,325.00)
852	Assessment District - Fly In Acres	-	9,415.53	9,415.53
862	Assessment District - Wallace	59,344.05	(47,096.86)	12,247.19
915	CCWD PFA - Water	-	-	-
920	Advance Grant Fund	4,819.64	89.76	4,909.40
	TOTAL	53,079,393.53	20,481,929.46	73,561,322.99

Fund Activity Report as of 01.31.2026

	Water Fund	Sewer Fund
Revenue	14,070,385.62	6,336,424.98
Expenditure	(13,086,538.56)	(5,578,289.25)
Net Fund Activity	<u>983,847.06</u>	<u>758,135.73</u>

Capital Improvement Program
Schedule of Cash Flow - Water Projects
FY 2025-26 thru FY 2029-30

Project No	Fund	Water Projects Project Description	Project Budget	Expenses to Date	Projected Balance	FY 25-26 YTD Expenditures	FY 25-26 Remaining Balance	Cash Flow				
								FY 25-26	FY 26-27	FY 27-28	FY 28-29	FY 29-30
Copper Cove												
11083C	323	Copper Cove Tank B/Clearwell	8,600,000	7,900,754	699,246	810,335	189,665	1,000,000	-			
11104	321	Lake Tulloch Intertie Project	7,500,000	425,396	7,074,604	84,047	165,953	250,000	-	2,250,000	4,500,000	
11122	321	Copper C Tank Trans Pipeline	10,000,000	4,332,240	5,667,760	3,755,732	3,544,268	7,300,000	4,500,000			
11136	325	CC WTP Filter Rehabilitation Project	600,000	-	600,000	-	726,270	726,270				
Ebbetts Pass												
11083S	321	Ebbetts Pass Sawmill Tank	3,560,000	350,967	3,209,033	53,658	71,342	125,000	3,000,000			
11103	325/Grant	Hunters Raw Water Pumps (Hazard Mitigation)	3,600,000	213,787	3,386,213	488	3,249,512	3,250,000	-			
11108	354/325	Big Trees Pump Stations 4 & 5 Replacement	3,000,000	18,401	2,981,599	12,485	62,515	75,000	500,000	2,000,000	500,000	
11115		Ebbetts Pass Larkspur PS Rehab / Electrical	1,500,000	-	1,500,000	-	-		250,000	1,250,000		
11135	325/Grant	Timber Trails Redwood Water Storage Tank & P/S	3,500,000	2,664	3,497,336	-	500,000	500,000	1,500,000	1,500,000		
11083H		Hunters WTP Clearwell Replacement	3,000,000	244	2,999,756	244	(244)				500,000	2,500,000
Jenny Lind / Wallace												
11083J	325	Jenny Lind Clearwell #2	700,000	780,037	(80,037)	-	-	-	-			
11088	323	Jenny Lind A-B Transmission Main	13,500,000	8,957,303	4,542,697	2,350,643	2,785,467	5,136,110	-			
11119		Jenny Lind Tanks A Replacement	3,000,000	-	3,000,000	-	-	-	500,000	2,500,000		
11083W	323	Wallace Tanks	1,700,000	255,040	1,500,000	27,142	(2,142)	25,000	1,350,000			
West Point / Wilseyville / Vallecito												
11106		West Point Backup Filter	3,000,000	2,960,566	39,434	97,813	(97,813)	-	-			
11134	325	West Point Regulator Repair/Tule Removal	200,000	-	200,000	-	200,000	200,000	-			
11129	325/Grant	West Point Drought Water Supply	4,700,000	420,788	4,279,212	106,527	2,393,473	2,500,000	5,000,000	900,000		
		Total Water Projects	\$ 71,660,000	\$ 26,618,188	\$ 45,096,853	\$ 7,299,113	\$ 13,788,267	\$ 21,087,380	\$ 16,600,000	\$ 10,400,000	\$ 5,500,000	\$ 2,500,000

Capital Improvement Program
Schedule of Cash Flow - Wastewater Projects
FY 2025-26 thru FY 2029-30

