BOARD MEETING AGENDA
SPECIAL MEETING OF THE BOARD OF DIRECTORS OF
CITRUS HEIGHTS WATER DISTRICT (CHWD)
November 17, 2026 beginning at 6:00 PM

DISTRICT ADMINISTRATIVE OFFICE
6230 SYLVAN ROAD, CITRUS HEIGHTS, CA

CITRUS HEIGHTS WATER DISTRICT

PHONE CALL IN: 669-444-9171
PHONE MEETING ID: 875 5018 0265
COMPUTER AUDIO/LIVE MEETING PRESENTATIONS: https://chwd-org.zoom.us/j/87550180265

In compliance with the Americans with Disabilities Act, if you have a disability and need a disability-related modification or accommodation to participate in this meeting, please contact the General Manager at (916) 725-6873. Requests must be made as early as possible, and at least one full business day before the start of the meeting.

Members of the public may attend the meeting in person at the District headquarters or remotely through the phone number and link above.

Materials related to an agenda item for an open session of a regular meeting of the Citrus Heights Water District are posted on the Citrus Heights Water District website at www.chwd.org.

CALL TO ORDER:

Upon request, agenda items may be moved to accommodate those in attendance wishing to address that item. Please inform the Chief Board Clerk or Deputy Board Clerk.

PUBLIC COMMENT:

The Public shall have the opportunity to directly address the Board on any item of interest to the public before or during the Board's consideration of that item pursuant to Government Code Section 54954.3. Public comment on items of interest within the jurisdiction of the Board is welcome. The Presiding Officer will limit comments to three (3) minutes per speaker.

CLOSED SESSION:

CL-1. PUBLIC EMPLOYMENT (Government Code Section 54957(b)(1)
Title: General Manager

CL-2. CONFERENCE WITH LEGAL COUNSEL—EXISTING LITIGATION
(Paragraph (1) of subdivision (d) of Section 54956.9)
CHWD v. San Juan Water District, Sacramento Superior Court,
Case No. 26WM000117

CL-3. CONFERENCE WITH LEGAL COUNSEL—EXISTING LITIGATION
(Paragraph (1) of subdivision (d) of Section 54956.9)
CHWD v. San Juan Water District, Sacramento Superior Court,
Case No. 24WM000064

CL-4. CONFERENCE WITH LEGAL COUNSEL – ANTICIPATED LITIGATION
Initiation of Litigation pursuant to Government Code, section 54956.9(d)(4): (1 case)

CL-5. CONFERENCE WITH LEGAL COUNSEL—EXISTING LITIGATION
Paragraph (1) of subdivision (d) of §54956.9
Name of Cases: *In re: Aqueous Film-Forming Foams Product Liability Litigation*, Master Docket MDL No. 2:18-mn-2873-RMG; *City of Camden v. Carrier*, No. 2:26-cv-02805-RMG; *City of Camden v. Amerex Corporation*, No. 2:26-cv-02798-RMG; *City of Camden v. Archroma U.S. Inc.*, No. 2:26-cv-02802-RMG; *City of Camden v. Nation Ford Chemical Company*, No. 2:26-cv-02806-RMG; all pending in the United States District Court for the District of South Carolina; Proposed Settlement Agreements with Public Water Systems.

CL-6. CONFERENCE WITH LABOR NEGOTIATORS
(Pursuant to Government Code Section 54957.6)
Agency Designated Representatives: Caryl F. Sheehan, Board President; David C. Wheaton, Board Vice President; Raymond A. Riehle, Board Director; Steve Anderson, General Counsel; Josh Nelson, Assistant General Counsel; Teresa Highsmith, Employment Practices Counsel; Annie Liu, Director of Administrative Services
Unrepresented Employee: General Manager

ADJOURNMENT:

CERTIFICATION:
I do hereby declare and certify that this agenda for this Special Meeting of the Board of Directors of the Citrus Heights Water District was posted in a location accessible to the public at the District Administrative Office Building, 6230 Sylvan Road, Citrus Heights, CA 95610 at least 24 hours prior to the special meeting in accordance with Government Code Section 54956.

Brittney Moore

Dated: November 14, 2026

Brittney Moore, Chief Board Clerk

BOARD MEETING AGENDA
REGULAR MEETING OF THE BOARD OF DIRECTORS OF
CITRUS HEIGHTS WATER DISTRICT (CHWD)
November 17, 2026 beginning at 6:30 PM

DISTRICT ADMINISTRATIVE OFFICE
6230 SYLVAN ROAD, CITRUS HEIGHTS, CA

PHONE CALL IN: 669-444-9171
PHONE MEETING ID: 875 5018 0265
COMPUTER AUDIO/LIVE MEETING PRESENTATIONS: https://chwd-org.zoom.us/j/87550180265

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Materials related to an agenda item for an open session of a regular meeting of the Citrus Heights Water District are posted on the Citrus Heights Water District website at www.chwd.org.

CALL TO ORDER:

Upon request, agenda items may be moved to accommodate those in attendance wishing to address that item. Please inform the Chief Board Clerk or Deputy Board Clerk.

ROLL CALL OF DIRECTORS:

PLEDGE OF ALLEGIANCE:

VISITORS:

PUBLIC COMMENT:

The Public shall have the opportunity to directly address the Board on any item of interest to the public before or during the Board's consideration of that item pursuant to Government Code Section 54954.3. Public comment on items of interest within the jurisdiction of the Board is welcome. The Presiding Officer will limit comments to three (3) minutes per speaker.

(A) Action Item (D) Discussion Item (I) Information Item

CONSENT CALENDAR: (I/A)

All items under the Consent Calendar are considered to be routine and will be approved by one motion. There will be no separate discussion of these items unless a member of the Board, Audience, or Staff request a specific item be removed for separate discussion/action

before the motion to approve the Consent Calendar.

CC-1a. Minutes of the Special Meeting – October 27, 2026 (A)
CC-1b. Minutes of the Regular Meeting – October 27, 2026 (A)
CC-1c. Minutes of the Special Meeting – November 9, 2026 (A)

Recommendation:
Approve the minutes of the October 27, 2026 Special and Regular meetings, and the minutes of the November 9, 2026 Special Meeting.

CC-2. Revenue Analysis Report for October 2026 (I)
CC-3. Assessor/Collector's Roll Adjustment for October 2026 (I)
CC-4. Treasurer's Report for October 2026 (I)
CC-5. Treasurer's Report of Fund Balances for October 2026 (I)
CC-6. Operating Budget Analysis for October 2026 (I)
CC-7. Capital Projects Summary for October 2026 (I)
CC-8. Warrants for October 2026 (I)
CC-9. Purchase Card Distributions for October 2026 (I)
CC-10. Employee Recognitions (I)
CC-11. Long-Range Agenda (I)
CC-12. Engineering Department Report (I)
CC-13. Operations Department Report (I)
CC-14. Water Supply (I)
CC-15. Water Supply Reliability (I)
CC-16. Water Efficiency (I)
CC-17. Discussion and Possible Action to Extend Customer Advisory Committee (CAC) Member Terms (A)

Recommendation:
Extend the Customer Advisory Committee terms of Jodi Ash, Paul Dietrich, Suzanne Guthrie, Andrew Johnson, Richard Moses, Mike Nishimura, and Alan Utzig through December 31, 2027.

CC-18. Approval of Colonial Life Supplemental Benefit Offerings (A)

Recommendation:
Approve offering voluntary supplemental insurance benefits through Colonial Life effective February 1, 2027; and authorize the Director of Administrative Services to execute applicable agreements, enrollment and implementation documents; and direct staff to maintain existing Aflac coverage for current enrollees until no District employees remain enrolled, at which time the Aflac offering can and may be phased out.

PRESENTATIONS:

P-1. 42-in Transmission Main Condition Assessment & Repair (I/D)

P-2. Cooperative Purchasing Update (I/D)

P-3. Customer Advisory Committee Meeting Overview: Meter Replacement Program (I/D)

PUBLIC HEARINGS:

None.

STUDY SESSION:

S-1. Facilities Modernization and Expansion (FME) Status Update (I/D)

BUSINESS:

B-1. Discussion of Process for Board Directors to Request Future Agenda Items (A)

Recommendation:

Receive feedback and direction on potential ways that Board Directors could formally request future agenda items.

MANAGEMENT SERVICES REPORTS (I):

MS-1. 2027 Board Meeting Schedule (I/D)

CONSULTANTS' AND LEGAL COUNSEL'S REPORTS (I):

None.

DIRECTOR'S AND REPRESENTATIVE'S REPORTS (I):

D-1. Regional Water Authority (Wheaton).
D-2. Sacramento Groundwater Authority (Sheehan/Riehle).
D-3. San Juan Water District (All).
D-4. Association of California Water Agencies (Riehle/Wheaton).
D-5. ACWA Joint Powers Insurance Authority (Wheaton/Moore).
D-6. City of Citrus Heights (Pieri).
D-7. Chamber of Commerce Update (Conzelmann).
D-8. Legislative and Regulatory Affairs Update (Conzelmann).
D-9. Customer Advisory Committee Update (Conzelmann).
D-10. Other Reports

FUTURE CHWD BOARD OF DIRECTORS MEETING DATES:

December 15, 2026 6:30 PM Regular Meeting

ADJOURNMENT:

CERTIFICATION:

I do hereby declare and certify that this agenda for this Regular Meeting of the Board of Directors of the Citrus Heights Water District was posted in a location accessible to the public at the District Administrative Office Building, 6230 Sylvan Road, Citrus Heights, CA 95610, at least 72 hours prior to the regular meeting in accordance with Government Code Section 54956.

Brittney Moore

Brittney Moore, Chief Board Clerk

Dated: November 14, 2026

CITRUS HEIGHTS WATER DISTRICT
BOARD OF DIRECTORS SPECIAL MEETING MINUTES
October 27, 2026

The Special Meeting of the Board of Directors was called to order at 6:00 p.m. by President Sheehan. Present were:

Caryl F. Sheehan, President
David C. Wheaton, Vice President
Raymond A. Riehle, Director

Also present were:

Steve Anderson, General Counsel
Todd Jordan, Director of Operations
Annie Liu, Director of Administrative Services
Melissa Pieri, Acting General Manager/Director of Engineering
Kayleigh Shepard, Senior Management Analyst/Deputy Board Clerk

VISITORS:

None.

PUBLIC COMMENT:

None.

President Sheehan adjourned the meeting to Closed Session at 6:01 p.m.

CLOSED SESSION:

CL-1. CONFERENCE WITH LEGAL COUNSEL—EXISTING LITIGATION
(Paragraph (1) of subdivision (d) of Section 54956.9)
CHWD v. San Juan Water District, Sacramento Superior Court, Case No. 26WM000117

No reportable action.

CL-2. CONFERENCE WITH LEGAL COUNSEL—EXISTING LITIGATION
(Paragraph (1) of subdivision (d) of Section 54956.9)
CHWD v. San Juan Water District, Sacramento Superior Court, Case No. 24WM000064

No reportable action.

CL-3. CONFERENCE WITH REAL PROPERTY NEGOTIATORS
Pursuant to Section 54956.8:
Property: Parcel Number 243-0180-002-0000
Agency Negotiators: Steve Anderson, Brian Hensley, Josh

Nelson, Annie Liu, Missy Pieri, Kayleigh Shepard, Todd Jordan, Jace Nunes, Mary Elise Conzelmann, Katherine Abarca, Greg Snarr
Negotiating Parties: Ashwani Kumar, Teresita Kumar
Under Negotiation: Price and Terms of Payment

No reportable action.

CL-4. CONFERENCE WITH LEGAL COUNSEL – ANTICIPATED LITIGATION
Initiation of Litigation pursuant to Government Code, section 54956.9(d)(4): (1 case)

No reportable action.

President Sheehan adjourned the meeting to Open Session at 6:28 p.m.
President Sheehan adjourned the meeting to Closed Session at 9:24 p.m.
President Sheehan adjourned the meeting Open Session at 10:01 p.m.

ADJOURNMENT:

There being no other business to come before the Board, the meeting was adjourned at 10:02 p.m.

APPROVED:

BRITTNEY C. MOORE
Chief Board Clerk
Citrus Heights Water District

CARYL F. SHEEHAN, President
Board of Directors
Citrus Heights Water District

CITRUS HEIGHTS WATER DISTRICT
BOARD OF DIRECTORS REGULAR MEETING MINUTES
October 27, 2026

The Regular Meeting of the Board of Directors was called to order at 6:30 p.m. by President Sheehan, and roll was called. Present were:

Caryl F. Sheehan, President
David C. Wheaton, Vice President
Raymond A. Riehle, Director

Also present were:

Steve Anderson, General Counsel
Khandriale Clark, Public Affairs Analyst
Mary Elise Conzelmann, Public Affairs Manager
Katie Fuerte, Public Affairs Analyst
Todd Jordan, Director of Operations
Annie Liu, Director of Administrative Services
Melissa Pieri, Acting General Manager/Director of Engineering
Ali Shafaq, Principal Civil Engineer
Kayleigh Shepard, Senior Management Analyst/Deputy Board Clerk
Ben Strange, Accounting Manager
Andrew Tran, Information Technology Manager

Jennifer Liebermann, Facilitator, Jennifer Liebermann Consulting
Amy Talbot, Water Efficiency Program Manager, Regional Water Authority
Theresa Zaro, Owner and Principal, Yamasaki Landscape Architecture

VISITORS:

Cristina Hilderbrand, Resident
Craig Locke, Guest
Michael Miller, Guest

PLEDGE OF ALLEGIANCE:

President Sheehan led the Pledge of Allegiance.

PUBLIC COMMENT:

Cristina Hilderbrand, Resident

CONSENT CALENDAR:

CC-1a. Minutes of the Special Meeting – September 22, 2026 (A)
CC-1b. Minutes of the Regular Meeting – September 22, 2026 (A)
CC-1c. Minutes of the Special Meeting – September 29, 2026 (A)

CC-1d. Minutes of the Special Meeting – October 12, 2026 (A)
CC-1e. Minutes of the Special Meeting – October 13, 2026 (A)

Recommendation:

Approve the minutes of the September 22, 2026 Special and Regular meetings, the minutes of the September 29, 2026 Special Meeting, the minutes of the October 12, 2026 Special Meeting, and the minutes of the October 13, 2026 Special Meeting.

CC-2. Revenue Analysis Report for September 2026 (I)
CC-3. Assessor/Collector's Roll Adjustment for September 2026 (I)
CC-4. Treasurer's Report for September 2026 (I)
CC-5. Treasurer's Report of Fund Balances for September 2026 (I)
CC-6. Operating Budget Analysis for September 2026 (I)
CC-7. Capital Projects Summary for September 2026 (I)
CC-8. Warrants for September 2026 (I)
CC-9. Purchase Card Distributions for September 2026 (I)
CC-10. Employee Recognitions (I)
CC-11. Long-Range Agenda (I)
CC-12. Engineering Department Report (I)
CC-13. Operations Department Report (I)
CC-14. Water Supply (I)
CC-15. Water Supply Reliability (I)
CC-16. Water Efficiency (I)
CC-17. Discussion And Possible Action to Approve Amendments to the Citrus Heights Water District Conflict of Interest Code Pursuant to the Political Reform Act of 1974 (A)

Recommendations:

1. Adopt Resolution No. 17-2026 and Approve Updates to Policy 1035, and Appendix A and Appendix B to amend the Conflict-of-Interest Code Pursuant to the Political Reform Act of 1974
2. Authorize the Acting General Manager to Execute the CEO Declaration

CC-18. Discussion and Possible Action to Approve a Professional Services Agreement for Engineering Services with HDR Engineering, Inc. (HDR) to Develop a Pipeline Condition Assessment Program (A)

Recommendation:

Approve the professional services agreement with HDR Engineering, Inc. in the amount of $149,898 and establish a contingency fund in the amount of $14,990 (10%). Authorize the Acting General Manager to execute the accompanying agreement with HDR.

ACTION:
Vice President Wheaton moved, and Director Riehle seconded a motion to approve the Consent Calendar.

The motion carried 3-0 with all Directors voting yes.

PRESENTATIONS:

P-1. Kathy Cook Amphitheater Water Feature (I/D)

PUBLIC HEARINGS:

None.

STUDY SESSION:

S-1. Community Engagement and Customer Advisory Committee (CAC) (I/D)

The Board provided consensus direction to extend the current residential member terms through December 2027 and close out the 2026 year with the scheduled December 8th, 2026 CAC Regular Meeting. Formal staff recommendations will be brought back for consideration at a future Board meeting.

BUSINESS:

B-1. Discussion and Possible Action to Adopt Resolutions Electing Participation in the CalPERS Health Benefits Program (A)

ACTION:
Director Riehle moved, and Vice President Wheaton seconded a motion to adopt Resolution No. 19-2026 and Resolution No. 20-2026 electing participation in the CalPERS Health Benefits Program under PEMHCA effective February 1, 2027.

The motion carried 3-0 with all directors voting yes.

B-2. Adoption of a Nonfuctional Turf Ordinance Pursuant to AB 1572 (A)

ACTION:
Director Riehle moved, and Vice President Wheaton seconded a motion to adopt Ordinance No. 02-2026 to comply with California Water Code Section 10608.14 and provided staff direction on customer education, engagement, and outreach.

The motion carried 3-0 with all directors voting yes.

B-3. Sacramento Ground Water Authority (A)

ACTION:
Director Riehle moved, and Vice President Wheaton seconded a motion to approve Resolution No. 18-2026 Endorsing the Sacramento Ground Water Authority amended Joint Powers Agreement.

MANAGEMENT SERVICES REPORTS (I):

None.

CONSULTANTS' AND LEGAL COUNSEL'S REPORTS (I):

None.

DIRECTOR'S AND REPRESENTATIVE'S REPORTS (I):

D-1. Regional Water Authority (Wheaton).
D-2. Sacramento Groundwater Authority (Sheehan/Riehle).
D-3. San Juan Water District (All).
D-4. Association of California Water Agencies (Riehle/Wheaton).
D-5. ACWA Joint Powers Insurance Authority (Wheaton/Moore).
D-6. City of Citrus Heights (Pieri).
D-7. Chamber of Commerce Update (Conzelmann).
D-8. RWA Legislative and Regulatory Affairs Update (Conzelmann).
D-9. Customer Advisory Committee Member Feature (Conzelmann).
D-10. Other Reports

ADJOURNMENT:

There being no other business to come before the Board, the meeting was adjourned at 9:23 p.m.

APPROVED:

BRITTNEY C. MOORE Chief Board Clerk Citrus Heights Water District	CARYL F. SHEEHAN, President Board of Directors Citrus Heights Water District

CITRUS HEIGHTS WATER DISTRICT
BOARD OF DIRECTORS SPECIAL MEETING MINUTES
November 9, 2026

The Special Meeting of the Board of Directors was called to order at 6:02 p.m. by President Sheehan. Present were:

Caryl F. Sheehan, President
Raymond A. Riehle, Director

Vice President, David C. Wheaton was absent.

Also present were:

Steve Anderson, General Counsel
Teresa Highsmith, Employment Practices Counsel
Annie Liu, Director of Administrative Services
Josh Nelson, Assistant General Counsel

VISITORS:

None.

PUBLIC COMMENT:

None.

President Sheehan adjourned the meeting to Closed Session at 6:02 p.m.

CLOSED SESSION:

CL-1. PUBLIC EMPLOYMENT (Government Code Section 54957(b)(1)
Title: General Manager

No reportable action.

CL-2. PUBLIC EMPLOYEE PERFORMANCE EVALUATION
Title: Acting General Manager/Director of Engineering

No reportable action.

President Sheehan adjourned the meeting to Open Session at 7:29 p.m.

ADJOURNMENT:

There being no other business to come before the Board, the meeting was adjourned at 7:29 p.m.

APPROVED:

BRITTNEY C. MOORE Chief Board Clerk Citrus Heights Water District	CARYL F. SHEEHAN, President Board of Directors Citrus Heights Water District

CITRUS HEIGHTS WATER DISTRICT
October 2026
REVENUE ANALYSIS

Outstanding Receivables

General Ledger Balance	Total
Outstanding A/R	3,095,260.91
Less Unapplied Payments	(108,121)
Total	$ 2,987,140

Difference	$ 0

Aged Trial Balance	
Total	Unapplied Current
3,121,621	134,480

CITRUS HEIGHTS WATER DISTRICT
ASSESSOR/COLLECTOR'S ROLL ADJUSTMENTS FOR
October 2026

CID	Sequence	Charge Type	Trans.Date	Reason For Cancellation	Amount
81206	000	DEFAULT	10/12/2026	Account Closure Adjustment	0.65
84732	000	DEFAULT	9/16/2026	Bankruptcy Discharge	855.87

October 31, 2026

To: Citrus Heights Water District Board of Directors

Re: Citrus Heights Water District Investment Portfolio Report for October 2026

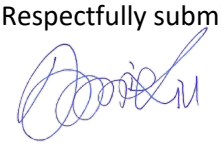
The attached Investment Report for October 2026 is submitted in accordance with the Citrus Heights Water District (District)'s Investment Policy. All investments are in compliance with the policy.

The Investment Report lists all short- term, mid-term and long-term investments held at the conclusion of business on the final day of the month. The combined cash and investments in the District's treasury total $34,959,159 with $9,753,867 under the management of the Local Agency Investment Fund, California Asset Management Program, Money Market Funds and BMO Bank.

Investments with original cost of $24,793,048 are selected based on criteria contained in the District's Investment Policy, which emphasized safety, liquidity, yield, and diversification. The core investments are marked to market daily based on a current market price determined by U.S. Bancorp Investments. The aggregate investment portfolio and holdings are included in the Investment Report.

The Investment Report demonstrates that sufficient liquidity is available to meet anticipated expenditures during the next six months.

Respectfully submitted,



Annie Y. Liu

Director of Administrative Services/Treasurer

TREASURER'S REPORT TO THE BOARD OF DIRECTORS

For October 31, 2026

Summary of Funds

Fund Name	Par Amount	Book Value	Original Cost	Market Value
BMO Checking Plus Money Market Funds	2,335,000	2,335,000	2,335,000	2,335,000
Local Agency Investment Fund (LAIF)	1,010,458	1,010,458	1,010,458	1,010,458
California Asset Management Program (CAMP)	6,408,409	6,408,409	6,408,409	6,408,409
CHWD Investment CORE	25,619,539	25,205,292	24,793,048	24,894,201
Total	**35,373,406**	**34,959,159**	**34,546,916**	**34,648,068**

TREASURER'S REPORT TO THE BOARD OF DIRECTORS

For October, 2026

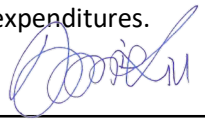
Funds Reconciliation

BMO Beginning Balance 10/1/26			**$1,598,896**
RECEIPTS/TRANSFERS:			
Receipts	2,000,495		
		2,000,495	
DISBURSEMENTS/TRANSFERS:			
Checks Issued / ACH Payments	510,070		
Returned Checks	5,985		
Bank fees	2,530		
Payroll	745,805		
		1,264,390	736,105
Balance Per Bank 10/31/2026			**2,335,000**
Outstanding Transactions			(1,137,481)
Balance Per Books 10/31/2026			**$1,197,519**

RECONCILEMENT:	
BMO Checking Plus Money Market Funds	$2,335,000
CAMP Pool Account	$6,408,409
Local Agency Investment Fund	$1,010,458
TOTAL LIQUIDY BALANCE	**$9,753,867**

CASH & INVESTMENT SUMMARY:	
CHWD-Liquidity	9,753,867
CHWD-Investment Core	25,205,292
Total	**34,959,159**

I certify that this report accurately reflects all pooled investments and is in compliance with applicable State of California Government Codes and is in conformity with Investment of District Funds Policy 6300. As Treasurer of the Citrus Heights Water District, I hereby certify that sufficient investment liquidity and anticipated revenue are available to meet the next six months' estimated expenditures.



ANNIE Y. LIU
Treasurer
10/31/2026

GPA GOVERNMENT PORTFOLIO ADVISORS

Monthly Investment Report
Citrus Heights Water District

October 31, 2026

Total Aggregate Portfolio

Contents

October 31, 2026

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Month End Commentary - October 2026

Interest rates fell in October marking an end to seven consecutive months of rising yields. The curve flattened with yields on 5-year Treasury notes falling by 37 basis points to 4.72% while 2-year notes decreased by 30 basis points to 4.59%. Meanwhile, equities saw a massive rotation out of tech with a sizeable sell-off that saw the Nasdaq Composite Index fall by more than 5% while the more defensive and less cyclical Dow Jones Industrial Average gained 1.76%.

Interest rates initially moved lower after the release of an uninspiring September jobs report that showed the economy added 29 thousand workers to payrolls, less than a third of economic forecasts which called for a gain of 90 thousand. The Treasury rally then took a brief pause in the middle of the month following the release of September's CPI report, which recorded inflation accelerating to a yearly 3.7% while core prices also sped up to an annual 2.6%. However, the pause was short lived after a deep tech sell-off and turmoil in French bond markets led investors to seek refuge in Treasury securities. Then to cap it off, markets interpreted the FOMC as appearing dovish out of their October 28th meeting where the committee voted to hold the Fed funds rate unchanged at a median 3.875%.

The first estimate of third quarter GDP growth showed the economy expanded at a brisk 3.4% seasonally adjusted and annualized rate and was driven by personal consumption and private fixed investment. Real final sales to private domestic purchasers, which isolates core domestic private demand by stripping out volatile inventory adjustments, net trade, and government spending, advanced by a whopping 4.9%, showcasing consumer strength amid the ongoing AI investment boom. The Fed acknowledged current growth in the official FOMC statement, commenting that economic activity is expanding at a strong pace while noting that job gains have kept pace. October non-farm payrolls affirmed the Fed's assessment with the economy generating an outsized 165 thousand jobs in a broad advance, handily beating all economic forecasts. The Fed continues to focus on inflation which has been running above its 2% target since 2021 and the FOMC is forecasting one more rate hike in 2026 before a prolonged pause in 2027. However, the Fed has a difficult task in restoring price stability as the current macroeconomic backdrop is not constructive for disinflation particularly with above trend economic growth and the Iran war which entered its ninth month and has directly impacted prices for energy, fertilizer and food.

Long-duration Treasuries outperformed in October while credit spreads continued widening, causing spread assets to underperform for a second consecutive month. Recent spread widening has provided opportunities for investment portfolios to boost earnings while diversifying holdings into high-quality agency, corporate, and municipal debt. We continue to advise clients to manage portfolio durations neutral-to-long relative to benchmark targets to anchor earnings at attractive levels. This strategy will provide steady interest income, while a regular maturity cadence provides liquidity and strategic flexibility amid heightened market volatility.

Treasury Curve Total Returns Last 12 Months

Treasuries	Total Return
3 month bill	3.65%
1 year note	3.14%
2 year note	1.97%
3 year note	0.97%
5 year note	-0.44%

Treasury Benchmark Total Returns In Month

Benchmark	Period Return	YTM	Duration (Years)
ICE BAML 90 Day Bill	0.35%	4.04%	0.23
ICE BAML 0-1 Year Treasury	0.42%	4.27%	0.5
ICE BAML 0-3 Year Treasury	0.76%	4.48%	1.39
ICE BAML 0-5 Year Treasury	1.04%	4.54%	2.06

Changes In The Treasury Market (Absolute Yield Levels)

Treasuries	10/31/2025	08/31/2026	09/30/2026	10/31/2026	1 Month Change	12 Month Change
3 month bill	3.80%	3.83%	4.11%	4.07%	-0.04%	0.27%
6 month bill	3.80%	3.98%	4.33%	4.26%	-0.07%	0.46%
1 year bill	3.68%	4.14%	4.54%	4.37%	-0.17%	0.69%
2 year note	3.57%	4.34%	4.89%	4.59%	-0.30%	1.01%
3 year note	3.58%	4.40%	5.00%	4.66%	-0.34%	1.08%
5 year note	3.69%	4.50%	5.09%	4.72%	-0.37%	1.03%
10 year note	4.08%	4.75%	5.29%	4.93%	-0.36%	0.85%

Compliance Report

Citrus Heights Water District | Total Aggregate Portfolio

October 31, 2026

Category

Policy Diversification Constraint	Policy Limit	Actual Value*	Status
US Treasury Obligations Maximum % of Holdings	100.000	37.655	Compliant
US Agency Callable Securities Maximum % of Total Portfolio	25.000	0.000	Compliant
US Agency Obligations Issuer Concentration	35.000	9.662	Compliant
US Agency Obligations Maximum % of Holdings	100.000	17.285	Compliant
Supranationals - Issuer is IADB, IBRD, or IFC	0.000	0.000	Compliant
Supranationals Issuer Concentration	5.000	2.714	Compliant
Supranationals Maximum % of Holdings	15.000	6.133	Compliant
Municipal Bonds - Other States Outside of CA	25.000	1.112	Compliant
Municipal Bonds - Other States Outside of CA Issuer Concentration	10.000	1.112	Compliant
Municipal Bonds - State of California	25.000	0.475	Compliant
Municipal Bonds - State of California Issuer Concentration	10.000	0.475	Compliant
Municipal Bonds CA Entities Issuer Concentration	10.000	0.702	Compliant
Municipal Bonds CA Entities Max. % of Holdings	30.000	2.365	Compliant
Mortgages, CMOs and Asset Backed Securities Issuer Concentration	5.000	0.021	Compliant
Mortgages, CMOs and Asset Backed Securities Maximum % of Holdings	20.000	0.021	Compliant
Corporate Notes Issuer Concentration	5.000	0.000	Compliant
Corporate Notes Maximum % of Holdings	25.000	7.819	Compliant
Corporate Notes must be Issued by US Corporation	0.000	0.000	Compliant
Commercial Paper Issued and Operating in the US	0.000	0.000	Compliant
Commercial Paper Issuer Concentration	5.000	0.000	Compliant
Negotiable CDs Issuer Concentration	5.000	0.000	Compliant
Negotiable CDs Maximum % of Holdings	10.000	0.000	Compliant
Non-Negotiable CDs Issuer Concentration	5.000	0.000	Compliant
Non-Negotiable CDs Maximum % of Holdings	10.000	0.000	Compliant
Banker's Acceptance Issuer Concentration	5.000	0.000	Compliant
Banker's Acceptance Maximum % of Holdings	20.000	0.000	Compliant
Money Market Issuer Concentration	20.000	0.967	Compliant
Money Market Maximum % of Holdings	20.000	1.445	Compliant
LGIP Maximum % of Holdings	100.000	2.916	Compliant
Bank Time Deposits/Savings Accounts Issuer Concentration	50.000	5.772	Compliant
Bank Time Deposits/Savings Accounts Maximum % of Holdings	100.000	4.753	Compliant

1) Actual values are based on market value.
2) The compliance report allows for resolutions to be documented if an actual value exceeds a limit. The specific resolution can be found on the client portal site.