Project No.	Fund	Wastewater Projects Project Description	Project Budget	Expenses to Date	Project Balance	FY 25-26 YTD Expenditures	FY 25-26 Remaining Balance	Cash Flow				
								FY 25-26	FY 26-27	FY 27-28	FY 28-29	FY 29-30
Arnold / Forest Meadows												
15095	527	Arnold Secondary Clarifier/WWTP Improvements	10,300,000	949,933	9,350,067	148,958	2,026,042	2,175,000	5,735,000	1,500,000		
15106		FM UV Disinfection System Replacement	500,000	452,230	47,770	-	-	-	-			
15115		Arnold Lift Station 2 & 3 Rehabilitation	3,500,000	-	3,500,000	-	-	-	-		800,000	1,500,000
Copper Cove												
15094T	523	CC SAF, Tertiary	1,996,190	2,289,026	(292,836)	509,300	778,110	1,287,410	-			
15112	584/525	CC Pond 6 Enlargement	4,543,810	178,900	4,364,910	36,601	1,801,495	1,838,096	1,838,096			
15116		CC Lower/Upper X-Country Gravity/Force Main	3,250,000	-	3,250,000	-	-		-	500,000	2,750,000	
La Contenta/Wallace												
15097	525	LC Biolac, Clarifier	15,000,000	729,212	14,270,788	160,954	134,546	295,500				
15092B	564/525	Huckleberry Lift Station Improvements	6,000,000	346,076	5,653,925	17,727	42,273	60,000	2,000,000	3,600,000		
TBD		Southworth Treatment Plant Improvements	180,000	-	180,000	-	-				180,000	
West Point / Wilseyville / Vallecito												
15091	Grant	West Point/Wilseyville Consolidation Project	10,000,000	8,779,001	1,220,999	316,974	383,026	700,000	-			
TBD		West Point Septic Tank Replacements	500,000	-	500,000	-	-	-			300,000	200,000
Other												
15109	525	Collections System Rehab and I&I Mitigation	900,000	212,074	687,926	732	149,268	150,000	150,000	150,000	150,000	150,000
Total Wastewater Projects			\$ 56,670,000	\$ 13,936,453	\$ 42,733,547	\$ 1,191,246	\$ 5,314,760	\$ 6,506,006	\$ 9,723,096	\$ 5,750,000	\$ 4,180,000	\$ 1,850,000
TOTAL WATER & WASTEWATER PROJECTS			\$ 128,330,000	\$ 40,554,641	\$ 87,830,400	\$ 8,490,360	\$ 19,103,026	\$ 27,593,386	\$ 26,323,096	\$ 16,150,000	\$ 9,680,000	\$ 4,350,000

3b

A G E N D A
I T E M

3b

Agenda Item

DATE: February 17, 2026
TO: Finance Committee
FROM: Eide Bailly, Consultant
SUBJECT: Discussion/Direction Regarding District's Credit and Debit Card Costs

RECOMMENDED ACTION:

Discussion/Direction regarding the District's credit and debit card convenience fees.

SUMMARY:

District staff conducted a review of third-party payment processing fees and the convenience fee currently applied to credit and debit card transactions.

At present, customers are charged a 3.9% convenience fee for card payments. The analysis shows that the existing 3.9% fee recovers approximately 82% of the District's card processing costs. Increasing the convenience fee slightly to 3.94% would achieve an estimated 85% cost recovery, which aligns with the District's target recovery rate. This analysis incorporates the reduced contract rate recently negotiated with Global Pay.

Additional evaluation will be required if the District transitions to monthly billing. Under a monthly billing structure, per-transaction fees associated with various payment methods are expected to increase due to higher transaction volume. Staff will reassess fee impacts and recovery rates should the District move forward with implementing monthly billing.

FINANCIAL CONSIDERATIONS:

Staff's analysis indicates that the current 3.9% convenience fee for card payments recovers approximately 82% of the District's processing costs. If the Board directs staff to increase the convenience fee to 3.94% the District anticipates achieving an estimated 85% cost recovery.