Compliance Report

Citrus Heights Water District | Total Aggregate Portfolio

October 31, 2026

Category			
JPA Pool Max % Holdings	50.000	18.496	Compliant

1) Actual values are based on market value.
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Compliance Report

Citrus Heights Water District | Total Aggregate Portfolio

October 31, 2026

Category

Policy Maturity Structure Constraint	Policy Limit	Actual %	Status
Maturity Constraints Under 5 years Minimum % of Total Portfolio	100.000	100.000	Compliant
Policy Maturity Constraint	**Policy Limit**	**Actual Term**	**Status**
US Treasury Maximum Maturity At Time of Purchase (years)	5.000	5.000	Compliant
US Agency Maximum Maturity At Time of Purchase (years)	5.000	4.997	Compliant
Supranationals Maximum Maturity At Time of Purchase (years)	5.000	4.943	Compliant
Municipals Maximum Maturity At Time of Purchase (years)	5.000	4.995	Compliant
Mortgages, CMOs and Asset Backed Securities Maximum Maturity At Time of Purchase (years)	5.000	4.565	Compliant
Corporate Maximum Maturity At Time of Purchase (years)	5.000	4.992	Compliant
Commercial Paper Days to Final Maturity (days)	397.000	0.000	Compliant
Negotiable CDs Maximum Maturity At Time of Purchase (years)	1.000	0.000	Compliant
Non-Negotiable CDs Maximum Maturity At Time of Purchase (years)	1.000	0.000	Compliant
Banker's Acceptance Maximum Maturity At Time of Purchase (days)	180.000	0.000	Compliant
Weighted Average Maturity (years)	3.000	1.682	Compliant
Policy Credit Constraint			**Status**
Supranationals Ratings AA-/Aa3/AA- or better (Rated by 1 NRSRO)			Compliant
Municipal Bonds Ratings Minimum A-/A3/A- (Rated by 1 NRSRO)			Compliant
Mortgages, CMOs and Asset Backed Securities Minimum Credit Rating AA-/Aa3/AA- (Rated by 1 NRSRO)			Compliant
Corporate Notes Ratings Minimum A-/A-/A3 (Rated by 1 NRSRO)			Compliant
Commercial Paper Ratings Minimum A1/P1/F1 (Rated by 1 NRSRO)			Compliant
Commercial Paper Minimum Long Term Rating A-/A3/A- (Rated by 1 NRSRO)			Compliant
Money Market Ratings Minimum AAA/Aaa/AAA (Rated by 1 NRSRO)			Compliant

1) Actual values are based on market value.
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Summary Overview

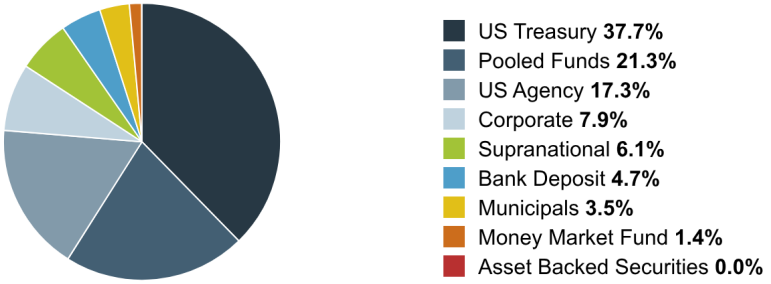
Citrus Heights Water District | Total Aggregate Portfolio

October 31, 2026

Portfolio Characteristics

Metric	Value
Cash and Cash Equivalents	9,566,174.67
Investments (Market Value + Accrued)	25,273,207.12
Book Yield	3.89%
Market Yield	4.19%
Effective Duration	1.52
Years to Maturity	1.67
Avg Credit Rating	AA+

Allocation by Asset Class



Strategic Structure

Account	Par Amount	Original Cost	Book Value	Market Value	Net Unrealized Gain (Loss)	Yield at Cost	Effective Duration	Benchmark Duration	Benchmark
CHWD-Investment Core	25,619,538.63	24,793,048.12	25,205,291.86	24,894,200.55	(311,091.31)	4.17%	2.10	2.06	ICE BofA 0-5 Year US Treasury Index
CHWD-Liquidity	9,753,867.49	9,753,867.49	9,753,867.49	9,753,867.49	0.00	3.17%	0.01	0.08	ICE BofA US 1-Month Treasury Bill Index
Total	**35,373,406.12**	**34,546,915.61**	**34,959,159.35**	**34,648,068.04**	**(311,091.31)**	**3.89%**	**1.52**		

Portfolio Activity

Citrus Heights Water District | Total Aggregate Portfolio

October 31, 2026

Accrual Activity Summary

	Month to Date	Fiscal Year to Date (01/01/2026)
Beginning Book Value	34,095,794.83	33,593,730.72
Maturities/Calls	(525,000.00)	(4,970,000.00)
Purchases	904,639.69	6,896,459.21
Sales	0.00	0.00
Change in Cash, Payables, Receivables	474,696.79	(554,325.37)
Amortization/Accretion	16,323.74	154,114.66
Realized Gain (Loss)	0.00	2.69
Ending Book Value	34,959,159.35	34,959,159.35

Fair Market Activity Summary

	Month to Date	Fiscal Year to Date (01/01/2026)
Beginning Market Value	33,616,249.51	33,826,811.21
Maturities/Calls	(525,000.00)	(4,970,000.00)
Purchases	904,639.69	6,896,459.21
Sales	0.00	0.00
Change in Cash, Payables, Receivables	474,696.79	(554,325.37)
Amortization/Accretion	16,323.74	154,114.66
Change in Net Unrealized Gain (Loss)	168,454.00	(544,171.79)
Net Realized Gain (Loss)	0.00	2.69
Ending Market Value	34,648,068.04	34,648,068.04

Maturities/Calls	Market Value
Month to Date	(525,000.00)
Fiscal Year to Date	(4,970,000.00)

Purchases	Market Value
Month to Date	904,639.69
Fiscal Year to Date	6,896,459.21

Sales	Market Value
Month to Date	0.00
Fiscal Year to Date	0.00

Return Management-Income Detail

Citrus Heights Water District | Total Aggregate Portfolio

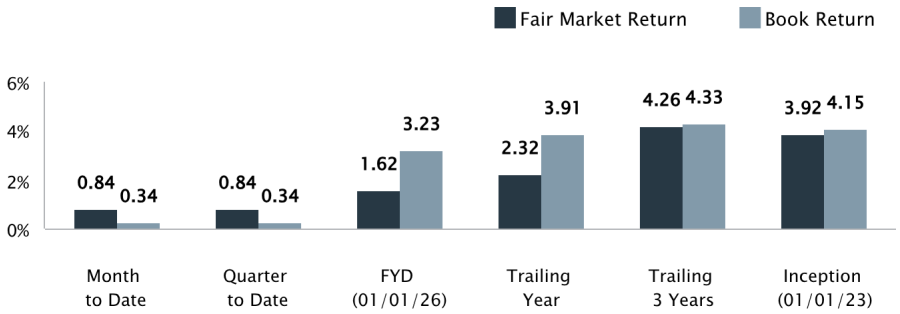
October 31, 2026

Accrued Book Return

	Month to Date	Fiscal Year to Date (01/01/2026)
Amortization/Accretion	16,323.74	154,114.66
Interest Earned	102,126.74	950,605.75
Realized Gain (Loss)	0.00	2.69
Book Income	118,450.47	1,104,723.10
Average Portfolio Balance	33,735,220.52	34,400,070.13
Book Return for Period	0.34%	3.23%

Return Comparisons

Periodic for performance less than one year. Annualized for performance greater than one year.



Fair Market Return

	Month to Date	Fiscal Year to Date (01/01/2026)
Fair Value Change	152,130.27	(698,286.45)
Amortization/Accretion	16,323.74	154,114.66
Interest Earned	102,126.74	950,605.75
Fair Market Earned Income	270,580.74	406,433.95
Average Portfolio Balance	33,735,220.52	34,400,070.13
Fair Market Return for Period	0.84%	1.62%

Interest Income

	Month to Date	Fiscal Year to Date (01/01/2026)
Beginning Accrued Interest	200,353.34	205,929.83
Coupon Income	111,391.34	1,000,467.92
Purchased Accrued Interest	225.01	35,246.09
Sold Accrued Interest	0.00	0.00
Ending Accrued Interest	191,313.75	191,313.75
Interest Earned	102,126.74	950,605.75

Security Type Distribution

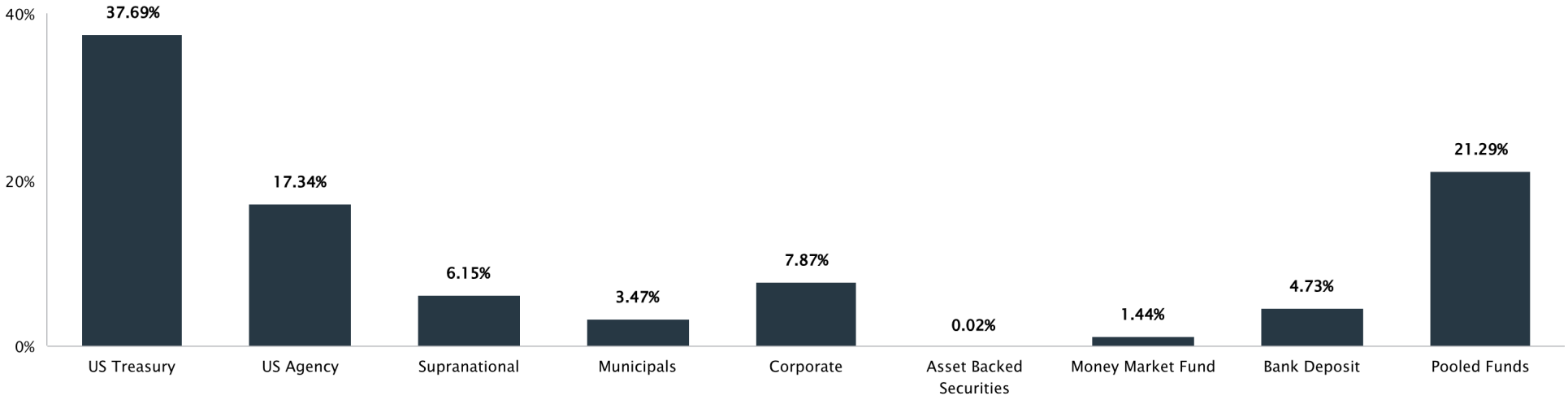
Citrus Heights Water District | Total Aggregate Portfolio

October 31, 2026

Security Type Distribution

Security Type	Par Amount	Book Yield	Market Value + Accrued	% of Market Value + Accrued
US Treasury	13,490,000.00	4.01%	13,129,890.46	37.69%
US Agency	6,175,000.00	4.16%	6,041,595.77	17.34%
Supranational	2,150,000.00	4.33%	2,142,148.47	6.15%
Municipals	1,235,000.00	4.67%	1,209,302.39	3.47%
Corporate	2,750,000.00	4.67%	2,743,020.18	7.87%
Asset Backed Securities	7,231.45	5.25%	7,249.85	0.02%
Money Market Fund	500,619.42	3.71%	500,619.42	1.44%
Bank Deposit	1,646,687.94	0.00%	1,646,687.94	4.73%
Pooled Funds	7,418,867.31	3.99%	7,418,867.31	21.29%
Total	**35,373,406.12**	**3.89%**	**34,839,381.79**	**100.00%**

Security Type Distribution



Risk Management-Credit/Issuer

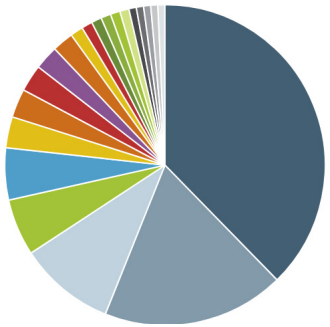
Citrus Heights Water District | Total Aggregate Portfolio

October 31, 2026

Credit Rating S&P/Moody's/Fitch

	Market Value + Accrued	%
S&P		
A	827,501.68	2.38
A+	869,818.07	2.50
AA	742,464.76	2.13
AA+	19,558,019.06	56.14
AA-	745,819.92	2.14
AAA	2,176,271.56	6.25
AAAm	500,619.42	1.44
NA	9,418,867.31	27.04
Moody's		
A1	1,337,573.22	3.84
Aa1	19,824,313.98	56.90
Aa2	982,762.33	2.82
Aa3	764,127.96	2.19
Aaa	2,504,487.13	7.19
NA	9,426,117.16	27.06
Fitch		
A+	682,591.14	1.96
AA	990,138.03	2.84
AA+	19,421,092.47	55.74
AA-	910,606.92	2.61
AAA	154,557.21	0.44
NA	12,680,396.01	36.40
Total	**34,839,381.79**	**100.00**

Issuer Concentration



- USA **37.7%**
- California Asset Management Program **18.4%**
- Farm Credit System **9.7%**
- Bank of Montreal **5.7%**
- Federal Home Loan Banks **5.2%**
- Other **3.1%**
- CALIFORNIA LAIF **2.9%**
- International Bank for Reconstruction and De…**2.7%**
- Federal National Mortgage Association **2.4%**
- The World Bank Group **2.1%**
- Inter-American Development Bank **1.3%**
- State of Hawaii **1.1%**
- Toyota Motor Corporation **1.0%**
- Royal Bank of Canada **1.0%**
- Money Market Obligations Trust - Federated …**1.0%**
- Deere & Company **0.9%**
- Morgan Stanley **0.7%**
- Citigroup Inc. **0.7%**
- The Procter & Gamble Company **0.7%**
- The Bank of New York Mellon Corporation **0.7%**
- San Ramon Valley Unified School District **0.7%**

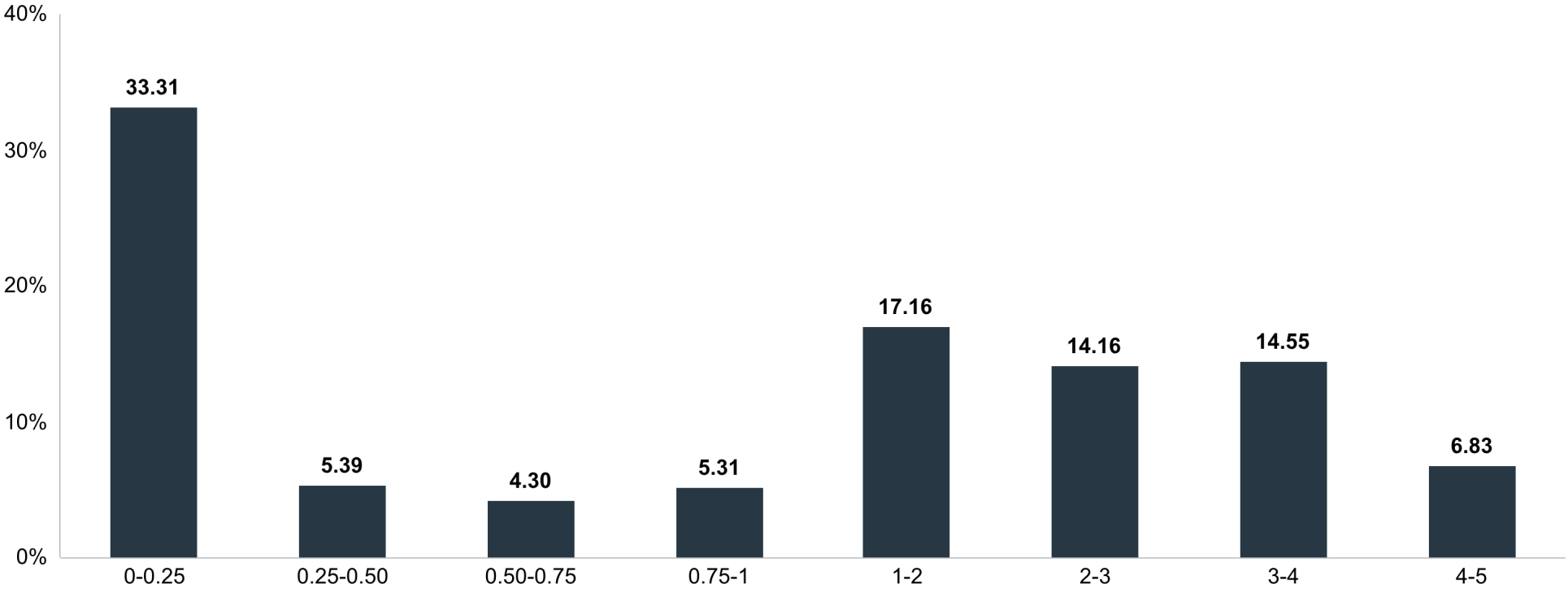
Risk Management-Maturity/Duration

Citrus Heights Water District | Total Aggregate Portfolio

October 31, 2026

1.52 Yrs	Effective Duration	1.67 Yrs	Years to Maturity	615	Days to Maturity

Distribution by Effective Duration



Holdings by Maturity & Ratings

Citrus Heights Water District | Total Aggregate Portfolio

October 31, 2026

Cusip	Par Amount	Security	Coupon Rate	Maturity Date	Call Date	Market Value	Accrued	Market Value + Accrued	Book Yield	Market Yield	% of Portfolio	Years to Maturity	Eff Duration	S&P, Moody, Fitch
CHWD_ BMO_D EP	2,000,000.00	BMO DEPOSIT	0.000%	10/31/2026		2,000,000.00	0.00	2,000,000.00	0.00%	0.00%	5.74	0.01	0.01	NA NA NA
CAL_CAMP	6,408,409.36	CALIFORNIA ASSET MANAGEMENT PROGRAM	3.990%	10/31/2026		6,408,409.36	0.00	6,408,409.36	3.99%	3.99%	18.39	0.01	0.01	NA NA NA
CAL_LGIP	1,010,457.95	CALIFORNIA LAIF	4.000%	10/31/2026		1,010,457.95	0.00	1,010,457.95	4.00%	4.00%	2.90	0.01	0.01	NA NA NA
60934N104	335,000.18	FEDERATED HRMS GV O INST	3.750%	10/31/2026		335,000.18	0.00	335,000.18	3.80%	3.80%	0.96	0.00	0.00	AAAm Aaa AAA
31846V203	165,619.24	FIRST AMER:GVT OBLG Y	3.540%	10/31/2026		165,619.24	0.00	165,619.24	3.54%	3.54%	0.48	0.00	0.00	AAAm Aaa AAA
CCYUSD	-904,864.70	Payable		10/31/2026		(904,864.70)	0.00	(904,864.70)			-2.60			AAA Aaa AAA
CCYUSD	551,552.64	Receivable		10/31/2026		551,552.64	0.00	551,552.64			1.58			AAA Aaa AAA
78016EZZ3	200,000.00	ROYAL BANK OF CANADA	1.400%	11/02/2026		200,000.00	1,392.22	201,392.22	5.11%	1.39%	0.58	0.01	0.01	A A1 AA-
13067WRD6	165,000.00	CALIFORNIA ST DEPT WTR RES CENT VY PROJ REV	0.920%	12/01/2026		164,521.50	632.50	165,154.00	5.03%	4.28%	0.47	0.08	0.09	AAA Aa1 NA
17325FBC1	250,000.00	CITIBANK NA	5.488%	12/04/2026	11/04/2026	250,022.50	5,602.33	255,624.83	4.87%	4.58%	0.73	0.09	0.01	A+ Aa3 AA-
3130ATVE4	500,000.00	FEDERAL HOME LOAN BANKS	4.500%	12/11/2026		500,160.00	8,750.00	508,910.00	3.86%	4.15%	1.46	0.11	0.11	AA+ Aa1 AA+
91282CJT9	500,000.00	UNITED STATES TREASURY	4.000%	01/15/2027		499,825.00	5,923.91	505,748.91	4.13%	4.12%	1.45	0.21	0.21	AA+ Aa1 AA+
912828Z78	375,000.00	UNITED STATES TREASURY	1.500%	01/31/2027		372,581.25	1,421.54	374,002.79	4.44%	4.06%	1.07	0.25	0.25	AA+ Aa1 AA+
3130A3DU5	500,000.00	FEDERAL HOME LOAN BANKS	3.000%	03/12/2027		497,645.00	2,041.67	499,686.67	3.83%	4.29%	1.43	0.36	0.36	AA+ Aa1 AA+

Holdings by Maturity & Ratings

Citrus Heights Water District | Total Aggregate Portfolio

October 31, 2026

Cusip	Par Amount	Security	Coupon Rate	Maturity Date	Call Date	Market Value	Accrued	Market Value + Accrued	Book Yield	Market Yield	% of Portfolio	Years to Maturity	Eff Duration	S&P, Moody, Fitch
91282CKE0	500,000.00	UNITED STATES TREASURY	4.250%	03/15/2027		500,120.00	2,758.98	502,878.98	4.24%	4.16%	1.44	0.37	0.37	AA+ Aa1 AA+
3133ENVD9	350,000.00	FEDERAL FARM CREDIT BANKS FUNDING CORP	2.875%	04/26/2027		347,536.00	139.76	347,675.76	4.52%	4.34%	1.00	0.48	0.48	AA+ Aa1 AA+
91412HFP3	200,000.00	UNIVERSITY CALIF REVS	1.366%	05/15/2027		196,632.00	1,259.76	197,891.76	4.47%	4.55%	0.57	0.54	0.53	AA Aa2 AA
3133ERFJ5	500,000.00	FEDERAL FARM CREDIT BANKS FUNDING CORP	4.500%	05/20/2027		500,360.00	10,062.50	510,422.50	3.80%	4.36%	1.47	0.55	0.53	AA+ Aa1 AA+
91282CEW7	300,000.00	UNITED STATES TREASURY	3.250%	06/30/2027		297,867.00	3,285.33	301,152.33	4.19%	4.33%	0.86	0.66	0.65	AA+ Aa1 AA+
7994082A6	250,000.00	SAN RAMON VALLEY CALIF UNI SCH DIST	1.184%	08/01/2027		243,952.50	740.00	244,692.50	4.69%	4.49%	0.70	0.75	0.73	AA- Aa1 NA
91282CNV9	480,000.00	UNITED STATES TREASURY	3.625%	08/31/2027		476,932.80	2,980.11	479,912.91	3.52%	4.41%	1.38	0.83	0.81	AA+ Aa1 AA+
799038NS9	220,000.00	SAN MATEO CNTY CALIF CMNTY COLLEGE DIST	1.467%	09/01/2027		214,493.40	537.90	215,031.30	4.77%	4.55%	0.62	0.84	0.81	AAA Aaa NA
91282CFM8	300,000.00	UNITED STATES TREASURY	4.125%	09/30/2027		299,304.00	1,087.91	300,391.91	4.16%	4.38%	0.86	0.91	0.89	AA+ Aa1 AA+
419792DB9	200,000.00	HAWAII ST	3.350%	10/01/2027	12/03/2026	197,696.00	558.33	198,254.33	4.51%	4.64%	0.57	0.92	0.89	AA+ Aa2 AA
89236TKL8	150,000.00	TOYOTA MOTOR CREDIT CORP	5.450%	11/10/2027		151,195.50	3,883.13	155,078.63	4.85%	4.65%	0.45	1.03	0.97	A+ A1 A+
91282CLX7	350,000.00	UNITED STATES TREASURY	4.125%	11/15/2027		348,775.00	6,669.50	355,444.50	4.03%	4.47%	1.02	1.04	0.99	AA+ Aa1 AA+
023135CP9	150,000.00	AMAZON.COM INC	4.550%	12/01/2027	11/01/2027	150,016.50	2,843.75	152,860.25	4.62%	4.54%	0.44	1.08	1.00	AA A1 AA-
142921AD7	7,231.45	CARMX 2023-2 A3	5.050%	01/18/2028		7,233.62	16.23	7,249.85	5.25%	4.31%	0.02	1.22	0.06	AAA NA AAA

Holdings by Maturity & Ratings

Citrus Heights Water District | Total Aggregate Portfolio

October 31, 2026

Cusip	Par Amount	Security	Coupon Rate	Maturity Date	Call Date	Market Value	Accrued	Market Value + Accrued	Book Yield	Market Yield	% of Portfolio	Years to Maturity	Eff Duration	S&P, Moody, Fitch
24422EWR6	150,000.00	JOHN DEERE CAPITAL CORP	4.750%	01/20/2028		150,261.00	1,998.96	152,259.96	4.73%	4.60%	0.44	1.22	1.16	A A1 A+
3133EPAV7	250,000.00	FEDERAL FARM CREDIT BANKS FUNDING CORP	3.875%	02/14/2028		247,692.50	2,072.05	249,764.55	4.15%	4.62%	0.72	1.29	1.23	AA+ Aa1 AA+
912833RY8	700,000.00	UNITED STATES TREASURY	0.000%	02/15/2028		660,849.00	0.00	660,849.00	4.16%	4.50%	1.90	1.29	1.27	AA+ Aa1 AA+
91282CMW8	525,000.00	UNITED STATES TREASURY	3.750%	04/15/2028		519,298.50	919.47	520,217.97	3.77%	4.53%	1.49	1.46	1.40	AA+ Aa1 AA+
931142FB4	150,000.00	WALMART INC.	3.900%	04/15/2028	03/15/2028	148,471.50	260.00	148,731.50	4.35%	4.63%	0.43	1.46	1.39	AA Aa2 AA
46647PDA1	150,000.00	JPMORGAN CHASE & CO	4.323%	04/26/2028	04/26/2027	149,655.00	90.06	149,745.06	5.44%	4.80%	0.43	1.49	0.48	A A1 AA-
61690U8B9	250,000.00	MORGAN STANLEY BANK NA	5.504%	05/26/2028	05/26/2027	251,057.50	5,924.44	256,981.94	4.20%	4.74%	0.74	1.57	0.55	A+ Aa3 AA
91282CCE9	700,000.00	UNITED STATES TREASURY	1.250%	05/31/2028		665,112.00	3,681.69	668,793.69	4.00%	4.54%	1.92	1.58	1.53	AA+ Aa1 AA+
3130AWN63	300,000.00	FEDERAL HOME LOAN BANKS	4.000%	06/30/2028		297,177.00	4,033.33	301,210.33	4.08%	4.59%	0.86	1.67	1.57	AA+ Aa1 AA+
91282CCH2	125,000.00	UNITED STATES TREASURY	1.250%	06/30/2028		118,432.50	526.49	118,958.99	4.09%	4.55%	0.34	1.67	1.61	AA+ Aa1 AA+
3133ETNU7	350,000.00	FEDERAL FARM CREDIT BANKS FUNDING CORP	3.750%	07/03/2028		345,285.50	4,302.08	349,587.58	4.26%	4.59%	1.00	1.67	1.58	AA+ Aa1 AA+
419792YT7	200,000.00	HAWAII ST	1.145%	08/01/2028		187,706.00	572.50	188,278.50	4.62%	4.84%	0.54	1.75	1.69	AA+ Aa2 AA
459058KW2	500,000.00	INTERNATIONAL BANK FOR	4.625%	08/01/2028		500,100.00	5,781.25	505,881.25	4.15%	4.61%	1.45	1.75	1.65	AAA Aaa NA
3133EPUN3	350,000.00	FEDERAL FARM CREDIT BANKS FUNDING CORP	4.500%	08/28/2028		349,223.00	2,756.25	351,979.25	4.33%	4.62%	1.01	1.83	1.72	AA+ Aa1 AA+

Holdings by Maturity & Ratings

Citrus Heights Water District | Total Aggregate Portfolio

October 31, 2026

Cusip	Par Amount	Security	Coupon Rate	Maturity Date	Call Date	Market Value	Accrued	Market Value + Accrued	Book Yield	Market Yield	% of Portfolio	Years to Maturity	Eff Duration	S&P, Moody, Fitch
91282CDF5	650,000.00	UNITED STATES TREASURY	1.375%	10/31/2028		610,616.50	24.69	610,641.19	3.54%	4.58%	1.75	2.00	1.92	AA+ Aa1 AA+
45950VSM9	250,000.00	INTERNATIONAL FINANCE CORP	4.500%	11/27/2028		247,310.00	4,812.50	252,122.50	4.06%	5.05%	0.72	2.07	1.92	AAA Aaa NA
3130AXQK7	500,000.00	FEDERAL HOME LOAN BANKS	4.750%	12/08/2028		501,075.00	9,434.03	510,509.03	4.07%	4.64%	1.47	2.10	1.95	AA+ Aa1 AA+
91282CDW8	425,000.00	UNITED STATES TREASURY	1.750%	01/31/2029		399,266.25	1,879.59	401,145.84	4.00%	4.61%	1.15	2.25	2.16	AA+ Aa1 AA+
4581X0EN4	450,000.00	INTER-AMERICAN DEVELOPMENT BANK	4.125%	02/15/2029		444,924.00	3,918.75	448,842.75	4.23%	4.65%	1.29	2.29	2.14	AAA Aaa NA
45950VSZ0	500,000.00	INTERNATIONAL FINANCE CORP	4.375%	03/27/2029		492,425.00	2,065.97	494,490.97	4.80%	5.05%	1.42	2.40	2.25	AAA Aaa NA
06405LAH4	250,000.00	BANK OF NEW YORK MELLON	4.729%	04/20/2029	04/20/2028	249,245.00	361.24	249,606.24	4.38%	4.94%	0.72	2.47	1.40	AA- Aa2 AA+
3133ERDH1	625,000.00	FEDERAL FARM CREDIT BANKS FUNDING CORP	4.750%	04/30/2029		626,268.75	82.47	626,351.22	4.43%	4.66%	1.80	2.50	2.33	AA+ Aa1 AA+
91282CES6	650,000.00	UNITED STATES TREASURY	2.750%	05/31/2029		620,574.50	7,521.17	628,095.67	4.36%	4.63%	1.80	2.58	2.43	AA+ Aa1 AA+
78017DAX6	150,000.00	ROYAL BANK OF CANADA	4.652%	07/10/2029	07/10/2028	148,833.00	2,151.55	150,984.55	4.57%	4.93%	0.43	2.69	1.59	A A1 AA-
91282CFC0	500,000.00	UNITED STATES TREASURY	2.625%	07/31/2029		474,280.00	3,316.92	477,596.92	4.10%	4.64%	1.37	2.75	2.59	AA+ Aa1 AA+
91282CFJ5	400,000.00	UNITED STATES TREASURY	3.125%	08/31/2029		384,032.00	2,140.88	386,172.88	3.59%	4.64%	1.11	2.83	2.66	AA+ Aa1 AA+
459058LN1	450,000.00	INTERNATIONAL BANK FOR	3.875%	10/16/2029		440,086.50	724.50	440,811.00	4.29%	4.68%	1.27	2.96	2.76	AAA Aaa NA
91282CFY2	500,000.00	UNITED STATES TREASURY	3.875%	11/30/2029		488,905.00	8,152.32	497,057.32	4.12%	4.65%	1.43	3.08	2.82	AA+ Aa1 AA+

Holdings by Maturity & Ratings

Citrus Heights Water District | Total Aggregate Portfolio

October 31, 2026

Cusip	Par Amount	Security	Coupon Rate	Maturity Date	Call Date	Market Value	Accrued	Market Value + Accrued	Book Yield	Market Yield	% of Portfolio	Years to Maturity	Eff Duration	S&P, Moody, Fitch
3133ETME4	550,000.00	FEDERAL FARM CREDIT BANKS FUNDING CORP	4.000%	01/23/2030		537,042.00	5,988.89	543,030.89	4.05%	4.79%	1.56	3.23	2.96	AA+ Aa1 AA+
91282CMU2	600,000.00	UNITED STATES TREASURY	4.000%	03/31/2030		587,460.00	2,109.89	589,569.89	3.68%	4.67%	1.69	3.41	3.14	AA+ Aa1 AA+
31358DDR2	1,000,000.00	FEDERAL NATIONAL MORTGAGE ASSOCIATION	0.000%	05/15/2030		845,370.00	0.00	845,370.00	4.21%	4.80%	2.43	3.54	3.46	AA+ Aa1 AA+
89236TNJ0	200,000.00	TOYOTA MOTOR CREDIT CORP	4.800%	05/15/2030		197,706.00	4,426.67	202,132.67	4.15%	5.16%	0.58	3.54	3.14	A+ A1 A+
91282CHR5	700,000.00	UNITED STATES TREASURY	4.000%	07/31/2030		683,816.00	7,076.09	690,892.09	3.75%	4.68%	1.98	3.75	3.41	AA+ Aa1 AA+
91282CHW4	750,000.00	UNITED STATES TREASURY	4.125%	08/31/2030		735,412.50	5,298.69	740,711.19	3.75%	4.68%	2.13	3.83	3.48	AA+ Aa1 AA+
91282CPD7	600,000.00	UNITED STATES TREASURY	3.625%	10/31/2030		577,032.00	60.08	577,092.08	3.73%	4.68%	1.66	4.00	3.60	AA+ Aa1 AA+
24422EVL0	200,000.00	JOHN DEERE CAPITAL CORP	1.450%	01/15/2031		172,266.00	853.89	173,119.89	4.55%	5.16%	0.50	4.21	3.97	A A1 A+
91282CJX0	600,000.00	UNITED STATES TREASURY	4.000%	01/31/2031		583,878.00	6,065.22	589,943.22	3.75%	4.70%	1.69	4.25	3.82	AA+ Aa1 AA+
91282CKF7	675,000.00	UNITED STATES TREASURY	4.125%	03/31/2031		659,684.25	2,447.80	662,132.05	4.11%	4.70%	1.90	4.41	3.97	AA+ Aa1 AA+
91282CCB5	625,000.00	UNITED STATES TREASURY	1.625%	05/15/2031		547,268.75	4,691.75	551,960.50	4.26%	4.70%	1.58	4.54	4.25	AA+ Aa1 AA+
67066GAR5	250,000.00	NVIDIA CORP	4.500%	06/15/2031	05/15/2031	238,825.00	4,156.25	242,981.25	4.60%	5.61%	0.70	4.62	4.04	AA Aa1 NA
91282CLD1	285,000.00	UNITED STATES TREASURY	4.125%	07/31/2031		277,963.35	2,971.01	280,934.36	4.38%	4.71%	0.81	4.75	4.22	AA+ Aa1 AA+
3133EWC65	400,000.00	FEDERAL FARM CREDIT BANKS FUNDING CORP	4.500%	09/04/2031		394,248.00	2,850.00	397,098.00	4.63%	4.84%	1.14	4.84	4.27	AA+ Aa1 AA+

Holdings by Maturity & Ratings

Citrus Heights Water District | Total Aggregate Portfolio

October 31, 2026

Cusip	Par Amount	Security	Coupon Rate	Maturity Date	Call Date	Market Value	Accrued	Market Value + Accrued	Book Yield	Market Yield	% of Portfolio	Years to Maturity	Eff Duration	S&P, Moody, Fitch
742718GU7	250,000.00	THE PROCTER & GAMBLE COMPANY	5.125%	10/30/2031		251,450.00	71.18	251,521.18	5.08%	4.99%	0.72	5.00	4.37	AA- Aa3 NA
91282CLU3	675,000.00	UNITED STATES TREASURY	4.125%	10/31/2031		657,439.45	153.83	657,593.28	4.83%	4.71%	1.89	5.00	4.37	AA+ Aa1 AA+
Total	**35,373,406.12**		**3.326%**			**34,648,068.04**	**191,313.75**	**34,839,381.79**	**3.89%**	**4.19%**	**100.00**	**1.67**	**1.52**	

Transactions

Citrus Heights Water District | Total Aggregate Portfolio

October 31, 2026

Cusip	Security	Trade Date	Settlement Date	Coupon Payment	Price	Par Amount	Principal Amount	Accrued Amount	Total Amount	Broker
Buy										
31846V203	FIRST AMER:GVT OBLG;Y	10/20/2026	10/20/2026	0.00	1.00	61,403.60	61,403.60	0.00	61,403.60	Direct
60934N104	FEDERATED HRMS GV O;INST	10/31/2026	10/31/2026	0.00	1.00	335,000.18	335,000.18	0.00	335,000.18	Direct
CAL_LGIP	CALIFORNIA LAIF	10/31/2026	10/31/2026	0.00	1.00	9,173.97	9,173.97	0.00	9,173.97	Direct
CAL_CAMP	CALIFORNIA ASSET MANAGEMENT PROGRAM	10/31/2026	10/31/2026	0.00	1.00	21,659.53	21,659.53	0.00	21,659.53	Direct
CHWD_BMO_DEP	BMO DEPOSIT	10/31/2026	10/31/2026	0.00	1.00	401,104.43	401,104.43	0.00	401,104.43	Direct
91282CLU3	US TREASURY 4.125 10/31/31	10/29/2026	11/02/2026	0.00	96.91	675,000.00	654,117.19	153.83	654,271.02	BMO-CHICAGO BRANCH
742718GU7	THE PROCTER 5.125 10/30/31	10/29/2026	11/02/2026	0.00	100.21	250,000.00	250,522.50	71.18	250,593.68	Market Axess
Total				**0.00**		**1,753,341.71**	**1,732,981.40**	**225.01**	**1,733,206.41**	
Sell										
31846V203	FIRST AMER:GVT OBLG;Y	10/23/2026	10/23/2026	0.00	1.00	154.34	154.34	0.00	154.34	Direct
Total				**0.00**		**154.34**	**154.34**	**0.00**	**154.34**	
Maturity										
91282CLS8	US TREASURY 4.125 10/31/26 MATD	10/31/2026	10/31/2026	0.00	100.00	525,000.00	525,000.00	0.00	525,000.00	
Total				**0.00**		**525,000.00**	**525,000.00**	**0.00**	**525,000.00**	
Coupon										
419792DB9	HAWAII ST 3.350 10/01/27 '26	10/01/2026	10/01/2026	3,350.00		0.00	0.00	0.00	3,350.00	
931142FB4	WALMART 3.900 04/15/28 '28	10/15/2026	10/15/2026	2,925.00		0.00	0.00	0.00	2,925.00	
142921AD7	CARMAX-232-A3	10/15/2026	10/15/2026	61.14		0.00	0.00	0.00	61.14	
91282CMW8	US TREASURY 3.750 04/15/28	10/15/2026	10/15/2026	9,843.75		0.00	0.00	0.00	9,843.75	
459058LN1	IBRD 3.875 10/16/29 MTN	10/16/2026	10/16/2026	8,721.00		0.00	0.00	0.00	8,721.00	
06405LAH4	BNY MELLON 4.729 04/20/29 '28 FRN	10/20/2026	10/20/2026	5,911.25		0.00	0.00	0.00	5,911.25	
46647PDA1	JP MORGAN 4.323 04/26/28 '27 FRN	10/26/2026	10/26/2026	3,242.25		0.00	0.00	0.00	3,242.25	
3133ENVD9	FEDERAL FARM 2.875 04/26/27	10/26/2026	10/26/2026	5,031.25		0.00	0.00	0.00	5,031.25	
3133ERDH1	FED FARM CR BNKS 4.750 04/30/29	10/30/2026	10/30/2026	14,843.75		0.00	0.00	0.00	14,843.75	
91282CDF5	US TREASURY 1.375 10/31/28	10/31/2026	10/31/2026	4,468.75		0.00	0.00	0.00	4,468.75	
91282CLS8	US TREASURY 4.125 10/31/26 MATD	10/31/2026	10/31/2026	10,828.13		0.00	0.01	0.00	10,828.13	
91282CPD7	US TREASURY 3.625 10/31/30	10/31/2026	10/31/2026	10,875.00		0.00	0.00	0.00	10,875.00	
Total				**80,101.27**		**0.00**	**0.01**	**0.00**	**80,101.27**	

Transactions

Citrus Heights Water District | Total Aggregate Portfolio

October 31, 2026

Cusip	Security	Trade Date	Settlement Date	Coupon Payment	Price	Par Amount	Principal Amount	Accrued Amount	Total Amount	Broker
Custody Fee										
CCYUSD	US DOLLAR	10/23/2026	10/23/2026	0.00		154.34	(154.34)	0.00	(154.34)	
Total				**0.00**		**154.34**	**(154.34)**	**0.00**	**(154.34)**	
Principal Paydown										
142921AD7	CARMAX-232-A3	10/15/2026	10/15/2026	0.00		7,295.69	7,295.69	0.00	7,295.69	
Total				**0.00**		**7,295.69**	**7,295.69**	**0.00**	**7,295.69**	
Interest Income										
CAL_CAMP	CALIFORNIA ASSET MANAGEMENT PROGRAM	10/31/2026	10/31/2026	21,659.53		0.00	21,659.53	0.00	21,659.53	
31846V203	FIRST AMER:GVT OBLG;Y	10/31/2026	10/31/2026	380.76		0.00	16.06	0.00	380.76	
CHWD_BMO_DEP	BMO DEPOSIT	10/31/2026	10/31/2026	75.81		0.00	75.81	0.00	75.81	
CAL_LGIP	CALIFORNIA LAIF	10/31/2026	10/31/2026	9,173.97		0.00	9,173.97	0.00	9,173.97	
Total				**31,290.07**		**0.00**	**30,925.37**	**0.00**	**31,290.07**	

This report is for general informational purposes only and is not intended to provide specific advice or recommendations. Government Portfolio Advisors (GPA) is an investment advisor registered with the Securities and Exchange Commission and is required to maintain a written disclosure statement of our background and business experience.

Questions About an Account: GPA's monthly & quarterly reports are intended to detail the investment advisory activity managed by GPA. The custodial bank maintains the control of assets and settles all investment transactions. The custodial statement is the official record of security and cash holdings and transactions. GPA recognizes that clients may use these reports to facilitate record keeping and that the custodial bank statement and the GPA report should be reconciled, and differences documented.

Trade Date versus Settlement Date: Many custodial banks use settlement date basis and post coupons or maturities on the following business days when they occur on weekend. These items may result in the need to reconcile due to a timing difference. GPA reports are on a trade date basis in accordance with GIPS performance standards. GPA can provide all account settings to support the reason for any variance.

Bank Deposits and Pooled Investment Funds Held in Liquidity Accounts Away from the Custodial Bank are Referred to as Line Item Securities: GPA relies on the information provided by clients when reporting pool balances, bank balances and other assets that are not held at the client's custodial bank. GPA does not guarantee the accuracy of information received from third parties. Balances cannot be adjusted once submitted however corrective transactions can be entered as adjustments in the following months activity. Assets held outside the custodial bank that are reported to GPA are included in GPA's oversight compliance reporting and strategic plan.

Account Control: GPA does not have the authority to withdraw or deposit funds from or to any client's custodial account. Clients retain responsibility for the deposit and withdrawal of funds to the custodial account. Our clients retain responsibility for their internal accounting policies, implementing and enforcing internal controls and generating ledger entries or otherwise recording transactions.

Custodial Bank Interface: Our contract provides for the ability for GPA to interface into our client's custodial bank to reconcile transactions, maturities and coupon payments. The GPA client portal will be available to all clients to access this information directly at any time.

Market Price: Generally, GPA has set all securities market pricing to match custodial bank pricing. There may be certain securities that will require pricing override due to inaccurate custodial bank pricing that will otherwise distort portfolio performance returns. GPA may utilize Refinitiv pricing source for commercial paper, discount notes and supranational bonds when custodial bank pricing does not reflect current market levels. The pricing variances are obvious when market yields are distorted from the current market levels.

Performance Calculation: Historical returns are presented as time-weighted total return values and are presented gross and net of fees.

Amortized Cost: The original cost on the principal of the security is adjusted for the amount of the periodic reduction of any discount or premium from the purchase date until the date of the report. Discounts or premiums are amortized on a straight-line basis on all securities. This can be changed at the client's request.

Callable Securities: Securities subject to redemption in whole or in part prior to the stated final maturity at the discretion of the security's issuer are referred to as "callable". Certain call dates may not show up on the report if the call date has passed or if the security is continuously callable until maturity date. Bonds purchased at a premium will be amortized to the next call date while all other callable securities will be amortized to maturity. If the bond is amortized to the call date, amortization will be reflected to that date and once the call date passes, the bond will be fully amortized.

Duration: The duration is the effective duration. Duration on callable securities is based on the probability of the security being called given market rates and security characteristics.

Benchmark Duration: The benchmark duration is based on the duration of the stated benchmark that is assigned to each account.

Rating: Information provided for ratings is based upon a good faith inquiry of selected sources, but its accuracy and completeness cannot be guaranteed.

Coupon Payments and Maturities on Weekends: On occasion, coupon payments and maturities occur on a weekend or holiday. GPA's report settings are on the accrual basis so the coupon postings and maturities will be accounted for in the period earned. The bank may be set at a cash basis, which may result in a reconciliation variance.

Cash and Cash Equivalents: GPA has defined cash and cash equivalents to be cash, bank deposits, LGIP pools and repurchase agreements. This may vary from your custodial bank which typically defines cash and equivalents as all securities that mature under 90 days. Check with your custodial bank to understand their methodology.

Account Settings: GPA has the portfolio settings at the lot level, if a security is sold our setting will remove the lowest cost security first. First-in-first-out (FIFO) settings are available at the client's request.

Historical Numbers: Data was transferred from GPA's legacy system, however, variances may exist from the data received due to a change of settings on Clearwater. GPA is utilizing this information for historical return data with the understanding the accrual settings and pricing sources may differ slightly.

Financial Situation: In order to better serve you, GPA should be promptly notified of any material change in your investment objective or financial situation.

No Guarantee: The securities in the portfolio are not guaranteed or otherwise protected by GPA, the FDIC (except for non-negotiable certificates of deposit) or any government agency. Investment in securities involves risks, including the possible loss of the amount invested.

GPA GOVERNMENT PORTFOLIO ADVISORS

TREASURER'S REPORT OF ACCOUNT BALANCES
October 31, 2026

Fund Name	Beginning Balance 01/1/2026	Year to Date Transfers In / Collections	Year to Date Transfers Out	Current Month Transfers In / Collections	Current Month Transfers Out	Ending Balance 10/31/2026	2026 Target Balance per Policy
Operating Reserve	$ 4,543,050 [1]					$ 4,543,050	$ 4,543,050
Operating Fund	$ 14,238,899 [2]	$ 19,666,938	$ (21,302,256)	2,000,495	(1,264,390)	$ 13,339,687	N/A
Rate Stabilization Fund	$ 1,000,000					$ 1,000,000	$ 1,000,000
Capital Improvement Reserve	$ 3,260,769 [3]					$ 3,260,769	$ 3,146,633
Restricted for Debt Service	$ -					$ -	N/A
Water Supply Reserve	$ 3,023,173					$ 3,023,173	N/A
Water Efficiency Reserve	$ 200,000					$ 200,000	N/A
Water Meter Replacement Reserve	$ 2,125,000					$ 2,125,000	N/A
Water Main Reserve - Project 2030	$ 6,358,138 [4]	$ 1,895,893		$ 184,482		$ 8,438,516	N/A
Fleet Equipment Reserve	$ 575,671					$ 575,671	$ 471,395
Employment-Related Benefits Reserve	$ 1,015,536					$ 1,015,536	$ 1,015,536
	$ 36,340,236	**$ 21,562,830**	**$ (21,302,256)**	**$ 2,184,976**	**$ (1,264,390)**	**$ 37,521,403**	**$ 10,176,614**

Notes

1- Adjustment to beginning balance to match Policy 6200

2- Adjustment to beginning balance to match ACFR

3- Adjustment to beginning balance to match policy 6240

4- Adjustment to beginning balance to match policy 6260

ANNIE Y. LIU, Treasurer

TREASURER'S REPORT OF FUND BALANCES
October 31, 2026

Fund Transfers Summary:	
Operating Fund:	
Fund Collected/Transferred	$ 2,000,495
Fund Disbursed/Transferred	$ (1,264,390)
Net Fund Transferred:	**$ 736,105**
Water Main Reserve - Project 2030	**$ 184,482**
NET CHANGES- ALL FUNDS	**$ 920,587**

Citrus Heights Water District
Budget Performance Report
As of 10/31/2026

	Adopted Budget	October 2026 Actual	Year-to-Date Actual	Year-to-Date Encumered	Budget To-Date	Percent of Total Budget Used
Revenues						
Metered Service Charges	$14,905,058.35	$1,336,976.90	$13,307,506.30	0.00	$12,420,881.96	89.28%
Metered Water Deliveries	7,817,588.19	746,503.11	5,285,051.46	0.00	6,514,656.83	67.60%
Water Main Replacement Revenue	2,257,294.00	184,481.92	1,843,868.88	0.00	1,881,078.33	81.68%
Penalties	120,000.00	0.00	186,892.32	0.00	100,000.00	155.74%
Interest	1,000,000.00	31,607.79	594,951.72	0.00	833,333.33	59.50%
Backflow Fees	77,879.17	8,544.00	72,859.71	0.00	64,899.31	93.55%
Water Service Install & S&R	46,916.86	0.00	23,243.94	0.00	39,097.38	49.54%
Grant Funds *	1,500,000.00	225.00	1,784.25	0.00	1,250,000.00	0.12%
Miscellaneous **	17,770.22	8,105.88	41,282.85	0.00	14,808.52	232.31%
Cost Reimbursements	34,286.41	1,200.00	33,071.53	0.00	28,572.01	96.46%
Income - Wheeling Water	50,000.00	0.00	43,482.56	0.00	41,666.67	86.97%
Income - Connection Fees	96,616.60	0.00	73,840.77	0.00	80,513.83	76.43%
Total Revenue	**27,923,409.80**	**2,317,644.60**	**21,507,836.29**	**0.00**	**23,269,508.17**	**77.02%**
*Revenue recognized, but not fully collected						
**includes Assessments, New Account, Back Charges & other Miscellaneous Revenue Sources						
Operating Expenses						
Cost of Water						
Purchased Water	3,283,400.00	470,873.81	2,714,889.94	0.00	2,736,166.67	82.69%
Ground Water	1,606,366.23	72,176.52	772,370.07	0.00	1,338,638.53	48.08%
	4,889,766.23	**543,050.33**	**3,487,260.01**	**0.00**	**4,074,805.19**	**71.32%**
Labor & Benefits						
Labor Regular	5,171,337.56	534,093.44	4,356,792.59	0.00	4,309,447.97	84.25%
Labor Taxes	417,541.00	11,455.23	327,382.02	0.00	347,950.83	78.41%
Labor External	44,781.00	0.00	0.00	0.00	37,317.50	0.00%
Benefits Med/Den/Vis	874,253.28	66,889.60	717,203.06	0.00	728,544.40	82.04%
Benefits LTD/STD/Life/EAP	85,197.00	28,000.21	98,731.48	0.00	70,997.50	115.89%
Benefits CalPers	539,698.20	36,409.57	394,974.81	0.00	449,748.50	73.18%
Benefits Other	30,993.63	556.29	19,665.97	0.00	25,828.03	63.45%
Benefits OPEB	517,227.02	33,811.27	301,669.07	0.00	431,022.52	58.32%
Benefits GASB 68/PERS UAL	656,678.76	52,340.87	506,953.12	0.00	547,232.30	77.20%
Benefits UAL OPEB	100,639.32	0.00	87,935.00	0.00	83,866.10	87.38%
Capitalized Labor & Benefit Contra		(57,131.58)	(548,048.54)	0.00	0.00	0.00%
	8,438,346.77	**706,424.90**	**6,263,258.58**	**0.00**	**7,031,955.64**	**74.22%**
General & Administrative						
Workers Comp	97,993.05	25,298.07	94,845.94	0.00	81,660.88	96.79%
Fees & Charges	222,200.00	10,877.18	186,635.33	0.00	185,166.67	83.99%
Regulatory Compliance/Permits	260,600.00	661.50	99,014.89	0.00	217,166.67	37.99%
District Events & Recognition	122,150.00	2,828.81	71,789.76	0.00	101,791.67	58.77%
Maintenance/Licensing	318,270.04	27,489.39	253,816.92	0.00	265,225.03	79.75%
Equipment Maintenance	307,470.00	9,744.97	51,924.65	0.00	256,225.00	16.89%
Professional Development	126,350.00	3,429.57	93,085.68	0.00	105,291.67	73.67%
Dues & Subscriptions	205,821.00	16,530.85	203,852.98	0.00	171,517.50	99.04%
Facility Maintenance	81,440.00	3,568.80	43,826.42	0.00	67,866.67	53.81%
Fuel & Oil	84,070.00	11,479.90	80,183.72	0.00	70,058.33	95.38%
General Supplies	20,400.00	9,906.70	72,700.81	0.00	17,000.00	356.38%
Insurance - Auto/Prop/Liab/Cyb	231,100.00	4,361.35	149,532.36	0.00	192,583.33	64.70%
Leasing/Equipment Rental	90,820.00	324.62	31,636.12	0.00	75,683.33	34.83%
Parts & Materials	260,000.00	64,619.88	520,464.87	19,265.16	216,666.67	200.18%
Postage/Shipping/Freight	91,655.00	12,133.87	83,756.50	0.00	76,379.17	91.38%
Rebates & Incentives	19,000.00	0.00	8,403.48	0.00	15,833.33	44.23%
Telecom/Network	72,600.00	4,254.15	52,440.49	0.00	60,500.00	72.23%
Tools & Equipment	219,045.53	4,814.63	77,674.69	2,732.11	182,537.94	35.46%
Utilities	82,184.00	6,058.01	47,922.34	0.00	68,486.67	58.31%
Uniforms	9,200.00	2,097.07	17,185.16	0.00	7,666.67	186.80%
Write-Off Bad Debt Exp	0.00	0.00	0.00	0.00	0.00	0.00%
Capitalized G&A Contra		(49,657.85)	(360,444.90)	0.00	0.00	0.00%
	2,922,368.62	**170,821.47**	**1,880,248.21**	**21,997.27**	**2,435,307.18**	**64.34%**
Professional & Contract Services						
Support Services	2,844,436.00	222,406.91	1,895,296.34	8,383.00	2,370,363.33	66.63%
Legal Services	654,200.00	76,432.23	689,175.11	0.00	545,166.67	105.35%
Printing Services	97,388.00	3,892.56	52,875.87	0.00	81,156.67	54.29%
	3,596,024.00	**302,731.70**	**2,637,347.32**	**8,383.00**	**2,996,686.67**	**73.34%**

Citrus Heights Water District
Budget Performance Report
As of 10/31/2026

	Adopted Budget	October 2026 Actual	Year-to-Date Actual	Year-to-Date Encumered	Budget To-Date	Percent of Total Budget Used
Reserves & Debt Services						
Interest Expense	170,788.00	0.00	169,297.54	0.00	142,323.33	99.13%
	170,788.00	**0.00**	**169,297.54**	**0.00**	**142,323.33**	**99.13%**
Total Operating Expenses	**20,017,293.62**	**1,723,028.40**	**14,437,411.66**	**30,380.27**	**16,681,078.02**	**72.12%**
Net Income / (Expense)	**$ 7,906,116.18**	**$ 594,616.20**	**$ 7,070,424.63**	**$ (30,380.27)**	**$ 6,588,430.15**	**89.43%**

Citrus Heights Water District
Budget Performance Report
As of 10/31/2026

Project Number	Project Name	FY 2026					Project to Date		
		Adopted Budget	Month to Date	Year to Date	Encumbered	Remaining Budget	Project Forecast Budget	Expenditures to Date	Remaining Budget for Total Project
O25C05-001	Annual Facilities Improvements	$112,000	$0	$0	$0	$112,000	$112,000	$0	$112,000
O25C10-001	Annual Water Main Pipe Replace	$33,000	$0	$1,072	$0	$31,928	$33,000	$1,072	$31,928
O25C11-001	Annual Valve Replacements	$50,000	$0	$0	$0	$50,000	$50,000	$0	$50,000
O25C12-001	Annual Water Service Connections	$500,000	$0	$251,355	$0	$248,645	$500,000	$251,355	$248,645
O25C14-001	Annual Fire Hydrants Replace, Upg	$50,000	$0	$0	$0	$50,000	$50,000	$0	$50,000
O25C20-001	Annual Groundwater Well Improve	$50,000	$0	$38,850	$0	$11,150	$50,000	$38,850	$11,150
O26T04-001	Annual Tech Hardware & Software	$100,000	$0	$0	$0	$100,000	$100,000	$0	$100,000
O26C05-001	Annual Facilities Improvements	$50,000	$0	$0	$0	$50,000	$50,000	$0	$50,000
O26C10-001	Annual Water Main Pipe Replace	$53,000	$0	$0	$0	$53,000	$53,000	$0	$53,000
O26C11-001	Annual Valve Replacements	$135,000	$19,242	$63,177	$0	$71,823	$135,000	$63,177	$71,823
O26C12-001	Annual Water Service Connections	$1,510,000	$65,650	$569,057	$0	$940,943	$1,510,000	$569,057	$940,943
O26C13-001	Annual Water Meter Replacement	$130,000	$7,211	$93,576	$0	$36,424	$130,000	$93,576	$36,424
O26C14-001	Annual Fire Hydrants Replace, Upg	$175,000	$14,687	$69,812	$0	$105,188	$175,000	$69,812	$105,188
O26W20-001	Annual Groundwater Well Improve	$200,000	$0	$16,492	$0	$183,508	$200,000	$16,492	$183,508
E26A40-001	Annual Other City Partnerships	$100,000	$0	$6,161	$0	$93,839	$100,000	$6,161	$93,839
E26C41-001	Misc Infrastructure Projects	$100,000	$0	$0	$0	$100,000	$100,000	$0	$100,000
Construction in Progress		**$3,348,000**	**$106,789**	**$1,109,554**	**$0**	**$2,238,447**	**$3,348,000**	**$1,109,554**	**$2,238,447**
O26F03-001	Fleet/Field Operations Equip	$150,000	$1,394	$86,755	$13,303	$49,942	$150,000	$100,058	$49,942
Fleet and Equipment		**$150,000**	**$1,394**	**$86,755**	**$0**	**$49,942**	**$150,000**	**$100,058**	**$ 49,942**
E16C34-001	Auburn Blvd-Rusch Park Placer	$250,000	$567	$18,034	$0	$231,966	$671,214	$439,248	$231,966
E24C03-001	Menke Way	$103,000	$0	$829	$0	$102,171	$103,000	$829	$102,171
E25C01-001	Greenback Ln - Birdcage St to	$1,170,000	$502	$1,058,765	$0	$111,235	$1,295,383	$1,184,148	$111,235
E25C02-001	Greenback - Sunrise Blvd to Bi	$100,000	$214	$8,218	$0	$91,782	$139,734	$47,952	$91,782
E25C03-001	Donnawood Way	$505,000	$1,169	$447,055	$0	$57,945	$557,504	$499,559	$57,945
E25C08-001	Sayonara Dr - Lialana to Ming	$6,000	$0	$4,857	$0	$1,143	$380,640	$397,445	($16,804)
E26C45-001	Dove and Be Lazy Court	$350,000	$318	$397	$0	$349,603	$350,000	$0	$350,000
E26C46-001	Sagitarius Way & Pleides Ave	$778,000	$2,766	$76,483	$0	$701,517	$778,000	$76,483	$701,517
E26C01-001	Cripple Creek 42" Trans Main	$0	$1,934	$156,609	$0	($156,609)	$0	$156,609	($156,609)
E26C02-001	Hoffman Ln.	$0	$224	$302	$0	($302)	$0	$302	($302)
E26C03-001	Gordian Way	$0	$117	$196	$0	($196)	$0	$196	($196)
Water Mains		**$3,262,000**	**$7,811**	**$1,771,744**	**$0**	**$1,490,256**	**$4,275,475**	**$2,802,770**	**$1,472,705**
O25C04-001	Facilities Mod & Expan (Sylvan)	$3,000,000	$13,452	$1,077,442	$8,383	$1,914,175	$12,591,894	$1,201,054	$11,382,457
A25T05-001	ERP System	$350,000	$8,947	$128,444	$1,320	$220,236	$472,128	$251,892	$218,916
A25T06-001	SCADA Upgrade	$120,000	$0	$78,149	$9,375	$32,476	$125,400	$92,924	$23,101
A25C07-001	Facilities Mod & Expan (Madison)	$9,982,756	$33,673	$305,611	$0	$9,677,145	$12,408,106	$2,730,961	$9,677,145
Miscellaneous Projects		**$13,452,756**	**$56,071**	**$1,589,647**	**$19,078**	**$11,844,031**	**$25,597,528**	**$4,276,832**	**$21,301,618**
O20W07-001	Well #7 Ella	$1,208,885	$5,926	$894,651	$0	$314,234	$5,795,454	$5,351,814	$443,640
O23W03-001	Highland Well #8	$4,422,115	$5,554	$80,449	$0	$4,341,666	$6,341,633	$1,156,770	$5,184,863
Wells		**$5,631,000**	**$11,480**	**$975,100**	**$0**	**$4,655,900**	**$12,137,087**	**$6,508,585**	**$5,628,502**
	Grand Totals:	**$25,843,756**	**$183,546**	**$5,532,800**	**$19,078**	**$20,278,575**	**$45,508,090**	**$14,797,798**	**$30,691,214**