3c

A G E N D A
I T E M

3c

Agenda Item

DATE: February 17, 2026
TO: Michael Minkler, General Manager
FROM: Kelly Gerkenmeyer, External Affairs Manager
SUBJECT: Discussion regarding Bi-Monthly Billing Costs vs. Monthly Billing Costs

RECOMMENDED ACTION:

Discussion regarding Bi-Monthly Billing Costs vs. Monthly Billing Costs

SUMMARY:

Billing Cost Overview and Monthly Billing Transition Analysis

The Calaveras County Water District (CCWD) currently bills customers on a bi-monthly schedule across two billing cycles:

- **Cycle 1:** Jenny Lind/Rancho Calaveras, Wallace, and Copper Cove (January, March, May, July, September, November)
- **Cycle 2:** Ebbetts Pass and Sheep Ranch (February, April, June, August, October, December)

Billing begins on the 15th of each month, with bills typically mailed within seven days. During this period, Operations staff complete meter reads that are not transmitted through the Sentryx AMI system using handheld devices or manual methods. After uploading into our Tyler Utility Billing software, Customer Service staff perform quality control by reviewing anomalies and comparing usage against historical consumption patterns.

Printing and Mailing Costs

Recent Actual Costs

Below are the most recent actual printing, processing, and postage costs for one month (one billing cycle plus late notices for the other). Postage remains the largest expense accounting for approximately 75% of the costs.

- **December 2025 - Total: \$6,508.99**
 - Cycle 2 Bills: \$4,923.73
 - Cycle 1 Late Notices: \$1,585.26
- **January 2026 - Total: \$6,740.76**
 - Cycle 1 Bills: \$5,852.13
 - Cycle 2 Late Notices: \$888.63

Estimated Cost Under Monthly Billing

CCWD currently incurs one full billing (cycle) run per month. Transitioning to monthly billing would require two full billings (cycles) per month, effectively doubling costs.

- Average current monthly cost: \$6,624.88
- Estimated monthly cost under monthly billing: \$13,249.76
- Estimated annual cost under monthly billing: \$158,997.12

These increases reflect doubled printing, processing, and postage volumes under a monthly billing structure.

Payment Processing Overview

Payments are received through:

- Online customer portal (credit card and e-check)
- CPI lockbox service
- Headquarters drop box
- Phone payments
- In person counter payments-person counter payments

December 2025 Payment Volumes

- Portal Credit Card: 1,543
- Portal E-Check: 1,497
- CPI Lockbox: 3,158
- Phone/Counter Credit Card: 256

Under monthly billing, in-person, and phone payments currently more than 250 per month are expected to approximately double initially, with the potential for longer term reductions as online portal adoption continues to grow.

Estimated Monthly Billing Staff Cost Impacts

Moving to monthly billing requires completing two full billing cycles every month, doubling the frequency of:

- Read allocations and imports

- Quality control reviews
- Exception resolution
- Final processing and submission to the third-party bill printer

Each billing cycle currently requires 8 - 10 hours of Customer Service staff time, with an additional 1–2 hours for late notice processing.

Note: Customer Service and payment processing labor are described qualitatively here and are not included in the cost totals below.

Operations Impacts

Monthly billing would double the number of manual or handheld reads and follow-up activities needed for unread meters, equipment issues, or network interruptions.

Current Operations Cost per Cycle

- Handheld Reads (two staff + truck): \$898.88
 - Paper Reads (4 hours): \$308.64
 - Re-Reads (4 hours): \$308.64
- Total per cycle: \$1,516

Estimated Operations Cost Under Monthly Billing

- \$3,032.32 per month
- \$36,387.84 per year

These totals may vary depending on weather, staffing, and the number of unread meters. Handheld reads require a two-person crew; using a single staff member can add one to two days to process.