OCTOBER 2026 WARRANTS

CHECK	PAYEE	DESCRIPTION	AMOUNT
610000180	4Leaf, Inc	Contract Services-Other	$7,465.00
610000181	AFLAC	Deferred Compensation	$187.46
610000182	Nancy Alaniz	Retiree Benefits	$392.90
610000183	Alexander's Contract Services	Meter Reading	$6,501.42
610000184	DIXON ALLEN	Customer Refund	$166.49
610000185	Amazon Capital Services	Tools/Equipment	$405.65
610000186	AREA Portable Services	Equipment Rental-Field	$784.73
610000187	Axiom of Purpose	Contract Services-Other	$7,356.57
610000188	Beyond Trust Corporation	Maintenance/Licensing	$2,914.06
610000189	DILLEN OR ALI BROWN	Customer Refund	$19.64
610000190	BSK Associates	Water Analysis	$677.63
610000191	Burketts	Office Supplies	$2,170.12
610000192	California Landscape Associates Inc	Contract Services-Other	$245.00
610000193	Capitol Barricade	Tools/Equipment	$924.81
610000194	Anthony Chi	Customer Refund	$140.67
610000195	Robert Churchill	Retiree Benefits	$556.00
610000196	Robin Cope	Retiree Benefits	$556.00
610000197	Core and Main LP	Material	$1,748.45
610000198	Corelogic Information Solutions Inc	Dues/Subscriptions	$263.55
610000199	Steven Corothers	Retiree Benefits	$496.00
610000200	Covino Smith and Simon	Consulting Services	$1,666.67
610000201	CrispImaging	Printing Services	$10.88
610000202	Timothy Cutler	Retiree Benefits	$443.00
610000203	Paul Dietrich	Retiree Benefits	$556.00
610000204	Catherine Doren	Customer Refund	$53.76
610000205	Edelstein Gilbert Robson and Smith LLC	Contract Services-Other	$5,833.33
610000206	Fidelity National Title	Customer Refund	$55.93
610000207	Foothill Fire & Wire, Inc.	Equipment Rental	$858.51
610000208	Ernestine Freeman	Retiree Benefits	$202.90
610000209	Go Live Technology Inc	Contract Services-Other	$2,475.00
610000210	Government Finance Officers Association	Professional Development	$380.00
610000211	Group Benefit Services, Inc.	Employee Benefits	$207.00
610000212	Harris Industrial Gases	Supplies	$205.11
610000213	Hunt Oil of California	Fuel	$1,993.98
610000214	Independent Business Forms Inc	Printing Services	$431.21
610000215	J4 Systems	Contract Services-Other	$1,927.02
610000216	JAY JACOBS	Customer Refund	$19.28
610000217	Richard Jimenez	Retiree Benefits	$496.00
610000218	Bradley A/Vicki Lang	Customer Refund	$219.59

OCTOBER 2026 WARRANTS

CHECK	PAYEE	DESCRIPTION	AMOUNT
610000219	Lee Gerald	Retiree Benefits	Void Check
610000220	KACEY OR CHRISTOPHER LOPEZ	Customer Refund	$283.35
610000221	Michael Mariedth	Retiree Benefits	$489.00
610000222	Cynthia S/Samuel McCray	Customer Refund	$261.82
610000223	DAVID OR MARCIA MCKEAN	Customer Refund	$23.56
610000224	Messenger Publishing Group	Printing Services	$225.00
610000225	Rex Meurer	Retiree Benefits	$443.00
610000226	Mitchs Certified Classes	Professional Development	$850.00
610000227	Moonlight BPO LLC	Bill Print/Postage	$6,241.44
610000228	Lonnie Moore	Retiree Benefits	$202.90
610000229	MOZINGO CONSTRUCTION, INC	Contract Services-Engineering	$712.28
610000230	John B/Amy M Neeley	Customer Refund	$239.58
610000231	New AnswerNet Inc	Answering Service	$342.35
610000232	Nor Cal Perlite Inc	Supplies	$4,362.44
610000233	STEVEN OR VALERIE PATRAS	Customer Refund	$241.99
610000234	Pamela Peters	Retiree Benefits	$443.00
610000235	Christina Phillips	Customer Refund	$103.69
610000236	Protective Life Insurance Company	Insurance/ Life	$21,215.30
610000237	Quick Quack Car Wash	Equipment Maintenance-Fleet	$229.90
610000238	Red Wing Shoe Store	Tools/Equipment	$300.00
610000239	Republic Services 922	Utilities	$659.70
610000240	Road Tech Safety Services Inc	Tools/Equipment	$400.00
610000241	David Rossi	Retiree Benefits	$443.00
610000242	Sacramento County Dept of Finance	Permits	$170.90
610000243	Mary Lynn Scherrer	Retiree Benefits	$443.00
610000244	Cynthia Smith	Customer Refund	$57.64
610000245	SMUD	Utilities	$12,382.94
610000246	Sonitrol	Equipment Rental	$219.02
610000247	Nick Spiers	Retiree Benefits	$556.00
610000248	State of California Franchise Tax Board	Withholdings	$32.90
610000249	Tee Janitorial & Maintenance	Janitorial	$2,989.00
610000250	Teichert and Son Inc	Material	$2,067.11
610000251	TERRAVERDE ENERGY LLC	Contract Services-Other	$1,181.25
610000252	TM INVESTMENTS INC	Customer Refund	$186.49
610000253	Melinda M Tupper	Retiree Benefits	$311.98
610000254	Tveyes	Contract Services-Engineering	$3,600.00
610000255	WaterWise Consulting Inc	Contract Services-Other	$1,625.00
610000256	Gary L/Laurel Whaley	Customer Refund	$203.92
610000257	19six Architects	Contract Services-Other	$37,005.98

OCTOBER 2026 WARRANTS

CHECK	PAYEE	DESCRIPTION	AMOUNT
610000258	AAA Auto Repair Center	Equipment Maintenance-Fleet	$1,462.29
610000259	ACWA- JPIA	Employee Benefits	$126.48
610000260	Alexander's Contract Services	Meter Reading	$2,704.08
610000261	Amazon Capital Services	General Supplies	$70.58
610000262	B and M Builders	Contract Services-Other	$19,968.15
610000263	Best Best and Krieger	Legal Services	$43,190.49
610000264	Blue Jay Trucking Inc	Contract Services-Other	$1,840.00
610000265	BSK Associates	Water Analysis	$604.31
610000266	California Nevada Section AWWA	Professional Development	$370.00
610000267	Thomas Celone	Customer Refund	$135.72
610000268	Stacie Coffman	Customer Refund	$100.78
610000269	Colantuono Highsmith Whatley PC	Legal Services	$27,060.00
610000270	Ruthanne Crean	Customer Refund	$247.99
610000271	DKR Ventures	Customer Refund	$251.94
610000272	Everett H Hermreck Trust	Customer Refund	$92.01
610000273	Vladimir A/Alevtina Glinyuk	Customer Refund	$407.74
610000274	Jonathan Goligowski	Customer Refund	$55.96
610000275	Group Benefit Services, Inc.	Employee Benefits	$207.00
610000276	Henley Pacific LA LLC	Equipment Maintenance-Fleet	$127.43
610000277	Jack Houston	Customer Refund	$266.56
610000278	Howell Consulting Inc	Contract Services-Other	$2,160.00
610000279	IB Consulting LLC	Contract Services-Financial	$3,752.50
610000280	John R/Lorna Johnson	Customer Refund	$125.84
610000281	William F/Betty Kaiser	Customer Refund	$42.74
610000282	Andrew Keith	Customer Refund	$225.00
610000283	Stuart Leonard	Customer Refund	$101.53
610000284	Les Schwab Tires	Equipment Maintenance-Fleet	$1,360.78
610000285	Louis W Martell III Revocable	Customer Refund	$192.29
610000286	Lowe's	Supplies-Field	$931.76
610000287	Amber Luna	Customer Refund	$73.42
610000288	Jose Luquin	Customer Refund	$115.63
610000289	Mitchs Certified Classes	Professional Development	$850.00
610000290	Napa Auto Parts	Equipment Maintenance-Fleet	$557.45
610000291	NHA Advisors LLC	Contract Services-Other	$14,887.50
610000292	Barrie/Jane ODonnell	Customer Refund	$78.98
610000293	Pace Supply Corp	Material	$473.51
610000294	Pacific Gas and Electric	Utilities	$20.73
610000295	Regional Government Services	Consulting Services	$1,660.00
610000296	Road Tech Safety Services Inc	Tools/Equipment	$600.00

OCTOBER 2026 WARRANTS

CHECK	PAYEE	DESCRIPTION	AMOUNT
610000297	Gary L/Willoh Robinson	Customer Refund	$204.14
610000298	Sacramento County - PO Box 1587	Permits	$661.50
610000299	Kong Son	Customer Refund	$340.75
610000300	Teichert and Son Inc	Material	$3,701.85
610000301	Wex Bank	Fuel	$6,033.82
610000302	WM Corporate Services Inc	Utilities	$741.31
610000303	Peter Zwigl	Contract Services-Other	$537.93
610000304	AAA Auto Repair Center	Equipment Maintenance-Fleet	$517.39
610000305	Amazon Capital Services	Tools/Equipment	$366.46
610000306	AREA Portable Services	Equipment Rental-Field	$138.43
610000307	Christopher Bell	Customer Refund	$45.00
610000308	Best Best and Krieger	Legal Services	$20,816.15
610000309	Dillan Bieneman	Customer Refund	$64.21
610000310	Brian Bills	Customer Refund	$79.90
610000311	BSK Associates	Water Analysis	$640.97
610000312	Burketts	Office Supplies	$15.34
610000313	BYWATER FAMILY TRUST	Customer Refund	$186.11
610000314	California Nevada Section AWWA	Professional Development	$355.00
610000315	Carolyn Caye	Customer Refund	$129.83
610000316	Cintas Fire 636525	Contract Services-Other	$2,207.11
610000317	Comcast	Equipment Rental	$106.12
610000318	Consolidated	Equipment Rental	$3,541.76
610000319	Fortiline Waterworks	Material	$3,305.20
610000320	FP Mailing Solutions	Postage	$197.86
610000321	Government Portfolio Advisors	Consulting Services	$1,409.03
610000322	IB Consulting LLC	Consulting Services	$255.00
610000323	J4 Systems	Contract Services-Other	$633.92
610000324	Gerald Lee	Retiree Benefits	$556.00
610000325	Ryan A/Kaila Livingston	Customer Refund	$266.86
610000326	Moonlight BPO LLC	Bill Print/Postage	$6,079.15
610000327	Napa Auto Parts	Equipment Maintenance-Fleet	$340.17
610000328	One Print Source And Graphics	Printing Services	$474.37
610000329	Pace Supply Corp	Material	$3,701.34
610000330	PEARSON FAMILY TRUST	Customer Refund	$400.02
610000331	Kenneth Pierce Jr	Customer Refund	$63.08
610000332	POSNER FAMILY TRUST	Customer Refund	$119.74
610000333	Print Project Management	Printing Services	$43.10
610000334	Roseville Auto Upholstery Inc	Equipment Maintenance-Fleet	$427.00
610000335	SMUD	Utilities	$541.14
610000336	Springbrook Holding Company LLC	Contract Services-Other	$6,471.50

OCTOBER 2026 WARRANTS

CHECK	PAYEE	DESCRIPTION	AMOUNT
610000337	Kara C/Steven Syputa	Customer Refund	$121.47
610000338	Trucksmart	Equipment Maintenance-Fleet	$697.13
610000339	Stanislaw Tscherenkow	Customer Refund	$86.91
610000340	West Coast Arborists Inc	Contract Services-Engineering	$1,596.80
610000341	Morgen Wildeman	Customer Refund	$236.28
610000342	Wizix Technology Group Inc	Office Supplies	$1,188.54
610000343	Wolf Consulting	Contract Services-Other	$6,300.00
610000344	Zane Dezign	Tools/Equipment	$1,274.04
610000345	AAA Auto Repair Center	Equipment Maintenance-Fleet	$1,187.46
610000346	Afman Supply	Supplies-Field	$1,262.72
610000347	Alexander's Contract Services	Meter Reading	$2,107.86
610000348	Amazon Capital Services	Tools/Equipment	$716.65
610000349	Burketts	Tools/Equipment	$2,025.70
610000350	C.E. Cox Engineering inc.	Contract Services-Engineering	$48,053.28
610000351	Amanda Camacho	Customer Refund	$25.00
610000352	Carollo Engineers Inc	Contract Services-Engineering	$28,998.00
610000353	CHCMB	Dues/Subscriptions	$250.00
610000354	CrispImaging	Pring	$10.88
610000355	CSDA	Dues/Subscriptions	$10,513.00
610000356	DUSTIN DUTRA	Customer Refund	$57.82
610000357	Fast Action Pest Control	Contract Services-Other	$184.80
610000358	FELICIA V BAHL REVOCABLE TRUST	Customer Refund	$149.98
610000359	Foothill Fire & Wire, Inc.	Equipment Rental-Office	$68.50
610000360	Hunt Oil of California	Fuel	$3,111.93
610000361	J Comm Inc	Contract Services-Other	$4,805.00
610000362	J J Locksmiths	Contract Services-Other	$150.00
610000363	JDH Corrosion Consultants Inc	Contract Services-Engineering	$23,410.00
610000364	Jennifer Liebermann Consulting	Consulting Services	$1,435.77
610000365	JPL Investments Corp	Customer Refund	$167.21
610000366	KATHERYN L HATFIELD ESTATE	Customer Refund	$52.45
610000367	Leaf	Equipment Rental-Office	$419.49
610000368	Les Schwab Tires	Equipment Maintenance-Fleet	$969.16
610000369	Moonlight BPO LLC	Bill Print/Postage	$2,368.71
610000370	HERIBERTO QUIROZ	Customer Refund	$32.94
610000371	RDO Equipment	Equipment Maintenance-Fleet	$465.21
610000372	Rincon Consultants Inc	Contract Services-Other	$13,594.50
610000373	Sacramento County Recorder	Permits	$50.00
610000374	SMUD	Utilities	$5,000.00
610000375	Sonitrol	Equipment Rental-Office	$224.00
610000376	Trihedral, Inc	Contract Services-Other	$2,203.50
610000377	Trucksmart	Equipment Maintenance-Fleet	$697.13
610000378	Verizon Wireless	Telecom/Network	$606.27
610000379	VALERIE WALTON	Customer Refund	$161.73
610000380	BSK Associates	Water Analysis	$36.66
610000381	Ferguson Enterprises Inc 1423	Material	$26,077.66
610000382	GHD Inc.	Contract Services-Other	$10,967.49

OCTOBER 2026 WARRANTS

CHECK	PAYEE	DESCRIPTION	AMOUNT
610000383	Pace Supply Corp	Material	$23,580.01
610000384	Red Wing Shoe Store	Tools/Equipment	$523.03
610000385	Regional Government Services	Consulting Services	$4,218.20
610000386	San Juan Water District	Purchased Water	$910,701.51
610000387	SWRCB (Water Control Board)	Professional Development	$131.00
610000388	TERRAVERDE ENERGY LLC	Contract Services-Other	$6,540.00
610000389	Water Systems Consulting, Inc	Contract Services-Other	$5,890.75
Total			$1,503,672.61

OCTOBER 2026 WARRANTS

CHECK	PAYEE	DESCRIPTION	AMOUNT
ACH	BMO Bank NA	Bank Fee	$1,557.00
ACH	California Choice Benefit Administrators	Health Insurance	$75,081.97
ACH	ICMA-RC	Deferred Compensation	$51,928.77
ACH	Department of the Treasury	Federal Payroll Taxes	$164,647.73
ACH	Invoice Cloud	Bank Fee	$966.73
ACH	MidAmeria Administrative Retirement	Health Insurance	$5.00
ACH	PERS	Pers	$70,069.65
ACH	VALIC/AIG	Deferred Compensation	$5,583.86
ACH	State of CA Employment Development Department	State Income/Unemployment T	$37,120.76
Total	Path Point Merchant Services	Bank Fee	$5,705.45
			$412,666.92
Grand Total			$1,916,339.53

JP Morgan Purchase Card Distributions
Oct-26

Name	District Events & Recognition	District Membership Dues and Subscriptions	Tools & Equipment	Software Subscriptions	Professional Membership Dues and Subscriptions	Travel	Office Supplies	Professional Development	Fleet Maintenance	General Supplies	Total Bill
Fuerte	$ 363.98			$ 179.99							$ 543.97
Shepard	$ 428.28			$ 2.95							$ 431.23
Conzelmann	$ 992.56			$ 235.57		$ 24.00					$ 1,252.13
Shockley	$ 1,052.69	$ 301.59	$ 34.67	$ 364.00	$ 250.00	$ 1,035.63		$ 295.00	$ 51.95	$ 392.95	$ 3,778.48
Tran				$ 236.57							$ 236.57
Munoz	$ 277.89						$ 56.55				$ 334.44
Moore	$ 71.95										$ 71.95
Liu				$ 103.00							$ 103.00
Nichols									$ 419.94		$ 419.94
Tamagni	$ 90.19										$ 90.19
Total Bill	**$ 3,277.54**	**$ 301.59**	**$ 34.67**	**$ 1,122.08**	**$ 250.00**	**$ 1,059.63**	**$ 56.55**	**$ 295.00**	**$ 471.89**	**$ 392.95**	**$ 7,261.90**

CITRUS HEIGHTS WATER DISTRICT

DISTRICT STAFF REPORT TO BOARD OF DIRECTORS
NOVEMBER 17, 2026 REGULAR BOARD MEETING

Subject:	**EMPLOYEE RECOGNITION**
Status:	Action Item
Report Date:	October 22, 2026
Prepared By:	Kayleigh Shepard, Senior Management Analyst/Deputy Board Clerk Viviana Munoz, Management Technician

The following District employees were recognized for perfect attendance, outstanding customer service, and quality of work during the month of October 2026.

Administrative Services Department

Name	Attendance	Customer Service	Work Quality
Dana Mellado			Successfully completed billing for all routes, keeping the District's billing operations flowing smoothly while demonstrating accountability and dependability.
Brittney Moore			Coordinated efforts to complete the District's participation the CalPERS health benefits program for 2027.
Viviana Munoz	Yes		Led a make-up Workplace Violence Prevention training session for employees.

Name	Attendance	Customer Service	Work Quality
Megan Selling		Helped a customer establish an alternative payment schedule, reflecting the District's commitment to responsive and affordable service. Represented the District in the Howl-O-Ween Parade, making a splash in community outreach.	Developed a tool to streamline Customer Service processes, demonstrating innovation, accountability, and teamwork.
Kayleigh Shepard	Yes		Led and coordinated the District's annual performance evaluation process, including organizing training for managers and supervisors to strengthen evaluation practices and support effective performance management. Resolved an issue that a Customer Advisory Committee (CAC) Member, and Consultant were experiencing with the NetFile training site; and assisted with obtaining their necessary training certificates. Compiled census data for the District's actuarial firm within a short turnaround time, ensuring a timely completion of the request.
Beth Shockley	Yes		

Name	Attendance	Customer Service	Work Quality
Desiree Smith	Yes	Desiree received praise from a customer for her patience, understanding, and willingness to go above and beyond. Customer recognized Desiree's knowledgeable, step-by-step assistance during the billing transition. Customers personally complimented Desiree's excellent customer service, demonstrating professionalism, integrity, and dependability. Desiree also represented the District in the Howl-O-Ween parade.	
Nicole Sedlacek	Yes	Nicole received praise from a customer for her helpfulness, along with a front desk compliment recognizing her outstanding service. Customers also personally commended Nicole's customer service. Nicole continues to make waves in customer satisfaction, demonstrating professionalism, teamwork, and dependability. Nicole also received the following comment "Nicole was helpful…. The girls are always helpful". Nicole participated in the Howl-O-Ween parade and worked the booth providing public outreach to CHWD rate payers.	

Name	Attendance	Customer Service	Work Quality
Ben Strange	Yes		Assisted Board Clerk staff with identifying responsive records for a Public Records Act (PRA) request.
Andy Tran	Yes		
Torrance York		Assisted with setting up equipment in the Operations/ Public Affairs Analyst office following a desk reconfiguration.	

Engineering Department

Name	Attendance	Customer Service	Work Quality
Tamar Dawson	Yes	Participated in the Howl-O-Ween Parade on 10/17/26.	
Jarrett Flink	Yes	Participated in the Howl-O-Ween Parade on 10/17/26.	Jarrett obtained his Backflow Prevention Assembly Certification.
Tim Katkanov		Reviewed the District's Injury and Illness Prevention Plan (IIPP) as part of the Safety Committee.	Passed the Environmental Systems Research Institute's (ESRI) ArcPro Associate Exam.
Jace Nunes	Yes	Participated in the 10/12/26 Special Board Meeting.	Assisted Board Clerk staff with identifying responsive records for a Public Records Act (PRA) request.
Ali Shafaq	Yes	Attended the 10/27/26 Board Meeting and prepared a staff report for the HDR Pipeline Condition Assessment Contract.	
Luis Zamudio	Yes		

Operations Department

Name	Attendance	Customer Service	Work Quality
Kathy Abarca	Yes	Worked on Friday, 10/2/26, to provide vendor with building access for an office reconfiguration. Decorated the District offices in celebration of Water Professionals Appreciation Week.	Assisted Board Clerk staff with identifying responsive records for a Public Records Act (PRA) request. Attended the special Board meeting for the FME Status Update. Issued solicitations for trucking, asphalt, and concrete.
Chris Bell			Volunteered to work an overnight shift installing a fire service isolation valve on San Juan Avenue. Worked late on Spicer Drive to tough-to-pull services across the road. A customer on Spicer Drive commended crews for a service replacement on his property stating "…it looks better than it did before we were there!"
Andrew Callister	Yes	Participated in the Howl-O-Ween Parade on 10/17/26.	
Jose Calvillo	Yes		Worked late on Spicer Drive to tough-to-pull services across the road. A customer at Spicer Drive commended crews for a service replacement on his property stating "…it looks better than it did before we were there!"
Kelly Drake			Provided input to shape the IT Roadmap.

Name	Attendance	Customer Service	Work Quality
Jake Enas			Worked late on Spicer Drive to tough-to-pull services across the road. Stayed late repairing a service leak on Allene Creek Court. The customer later commented on the great job done by the crew.
Jarred Fernandez-Allen	Yes	Participated in the Howl-O-Ween Parade on 10/17/26.	Volunteered to work an overnight shift installing a fire service isolation valve at San Juan Avenue. Worked late on Spicer Drive to tough-to-pull services across the road.
James Ferro	Yes		Stayed late repairing a service leak on Allene Creek Court. The customer later commented on the great job done by the crew.
Brandon Goad	Yes	Participated in the PALS charity golf tournament.	
Brian Hensley	Yes		Provided input to shape the IT Roadmap. Assisted Board Clerk staff with identifying responsive records for a Public Records Act (PRA) request.
Chris Nichols	Yes	Assisted with removing wall-mounted storage to facilitate an office reconfiguration.	Helped develop solicitations for trucking, asphalt, and concrete.
Ryon Ridner			A customer at Spicer Drive commended crews for a service replacement on his property stating "…it looks better than it did before we were there!"

Name	Attendance	Customer Service	Work Quality
Joshua Romero	Yes	Participated in the Howl-O-Ween Parade on 10/17/26.	
Neil Tamagni	Yes		Helped develop solicitations for trucking, asphalt, and concrete. Provided input to shape the IT Roadmap.
Joey Vazquez		Participated in the Howl-O-Ween Parade on 10/17/26. Attended the HART Spaghetti Dinner.	Volunteered to work an overnight shift installing a fire service isolation valve at San Juan Avenue. Worked late on Spicer to tough-to-pull services across the road. Stayed late repairing a service leak on Allene Creek Court. The customer later commented on the great job done by the crew.

Public Affairs Division

Name	Attendance	Customer Service	Work Quality
Khandriale Clark	Yes	Interacted with customers and represented the District at the Howl-O-Ween Festival.	Prepared materials for the October Board presentation and presented on nonfunctional turf and the Kathy Cook Amphitheater Water Feature.

Name	Attendance	Customer Service	Work Quality
Mary Elise Conzelmann	Yes	Supported customer communications during an unexpected, multi-hour Xpress Bill Pay website outage that temporarily affected customers' ability to pay their bills.	Presented at the Citrus Heights Chamber of Commerce ACCESS Citrus Heights Luncheon on Project 2030. Garnered positive media coverage on Project 2030 following the Chamber presentation and received a compliment from Board President Sheehan on the Messenger article. Developed and implemented a strategy for the District's first-ever celebration of Water Professionals Appreciation Week, including a Coffee and Kudos event for the Board and staff. Published a press release about Water Professionals Appreciation Week, which the Messenger picked up. Presented at the October Board meeting on community engagement and the Customer Advisory Committee. Supported the development of and participated in multiple October Board presentations including: the Kathy Cook Amphitheater Water Feature, Community Engagement and Customer Advisory Committee (CAC), and the Nonfunctional Turf Ordinance.

Name	Attendance	Customer Service	Work Quality
Katie Fuerte	Yes	Provided support to the Administrative Services team and covered the front desk on 10/22/26 during an unexpected customer service staff outage. Supported customer communications during an unexpected, multi-hour Xpress Bill Pay website outage that temporarily affected customers' ability to pay their bills. Throughout September and October, organized weekly, in-person office hours for customers to support the utility billing system transition. The team received multiple customer compliments about the events and their appreciation for access to on-site support to sign up for new online accounts.	Coordinated CHWD's participation in multiple events to showcase the District and our work in the community, including: Citrus Heights Police Activities League Golf Tournament, Citrus Heights Chamber Zest Fest, Howl-O-Ween Parade and Festival, Homeless Assistance Resource Team (HART) Spaghetti Fest Fundraiser, and Sunrise Rec and Park Floating Pumpkin Patch. Supported a social media campaign and event logistics for the District's first-ever celebration of Water Professionals Appreciation Week.

AGENDA ITEM: CC-11

CITRUS HEIGHTS WATER DISTRICT

DISTRICT STAFF REPORT TO BOARD OF DIRECTORS
NOVEMBER 17, 2026 REGULAR BOARD MEETING

SUBJECT : LONG RANGE AGENDA
STATUS : Consent/Information Item
REPORT DATE : November 4, 2026
PREPARED BY : Brittney Moore, Administrative Services Manager/Chief Board Clerk

OBJECTIVE:

Listed below is the current Long Range Agenda.

Legend	
S	Study Session
CC	Consent Calendar
P	Presentation
B	Business
PH	Public Hearing
CL	Closed Session

CITRUS HEIGHTS WATER DISTRICT LONG RANGE AGENDA

MEETING DATE	MEETING TYPE	ITEM DESCRIPTION	ASSIGNED	AGENDA TYPE	AGENDA ITEM
December 15, 2026					
December 15, 2026		Award of Contract -Sagittarius	**Pieri**	**CC**	A
December 15, 2026	Annual	Committee Assignment	**Shepard/Moore**	**B**	A
December 15, 2026	Annual	District Officers	**Shepard/ Moore**	**B**	A
December 15, 2026	Annual	Selection of President and Vice President	**Shepard/Moore**	**B**	A
January 26, 2027					
January 26, 2027		Emergency Response Plan	**Abarca/Jordan**	**CC**	A
January 26, 2027		Information Technology Roadmap	**Liu/Tran**	**S**	I/D
January 26, 2027		Strategic Plan Update/2028 Strategic Plan Preview	**Moore**	**S**	A
January 26, 2027		Local Hazard Mitigation Plan	**Abarca/Jordan**	**P**	A
January 26, 2027	Quarterly	Operations Department Overview	**Jordan/Tamagni**	**P**	I/D
February 23, 2027					
February 23, 2027		Cooperative Purchasing Update	**Jordan/Abarca**	**P**	I/D
February 23, 2027	Annual	Financial Policies (6000 Series) Updates	**Liu/Strange**	**B**	A
March 23, 2027					
March 23, 2027	Annual	Investment Portfolio Update	**Liu**	**P**	A
April 27, 2027					
April 27, 2027		Strategic Plan Update	**Moore**	**S**	I/D
April 27, 2027	Quarterly	Operations Department Overview	**Jordan/Tamagni**	**P**	I/D

CITRUS HEIGHTS WATER DISTRICT

DISTRICT STAFF REPORT TO BOARD OF DIRECTORS
NOVEMBER 17, 2026 REGULAR MEETING

Subject:	**Engineering Department Report**
Status:	Information Item
Report Date:	November 8, 2026
Prepared By:	Missy Pieri, Acting General Manager/Director of Engineering

Significant assignments and activities for the Engineering Department are summarized below. I will be available at the meeting to answer questions and/or provide additional details.

Item of Interest	Department	Project Team	To Board? If so, Date	Strategic Planning Item	Item Description	Update from Last Report/ Current Status
PROJECT 2030 Water Main Replacement Project - Pipeline Condition Assessment	Engineering	Director of Engineering, Principal Civil Engineer, Senior Management Analyst	Yes, 10/27/26 (Award of Contract - Pipeline Condition Assessment Program Document)	Yes	Pipeline Condition Assessment	Segment 1 (42-inch): External Corrosion Direct Assessment on 42" Transmission Main (3 locations) completed. Repairs completed at 3 locations. Kick-off meeting of a Pipeline Condition Assessment Program on 11/9/26.
PROJECT 2030 Project Workflow Program Management	Engineering	General Manager, All Departments	Yes, updates as necessary	Yes	Project Management and Coordination of Nine Project 2030 Workflows.	2026 Meeting Schedule: T1 Meeting occurred 7/7/26. T2 meeting occurred on 11/5/26.

Item of Interest	Department	Project Team	To Board? If so, Date	Strategic Planning Item	Item Description	Update from Last Report/ Current Status
PROJECT 2030 DISTRICT WATER SYSTEM MASTER PLAN	Engineering	Director of Engineering, Director of Operations, Principal Civil Engineer	Yes, 10/22/24 (Award of Contract)	Yes	Update to the District's Existing Water System Master Plan.	Revised Draft Water System Master Plan received 8/3/26. Completed three water meter reading technology meetings with the Customer Advisory Committee on 5/19/26, 6/6/26 and 9/15/26. Staff to provide a summary of the CAC Water Meter presentation to the Board on 11/17/26.
DISTRICT-WIDE EASEMENT PROJECT Phase 4	Engineering	Director of Engineering, Principal Civil Engineer, Assistant Engineer, Engineering/GIS Specialist	Yes, updates as necessary	Yes	Obtaining easements for District-owned facilities.	Group 3 Easements in progress.

Item of Interest	Department	Project Team	To Board? If so, Date	Strategic Planning Item	Item Description	Update from Last Report/ Current Status
CAPITAL IMPROVEMENT PROJECT & PROJECT 2030 Facilities Modernization & Expansion Project - 7803 Madison Ave Bldg B	Engineering	Director of Engineering, Director of Operations, Senior Management Analyst, Technical Advisory Committee	Yes, May 2026 (Award of Contract for Construction Management), TBD (Construction Award)	Yes	Development of Contract Documents for tenant and site improvements for District facilities located at 7803 Madison Avenue.	Award of Contract for Construction Management & Inspection Services in May 2026. Released Invitation for Bid on 8/24/26. Study Session with the Board on 11/17/26.
CAPITAL IMPROVEMENT PROJECT & PROJECT 2030 Facilities Modernization & Expansion Project - 6230 Sylvan Rd	Engineering	Director of Engineering, Director of Operations, Senior Management Analyst, Technical Advisory Committee	Yes, TBD	Yes	Development of Contract Documents for tenant and site improvements for District facilities located 6230 Sylvan Road.	Phase 1 Contract Documents 90% complete. Preparing contract documents for submission to review agencies.

Item of Interest	Department	Project Team	To Board? If so, Date	Strategic Planning Item	Item Description	Update from Last Report/ Current Status
CAPITAL IMPROVEMENT PROJECT & PROJECT 2030 Facilities Modernization & Expansion Project - 7505 Greenback Ln Demolition	Engineering	Director of Engineering, Senior Management Analyst	Yes, TBD	Yes	Demolish existing buildings and prepare site for incorporation into the District's 6230 Sylvan property	Coordinating utility shut-off and removal. Coordinating tree removal. Building lead & asbestos testing completed. Phase 1 report preparation in progress. Preparing demolition plans.
CAPITAL IMPROVEMENT PROJECT & PROJECT 2030 Greenback Ln (Sunrise Blvd to Birdcage St) Water Main Project	Engineering	Principal Civil Engineer and Assistant Engineer	Yes, TBD	Yes	2026/27 design, 2027 construction	District preparing 60% plans. Easement acquisition is required for this project. District coordinating with Right-of-Way agent on easement support services.

Item of Interest	Department	Project Team	To Board? If so, Date	Strategic Planning Item	Item Description	Update from Last Report/ Current Status
CAPITAL IMPROVEMENT PROJECT & PROJECT 2030 Sagitarius & Pleides Water Main Project	Engineering	Principal Civil Engineer and Assistant Engineer	Yes, TBD	Yes	2026 design, 2026/27 construction	District preparing 100% plans.
CAPITAL IMPROVEMENT PROJECT & PROJECT 2030 Hoffman Ln West Water Main Project	Engineering	Principal Civil Engineer and Assistant Engineer	Yes, TBD	Yes	2027 design, 2027 construction	District beginning design on project.
CAPITAL IMPROVEMENT PROJECT & PROJECT 2030 Gordian Wy Water Main Project	Engineering	Principal Civil Engineer and Assistant Engineer	Yes, TBD	Yes	2027design, 2027 construction	District beginning design on project.
CAPITAL IMPROVEMENT PROJECT & PROJECT 2030 Dove & Be Lazy Water Main Project	Engineering	Principal Civil Engineer and Assistant Engineer	Yes, TBD	Yes	2027 design, 2027 construction	District beginning design on project.

Item of Interest	Department	Project Team	To Board? If so, Date	Strategic Planning Item	Item Description	Update from Last Report/ Current Status
CAPITAL IMPROVEMENT PROJECT & PROJECT 2030 Auburn Blvd Water Main Project	Engineering	Principal Civil Engineer, Senior Civil Engineer and Assistant Engineer	Yes, TBD	Yes	12-inch water main extension	District beginning design on project.
PRIVATE DEVELOPMENT 7501 Greenglen Ave Parcel Split 1 - 2	Engineering	Senior Civil Engineer and Senior Construction Inspector	No	No	Parcel Split - 1 to 2 lot split per SB9; 4 water services for 4 duplexes.	Plan Check Fees and Installation Deposit Paid. Capacity Fees due prior to water service activation. CHWD completed installation of 4 water services. 2 water services pending activation.
PRIVATE DEVELOPMENT 7401 Mariposa Ave 5 Parcels	Engineering	Principal Civil Engineer and Senior Civil Engineer	No	No	Parcel split. 5 single family homes with frontage improvements including one fire hydrant.	Inspection and meter set charges paid on 7/14/26. Preconstruction meeting occurred on 7/16/26. Water facilities 70% complete.

Item of Interest	Department	Project Team	To Board? If so, Date	Strategic Planning Item	Item Description	Update from Last Report/ Current Status
PRIVATE DEVELOPMENT 7886 Cook Ave Single Family Dwelling	Engineering	Senior Civil Engineer and Senior Construction Inspector	No	No	New single-family dwelling - 1" water service installation	All fees paid. Preconstruction meeting held on 11/5/26.
PRIVATE DEVELOPMENT 8650 Auburn Blvd Chipotle Restaurant	Engineering	Principal Civil Engineer and Senior Civil Engineer	No	No	Private development - water and irrigation service and fire hydrant	Preliminary plans reviewed. Awaiting a resubmittal from developer's engineer.
CITY OF CITRUS HEIGHTS PROJECT Auburn Blvd - Complete Streets Phase 2	Engineering	Senior Civil Engineer and Senior Construction Inspector	No	No	City of Citrus Heights frontage improvements and utility relocation on Auburn Blvd from Rusch Park to north. 3 new irrigation services.	Construction on water related work began on 7/29/24. Water related construction 100% completed in Summer 2026. Punchlist items completed by the Contractor. Finalizing billing with the City and Project Closeout.

Item of Interest	Department	Project Team	To Board? If so, Date	Strategic Planning Item	Item Description	Update from Last Report/ Current Status
ArcGIS Migration from ArcGIS Desktop to ArcGIS Pro	Engineering	Director of Engineering, Engineering/GIS Specialist, IT Staff	No	No	Migrate the District's ArcGIS software from Desktop to Pro and update the Cityworks software.	Migration is 95% Complete. Cityworks discovery sessions completed in Aug/Sept. Staff training for Cityworks scheduled for January 2027.

CITRUS HEIGHTS WATER DISTRICT

DISTRICT STAFF REPORT TO BOARD OF DIRECTORS
NOVEMBER 17, 2026 REGULAR BOARD MEETING

Subject:	**OPERATIONS DEPARTMENT REPORT**
Status:	Information Item
Report Date:	November 9, 2026
Prepared By:	Kathy Abarca, Management Analyst Todd Jordan, Director of Operations

The Citrus Heights Water District has 20 employees in its Operations Department. The following report summarizes their work in October.

OPERATIONS MONTHLY ACTIVITIES

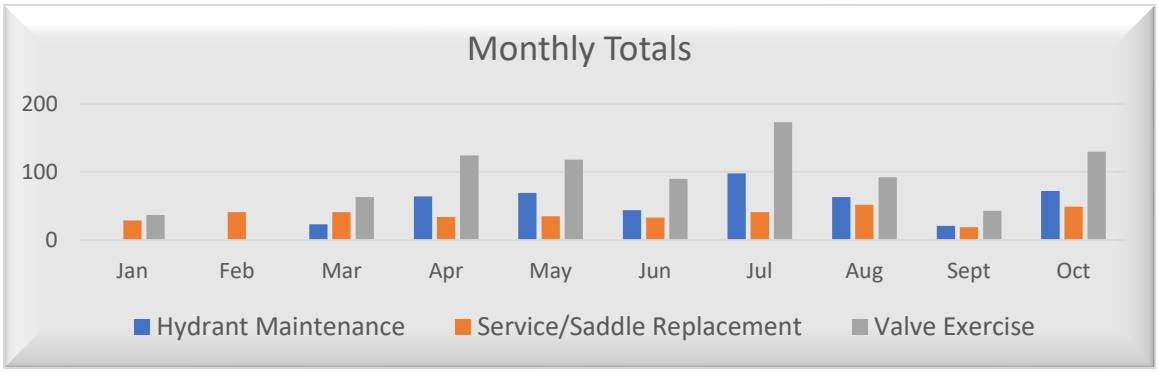
A. Distribution Division

The Operations Department includes 10 Distribution Operators who perform the necessary maintenance to properly operate and maintain over 250 miles of pipelines and more than 21,000 service connections. The tables below summarize noteworthy tasks commonly performed by the operators.

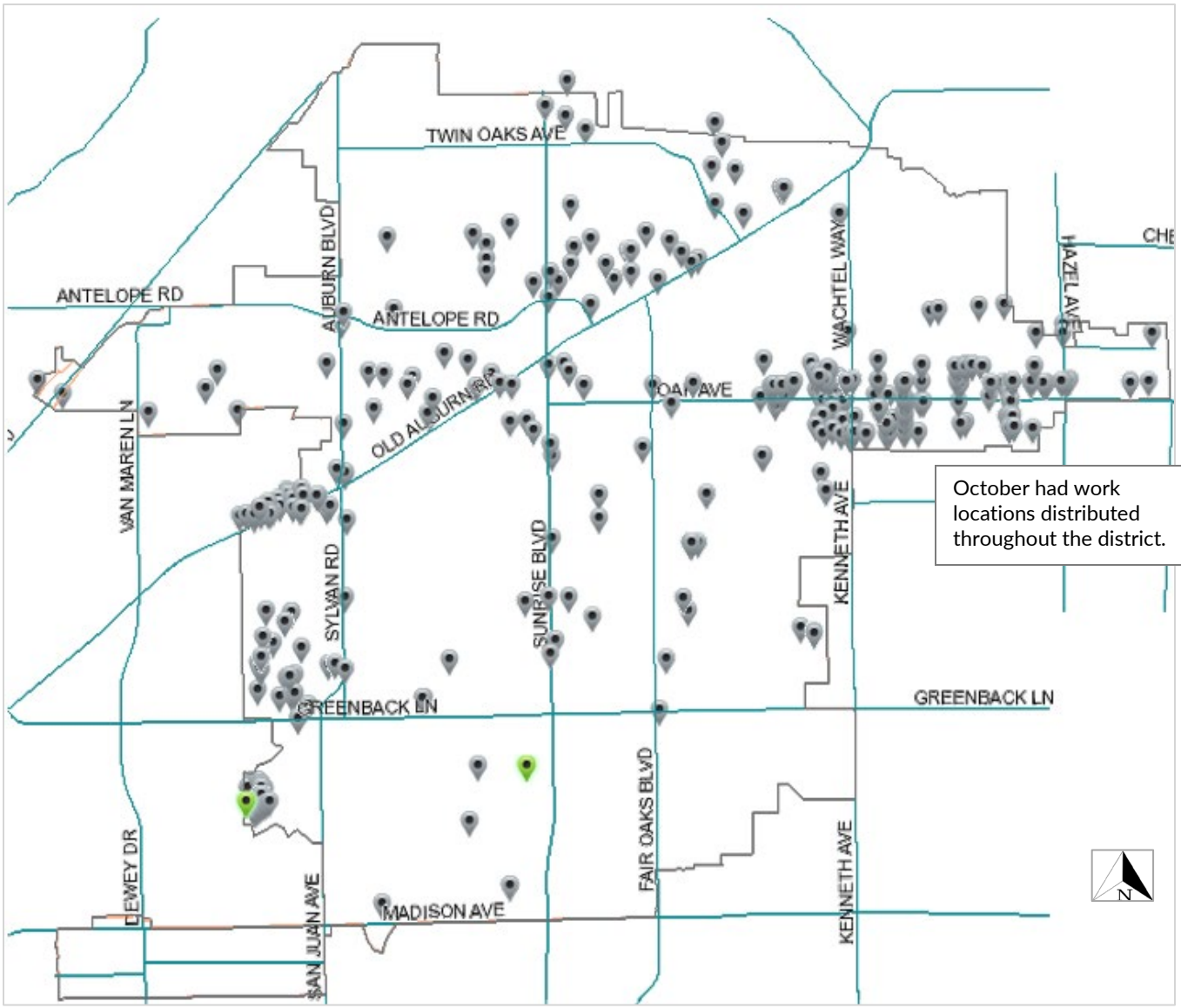
Distribution Maintenance	October 2026	Total YTD 2026	Total # Assets in System
Air Valve Inspection (ARV)	0	184	182
Blow Off Flush	47	68	593
Hydrant Maintenance	72	454	2,176
Mainline Repair/Maintenance	1	8	-
Meter Box Maintenance	6	36	21,007
Meter Register Replacement	2	51	21,007
Service/Saddle Replacement	49	374	21,007
Valve Exercise	130	870	4,631
Total	**307**	**2045**	

CIP Projects	October 2026	Total YTD 2026
C26-010 Water Mainline	0	2
C26-011 Water Valves	6	18
C26-012 Water Services	49	369
C26-013 Water Meters	14	86
C26-014 Fire Hydrants	2	11
C26-103 Pothole Main	0	0
Total	**71**	**486**

The graphic below shows a monthly comparison of hydrant maintenance, service/saddle replacements, and valve exercising activities.



The map below shows the locations where the Operations crews worked in October 2026:



B. Standby Summary

The Operations Department assigns employees to weekly standby duty to ensure 24-hour response coverage for water emergencies within the District. The year-to-date standby activity is provided below:

2026 Standby Summary			
Standby Reporting Month	**Total Calls to After-Hours Answering Service**	**Site Visits**	**Resolutions Via Phone Call**
January	30	21	9
February	15	9	6
March	25	13	12
April	20	11	9
May	23	14	9
June	31	17	14
July	43	25	18
August	33	22	11
September	28	15	13
October	24	18	6

C. Operations Specialist

The District's Operations Specialist performs USA markings to identify and protect CHWD facilities when excavation or other work occurs within the District's service area. The Operations Specialist investigates reported leaks, locates water meters, and responds to requests to turn water service on or off. Additional information is provided in the chart below.

Operations Specialist Summary		
Work Description	**October 2026**	**Total CY 2026**
USA Markings	437	7497
Check for Leak	43	297
Fire Hydrant Investigation	0	5
Locate a Meter	0	0
Turn Water On/Off	8	85
Total	**488**	**7884**

D. Water Resources Summary

The Water Resources Division oversees routine monthly bacteriological testing required by the California Division of Drinking Water. In October, staff collected 72 samples, all of which tested negative. Water Resources staff also conduct annual backflow surveys and backflow prevention device inspections to verify that the devices are functioning properly and preventing water from flowing back into the District's distribution system.

Water Resources	October 2026	Total YTD 2026	Total # Assets in System
Backflow Inspection	0	930	930
Backflow Surveys	44	552	N/A

E. Water Efficiency

The following tables summarize the service requests and work orders of Water Efficiency staff for October 2026 (October 2025 is shown for comparison):

Work Orders	Oct 2026	Oct 2025
INSTALL NEW METER	0	1
CONVERT TOUCH READ METER TO RADIO READ METER	0	28
CONVERT METER TO CELLULAR METER	14	0
REPLACE TOUCH READ METER (IN KIND)	13	0
REPLACE TOUCH READ REGISTERS (IN KIND)	1	1
REPLACE RADIO READ REGISTERS (IN KIND)	8	4
CONVERT REGISTER TO CELLULAR REGISTER	0	0
TEST METER	0	0
REPAIR METER	1	0
REPAIR METER BOX	1	6
TOTAL	**38**	**40**

Service Requests	Oct 2026	Oct 2025
CONSERVATION REQUEST	7	18
CHECK FOR LEAK	9	2
READ METER	0	0
RE-READ METER	72	29
UNABLE TO OBTAIN METER READ	24	54
METER MAINTENANCE	26	18
METER BOX MAINTENANCE	1	1
METER BURIED	0	30
CAR OVER METER	0	24
LOCKED GATE	0	3
TRIM SHRUBS	0	0
MOVE-IN/MOVE-OUT	0	10
METER GLASS DIRTY	0	3
CUSTOMER SERVICE	2	3
PARTIAL READ	0	1
UNDERWATER	0	7
TOTAL	**141**	**203**

F. Safety Trainings

The District typically holds several safety meetings per month. The October 2026 safety meeting topics were:

- 10/1 – Hearing Conservation
- 10/8 – Hand Safety
- 10/15 – Safety On the Job
- 10/22 – Fire Extinguisher Use
- 10/29 – Hand and Power Tool Safety

G. Refresher:

Operations Vehicle Management & Maintenance:

The Citrus Heights Water District has 36 vehicles:

- 10 - Large Trucks (dump trucks, vac-trucks, large service trucks)
- 15 - Service trucks
- 6 - SUVs / vans
- 5 – Equipment (Skid steer, backhoes, forklift)

Each vehicle is assigned to a specific staff member who is responsible for performing and documenting a thorough weekly inspection. The District utilizes Fleetio software to aid in vehicle management. Fleetio tracks routine vehicle maintenance, fuel management, and asset management. It also aids the District by determining vehicle replacement cycles based on age, repair costs, and a variety of other factors.

CITRUS HEIGHTS WATER DISTRICT

DISTRICT STAFF REPORT TO BOARD OF DIRECTORS
NOVEMBER 17, 2026 REGULAR MEETING

SUBJECT : 2026 Water Supply - Purchased & Produced
STATUS : Information Item
REPORT DATE : November 4, 2026
PREPARED BY : Brian Hensley, Water Resources Supervisor
: Todd Jordan, Director of Operations

OBJECTIVE:

Monthly water supply report, including a comparison to the corresponding month in the prior 5 years. The 2013 data is included for reference as it is the baseline consumption year for water conservation mandates.

Month	2013	2021	2022	2023	2024	2025	2026				Year-to-Date Comparison to 2013	
	Total Water Monthly acre feet						Surface Water Purchased	Ground Water Produced	Total Water Monthly	Total Water Annual		
							acre feet				acre feet	%
Jan	**602.52**	575.54	528.73	501.92	515.29	556.22	446.91	83.27	530.18	530.18	**-72.34**	**-12.0%**
Feb	**606.36**	485.17	605.17	487.3	467.3	480.41	405.26	66.43	471.69	1,001.87	**-207.01**	**-17.1%**
Mar	**819.55**	601.02	774.74	472.65	539.72	556.98	685.09	72.84	757.93	1,759.80	**-268.63**	**-13.2%**
Apr	**1,029.73**	1,001.96	763.83	698.84	634.32	740.75	641.74	69.02	710.76	2,470.56	**-587.60**	**-19.2%**
May	**1,603.43**	1,277.33	1,133.06	1,016.07	1,044.91	1,190.22	928.85	36.43	965.28	3,435.84	**-1,225.75**	**-26.3%**
Jun	**1,816.73**	1,541.32	1,288.62	1,265.25	1,399.15	1,395.35	1,241.80	27.91	1,269.71	4,705.55	**-1,772.77**	**-27.4%**
Jul	**2,059.21**	1,643.73	1,536.69	1,513.02	1,645.98	1,495.41	1,442.12	24.78	1,466.90	6,172.45	**-2,365.08**	**-27.7%**
Aug	**1,924.28**	1,538.76	1,461.15	1,494.76	1,501.15	1,467.13	1,443.50	33.54	1,477.04	7,649.49	**-2,812.32**	**-26.9%**
Sep	**1,509.82**	1,333.29	1,228.49	1,220.46	1,321.12	1,242.61	1,161.21	44.75	1,205.96	8,855.45	**-3,116.18**	**-26.0%**
Oct	**1,297.42**	972.09	1,065.99	966.12	1,159.16	796.46	974.35	78.61	1,052.96	9,908.41	**-3,360.64**	**-25.3%**
Nov	**911.55**	576.37	637.25	648.08	668.79	580.49						
Dec	**700.94**	536.97	541.93	558.87	573.3	524.84						
Total	**14,881.54**	12,484.43	12,083.55	11,565.65	10,843.34	11,470.19	9,370.83	537.58	9,908.41	9,908.41		
% of Total							94.57%	5.43%				

CITRUS HEIGHTS WATER DISTRICT

DISTRICT STAFF REPORT TO BOARD OF DIRECTORS
NOVEMBER 17, 2026 REGULAR MEETING

Subject:	**Water Supply Reliability**
Status:	Information Item
Report Date:	November 4, 2026
Prepared By:	Brian Hensley, Water Resources Supervisor Todd Jordan, Director of Operations

OBJECTIVE:
Receive and file status report on surface water supplies available to the Citrus Heights Water District (District).

BACKGROUND AND ANALYSIS:
As of November 1, 2026, storage in Folsom Lake was at 371,632 acre-feet, thirty-eight percent (38%) of the total capacity of 977,000 acre-feet. This represents a decrease in storage of 53,708 acre-feet in the past month.

The District's total water use during October 2026 (1,052.96 acre-feet) was nineteen percent (19%) below that of October 2013 (1,297.42 acre-feet).

The District's groundwater production wells: Bonita, Skycrest, Mitchell Farms, and Sylvan are operational and used on a rotational or as-needed basis. Other District groundwater production wells, Palm and Sunrise, are available for emergency use. Construction on the Ella Way Well Project is complete. Highland is at 95% in design phase, preparatory for above-ground construction.

CITRUS HEIGHTS WATER DISTRICT

DISTRICT STAFF REPORT TO THE BOARD OF DIRECTORS
NOVEMBER 17, 2026 REGULAR MEETING

Subject:	**Water Efficiency**
Status:	Information Item
Report Date:	November 9, 2026
Prepared By:	Khandriale Clark, Public Affairs Analyst Mary Elise Conzelmann, Public Affairs Manager

Water efficiency updates are summarized below.

ACTIVITIES AND PROGRESS REPORT

Residential Gallons Per Capita Per Day (R-GPCD) Values
The R-GPCD metric represents the average volume of water used per person in a residential household. Citrus Heights Water District (CHWD) determines this value by dividing total residential water consumption across the service area by the population and the number of days in each month. The table below presents monthly R-GPCD figures for the current year alongside those from previous years, as well as the resulting differences to show year-over-year changes.

Month	R-GPCD 2026	R-GPCD 2025	% CHANGE
January	68	71	-5%
February	68	70	-3%
March	95	70	34%
April	92	101	-10%
May	126	145	-13%
June	170	186	-9%
July	176	184	-4%
August	186	185	1%
September	148	156	-5%
October	125	101	24%

October 2026 Rebates and Incentives

- No High-Efficiency Toilet rebate applications were processed.
- No High-Efficiency Clothes Washer rebate applications were processed.
- Six (6) Irrigation Efficiency Review/Smart Controller Install applications were processed.
- No Pressure Reducing Valve rebate applications were processed.

WaterSmart Workshops

CHWD offers a variety of WaterSmart Workshops. Staff is planning 2027 WaterSmart Workshop topics and activities, including nonfunctional turf as suggested by the CHWD Board at the October 2026 Board meeting.

Date	Title	Format
Saturday, March 28, 2026 ***COMPLETE***	Here Comes the Sun: Spring Planting	In-person at the Sylvan Oaks Library
Saturday, April 25, 2026 ***COMPLETE***	Don't Stop Tree-lievin: Planting Smart for Long-Term Tree Care	In-person at the Sylvan Oaks Library
Saturday, August 22, 2026 ***COMPLETE***	Staying Alive: A House Plants Thriving	In-person at the Sylvan Oaks Library
Saturday, September 26, 2026 ***COMPLETE***	Earth, Worm, and Fire: The Art of Worm Castings	In-person at the Sylvan Oaks Library

Garden Corps

CHWD has a demonstration garden at the Sylvan Ranch Community Garden showcasing water-efficient landscaping. We work with a customer-based volunteer group, the "Garden Corps," who help maintain the plots by caring for the plants, removing weeds, and checking the irrigation system and controller settings. The Garden Corps met on October 27 to transition to the fall garden. They worked together to remove out of season greenery and plant bok choy, broccoli, rainbow beets, plumed cockscomb, salvia, and violas. The Garden Corps will continue to meet in 2027 and maintain a water-wise garden. The garden's webpage, www.chwd.org/garden, provides detailed information on each plant in the District's plots and allows viewers to create a customized plant list for their property.

CITRUS HEIGHTS WATER DISTRICT

DISTRICT STAFF REPORT TO BOARD OF DIRECTORS
NOVEMBER 17, 2026 REGULAR MEETING

Subject:	**Discussion and Possible Action to Extend Customer Advisory Committee Member Terms**
Status:	Action Item
Report Date:	November 12, 2026
Prepared By:	Katie Fuerte, Public Affairs Analyst Mary Elise Conzelmann, Public Affairs Manager

OBJECTIVE:
Consider extending the terms of nine Customer Advisory Committee (CAC) members through December 31, 2027, as their current terms expired in October 2026.

BACKGROUND AND ANALYSIS:
Citrus Heights Water District (CHWD or District) reconvened its Customer Advisory Committee (CAC) in 2023 through Resolution No. 20-2023. The CAC serves to educate and develop community leaders who provide informed stakeholder input on District priorities and serve as ambassadors for CHWD.

On October 27, 2026, the Board of Directors discussed the CAC's near-term structure and future community engagement opportunities. The Board directed staff to offer extended CAC member terms to nine CAC members whose terms expired in October 2026, while staff evaluates future community engagement models.

Staff contacted the nine current CAC members with terms expiring in October 2026 to offer an extension through December 31, 2027. Of the nine members contacted, seven expressed interest in extending their membership, one resigned, and one has not yet responded.

The following members are interested in the term extension through December 31, 2027:

1. Jodi Ash
2. Paul Dietrich
3. Suzanne Guthrie
4. Andrew Johnson
5. Richard Moses
6. Mike Nishimura
7. Alan Utzig

RECOMMENDATION:
Extend the Customer Advisory Committee terms of Jodi Ash, Paul Dietrich, Suzanne Guthrie, Andrew Johnson, Richard Moses, Mike Nishimura, and Alan Utzig through December 31, 2027.

ATTACHMENT:
Customer Advisory Committee Applications for:

1. Jodi Ash
2. Paul Dietrich
3. Suzanne Guthrie
4. Andrew Johnson
5. Richard Moses
6. Mike Nishimura
7. Alan Utzig

ACTION:

Moved by Director _____, Seconded by Director _____, Carried _____

ATTACHMENT 1

Jodi Ash
Customer Advisory Committee Application

Customer Advisory Committee Application : Entry # 7853

Name:

Jodi Ash

Address (Residence):

[redacted]
Citrus Heights, California 95610
United States
Map It

Email:

[redacted]

Phone:

[redacted]

Occupation:

Realtor

Other community involvement:

Area 11 Neighborhood

How long have you been a CHWD customer?

More than 30 years

Please tell us why you would like to join the Customer Advisory Committee? (100 word max)

I am committed to serving my community, proper water management is vital. The opportunity to serve with other dedicated Citrus Heights residents makes it all the more worth while.

Notes

Admin Notification (ID: 64f8e0878b290)
added September 20, 2023 at 5:32 pm

WordPress successfully passed the notification email to the sending server.

ATTACHMENT 2

Paul Dietrich
Customer Advisory Committee Application

Customer Advisory Committee Application : Entry # 7798

Name:

Paul Dietrich

Address (Residence):

[redacted]
Citrus Heights, California 95610
United States
Map It

Email:

[redacted]

Phone:

[redacted]

Occupation:

Retired

How long have you been a CHWD customer?

6-10 Years

Please tell us why you would like to join the Customer Advisory Committee? (100 word max)

I would like to remain engaged with the issues at CHWD after working there for so many years. I was encouraged to apply after speaking with the GM. I believe I have the background to contribute meaningfully in advising on District matters.

Notes

Admin Notification (ID: 64f8e0878b290)
added September 13, 2023 at 4:05 pm

WordPress successfully passed the notification email to the sending server.

ATTACHMENT 3

Suzanne Guthrie
Customer Advisory Committee Application

Customer Advisory Committee Application : Entry # 7809

Name:

suzanne guthrie

Address (Residence):

[redacted]
citrus heights, California 95610
United States
Map It

Email:

[redacted]

Phone:

[redacted]

Occupation:

retired

Other community involvement:

CAC member, library volunteer, volunteer with CNPS and at their native plant nursery, church member

How long have you been a CHWD customer?

6-10 Years

Please tell us why you would like to join the Customer Advisory Committee? (100 word max)

Felt like my CAC volunteering was helpful and useful for the District, by continuing to volunteer I can use all the info I have learned during CAC and previously with MID water district. I like to make a difference and support my community.

Notes

Admin Notification (ID: 64f8e0878b290)
added September 14, 2023 at 12:02 pm

WordPress successfully passed the notification email to the sending server.

ATTACHMENT 4

Andrew Johnson
Customer Advisory Committee Application

Customer Advisory Committee Application : Entry # 7901

Name:

Andrew Johnson

Address (Residence):

[redacted]
Orangevale, California 95662
United States
Map It

Email:

[redacted]

Phone:

[redacted]

Occupation:

Engineer(Electrical, Registered P.E.) in Risk Management

Other community involvement:

Served as Little League Mngr., Coached multiple years at Citrus Heights/Orangevale Little-League.

How long have you been a CHWD customer?

11-30 Years

Please tell us why you would like to join the Customer Advisory Committee? (100 word max)

To join CAC(reapply) because I've a vested interest in ensuring availability, reliability, safety/affordability of our water that serves our community. My family- my wife and our seven(7) children and I are long-time residents Orangevale/ Citrus Heights community since 1999. As stakeholders in our community, as CHWD customers, along with others of our community, we rely on and depend on the same precious utility product(resource of WATER) provided by CHWD. I very much care about Health, Safety & Welfare of our community, I want to best ensure CHWD operations/infrastructure have community concerns/proposals of solutions considered, so the better of best of alternatives are selected through collaborative discussions/idea exchanges. I very much appreciate my candidacy considered. Thank You.

Notes

Admin Notification (ID: 64f8e0878b290)
added September 29, 2023 at 2:57 pm

WordPress successfully passed the notification email to the sending server.