Customer Service Impacts

Monthly billing would increase:

- Quality control reviews
- Account validation tasks
- Exception handling
- Abnormal usage investigations
- Customer calls and inquiries

However, shorter billing periods may reduce the size of leaks and anomalies. Earlier identification of leaks or unusual consumption may:

- Reduce extremely high usage bills
- Limit the size of leak adjustments

- Improve overall billing accuracy
- Reduce follow-up work

CCWD's Customer Portal usage continues to grow, with 3,385 portal payments in January 2026, which may gradually offset some manual payment activity.

Customer Impacts and Benefits

Improved Affordability and Predictability

Monthly billing offers customers:

- Smaller, more manageable bills
- More consistent budgeting
- Closer alignment with monthly income cycles
- Greater stability for customers on fixed or limited incomes, including many seniors and retirees
- Potential reduction in delinquent accounts

Many customers, especially those on fixed incomes, have shared that larger bi-monthly bills can be difficult to absorb. Monthly billing may ease this burden by spreading costs evenly throughout the year and improving predictability.

Reduced Leak Adjustment Impacts

CCWD's leak adjustment policy is currently based on a two-month billing cycle. Monthly billing would shorten the adjustment window to one month, helping to keep any leaks to a one-month billing cycle. Monthly billing would shorten the adjustment window to one month, helping to:

- Limit large, unexpected charges
- Reduce the financial impacts of multi month leaks
- Improve early detection and intervention

Earlier detection can be particularly important for customers with limited means, for whom a large, unexpected bill can be especially disruptive.

Summary of Estimated Cost and Workload Impacts

Transitioning from bi-monthly to monthly billing would require CCWD to generate and process a full billing run for all service areas every month, effectively doubling the number of billing events and proportionally increasing associated operational and Customer Service activities.

Total Estimated Annual Cost Under Monthly Billing

Based on the cost categories with known dollar values (printing/mailing/postage and Operations manual meter reads):

Current bi-monthly annual cost: \$97,692

- Estimated annual cost under monthly billing: \$195,385
- Increase above current costs: \$97,692

These totals do not yet include Customer Service labor, payment processing labor, or credit card processing fees.

Factors that drive the potential cost increase

1. Printing, Mailing & Postage

- Bi-monthly: \$79,499/year
- Monthly: \$158,997/year

This increase is driven by the doubling of billing and late notice processing events each year.

2. Operations Field Work (manual/handheld meter reads)

- Bi-monthly: \$18,194/year
- Monthly: \$36,388/year

Manual and handheld meter reading tasks rise proportionally when meters are read every month.

3. Credit Card Processing Fees

Under monthly billing:

- Customers who currently make one payment every two months would begin making monthly payments
- Total credit card transactions would rise proportionally
- Because CCWD does not fully recover Global Payments merchant fees, the costs absorbed by the District could increase

Additional Workload Changes

These functions will now occur every month for all accounts, rather than alternating:

- Customer Service quality control reviews
- Exception handling and high usage investigations-usage investigations
- Read allocations and data imports

- Final processing and submission to the bill printer
- In person and phone payment handling-person and phone payment handling

Overall Understanding

Based on currently quantifiable categories, monthly billing is estimated to cost approximately \$195,385 per year, about \$97,692 more than the current bi-monthly process.

Staff is confident that CCWD can effectively execute a transition to monthly billing. While the change would increase workload across Customer Service, Operations, and payment processing, the customer benefits could be substantial. Monthly billing provides smaller, more predictable bills, improves early detection of leaks and anomalies, and supports greater financial stability, particularly for customers on fixed or limited incomes.

Staff also notes that opportunities may exist to offset some long-term costs. These include potential use of Tyler utility billing automated notifications for late notices and continued expansion of portal and autopay adoption to reduce manual payment handling and long-term costs.

STRATEGIC PLAN OBJECTIVES:

CE-01 Instill a districtwide culture that fosters positive customer experiences.

EO-02 Create efficiencies and long-term cost effectiveness through advancing technology and modernizing business practices.

FINANCIAL CONSIDERATIONS:

Potential increase in billing costs.