ATTACHMENT 5

Richard Moses
Customer Advisory Committee Application

Customer Advisory Committee Application : Entry # 7825

Name:

Richard Moses

Address (Residence):

[redacted]
Citrus Heights, California 95610-2543
United States
Map It

Email:

[redacted]

Phone:

[redacted]

Occupation:

Retired Teacher, Retired US Military

Other community involvement:

Member of CHWD Costumer Advisory Board 2018-2023

How long have you been a CHWD customer?

11-30 Years

Please tell us why you would like to join the Customer Advisory Committee? (100 word max)

It would be an honor to serve the community as a member of the Citrus Heights Water District Customer Advisory Board. Working with fellow customers and Business customers in providing advice to the CHWD and the Citrus Heights Water Board Members is valuable to us as a community for our present and future Water needs.

Notes

Admin Notification (ID: 64f8e0878b290)
added September 15, 2023 at 9:26 pm

WordPress successfully passed the notification email to the sending server.

ATTACHMENT 6

Mike Nishimura
Customer Advisory Committee Application

Customer Advisory Committee Application : Entry # 7871

Name:

Michael Nishimura

Address (Residence):

[redacted]
Citrus Heights, California 95610
United States
Map It

Email:

[redacted]

Phone:

[redacted]

Occupation:

Restaurant Manager/Nutrition services

How long have you been a CHWD customer?

11-30 Years

Please tell us why you would like to join the Customer Advisory Committee? (100 word max)

I have been a member since its inception, and I would like to continue my service.

Notes

Admin Notification (ID: 64f8e0878b290)
added September 25, 2023 at 9:37 pm

WordPress successfully passed the notification email to the sending server.

ATTACHMENT 7

Alan Utzig
Customer Advisory Committee Application

Customer Advisory Committee Application : Entry # 7849

Name:

Alan Utzig

Address (Residence):

[redacted]
Citrus Heights, California 95610
United States
Map It

Email:

[redacted]

Phone:

[redacted]

Occupation:

Retired

Other community involvement:

California State Railroad Musuem
Placerville & Sacramento Valley Railroad

How long have you been a CHWD customer?

More than 30 years

Please tell us why you would like to join the Customer Advisory Committee? (100 word max)

I have served on the committee for over a year and would like to continue to serve.

Notes

Admin Notification (ID: 64f8e0878b290)
added September 20, 2023 at 2:10 pm

WordPress successfully passed the notification email to the sending server.

CITRUS HEIGHTS WATER DISTRICT

DISTRICT STAFF REPORT TO BOARD OF DIRECTORS
NOVEMBER 17, 2026 REGULAR MEETING

Subject:	**Approval of Colonial Life Supplemental Benefit Offerings**
Status:	Action Item
Report Date:	November 9, 2026
Prepared By:	Brittney Moore, Administrative Services Manager/Chief Board Clerk

OBJECTIVE:
Obtain Board approval to offer voluntary supplemental insurance benefits through Colonial Life effective February 1, 2027, and authorize the Director of Administrative Services to execute applicable documents necessary to implement the offerings.

BACKGROUND AND ANALYSIS:
The Citrus Heights Water District (CHWD or District) currently offers voluntary supplemental insurance available through Aflac, administered by an independent benefits consultant. Offerings include accident, cancer/specified disease, critical illness, hospital confinement indemnity, and short-term disability coverage. Three District employees currently participate in Aflac. Staff proposes to preserve their existing coverage and maintain the Aflac arrangement until no District employees remain enrolled, at which time staff proposes to discontinue offering Aflac.

As part of the 2027 District benefits transition from CaliforniaChoice (CalChoice) to California Public Employees' Retirement System (CalPERS) medical coverage, the District is also updating its benefits enrollment and administration processes. Medical enrollment will occur through the online myCalPERS portal, while the District will continue to need a platform for ancillary and voluntary benefits. In 2019, when the District partnered with Keenan and Associates (Keenan) for benefits brokerage service, and enrolled in CalChoice medical benefits sourced through Keenan, CHWD received access to the Ease benefits enrollment online platform at no charge. Ease is being migrated to Employee Navigator and scheduled to become read-only as of July 1, 2027, making a new active enrollment platform necessary.

Without CalChoice medical enrollment, the District would incur Employee Navigator subscription costs estimated from $1,548 to $7,560 annually, depending on the selected benefits administration portal level ranging from Enhanced through Platinum. Keenan has presented an arrangement under which adding Colonial Life supplemental offerings would provide the District

access to Employee Navigator without a subscription fee, comparable to the prior Ease arrangement.

On October 21, 2026, staff attended a demonstration of Employee Navigator and an overview of Colonial Life offerings. Colonial Life offers voluntary accident insurance (Preferred and Premier options), short-term disability, cancer insurance, critical illness insurance, hospital indemnity/medical bridge coverage, and whole life insurance. These offerings provide employees with additional choices for addressing out-of-pocket medical expenses, income interruptions, and other financial risks. The Colonial proposal includes benefits education, individual counseling, enrollment assistance, and administrative support. Because Colonial Life works in coordination with Keenan, the District's current benefits broker, staff anticipates more integrated enrollment assistance and responsive ongoing service than under the separate Aflac consultant arrangement.

The accompanying Aflac rate sheet provides illustrative biweekly employee premiums. Aflac premiums vary by coverage tier, age, and selected benefits. Colonial Life's proposal describes benefit levels, sample materials, and rates. Accordingly, individual Colonial premium amounts and coverage selections will be confirmed through individual employee quotes and communicated to employees before enrollment.

A preliminary review of the proposed rates indicates that certain Colonial Life offerings may provide employees with more cost-competitive premiums. For example, an employee ages 18–49 selecting $1,000 in monthly short-term disability coverage with a six-month benefit period and 14-day elimination period would pay approximately $29.80 per month through Colonial Life, compared to $32.50 through Aflac, representing an estimated 8% savings. While these preliminary comparisons suggest opportunities for employee savings, coverage provisions and benefit levels vary between carriers and should not be considered a direct, like-for-like comparison. Final premiums and coverage options will be confirmed and communicated to employees prior to enrollment.

The proposed supplemental coverages are voluntary and employee-paid. The primary direct financial benefit to the District is avoidance of the estimated annual Employee Navigator platform charge of approximately $1,548 up to $7,560, subject to final confirmation of the no-fee arrangement and implementation terms. Staff anticipates that the combined approach will expand employee choice, simplify benefits administration, support a timely transition from Ease, and preserve continuity for current Aflac participants.

RECOMMENDATION:
Approve offering voluntary supplemental insurance benefits through Colonial Life effective February 1, 2027; and authorize the Director of Administrative Services to execute applicable agreements, enrollment and implementation documents; and direct staff to maintain existing Aflac coverage for current enrollees until no District employees remain enrolled, at which time the Aflac offering can and may be phased out.

ATTACHMENTS:
1. Colonial Life Proposal

2. Aflac Rates Sheet

ACTION:
Moved by Director _____, Seconded by Director _____, Carried _____

ATTACHMENT 1

Colonial Life Proposal

Colonial Life



Citrus Heights Water District

Brought to you by

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OUR APPROACH

We offer comprehensive, end-to-end services to support the management of your voluntary benefits program at every stage. Whether you need assistance with enrollment solutions, administrative support, or benefits communication and education, our reputation is built on delivering exceptional customer service with unwavering dedication.

Benefits Communication and Education



Personalized Benefits Counseling

One-on-one counseling sessions designed to help employees understand their options and choose the plan that best suits their needs



Customized Communication Plans

Tailored communication strategies based on your organization's specific needs, incorporating services such as on-site or virtual benefits meetings, digital postcards, benefits fairs, and customized benefits websites.



Comprehensive Benefits Statements

Detailed statements highlighting both core and voluntary benefits, helping to illustrate the full value of your organization's benefits program.

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Colonial Life

Enrollment Services



Customized Enrollment Materials

Consistent and clear communication through personalized enrollment fliers for all employees.



Face-to-Face Enrollment

In-person sessions that maximize engagement and provide the best opportunity for educating employees.



Call Center Enrollment

A dedicated phone line connecting employees with benefits counselors who guide them through the enrollment process.(Available in specific situations—please consult our representative for details.)



Co-Browsing Enrollment

A collaborative phone and web experience where a benefits counselor assists employees step by step.



Web-Based Self Enrollment

A user-friendly online platform that enables employees to enroll independently, with clear instructions provided at every stage.

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TABLE OF CONTENTS



Benefit Descriptions

Group Accident - Preferred

Group Accident - Premier

Group Short Term Disability

Cancer Assist

Group Critical Illness 6000

Group Medical Bridge 7000

Whole Life 5000

All plans brochures and rates are samples, not intended to be used in Employee facing benefit booklets. Please ask your rep for more information.

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Colonial Life



ACCIDENT (PREFERRED)

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Group Accident Insurance

Preferred Plan



For more information, talk with your benefits counselor.

ColonialLife.com

Group accident insurance can help with medical or other costs associated with a covered accident or injury that your health insurance may not cover. With this coverage, you may not need to use your savings or secure a loan to help pay those unexpected out-of-pocket expenses. Coverage options are available for you, your spouse and eligible dependent children.

Benefits are per covered person per covered accident unless stated otherwise

Accident emergency treatment **$150**
One visit per covered person per covered accident and
Up to four visits per covered person per calendar year

Accident follow-up doctor visit **$50**
Up to four visits per covered person per covered accident and
Up to 16 visits per covered person per calendar year

Accidental death

Per covered person	Accidental death	Accidental death common carrier
■ Named insured	$50,000	$200,000
■ Spouse	$50,000	$200,000
■ Dependent child(ren)	$10,000	$40,000

Examples of common carriers are mass transit trains, buses and planes

Accidental dismemberment

Loss or loss of use

- One hand, arm, foot, leg or sight of an eye **$9,000**
- Both hands, arms, feet, legs or the sight of both eyes; or any combination **$18,000**
- One finger or one toe **$1,050**
- Two or more fingers; two or more toes; or any combination **$2,100**

Air ambulance **$1,500**
Transportation to or from a hospital or medical facility

Ambulance (ground) **$300**
Transportation to or from a hospital or medical facility

Appliance aid in personal locomotion or mobility **$100**
Walking boot, neck brace, back brace, leg brace, cane, crutches, walker and wheelchair

Blood/plasma/platelets **$400**
Required during treatment of a covered accident

Burn

- 2nd-degree burns (covering at least 36% of the body's surface) **$1,000**
- 3rd-degree burns (based on size) ..... **$2,000 – $15,000**

Burn–skin graft ..... **50% of applicable burn benefit**
As a result of 2nd-degree or 3rd-degree burns

Alex was cleaning out the gutters when he fell.

EMERGENCY ROOM VISIT

Alex was taken by ambulance to the nearest emergency room and received immediate care.

DIAGNOSTIC PROCEDURE

The doctor ordered an X-ray and discovered Alex had fractured his leg.

HOSPITAL CONFINEMENT

Alex was admitted to the hospital for surgery on his leg. He was confined for three days.

APPLIANCE FOR MOBILITY

Alex used crutches.

PHYSICAL THERAPY

Alex had eight sessions of physical therapy to help him regain the strength in his leg.

DOCTOR'S OFFICE VISIT

Over the next several weeks, he had three follow-up appointments with his doctor.

ALEX'S OUT-OF-POCKET EXPENSES

When Alex totaled up the bills, he had to pay his annual deductible, as well as co-payments for the ambulance, emergency room, hospital, surgery, physical therapy and follow-up visits. Luckily, Alex had accident coverage to help with these expenses.

ALEX'S BENEFITS	
Ambulance	$300
Emergency room visit	$150
X-ray	$60
Hospital admission	$1,000
Hospital confinement	$750
Leg fracture (surgical)	$3,600
Physical therapy	$360
Appliance (crutches)	$100
Doctor's follow-up office visit	$150
	$6,470

For illustrative purposes only.

Benefit amounts may vary and may not cover all expenses. The certificate has exclusions and limitations.

Catastrophic accident

Total and irrecoverable loss or loss of use

- Both hands, arms, feet, legs or the sight of both eyes; or any combination; or
- Loss of hearing in both ears or loss of ability to speak

Subject to a 6-month elimination period; payable once per lifetime per covered person

- Named insured $50,000
- Spouse $50,000
- Dependent child(ren) $25,000

Coma $10,000

Lasting for 14 or more consecutive days

Concussion $375

Dislocation (separated joint)	Non-surgical	Surgical
Hip	$3,000	$6,000
Knee (except patella)	$1,500	$3,000
Ankle, bone or bones of the foot (other than toes)	$1,200	$2,400
Collarbone (sternoclavicular)	$800	$1,600
Collarbone (acromioclavicular and separation)	$200	$400
Lower jaw	$720	$1,440
Shoulder (glenohumeral)	$1,200	$2,400
Elbow	$450	$900
Wrist	$600	$1,200
Bone(s) of the hand, (other than fingers)	$810	$1,620
Finger, toe	$200	$400
Incomplete dislocation or dislocation reduction without anesthesia	25% of the applicable non-surgical amount	

Emergency dental work

- Dental crown or denture $300
- Dental extraction $100

Eye injury $300

With surgical repair or removal of a foreign object

Fracture (broken bone)	Non-surgical	Surgical
Skull, depressed fracture (except face/nose)	$3,750	$7,500
Skull, simple non-depressed fracture (except face/nose)	$1,800	$3,600
Hip, thigh (femur)	$3,150	$6,300
Body of vertebrae (excluding vertebral processes)	$2,700	$5,400
Pelvis	$2,400	$4,800
Leg (tibia and/or fibula)	$1,800	$3,600
Bones of the face or nose (except mandible or maxilla)	$910	$1,820
Upper jaw, maxilla, upper arm between elbow and shoulder	$1,050	$2,100
Lower jaw, mandible	$1,200	$2,400
Kneecap, ankle, foot	$1,200	$2,400
Shoulder blade, collarbone	$1,200	$2,400
Vertebral processes	$630	$1,260
Forearm, hand, wrist	$1,200	$2,400
Rib	$375	$750
Coccyx	$320	$640
Finger, toe	$200	$400
Chip fracture	25% of the applicable non-surgical amount	

Hospital admission **$1,000**
Per covered person per covered accident

Hospital confinement ..... **$250 per day**
Up to 365 days per covered person per covered accident

Hospital intensive care unit admission **$1,750**
Per covered person per covered accident

Hospital intensive care unit confinement ..... **$400 per day**
Up to 15 days per covered person per covered accident

Knee cartilage (torn) **$750**

Laceration (no repair, without stitches) **$50**

Laceration (repaired by stitches)

- Total of all lacerations is less than two inches long **$150**
- Total of all lacerations is at least two but less than six inches long **$300**
- Total of all lacerations is six inches or longer **$600**

Lodging (companion) ..... **$200 per day**
Up to 30 days per covered person per covered accident

Medical imaging study (CT, CAT scan, EEG, MR or MRI) **$200**
One benefit per covered person per covered accident per calendar year

Occupational or physical therapy ..... **$45 per day**
Up to 10 days per covered person per covered accident

Pain management for epidural anesthesia **$150**

Prosthetic device/artificial limb
One benefit per covered person per covered accident

- One **$1,250**
- More than one **$2,500**

Rehabilitation unit confinement ..... **$150 per day**
Immediately after a period of hospital confinement due to a covered accident; up to 15 days per covered person per covered accident, not to exceed 30 days per covered person per calendar year

Ruptured disc with surgical repair **$900**

Surgery

- Cranial, open abdominal and thoracic **$1,500**
- Hernia with surgical repair **$300**

Surgery (exploratory and arthroscopic) **$225**

Tendon/ligament/rotator cuff

- One with surgical repair **$900**
- Two or more with surgical repair **$1,800**

Transportation for hospital confinement ..... **$600 per round trip**
Up to three round trips for more than 50 miles from home per covered person per covered accident

X-ray **$60**



For more information, talk with your benefits counselor.

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HEALTH SAVINGS ACCOUNT (HSA) COMPATIBLE

This plan is compatible with HSA guidelines and any other HSA plan in which a covered family member may participate. It may also be offered to employees who do not have HSAs.

THIS CERTIFICATE PROVIDES LIMITED BENEFITS.

EXCLUSIONS

We will not pay benefits for losses that are caused by, contributed to by or occur as the result of a covered person's felonies or illegal occupations, hazardous avocations, racing, semi-professional or professional sports, sickness, suicide or injuries which any covered person intentionally does to himself, war or armed conflict. In addition, we will not pay Catastrophic Accident benefits for injuries a child received during birth, or for injuries that are the result of being intoxicated or under the influence of any narcotics.

This information is not intended to be a complete description of the insurance coverage available. This coverage has exclusions and limitations that may affect benefits payable. For cost and complete details, see your Colonial Life benefits counselor. This brochure is applicable to policy form GACC1.0-P-CA and certificate form GACC1.0-C-CA. Premium will vary according to the family coverage type.

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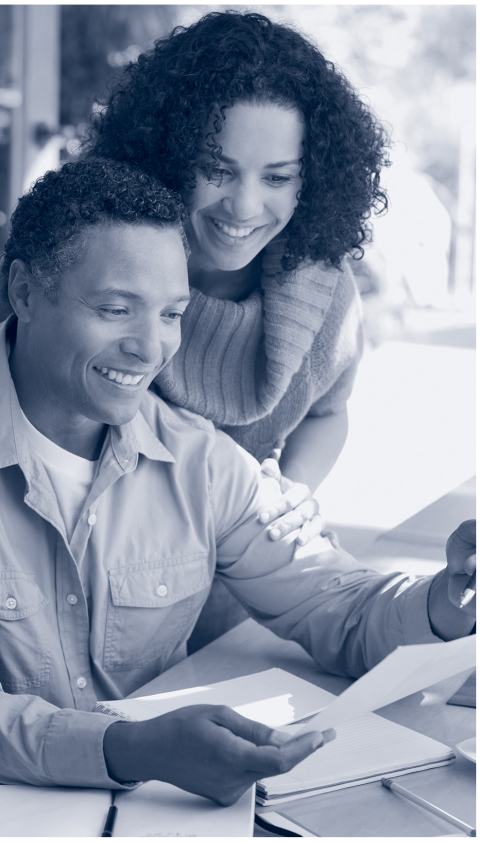
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Group Accident Insurance

Health Screening and Sickness Hospital Confinement Benefit



For more information, talk with your benefits counselor.

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When you have a hospital stay for a covered sickness, this benefit can help with associated medical costs that your health insurance may not cover. Benefits are also available to help pay for preventative tests and services. Coverage options are available for you, your spouse and eligible dependent children.

Daily sickness hospital confinement ..... **$100 per day**

Benefits start on the first day of a hospital confinement due to a covered sickness

Up to 30 days per covered person per confinement for a covered sickness

Re-confinement for the same or related condition within 90 days of discharge is considered a continuation of a previous confinement

Health screening ..... **$_____**

Payable once per covered person per calendar year; subject to a 30-day waiting period

- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- Carotid Doppler
- CEA (blood test for colon cancer)
- Chest X-ray
- Colonoscopy
- Echocardiogram (ECHO)
- Electrocardiogram (EKG, ECG)
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test for HDL and LDL levels
- Serum protein electrophoresis (blood test for myeloma)
- Skin cancer biopsy
- Stress test on a bicycle or treadmill
- Thermography
- ThinPrep pap test
- Virtual colonoscopy

HEALTH SAVINGS ACCOUNT (HSA) COMPATIBLE

This plan is compatible with HSA guidelines and any other HSA plan in which a covered family member may participate. It may also be offered to employees who do not have HSAs.

EXCLUSIONS AND LIMITATIONS

We will not pay benefits for a hospital confinement that is caused by, contributed to by or occur as the result of accidental injuries, alcoholism or drug addiction, dental care, elective procedures, pre-existing conditions, psychiatric or psychological conditions, war or armed conflict, or well-baby care. We will not pay for losses due to you giving birth within the first nine months after the coverage effective date of the certificate as a result of a normal pregnancy, including cesarean.

PRE-EXISTING CONDITION LIMITATION

Pre-existing condition means a sickness or physical condition, whether diagnosed or not, for which a covered person was treated, had medical testing, received medical advice, or had taken medication within 12 months before the coverage effective date shown on the certificate schedule. After this certificate has been in force for 12 months from the certificate coverage effective date shown on the certificate schedule, we will pay benefits for any loss as the result of a pre-existing condition not otherwise excluded by name or specific description if the covered confinement began at least 12 months after the coverage effective date of the certificate.

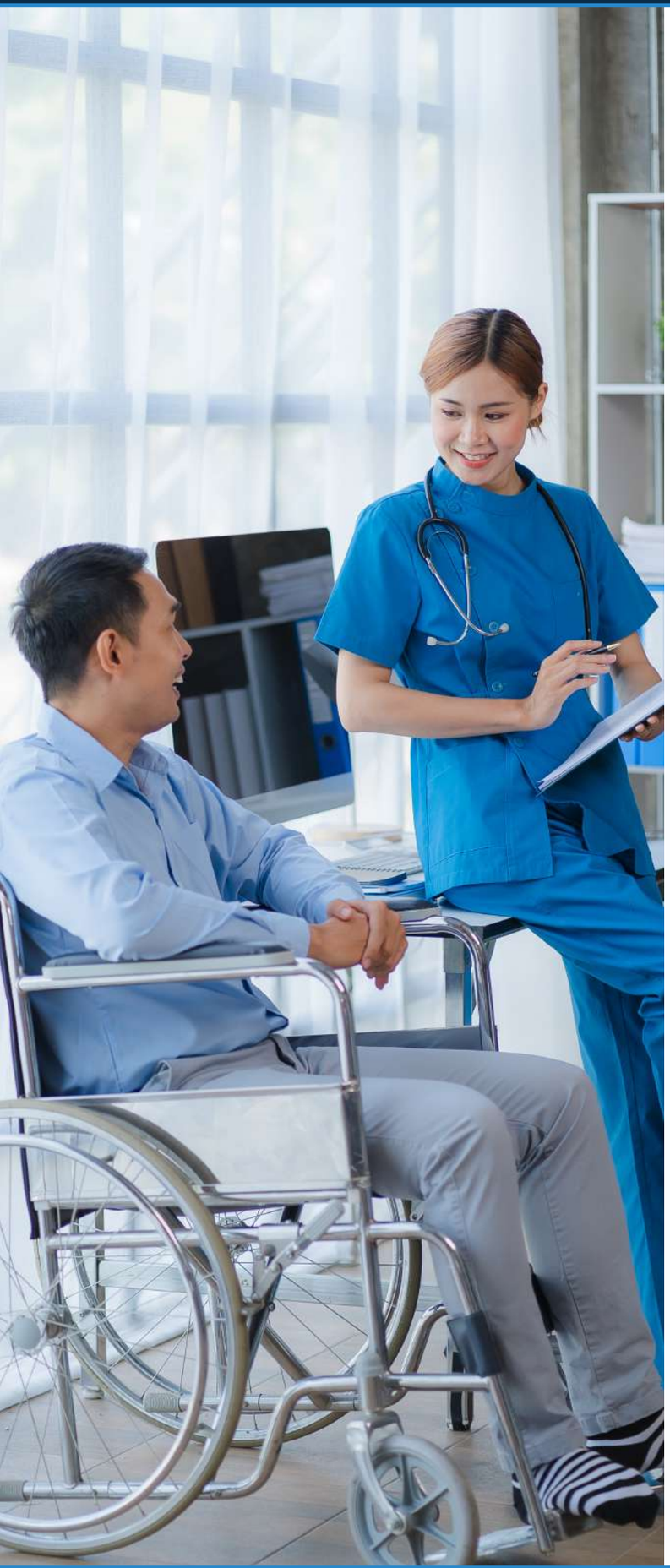
The covered person must incur a charge and the certificate must be in force for benefits to be payable. This information is not intended to be a complete description of the insurance coverage available. This coverage has exclusions and limitations that may affect benefits payable. For cost and complete details, see your Colonial Life benefits counselor. This brochure is applicable to policy form GACC1.0-P-CA, certficate form GACC1.0-C-CA and rider form R-GACC-HSHC-CA. Premium at the effective date will vary according to family coverage type.

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ACCIDENT (PREMIER)

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Group Accident Insurance

Premier Plan



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Group accident insurance can help with medical or other costs associated with a covered accident or injury that your health insurance may not cover. With this coverage you may not need to use your savings or secure a loan to help pay those unexpected out-of-pocket expenses. Coverage options are available for you, your spouse and eligible dependent children.

Benefits are per covered person per covered accident unless stated otherwise

Accident emergency treatment **$200**
One visit per covered person per covered accident and
Up to four visits per covered person per calendar year

Accident follow-up doctor visit **$50**
Up to six visits per covered person per covered accident and
Up to 24 visits per covered person per calendar year

Accidental death

Per covered person	Accidental death	Accidental death common carrier
■ Named insured	$50,000	$200,000
■ Spouse	$50,000	$200,000
■ Dependent child(ren)	$10,000	$40,000

Examples of common carriers are mass transit trains, buses and planes

Accidental dismemberment

Loss or loss of use

- One hand, arm, foot, leg or sight of an eye **$15,000**
- Both hands, arms, feet, legs or the sight of both eyes; or any combination **$30,000**
- One finger or one toe **$1,500**
- Two or more fingers; two or more toes; or any combination **$3,000**

Air ambulance **$2,000**
Transportation to or from a hospital or medical facility

Ambulance (ground) **$400**
Transportation to or from a hospital or medical facility

Appliance aid in personal locomotion or mobility **$200**
Walking boot, neck brace, back brace, leg brace, cane, crutches, walker and wheelchair

Blood/plasma/platelets **$500**
Required during treatment of a covered accident

Burn

- 2nd-degree burns (covering at least 36% of the body's surface) **$1,500**
- 3rd-degree burns (based on size) ..... **$3,000 – $21,000**

Burn–skin graft ..... **50% of applicable burn benefit**
As a result of 2nd-degree or 3rd-degree burns

Alex was cleaning out the gutters when he fell.

EMERGENCY ROOM VISIT

Alex was taken by ambulance to the nearest emergency room and received immediate care.

DIAGNOSTIC PROCEDURE

The doctor ordered an X-ray and discovered Alex had fractured his leg.

HOSPITAL CONFINEMENT

Alex was admitted to the hospital for surgery on his leg. He was confined for three days.

APPLIANCE FOR MOBILITY

Alex used crutches.

PHYSICAL THERAPY

Alex had eight sessions of PT to help him regain the strength in his leg.

DOCTOR'S OFFICE VISIT

Over the next several weeks, he had three follow-up appointments with his doctor.

ALEX'S OUT-OF-POCKET EXPENSES

When Alex totaled up the bills, he had to pay his annual deductible, as well as co-payments for the ambulance, emergency room, hospital, surgery, physical therapy and follow-up visits. Luckily, Alex had accident coverage to help with these expenses.

ALEX'S BENEFITS	
Ambulance	$400
Emergency room visit	$200
X-ray	$60
Hospital admission	$1,500
Hospital confinement	$1,050
Leg fracture (surgical)	$4,800
Physical therapy	$440
Appliance (crutches)	$200
Doctor's follow-up office visit	$150
	$8,800

For illustrative purposes only.

Benefit amounts may vary and may not cover all expenses. The certificate has exclusions and limitations.

Catastrophic accident

Total and irrecoverable loss or loss of use

- Both hands, arms, feet, legs or the sight of both eyes; or any combination; or
- Loss of hearing in both ears or loss of ability to speak

Subject to a 6-month elimination period; payable once per lifetime per covered person

- Named insured $100,000
- Spouse $100,000
- Dependent child(ren) $50,000

Coma $20,000

Lasting for 14 or more consecutive days

Concussion $500

Dislocation (separated joint)	Non-surgical	Surgical
Hip	$4,000	$8,000
Knee (except patella)	$2,000	$4,000
Ankle, bone or bones of the foot (other than toes)	$1,600	$3,200
Collarbone (sternoclavicular)	$1,100	$2,200
Collarbone (acromioclavicular and separation)	$280	$560
Lower jaw	$990	$1,980
Shoulder (glenohumeral)	$1,200	$2,400
Elbow	$600	$1,200
Wrist	$750	$1,500
Bone(s) of the hand, (other than fingers)	$1,050	$2,100
Finger, toe	$260	$520
Incomplete dislocation or dislocation reduction without anesthesia	25% of the applicable non-surgical amount	

Emergency dental work

- Dental crown or denture $600
- Dental extraction $200

Eye injury $400

With surgical repair or removal of a foreign object

Fracture (broken bone)	Non-surgical	Surgical
Skull, depressed fracture (except face/nose)	$5,000	$10,000
Skull, simple non-depressed fracture (except face/nose)	$2,400	$4,800
Hip, thigh (femur)	$4,200	$8,400
Body of vertebrae (excluding vertebral processes)	$3,600	$7,200
Pelvis	$3,225	$6,450
Leg (tibia and/or fibula)	$2,400	$4,800
Bones of the face or nose (except mandible or maxilla)	$1,295	$2,590
Upper jaw, maxilla, upper arm between elbow and shoulder	$1,400	$2,800
Lower jaw, mandible	$1,200	$2,400
Kneecap, ankle, foot	$1,200	$2,400
Shoulder blade, collarbone	$1,200	$2,400
Vertebral processes	$810	$1,620
Forearm, hand, wrist	$1,200	$2,400
Rib	$500	$1,000
Coccyx	$420	$840
Finger, toe	$200	$400
Chip fracture	25% of the applicable non-surgical amount	

Hospital admission **$1,500**
Per covered person per covered accident

Hospital confinement ..... **$350 per day**
Up to 365 days per covered person per covered accident

Hospital intensive care unit admission **$2,500**
Per covered person per covered accident

Hospital intensive care unit confinement ..... **$600 per day**
Up to 15 days per covered person per covered accident

Knee cartilage (torn) **$1,250**

Laceration (no repair, without stitches) **$75**

Laceration (repaired by stitches)

- Total of all lacerations is less than two inches long **$150**
- Total of all lacerations is at least two but less than six inches long **$600**
- Total of all lacerations is six inches or longer **$1,200**

Lodging (companion) ..... **$250 per day**
Up to 30 days per covered person per covered accident

Medical imaging study (CT, CAT scan, EEG, MR or MRI) **$400**
One benefit per covered person per covered accident per calendar year

Occupational or physical therapy ..... **$55 per day**
Up to 10 days per covered person per covered accident

Pain management for epidural anesthesia **$150**

Prosthetic device/artificial limb
One benefit per covered person per covered accident

- One **$1,750**
- More than one **$3,500**

Rehabilitation unit confinement ..... **$200 per day**
Immediately after a period of hospital confinement due to a covered accident; up to 15 days per covered person per covered accident, not to exceed 30 days per covered person per calendar year

Ruptured disc with surgical repair **$1,200**

Surgery

- Cranial, open abdominal and thoracic **$2,000**
- Hernia with surgical repair **$400**

Surgery (exploratory and arthroscopic) **$275**

Tendon/ligament/rotator cuff

- One with surgical repair **$1,200**
- Two or more with surgical repair **$2,400**

Transportation for hospital confinement ..... **$700 per round trip**
Up to three round trips for more than 50 miles from home per covered person per covered accident

X-ray **$60**

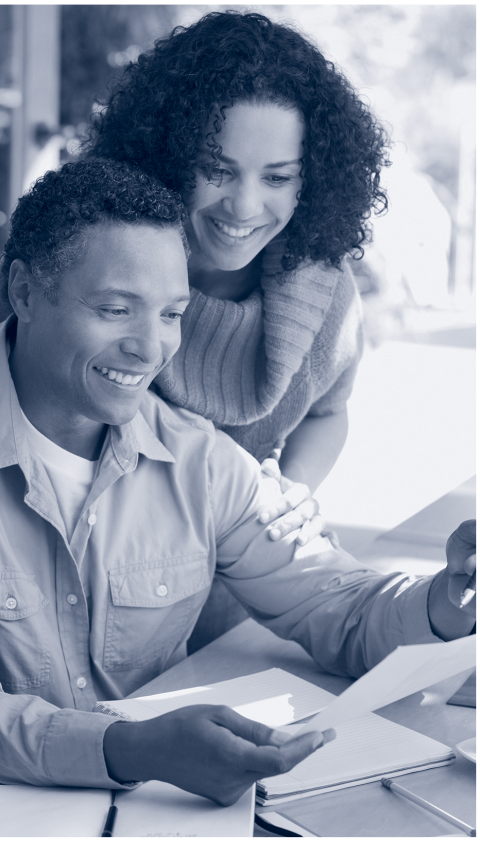


For more information, talk with your benefits counselor.

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Group Accident Insurance

Health Screening and Sickness Hospital Confinement Benefit



For more information, talk with your benefits counselor.

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When you have a hospital stay for a covered sickness, this benefit can help with associated medical costs that your health insurance may not cover. Benefits are also available to help pay for preventative tests and services. Coverage options are available for you, your spouse and eligible dependent children.

Daily sickness hospital confinement ..... **$100 per day**

Benefits start on the first day of a hospital confinement due to a covered sickness

Up to 30 days per covered person per confinement for a covered sickness

Re-confinement for the same or related condition within 90 days of discharge is considered a continuation of a previous confinement

Health screening ..... **$_____**

Payable once per covered person per calendar year; subject to a 30-day waiting period

- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- Carotid Doppler
- CEA (blood test for colon cancer)
- Chest X-ray
- Colonoscopy
- Echocardiogram (ECHO)
- Electrocardiogram (EKG, ECG)
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test for HDL and LDL levels
- Serum protein electrophoresis (blood test for myeloma)
- Skin cancer biopsy
- Stress test on a bicycle or treadmill
- Thermography
- ThinPrep pap test
- Virtual colonoscopy

HEALTH SAVINGS ACCOUNT (HSA) COMPATIBLE

This plan is compatible with HSA guidelines and any other HSA plan in which a covered family member may participate. It may also be offered to employees who do not have HSAs.

EXCLUSIONS AND LIMITATIONS

We will not pay benefits for a hospital confinement that is caused by, contributed to by or occur as the result of accidental injuries, alcoholism or drug addiction, dental care, elective procedures, pre-existing conditions, psychiatric or psychological conditions, war or armed conflict, or well-baby care. We will not pay for losses due to you giving birth within the first nine months after the coverage effective date of the certificate as a result of a normal pregnancy, including cesarean.

PRE-EXISTING CONDITION LIMITATION

Pre-existing condition means a sickness or physical condition, whether diagnosed or not, for which a covered person was treated, had medical testing, received medical advice, or had taken medication within 12 months before the coverage effective date shown on the certificate schedule. After this certificate has been in force for 12 months from the certificate coverage effective date shown on the certificate schedule, we will pay benefits for any loss as the result of a pre-existing condition not otherwise excluded by name or specific description if the covered confinement began at least 12 months after the coverage effective date of the certificate.

The covered person must incur a charge and the certificate must be in force for benefits to be payable. This information is not intended to be a complete description of the insurance coverage available. This coverage has exclusions and limitations that may affect benefits payable. For cost and complete details, see your Colonial Life benefits counselor. This brochure is applicable to policy form GACC1.0-P-CA, certficate form GACC1.0-C-CA and rider form R-GACC-HSHC-CA. Premium at the effective date will vary according to family coverage type.

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SHORT TERM DISABILITY

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Group Short Term Disability Insurance*



If a covered injury or covered sickness prevents you from earning a paycheck, group short term disability insurance can provide a monthly benefit to help you cover your ongoing expenses, often at a more reasonable rate than individual insurance.

Disability insurance worksheet

You can tailor disability coverage to fit your specific needs. Talk with your benefits counselor about your expenses and other paid leave benefits, such as state paid medical leave, and use this worksheet to help determine the coverage that's right for you.[1]

MONTHLY EXPENSES	ROUND TO THE NEAREST HUNDRED
Rent or mortgage (insurance, minor home repairs)	$
Transportation (car note, bus fare, insurance, gas, maintenance)	$
Utilities (cell phone, Wi-Fi, electricity/gas, water)	$
Food and household necessities (toiletries, cleaning supplies)	$
Childcare (daycare, after school care)	$
Health (medical needs and prescription drugs)	$
Other (gym/fitness, streaming/cable, extracurricular)	$
Total monthly expenses (add lines 1-7 together)	**$**

Your state's paid medical leave approximate benefits (if any):

Monthly benefit: _____ **Benefit period up to:** _____

DISABILITY INSURANCE: WHAT'S RIGHT FOR ME?

1. How much disability coverage do I need?

Monthly benefit amount for off-job injury and off-job sickness:

$ _____

Choose a monthly benefit amount between $400 and $7,500. Subject to income requirements.

If your plan includes on-job injury/sickness benefits, the on-job benefit is 50% of the off-job amount.

2. How long do I want benefits coverage?

Benefit period: _____months

The partial disability benefit period is three months. Partial disability benefit is 50% of the total disability amount.

3. When would I like my total disability benefits to start?

After an injury: _____ days

After a sickness: _____ days

Frequently asked questions

What is the definition of total disability?

"Totally disabled" or "total disability" means that as a result of a sickness or injury you are unable to perform with reasonable continuity the substantial and material acts necessary to pursue your usual occupation and you are not working in your usual occupation.

How does partial or residual disability work?

If you are able to return to work part time after at least 1 day of being paid for a total disability, you may be able to still receive 50% of your total disability benefit. Partial or residual disability means you are not totally disabled and that while actually working in your usual occupation, as a result of sickness or injury you are unable to earn 80% or more of your pre-disability earnings.

What is waiver of premium?

We will waive your premium payments after 90 consecutive days of a covered disability.

What are the age guidelines to qualify for this coverage?

Coverage is available from ages 17 to 74.

Can I keep my coverage if I change jobs or employers?

Through a feature called "portability," you may be able to keep your coverage even if you change jobs. Talk with your benefits counselor for details.

What happens if I am disabled while traveling outside of the country?

If you are disabled while outside of the United States, Canada, Mexico, Puerto Rico, Bahama Islands, Virgin Islands, Bermuda or Jamaica, you may receive benefits for up to 60 days before you have to return to the U.S. in order to continue receiving benefits.



To learn more, talk with your benefits counselor.

* The filed product name in California is Group Short Term Limited Disability Income Insurance Policy.

1 State paid medical leave (PML) benefits fall under state-specific program names. For example, in California, it may be referred to as State Disability Income (SDI).

EXCLUSIONS AND LIMITATIONS

We will not pay benefits for losses that are caused by, contributed to by or occur as the result of: alcoholism or drug addiction, felonies or illegal occupations, flying, hazardous avocations, intoxicants and controlled substances, racing, professional sports, suicide or injuries which you intentionally do to yourself, war or armed conflict. We will not pay for losses due to you giving birth within the first nine months after the coverage effective date of the certificate.

Pre-existing condition means: you received medical treatment, care or services for a diagnosed condition or took prescribed medication for a diagnosed condition in the 12 months immediately prior to the effective date of coverage under this rider; or you suffered from a physical or mental condition, whether diagnosed or undiagnosed, which was misrepresented or not disclosed in your application: for which you received a physician's advice or treatment within 12 months before the date of issue, or which caused symptoms within one year before the date of issue for which a prudent person would usually seek medical advice or treatment, and the disability caused or substantially contributed to by the condition begins in the first 12 months after the effective date of coverage under this contract.

We will not pay for loss when the disability is a pre-existing condition as defined in this certificate, unless you have satisfied the pre-existing condition limitation period (typically 12 months) shown on the Certificate Schedule on the date you suffer a loss due to a covered accident or covered sickness.

This information is not intended to be a complete description of the insurance coverage available. The insurance or its provisions may vary or be unavailable in some states. The insurance has exclusions and limitations which may affect any benefits payable. Applicable to policy form GDIS-P-CA and certificate form GDIS-C-CA and rider form R-GDIS-RPO-CA. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

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CANCER ASSIST (LEVEL 2)

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Cancer Insurance

Level 2 Benefits

Cancer insurance helps provide financial protection through a variety of benefits. These benefits are not only for you but also for your covered family members.



For more information, talk with your benefits counselor.

BENEFIT DESCRIPTION	BENEFIT AMOUNT
Air ambulance Transportation to or from a hospital or medical facility *[max. of two trips per confinement]*	**$2,000 per trip**
Ambulance Transportation to or from a hospital or medical facility *[max. of two trips per confinement]*	**$250 per trip**
Anesthesia Administered during a surgical procedure for cancer treatment	
■ General anesthesia	**25% of surgical procedures benefit**
■ Local anesthesia	**$30 per procedure**
Anti-nausea medication Doctor-prescribed medication for radiation or chemotherapy *[$160 monthly max.]*	**$40 per day administered or per prescription filled**
Blood/plasma/platelets/immunoglobulins A transfusion required during cancer treatment *[$10,000 calendar year max.]*	**$150 per day**
Bone marrow donor screening Testing in connection with being a potential donor *[once per lifetime]*	**$50**
Bone marrow or peripheral stem cell donation Receiving another person's bone marrow or stem cells for a transplant *[once per lifetime]*	**$500**
Bone marrow or peripheral stem cell transplant Transplant you receive in connection with cancer treatment *[max. of two bone marrow transplant benefits per lifetime]*	**$4,000 per transplant**
Cancer vaccine An FDA-approved vaccine for the prevention of cancer *[once per lifetime]*	**$50**
Companion transportation Companion travels by plane, train or bus to accompany a covered cancer patient more than 50 miles one way for treatment *[up to $1,000 per round trip]*	**$0.50 per mile**
Egg(s) extraction or harvesting/sperm collection and storage Extracted/harvested or collected before chemotherapy or radiation *[once per lifetime]*	
■ Egg(s) extraction or harvesting/sperm collection	**$700**
■ Egg(s) or sperm storage (cryopreservation)	**$200**
Experimental treatment Hospital, medical or surgical care for cancer *[$12,500 lifetime max.]*	**$250 per day**
Family care Inpatient or outpatient treatment for a covered dependent child *[$2,000 calendar year max.]*	**$40 per day**
Hair/external breast/voice box prosthesis Prosthesis needed as a direct result of cancer	**$200 per calendar year**
Home health care services Examples include physical therapy, occupational therapy, speech therapy and audiology; prosthesis and orthopedic appliances; rental or purchase of durable medical equipment *[up to 30 days per calendar year]*	**$75 per day**
Hospice (initial or daily care) An initial, one-time benefit and a daily benefit for treatment *[$15,000 lifetime max. for both]*	
■ Initial hospice care *[once per lifetime]*	**$1,000**
■ Daily hospice care	**$50 per day**

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BENEFIT DESCRIPTION	BENEFIT AMOUNT

Hospital confinement
Hospital stay (including intensive care) required for cancer treatment
- 30 days or less ..... **$150 per day**
- 31 days or more ..... **$300 per day**

Lodging ..... **$50 per day**
Hotel/motel expenses when being treated for cancer more than 50 miles from home
[70-day calendar year max.]

Medical imaging studies ..... **$125 per study**
Specific studies for cancer treatment *[$250 calendar year max.]*

Outpatient surgical center ..... **$200 per day**
Surgery at an outpatient center for cancer treatment *[$600 calendar year max.]*

Private full-time nursing services ..... **$75 per day**
Services while hospital confined other than those regularly furnished by the hospital

Prosthetic device/artificial limb ..... **$1,500 per device or limb**
A surgical implant needed because of cancer surgery *[payable one per site, $3,000 lifetime max.]*

Radiation/chemotherapy
Weekly benefit *[max. once per week]*
- Injected chemotherapy by medical personnel **$500**
- Radiation delivered by medical personnel **$500**

Monthly chemotherapy benefit *[max. once per month]*
- Self-injected **$200**
- Pump **$200**
- Topical **$200**
- Oral hormonal [1-24 months] **$200**
- Oral hormonal [25+ months] **$100**
- Oral non-hormonal **$200**

Reconstructive surgery ..... **$40 per surgical unit**
A surgery to reconstruct anatomic defects that result from cancer treatment
[up to $2,500 per procedure, including 25% for general anesthesia]

Second medical opinion **$200**
A second physician's opinion on cancer surgery or treatment *[once per lifetime]*

Skilled nursing care facility ..... **$100 per day**
Confinement to a covered facility after hospital release *[max. of 30 days per covered person per calendar year]*

Skin cancer initial diagnosis **$300**
A skin cancer diagnosis while the policy is in force *[once per lifetime]*

Supportive or protective care drugs and colony stimulating factors ..... **$100 per day**
Doctor-prescribed drugs to enhance or modify radiation/chemotherapy treatments
[$800 calendar year max.]

Surgical procedures ..... **$50 per surgical unit**
Inpatient or outpatient surgery for cancer treatment *[$3,000 max. per procedure]*

Transportation ..... **$0.50 per mile**
Travel expenses when being treated for cancer more than 50 miles from home
[up to $1,000 per round trip]

Waiver of premium ..... **Is available**
No premiums due if the named insured is disabled longer than 90 consecutive days

The policy has limitations and exclusions that may affect benefits payable. Most benefits require that a charge be incurred. Coverage may vary by state and may not be available in all states. For cost and complete details, see your benefits counselor.

This chart highlights the benefits of policy form CanAssist-CA. This chart is not complete without form number 101481.

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INITIAL DIAGNOSIS OF CANCER PROGRESSIVE PAYMENT RIDER OUTLINE OF COVERAGE

(Applicable to Rider Form R-CanAssistProg-CA)

THE RIDER IS NOT ATTACHED TO A MEDICARE SUPPLEMENT POLICY.

If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare available from the Company.

THE RIDER PAYS A BENEFIT FOR THE INITIAL DIAGNOSIS OF INTERNAL CANCER. THE BENEFIT IS NOT PAYABLE FOR SKIN CANCER.

Please Read the Rider Carefully
This outline provides a very brief description of the important features of your rider. This is not an insurance contract and only the actual policy and rider provisions will control. The policy and rider set forth in detail the rights and obligations of both you and us. It is, therefore, important that you **READ YOUR RIDER CAREFULLY**.

Renewability
Your rider is guaranteed renewable for as long as the policy to which it is attached is in force. Your premium can be changed only if we change it on all riders of this kind in force in the state where your rider was issued.

Coverage Provided by The Rider
Your rider is designed to provide coverage ONLY for losses due to internal cancer, subject to any limitations in your rider. The rider does not provide coverage for basic hospital, basic medical-surgical or major medical expenses.

The rider provides benefits only if the date of diagnosis of internal cancer is while your rider is in force and after the waiting period has been satisfied. We will not pay the benefit if the date of diagnosis of your internal cancer is before the end of the waiting period.

Initial Diagnosis of Cancer Progressive Payment
Amount: $50 for each month the rider is in force after the waiting period
We will pay the Initial Diagnosis of Cancer Progressive Payment benefit if any covered person incurs a charge and receives an initial diagnosis of internal cancer. The Initial Diagnosis of Cancer Progressive Payment benefit will be paid for each month the rider has been in force after the waiting period and before the diagnosis of internal cancer is made. A month is 30 days.

The Initial Diagnosis of Cancer Progressive Payment benefit will stop adding up for a covered person on the policy anniversary after his 65th birthday.

We will not pay the benefit for skin cancer as defined in the Policy to which the rider is attached, or any internal cancer diagnosed during the waiting period. The benefit will be payable for skin cancer, if the skin cancer leads to internal cancer and is initially diagnosed as internal cancer while the rider is in force.

We will pay the benefit only once for each person insured by the rider.

Reinstatement
If you do not pay your premium for the rider and the policy to which it is attached by the end of the grace period, the rider will lapse on the same date as the policy. If you reinstate the policy, the rider will also be reinstated. In case of reinstatement, the Initial Diagnosis of Cancer Progressive Payment will begin accumulating effective on the reinstatement date, but there will be a gap in coverage for the time the premiums were not paid and the rider was not in force. The term *gap in coverage* means no Initial Diagnosis of Cancer Progressive Payment accumulates during the time period in which no premium was paid.

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IMPORTANT INFORMATION ABOUT THE COVERAGE YOU ARE BEING OFFERED

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The Washington State Insurance Commissioner requires that we give you the following information about fixed payment benefits.

This coverage is not comprehensive health care insurance and will not cover the cost of most hospital and other medical services.

Coverage Provided by The Rider. This disclosure document provides a very brief description of the important features of the coverage you are considering. It is not an insurance contract and only the actual policy and rider provisions will control. The policy itself and rider itself will include in detail the rights and obligations of both you and Colonial Life & Accident Insurance Company.

This coverage is designed to pay you a fixed dollar amount regardless of the amount that the provider charges. Payments are not based on a percentage of the provider's charge and are paid in addition to any other health plan coverage you may have.

CAUTION: If you are also covered under a High Deductible Health Plan (HDHP) and are contributing to a Health Savings Account (HSA), before you purchase the rider you should check with your tax advisor to be sure that you will continue to be eligible to contribute to the HSA if you purchase this coverage.

The benefit under the rider is summarized below:

INITIAL DIAGNOSIS OF CANCER RIDER

Initial Diagnosis of Cancer
Amount for Named Insured: $5,000
Amount for Spouse: *
Amount for Dependent Children: **
We will pay the Initial Diagnosis of Cancer benefit when a covered person incurs a charge for and receives an initial diagnosis of cancer if:

- the date of diagnosis is while the rider is in force; and
- the cancer is not excluded by name or specific description in the rider.

We will pay the benefit only once for each covered person insured by the rider.

We will not pay the benefit for skin cancer as defined in the Policy to which the rider is attached, or any cancer that is a pre-existing condition.

Cancer must be diagnosed by either pathological diagnosis or clinical diagnosis. In addition to the required pathological or clinical diagnosis, we may require additional information from the attending doctor and hospital.

Renewability
The rider is guaranteed renewable as long as you pay the premiums when they are due or within the grace period. Your premium can be changed only if we change it on all riders of this kind in force in the state where the rider was issued.

* If elected, the benefit for the Spouse will be the same amount as the Named Insured

** If elected, the benefit for Dependent Children will be 2 1/2 times the Named Insured amount

What Is Not Covered By The Rider

Pre-Existing Condition Limitation
We will not pay benefits for cancer that is a pre-existing condition.

Reinstatement
If you do not pay your premium for the rider and the policy to which it is attached by the end of the grace period, the rider will lapse on the same day as the policy. If you reinstate the policy, the rider will also be reinstated. In case of reinstatement, the reinstated rider will cover the initial diagnosis of cancer, only if the diagnosis occurs more than 10 days after the reinstatement date.

* If elected, the benefit for the Spouse will be the same amount as the Named Insured

** If elected, the benefit for Dependent Children will be 2 1/2 times the Named Insured amount

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INITIAL DIAGNOSIS OF CANCER RIDER
OUTLINE OF COVERAGE

(Applicable to Rider Form R-CanAssistIndx-CA)

THE RIDER IS NOT ATTACHED TO A MEDICARE SUPPLEMENT POLICY.
If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare available from the Company.

THE RIDER PAYS A BENEFIT FOR THE INITIAL DIAGNOSIS OF INTERNAL CANCER. THE BENEFIT IS NOT PAYABLE FOR SKIN CANCER.

Please Read the Rider Carefully
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Renewability
Your rider is guaranteed renewable for as long as the policy to which it is attached is in force. Your premium can be changed only if we change it on all riders of this kind in force in the state where your rider was issued.

Coverage Provided by The Rider
Your rider is designed to provide coverage ONLY for losses due to internal cancer, subject to any limitations in your rider. The rider does not provide coverage for basic hospital, basic medical-surgical or major medical expenses.

Initial Diagnosis of Cancer
Amount for Named Insured: $10,000
Amount for Spouse: *
Amount for Dependent Children: **
We will pay the Initial Diagnosis benefit when a covered person incurs a charge for and receives an initial diagnosis of internal cancer if:

- the date of diagnosis is after the waiting period; and
- the date of diagnosis is while the rider is in force.

We will pay this benefit only once for each covered person insured by the rider.

We will not pay the benefit for skin cancer as defined in the Policy to which the rider is attached, or any internal cancer diagnosed during the waiting period. The benefit will be payable for skin cancer, if the skin cancer leads to internal cancer and is initially diagnosed as internal cancer while the rider is in force.

Cancer must be diagnosed by either pathological diagnosis or clinical diagnosis. In addition to the required pathological or clinical diagnosis, we may require additional information from the attending doctor and hospital.

Reinstatement
If you do not pay your premium for the rider and the policy to which it is attached by the end of the grace period, the rider will lapse on the same day as the policy. If you reinstate the policy, the rider will also be reinstated. In case of reinstatement, the reinstated rider will cover the initial diagnosis of internal cancer, only if the diagnosis occurs more than 10 days after the reinstatement date.

* If elected, the benefit for the Spouse will be the same amount as the Named Insured
**If elected, the benefit for Dependent Children will be 2 ½ times the Name Insured amount

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Cancer Insurance

Wellness Benefits

To encourage early detection, our cancer insurance offers benefits for wellness and health screening tests.



For more information, talk with your benefits counselor.

Part one: Cancer wellness/health screening

Provided when one of the tests listed below is performed after the waiting period and while the policy is in force. Payable once per calendar year, per covered person.

Cancer wellness tests

- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- CEA (blood test for colon cancer)
- Chest X-ray
- Colonoscopy
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Human papillomavirus screening test
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum protein electrophoresis (blood test for myeloma)
- Skin biopsy
- Thermography
- ThinPrep pap test
- Virtual colonoscopy
- Any FDA-approved cervical cancer screening tests
- Any generally accepted cancer screening test not listed

Health screening tests

- Blood test for triglycerides
- Carotid Doppler
- Echocardiogram (ECHO)
- Electrocardiogram (EKG, ECG)
- Fasting blood glucose test
- Serum cholesterol test for HDL and LDL levels
- Stress test on a bicycle or treadmill

Part two: Cancer wellness — additional invasive diagnostic test or surgical procedure

Provided when a doctor performs a diagnostic test or surgical procedure after the waiting period as the result of one of the covered cancer wellness tests in part one, and the doctor has determined that an additional invasive diagnostic test or surgical procedure is necessary. We will pay the benefit regardless of the test results. Payable once per calendar year, per covered person.

Waiting period means the first 30 days following the policy's coverage effective date during which no benefits are payable.

The policy has exclusions and limitations. For cost and complete details of the coverage, see your Colonial Life benefits counselor. Coverage may vary by state and may not be available in all states. Applicable to policy form CanAssist-CA.

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CANCER ASSIST (LEVEL 3)

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Cancer Insurance

Level 3 Benefits

Cancer insurance helps provide financial protection through a variety of benefits. These benefits are not only for you but also for your covered family members.



For more information, talk with your benefits counselor.

BENEFIT DESCRIPTION	BENEFIT AMOUNT
Air ambulance Transportation to or from a hospital or medical facility *[max. of two trips per confinement]*	**$2,000 per trip**
Ambulance Transportation to or from a hospital or medical facility *[max. of two trips per confinement]*	**$250 per trip**
Anesthesia Administered during a surgical procedure for cancer treatment	
■ General anesthesia	**25% of surgical procedures benefit**
■ Local anesthesia	**$40 per procedure**
Anti-nausea medication Doctor-prescribed medication for radiation or chemotherapy *[$200 monthly max.]*	**$50 per day administered or per prescription filled**
Blood/plasma/platelets/immunoglobulins A transfusion required during cancer treatment *[$10,000 calendar year max.]*	**$175 per day**
Bone marrow donor screening Testing in connection with being a potential donor *[once per lifetime]*	**$50**
Bone marrow or peripheral stem cell donation Receiving another person's bone marrow or stem cells for a transplant *[once per lifetime]*	**$750**
Bone marrow or peripheral stem cell transplant Transplant you receive in connection with cancer treatment *[max. of two bone marrow transplant benefits per lifetime]*	**$7,000 per transplant**
Cancer vaccine An FDA-approved vaccine for the prevention of cancer *[once per lifetime]*	**$50**
Companion transportation Companion travels by plane, train or bus to accompany a covered cancer patient more than 50 miles one way for treatment *[up to $1,200 per round trip]*	**$0.50 per mile**
Egg(s) extraction or harvesting/sperm collection and storage Extracted/harvested or collected before chemotherapy or radiation *[once per lifetime]*	
■ Egg(s) extraction or harvesting/sperm collection	**$1,000**
■ Egg(s) or sperm storage (cryopreservation)	**$350**
Experimental treatment Hospital, medical or surgical care for cancer *[$15,000 lifetime max.]*	**$300 per day**
Family care Inpatient or outpatient treatment for a covered dependent child *[$2,500 calendar year max.]*	**$50 per day**
Hair/external breast/voice box prosthesis Prosthesis needed as a direct result of cancer	**$350 per calendar year**
Home health care services Examples include physical therapy, occupational therapy, speech therapy and audiology; prosthesis and orthopedic appliances; rental or purchase of durable medical equipment *[up to 30 days per calendar year]*	**$100 per day**
Hospice (initial or daily care) An initial, one-time benefit and a daily benefit for treatment *[$15,000 lifetime max. for both]*	
■ Initial hospice care *[once per lifetime]*	**$1,000**
■ Daily hospice care	**$50 per day**

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BENEFIT DESCRIPTION	BENEFIT AMOUNT

Hospital confinement
Hospital stay (including intensive care) required for cancer treatment
- 30 days or less ..... **$250 per day**
- 31 days or more ..... **$500 per day**

Lodging ..... **$75 per day**
Hotel/motel expenses when being treated for cancer more than 50 miles from home
[70-day calendar year max.]

Medical imaging studies ..... **$175 per study**
Specific studies for cancer treatment *[$350 calendar year max.]*

Outpatient surgical center ..... **$300 per day**
Surgery at an outpatient center for cancer treatment *[$900 calendar year max.]*

Private full-time nursing services ..... **$125 per day**
Services while hospital confined other than those regularly furnished by the hospital

Prosthetic device/artificial limb ..... **$2,000 per device or limb**
A surgical implant needed because of cancer surgery *[payable one per site, $4,000 lifetime max.]*

Radiation/chemotherapy
Weekly benefit *[max. once per week]*
- Injected chemotherapy by medical personnel **$750**
- Radiation delivered by medical personnel **$750**

Monthly chemotherapy benefit *[max. once per month]*
- Self-injected **$300**
- Pump **$300**
- Topical **$300**
- Oral hormonal [1-24 months] **$300**
- Oral hormonal [25+ months] **$150**
- Oral non-hormonal **$300**

Reconstructive surgery ..... **$60 per surgical unit**
A surgery to reconstruct anatomic defects that result from cancer treatment
[up to $3,000 per procedure, including 25% for general anesthesia]

Second medical opinion **$300**
A second physician's opinion on cancer surgery or treatment *[once per lifetime]*

Skilled nursing care facility ..... **$100 per day**
Confinement to a covered facility after hospital release *[max. of 30 days per covered person per calendar year]*

Skin cancer initial diagnosis **$400**
A skin cancer diagnosis while the policy is in force *[once per lifetime]*

Supportive or protective care drugs and colony stimulating factors ..... **$150 per day**
Doctor-prescribed drugs to enhance or modify radiation/chemotherapy treatments
[$1,200 calendar year max.]

Surgical procedures ..... **$60 per surgical unit**
Inpatient or outpatient surgery for cancer treatment *[$5,000 max. per procedure]*

Transportation ..... **$0.50 per mile**
Travel expenses when being treated for cancer more than 50 miles from home
[up to $1,200 per round trip]

Waiver of premium ..... **Is available**
No premiums due if the named insured is disabled longer than 90 consecutive days

The policy has limitations and exclusions that may affect benefits payable. Most benefits require that a charge be incurred. Coverage may vary by state and may not be available in all states. For cost and complete details, see your benefits counselor.

This chart highlights the benefits of policy form CanAssist-CA. This chart is not complete without form number 101481.

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INITIAL DIAGNOSIS OF CANCER PROGRESSIVE PAYMENT RIDER OUTLINE OF COVERAGE

(Applicable to Rider Form R-CanAssistProg-CA)

THE RIDER IS NOT ATTACHED TO A MEDICARE SUPPLEMENT POLICY.

If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare available from the Company.

THE RIDER PAYS A BENEFIT FOR THE INITIAL DIAGNOSIS OF INTERNAL CANCER. THE BENEFIT IS NOT PAYABLE FOR SKIN CANCER.

Please Read the Rider Carefully
This outline provides a very brief description of the important features of your rider. This is not an insurance contract and only the actual policy and rider provisions will control. The policy and rider set forth in detail the rights and obligations of both you and us. It is, therefore, important that you **READ YOUR RIDER CAREFULLY**.

Renewability
Your rider is guaranteed renewable for as long as the policy to which it is attached is in force. Your premium can be changed only if we change it on all riders of this kind in force in the state where your rider was issued.

Coverage Provided by The Rider
Your rider is designed to provide coverage ONLY for losses due to internal cancer, subject to any limitations in your rider. The rider does not provide coverage for basic hospital, basic medical-surgical or major medical expenses.

The rider provides benefits only if the date of diagnosis of internal cancer is while your rider is in force and after the waiting period has been satisfied. We will not pay the benefit if the date of diagnosis of your internal cancer is before the end of the waiting period.

Initial Diagnosis of Cancer Progressive Payment
Amount: $50 for each month the rider is in force after the waiting period
We will pay the Initial Diagnosis of Cancer Progressive Payment benefit if any covered person incurs a charge and receives an initial diagnosis of internal cancer. The Initial Diagnosis of Cancer Progressive Payment benefit will be paid for each month the rider has been in force after the waiting period and before the diagnosis of internal cancer is made. A month is 30 days.

The Initial Diagnosis of Cancer Progressive Payment benefit will stop adding up for a covered person on the policy anniversary after his 65th birthday.

We will not pay the benefit for skin cancer as defined in the Policy to which the rider is attached, or any internal cancer diagnosed during the waiting period. The benefit will be payable for skin cancer, if the skin cancer leads to internal cancer and is initially diagnosed as internal cancer while the rider is in force.

We will pay the benefit only once for each person insured by the rider.

Reinstatement
If you do not pay your premium for the rider and the policy to which it is attached by the end of the grace period, the rider will lapse on the same date as the policy. If you reinstate the policy, the rider will also be reinstated. In case of reinstatement, the Initial Diagnosis of Cancer Progressive Payment will begin accumulating effective on the reinstatement date, but there will be a gap in coverage for the time the premiums were not paid and the rider was not in force. The term *gap in coverage* means no Initial Diagnosis of Cancer Progressive Payment accumulates during the time period in which no premium was paid.

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IMPORTANT INFORMATION ABOUT THE COVERAGE YOU ARE BEING OFFERED

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Coverage Provided by The Rider. This disclosure document provides a very brief description of the important features of the coverage you are considering. It is not an insurance contract and only the actual policy and rider provisions will control. The policy itself and rider itself will include in detail the rights and obligations of both you and Colonial Life & Accident Insurance Company.

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CAUTION: If you are also covered under a High Deductible Health Plan (HDHP) and are contributing to a Health Savings Account (HSA), before you purchase the rider you should check with your tax advisor to be sure that you will continue to be eligible to contribute to the HSA if you purchase this coverage.

The benefit under the rider is summarized below:

INITIAL DIAGNOSIS OF CANCER RIDER

Initial Diagnosis of Cancer
Amount for Named Insured: $5,000
Amount for Spouse: *
Amount for Dependent Children: **
We will pay the Initial Diagnosis of Cancer benefit when a covered person incurs a charge for and receives an initial diagnosis of cancer if:

- the date of diagnosis is while the rider is in force; and
- the cancer is not excluded by name or specific description in the rider.

We will pay the benefit only once for each covered person insured by the rider.

We will not pay the benefit for skin cancer as defined in the Policy to which the rider is attached, or any cancer that is a pre-existing condition.

Cancer must be diagnosed by either pathological diagnosis or clinical diagnosis. In addition to the required pathological or clinical diagnosis, we may require additional information from the attending doctor and hospital.

Renewability
The rider is guaranteed renewable as long as you pay the premiums when they are due or within the grace period. Your premium can be changed only if we change it on all riders of this kind in force in the state where the rider was issued.

* If elected, the benefit for the Spouse will be the same amount as the Named Insured

** If elected, the benefit for Dependent Children will be 2 1/2 times the Named Insured amount

What Is Not Covered By The Rider

Pre-Existing Condition Limitation
We will not pay benefits for cancer that is a pre-existing condition.

Reinstatement
If you do not pay your premium for the rider and the policy to which it is attached by the end of the grace period, the rider will lapse on the same day as the policy. If you reinstate the policy, the rider will also be reinstated. In case of reinstatement, the reinstated rider will cover the initial diagnosis of cancer, only if the diagnosis occurs more than 10 days after the reinstatement date.

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OUTLINE OF COVERAGE

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Coverage Provided by The Rider
Your rider is designed to provide coverage ONLY for losses due to internal cancer, subject to any limitations in your rider. The rider does not provide coverage for basic hospital, basic medical-surgical or major medical expenses.

Initial Diagnosis of Cancer
Amount for Named Insured: $10,000
Amount for Spouse: *
Amount for Dependent Children: **
We will pay the Initial Diagnosis benefit when a covered person incurs a charge for and receives an initial diagnosis of internal cancer if:

- the date of diagnosis is after the waiting period; and
- the date of diagnosis is while the rider is in force.

We will pay this benefit only once for each covered person insured by the rider.

We will not pay the benefit for skin cancer as defined in the Policy to which the rider is attached, or any internal cancer diagnosed during the waiting period. The benefit will be payable for skin cancer, if the skin cancer leads to internal cancer and is initially diagnosed as internal cancer while the rider is in force.

Cancer must be diagnosed by either pathological diagnosis or clinical diagnosis. In addition to the required pathological or clinical diagnosis, we may require additional information from the attending doctor and hospital.

Reinstatement
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* If elected, the benefit for the Spouse will be the same amount as the Named Insured
**If elected, the benefit for Dependent Children will be 2 ½ times the Name Insured amount

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Cancer Insurance

Wellness Benefits

To encourage early detection, our cancer insurance offers benefits for wellness and health screening tests.



For more information, talk with your benefits counselor.

Part one: Cancer wellness/health screening

Provided when one of the tests listed below is performed after the waiting period and while the policy is in force. Payable once per calendar year, per covered person.

Cancer wellness tests

- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- CEA (blood test for colon cancer)
- Chest X-ray
- Colonoscopy
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Human papillomavirus screening test
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum protein electrophoresis (blood test for myeloma)
- Skin biopsy
- Thermography
- ThinPrep pap test
- Virtual colonoscopy
- Any FDA-approved cervical cancer screening tests
- Any generally accepted cancer screening test not listed

Health screening tests

- Blood test for triglycerides
- Carotid Doppler
- Echocardiogram (ECHO)
- Electrocardiogram (EKG, ECG)
- Fasting blood glucose test
- Serum cholesterol test for HDL and LDL levels
- Stress test on a bicycle or treadmill

Part two: Cancer wellness — additional invasive diagnostic test or surgical procedure

Provided when a doctor performs a diagnostic test or surgical procedure after the waiting period as the result of one of the covered cancer wellness tests in part one, and the doctor has determined that an additional invasive diagnostic test or surgical procedure is necessary. We will pay the benefit regardless of the test results. Payable once per calendar year, per covered person.

Waiting period means the first 30 days following the policy's coverage effective date during which no benefits are payable.

The policy has exclusions and limitations. For cost and complete details of the coverage, see your Colonial Life benefits counselor. Coverage may vary by state and may not be available in all states. Applicable to policy form CanAssist-CA.

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CRITICAL ILLNESS 6000 PLAN 1

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Group Critical Illness Insurance

Plan 1



When life takes an unexpected turn due to a critical illness diagnosis, your focus should be on recovery — not finances. Colonial Life group critical illness insurance helps provide financial support by providing a lump-sum benefit payable directly to you for your greatest needs.

Coverage amount: _____

Critical illness benefit

COVERED CONDITION[1]	PERCENTAGE OF APPLICABLE COVERAGE AMOUNT
Benign brain tumor	100%
Coma	100%
End stage renal (kidney) failure	100%
Heart attack (myocardial infarction)	100%
Loss of hearing	100%
Loss of sight	100%
Loss of speech	100%
Major organ failure requiring transplant	100%
Permanent paralysis due to a covered accident	100%
Stroke	100%
Sudden cardiac arrest	100%
Coronary artery disease	25%

BENEFITS STORY

An unexpected moment changes life forever

Chris was mowing the lawn when he suffered a stroke. His recovery will be challenging and he's worried, since his family relies on his income.

How Chris's coverage helped

The lump-sum payment from his critical illness insurance helped pay for:

- Co-payments and hospital bills not covered by his medical insurance
- Physical therapy to get back to doing what he loves
- Household expenses while he was unable to work

For illustrative purposes only.

Key benefits

- Available coverage for spouse and eligible dependent children at 50% of your coverage amount
- Cover your eligible dependent children at no additional cost
- Receive coverage regardless of medical history, within specified limits
- Works alongside your health savings account (HSA)
- Benefits payable regardless of other insurance

Preparing for the unexpected is simpler than you think. With Colonial Life, you'll have the support you need to face life's toughest challenges.



For more information, talk with your benefits counselor.

Subsequent diagnosis of a different critical illness[2]

If you receive a benefit for a critical illness, and are later diagnosed with a different critical illness, 100% of the coverage amount may be payable for that particular critical illness.

Subsequent diagnosis of the same critical illness[2]

If you receive a benefit for a critical illness, and are later diagnosed with the same critical illness,[3] 25% of the coverage amount may be payable for that critical illness.

Additional covered conditions for dependent children

COVERED CONDITION[1]	PERCENTAGE OF APPLICABLE COVERAGE AMOUNT
Cerebral palsy	100%
Cleft lip or palate	100%
Cystic fibrosis	100%
Down syndrome	100%
Spina bifida	100%

1. Refer to the certificate for complete definitions of covered conditions.
2. Dates of diagnoses of a covered critical illness must be separated by more than 180 days.
3. Critical illnesses that do not qualify include: coronary artery disease, loss of hearing, loss of sight, and loss of speech.

THIS INSURANCE PROVIDES LIMITED BENEFITS.

This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for critical illness insurance.

EXCLUSIONS AND LIMITATIONS FOR CRITICAL ILLNESS

We will not pay the Critical Illness Benefit, Benefits Payable Upon Subsequent Diagnosis of a Critical Illness or Additional Critical Illness Benefit for Dependent Children that occurs as a result of a covered person's; felonies or illegal occupations; intoxicants and controlled substances; suicide or injuring oneself intentionally, whether sane or not; war or armed conflict; or pre-existing condition, unless the covered person has satisfied the pre-existing condition limitation period shown on the Certificate Schedule on the date the covered person is diagnosed with a critical illness.

PRE-EXISTING CONDITION LIMITATION

We will not pay a benefit for a pre-existing condition that occurs during the 12-month period after the coverage effective date. Pre-existing condition means a sickness or physical condition for which a covered person was diagnosed or treated within 12 months before the coverage effective date.

This information is not intended to be a complete description of the insurance coverage available. The insurance or its provisions may vary or be unavailable in some states. The insurance has exclusions and limitations which may affect any benefits payable. Applicable to policy form GCI6000-P-CA and certificate form GCI6000-C-CA. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

CA LIC#_____

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Group Critical Illness Insurance*

Infectious Diseases Rider



The sudden onset of an infectious or contagious disease can create unexpected circumstances for you or your family. The infectious diseases rider provides a lump sum which can be used toward health care expenses or meeting day-to-day needs. These benefits are for you as well as your covered family members.

Payable for each covered infectious disease once per covered person per lifetime.

COVERED INFECTIOUS DISEASE[1]	PERCENTAGE OF APPLICABLE COVERAGE AMOUNT
Hospital confinement for seven or more consecutive days for treatment of the disease	
Antibiotic resistant bacteria (including MRSA)	50%
Cerebrospinal meningitis (bacterial)	50%
Diphtheria	50%
Encephalitis	50%
Legionnaires' disease	50%
Lyme disease	50%
Malaria	50%
Necrotizing fasciitis	50%
Osteomyelitis	50%
Poliomyelitis	50%
Rabies	50%
Sepsis	50%
Tetanus	50%
Tuberculosis	50%
Coronavirus disease 2019 (COVID-19)	25%



For more information, talk with your Colonial Life benefits counselor.

*Refer to the base plan brochure for state specific filed product name.

1. Please refer to the certificate for complete definitions of covered diseases.

THIS INSURANCE PROVIDES LIMITED BENEFITS.

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EXCLUSIONS AND LIMITATIONS FOR INFECTIOUS DISEASES RIDER

We will not pay benefits for a covered infectious disease that occurs as a result of a covered person's: alcoholism or drug addiction; felonies or illegal occupations; intoxicants and narcotics; suicide or injuring oneself intentionally, whether sane or not; war or armed conflict; or pre-existing condition, unless the covered person has satisfied the pre-existing condition limitation period shown on the Certificate Schedule on the date the covered person is diagnosed with a covered infectious disease.

PRE-EXISTING CONDITION LIMITATION

We will not pay a benefit for a pre-existing condition that occurs during the 12-month period after the coverage effective date. Pre-existing condition means a sickness or physical condition for which a covered person was treated, had medical testing, received medical advice or had taken medication within 12 months before the coverage effective date.

This information is not intended to be a complete description of the insurance coverage available. The insurance or its provisions may vary or be unavailable in some states. The insurance has exclusions and limitations which may affect any benefits payable. Applicable to policy form GCI6000-P and certificate form GCI6000-C (including state abbreviations where used, for example: GCI6000-C-TX) and rider form R-GCI6000-INF. For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company.

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Group Critical Illness Insurance*

Exclusions and limitations

State-specific exclusions

AK: Alcoholism or Drug Addiction Exclusion does not apply.

CA: Alcoholism or Drug Addiction Exclusion does not apply; Intoxicants and Narcotics replaced with Intoxicants or Controlled Substances. Insureds must be covered by comprehensive health insurance before applying for insurance.

CO: Suicide exclusion: whether sane or not replaced with while sane.

CT: Alcoholism or Drug Addiction Exclusion replaced with Intoxication or Drug Addiction; Felonies or Illegal Occupations Exclusion replaced with Felonies; Intoxicants and Narcotics Exclusion does not apply.

DC: Alcoholism or Drug Addiction Exclusion does not apply. Insureds must be covered by comprehensive health insurance before applying for insurance.

DE: Alcoholism or Drug Addiction Exclusion does not apply.

GA: Insureds must be covered by comprehensive health insurance before applying for insurance.

IA: Exclusions and Limitations headers renamed to Exclusions and Limitations for Critical Illness Covered Conditions and Critical Illness Cancer Covered Conditions.

ID: War or Armed Conflict Exclusion replaced with War; Felonies and Illegal Occupations Exclusion replaced with Felonies; Intoxicants and Narcotics Exclusion does not apply; Domestic Partner added to Spouse.

IL: Alcoholism or Drug Addiction Exclusion replaced with Alcoholism or Substance Abuse Disorder.

KS: Alcoholism or Drug Addiction Exclusion does not apply.

KY: Alcoholism or Drug Addiction Exclusion does not apply; Intoxicants and Narcotics Exclusion replaced with Intoxicants, Narcotics and Hallucinogenics.

Premium will vary based on the coverage selected and the age of the named insured. For attained age rates, premiums will increase on the account anniversary date once the named insured reaches the next age band. Premium may increase if coverage is ported.

Waiting Period If included, the Wellbeing Assistance Benefit is subject to a 30-day waiting period. Waiting period means the first 30 days following each covered person's effective date during which no benefits are payable.

Termination of the Named Insured's Coverage The coverage on a named insured under the policy will terminate on the earliest of the following dates:

- the date the policy terminates;
- your policyholder cancels the policy and does not offer replacement coverage;
- the end of the grace period following the premium due date and we do not receive the required premium for the named insured;
- the date the named insured is no longer in an eligible class;
- the date the named insured's class is no longer included for insurance; or
- the date the next premium is due after the named insured asks us to end coverage.

We will provide coverage for a claim for which we are liable under the terms of this certificate if the loss occurs while you are covered.

LA: Alcoholism or Drug Addiction Exclusion does not apply; Domestic Partner added to Spouse.

MA: Exclusions and Limitations headers renamed to Limitations and Exclusions for critical illness and cancer. Insureds must be covered by comprehensive health insurance before applying for insurance.

MD: Alcoholism or Drug Addiction Exclusion does not apply; Felonies or Illegal Occupations Exclusion does not apply; Intoxicants and Narcotics Exclusion does not apply; Prohibited Practitioner Referral added as an additional exclusion for cancer.

MI: Intoxicants and Narcotics Exclusion does not apply; Suicide Exclusion does not apply.

MN: Alcoholism or Drug Addiction Exclusion does not apply; Suicide Exclusion does not apply; Felonies and Illegal Occupations Exclusion replaced with Felonies or Illegal Jobs; Intoxicants and Narcotics Exclusion replaced with Narcotic Addiction. Insureds must be covered by comprehensive health insurance before applying for insurance.

MO: Alcoholism or Drug Addiction Exclusion replaced with Drug Addiction; Felonies or Illegal Occupations Exclusion replaced with Illegal Activities.

MS: Alcoholism or Drug Addiction Exclusion does not apply.

ND: Alcoholism or Drug Addiction Exclusion does not apply.

NV: Intoxicants and Narcotics Exclusion does not apply; Domestic Partner added to Spouse.

PA: Alcoholism or Drug Addiction Exclusion does not apply; Suicide Exclusion: whether sane or not removed.

SD: Alcoholism or Drug Addiction Exclusion does not apply; Intoxicants and Narcotics Exclusion does not apply.

TX: Alcoholism or Drug Addiction Exclusion does not apply; Doctor or Physician Relationship added as an additional exclusion.

UT: Alcoholism or Drug Addiction Exclusion replaced with Alcoholism.

VT: Alcoholism or Drug Addiction Exclusion does not apply; Intoxicants and Narcotics Exclusion does not apply; Suicide Exclusion: whether sane or not removed. Insureds must be covered by comprehensive health insurance before applying for insurance.

WA: Intoxicants and Narcotics Exclusion does not apply.

State-specific pre-existing condition limitations

CA: Pre-existing Condition means a sickness or physical condition for which a covered person was diagnosed or treated within 12 months before the coverage effective date shown on the Certificate Schedule.

FL: Pre-existing is 6/12; Pre-existing Condition means a sickness or physical condition for which a covered person was treated, had medical testing, received medical advice or had taken medication within six months before the coverage effective date shown on the Certificate Schedule. Genetic information is not a pre-existing condition in the absence of a diagnosis of the condition related to such information.

GA: Pre-existing Condition means the existence of symptoms which would cause an ordinarily prudent person to seek diagnosis, care, or treatment, or a condition for which medical advice or treatment was recommended by or received within 12 months preceding the coverage effective date.

ID: Pre-existing is 6 months/12 months; Pre-existing Condition means a sickness or physical condition which caused a covered person to seek medical advice,diagnosis, care or treatment during the six months immediately preceding the coverage effective date shown on the Certificate Schedule.

IL: Pre-existing Condition means a sickness or physical condition for which a covered person was diagnosed, treated, had medical testing by a legally qualified physician, received medical advice, produced symptoms or had taken medication within 12 months before the coverage effective date shown on the Schedule of Benefits.

I**N:** Pre-existing is 6 months/12 months.

MA: Pre-existing is 6 months/12 months; Pre-existing Condition means a sickness or physical condition for which a covered person was treated, had medical testing, or received medical advice within six months before the coverage effective date shown on the Certificate Schedule.

MD: Pre-existing Condition means a sickness or physical condition for which a covered person was treated, had medical testing, received medical advice or had taken medication within 12 months before the coverage effective date shown on the Certificate Schedule. Pre-existing condition does not include a condition revealed on the application unless excluded by a signed waiver rider.

ME: Pre-existing is 6 months/6 months; Pre-existing Condition means a sickness or physical condition for which a covered person was treated, had medical testing, or received medical advice within six months before the coverage effective date shown on the Certificate Schedule.

MI: Pre-existing is 6 months/6 months.

NC: Pre-existing Condition means those conditions for which medical advice, diagnosis, care, or treatment was received or recommended within the one-year period immediately preceding the effective date of a covered person. If a covered person is 65 or older when this certificate is issued, pre-existing conditions for that covered person will include only conditions specifically eliminated.

NV: Pre-existing is 6 months/12 months; Pre-existing Condition means a sickness or physical condition for which a covered person was treated, had medical testing, received medical advice or had taken medication within six months before the coverage effective date. Pre-existing Condition does not include genetic information in the absence of a diagnosis of the condition related to such information.

PA: Pre-existing is 90 days/12 months; Pre-existing Condition means a disease or physical condition for which you received medical advice or treatment within 90 days before the coverage effective date shown on the Certificate Schedule.

SD: Pre-existing is 6 months/12 months.

TX: Pre-existing condition means a sickness or physical condition for which a covered person received medical advice or treatment within 12 months before the coverage effective date shown on the Certificate Schedule.

UT: Pre-existing is 6 months/6 months.

WY: Pre-existing is 6 months/12 months.

*The filed product name in IA, PA, and WY is Group Critical Illness Specified Disease Insurance. In FL and VT, the filed product name is Group Critical Illness Limited Benefit Insurance.

THIS INSURANCE PROVIDES LIMITED BENEFITS.
This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for this insurance.

This information is not intended to be a complete description of the insurance coverage available. The insurance, its name or its provisions may vary or be unavailable in some states. The insurance has exclusions and limitations which may affect any benefits payable. Applicable to policy form GCI6000-P and certificate form GCI6000-C (including state abbreviations where used, for example: GCI6000-C-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company. This form is not complete without base form 385403, 387100, 387169, 402383, 402558 or 387238, and rider form 387307, 387381, 387452, 387523, 387594, 387665, 402605 or 402671.

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HOSPITAL CONFINEMENT

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Group Hospital Indemnity Insurance

Plan 1 (HSA-Compliant)



For more information, talk with your benefits counselor.

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Group Medical Bridge Insurance can help with medical costs associated with a hospital stay that your health insurance may not cover. These benefits are available for you, your spouse and eligible dependent children.

Hospital confinement..... **$_____ per day**

Maximum of one day per covered person per calendar year

Waiver of premium

Available after 30 continuous days of a covered confinement of the named insured

Health savings account (HSA) compatible

This plan is compatible with HSA guidelines and any other HSA plan that a covered family member may participate in. It may also be offered to employees who do not have HSAs.

Colonial Life & Accident Insurance Company's Group Medical Bridge offers an HSA-compatible plan in most states.

PA: "Hospital Confinement Admission" benefit replaces the "Hospital Confinement" benefit

THIS INSURANCE PROVIDES LIMITED BENEFITS.

This insurance is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for this coverage.

EXCLUSIONS

We will not pay any benefits for injuries received in accidents or for sicknesses which are caused by, contributed to by or occur as a result of the following exclusions and limitations. (a) alcoholism or drug addiction; (b) dental procedures; (c) elective procedures and cosmetic surgery; (d) felonies or illegal occupations; (e) mental or nervous disorders; (f) pregnancy of a dependent child; (g) suicide or injuries which any covered person intentionally does to himself or herself; or (h) war. We will not pay benefits for hospital confinement (i) due to giving birth within the first nine months after the effective date of the policy or (j) for a newborn who is neither injured nor sick. (k) The policy may have additional exclusions and limitations which may affect any benefits payable.

PRE-EXISTING CONDITION LIMITATIONS

(l) We will not pay benefits for loss during the first 12 months after the certificate effective date due to a pre-existing condition.(m) A pre-existing condition is a sickness or physical condition, whether diagnosed or not, for which a covered person was treated, had medical testing, received medical advice or had taken medication within the 12 months before the certificate effective date. (n) This limitation applies to the following benefits, if applicable: Hospital Confinement, Daily Hospital Confinement, Inpatient Mental and Nervous, Rehabilitation Unit Confinement and Specified Critical Illness.

This information is not intended to be a complete description of the insurance coverage available. The insurance or its provisions may vary or be unavailable in some states. The insurance has exclusions and limitations which may affect any benefits payable. Applicable to policy formGMB7000-P and certificate form GMB7000-C (including state abbreviations where applicable, such as policy forms GMB7000-P-AU-TX and GMB7000-P-EE-TX, and certificate forms GMB7000-C-AU-TX and GMB7000-C-EE-TX). For cost and complete details of coverage, call or write your Colonial Life benefits counselor or the company. This form is not complete without form #101733.

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Group Hospital Indemnity Insurance

Exclusions and Limitations

STATE-SPECIFIC DISCLOSURES

KY: Premium will vary based on the coverage selected and the age of the named insured.

Eligibility for benefits
The provisions of this policy insure a covered person against losses due to injuries received in a covered accident or losses due to a covered sickness.

Covered Accident means an unintended or unforeseen bodily injury sustained by a covered person, wholly independent of disease, bodily infirmity, illness, infection, or any other abnormal physical condition and which: occurs on or after the Coverage Effective Date; occurs while policy is in force; and is not excluded by name or specific description in this policy.

Covered Sickness means an illness, infection, disease, or any other abnormal physical condition, not caused by an accident, which: occurs on or after the policy coverage effective date; occurs while this policy is in force; and is not excluded by name or specific description in this policy.

End of Coverage for the Named Insured
This policy is guaranteed renewable for life as long as you pay the premiums when they are due or within the grace period.

STATE-SPECIFIC EXCLUSIONS

AK: (a) Replaced by intoxicants and narcotics

CA: (k) Additional exclusions include intoxicants and controlled substances

CT: (a) Replaced by intoxication or drug addiction; (d) Replaced by felonies; (f) Exclusion does not apply

DE: (a) Exclusion does not apply

IL: (a) Replaced by alcoholism, intoxication, or drug addiction; (f) Exclusion does not apply; (g) Exclusion does not apply

KS: (a) Replaced by intoxicants and narcotics; (h) Replaced by war or armed conflict; (i) Exclusion does not apply

KY: (a) Replaced by intoxicants, narcotics and hallucinogenics

LA: (a) Replaced by intoxicants and narcotics

MI: (g) Exclusion does not apply

MO: (a) Replaced by drug addiction; (d) Replaced by illegal activities

MS: (a) Replaced by intoxicants and narcotics

NC: (i) Exclusion does not apply

ND: (a) Exclusion does not apply; (e) Exclusion does not apply

NV: (a) Exclusion does not apply

OH: (f) Exclusion does not apply; (i) Replaced by 270 days

PA: (a) Replaced by intoxicants and narcotics; (c) Replaced by cosmetic surgery; (e) Replaced by mental, nervous or emotional disorders; (h) Replaced by war or armed conflict

SD: (a) Exclusion does not apply

TN: (f) Exclusion does not apply

TX: (a) Replaced by intoxicants and narcotics

VA: (i) Pregnancy resulting from the rape of any covered person, which was reported to the police within seven days following its occurrence, will be covered to the same extent as any other covered accident. The seven-day requirement will be extended to 180 days in the case of an act of rape or incest of a female under 13 years of age.

STATE-SPECIFIC PRE-EXISTING CONDITION LIMITATIONS

IN, **SD**, and **WY**: (m) Applies within the six months before the certificate effective date.

CA: (m) A pre-existing condition is a sickness or physical condition for which a covered person was diagnosed or treated within 12 months before the coverage effective date.

FL: (m) A pre-existing condition is a sickness or physical condition for which a covered person was treated, had medical testing, received medical advice or had taken medication within six months before the coverage effective date. Genetic information is not a pre-existing condition in the absence of a diagnosis of the condition related to such information.

IL: (m) A pre-existing condition is a sickness or physical condition, whether diagnosed or not, for which a covered person was treated, had medical testing by a legally qualified physician or, received medical advice, produced symptoms or had taken medication within 12 months before the coverage effective date.

KS: (n) Surgical Procedure replaces Outpatient Surgical Procedure

ME: (m) A pre-existing condition is a sickness or physical condition, whether diagnosed or not, for which a covered person was treated, had medical testing, or received medical advice within 12 months before the coverage effective date.

MI: (l) Applies during the first six months after the certificate effective date; (m) applies within the six months before the certificate effective date.

MO: (m) A pre-existing condition means having a sickness or physical condition, whether diagnosed or not, for which a covered person was treated, had medical testing, received medical advice or had taken medication within 12 months before the coverage effective date of this certificate.

NC: (m) A pre-existing condition is those conditions, whether diagnosed or not, for which a covered person received medical advice, diagnosis, care or treatment that was received or recommended within the one-year period immediately preceding the coverage effective date. If you are 65 or older when this certificate is issued, pre-existing conditions will include only conditions specifically eliminated by a rider.

ND: (m) A pre-existing condition is a sickness or physical condition for which a covered person was treated, had medical testing, received medical advice or had taken medication within 12 months before the coverage effective date.

NV: (m) Applies within the six months before the certificate effective date. Additionally, pre-existing condition does not include genetic information in the absence of a diagnosis of the condition related to such information.

OR: (m) A pre-existing condition is a sickness or physical condition, whether diagnosed or not, for which a covered person was treated by a doctor, received advice from a physician or had taken medication prescribed by a doctor within the 12 months period immediately preceding the coverage effective date.

PA: (m) A pre-existing condition is a disease or physical condition for which you received medical advice or treatment within 90 days before the coverage effective date. (n) Hospital Confinement Admission replaces Hospital Confinement.

THIS INSURANCE PROVIDES LIMITED BENEFITS.

For policies issued or delivered in the Commonwealth of Virginia, THIS IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY.

This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for this coverage.

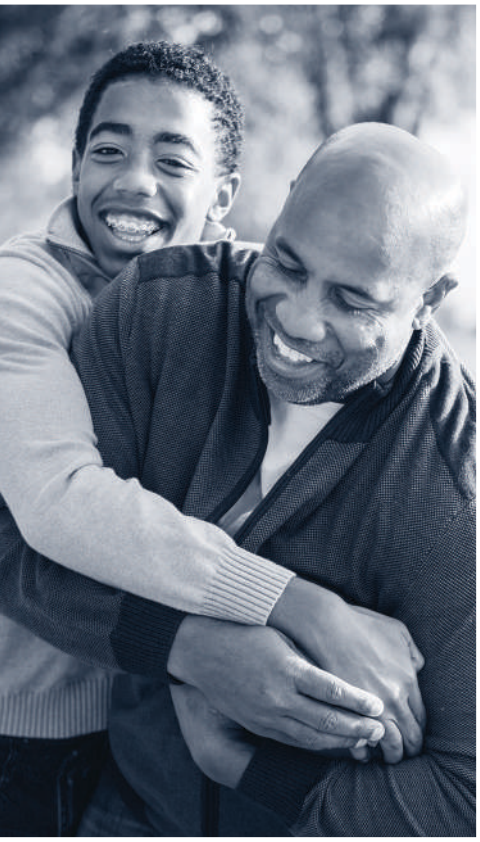
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Group Hospital Indemnity Insurance

Wellbeing Assistance Standard Benefit



For more information, talk with your benefits counselor.

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The Group Medical Bridge™ wellbeing assistance standard benefit can help pay for routine preventive tests you have each year.

Wellbeing assistance standard ..... **$_____ per day**

Maximum of one day per covered person per calendar year; subject to a 30-day waiting period

- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- Carotid Doppler
- CEA (blood test for colon cancer)
- Chest X-ray
- Colonoscopy
- Echocardiogram (ECHO)
- Electrocardiogram (EKG, ECG)
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test for HDL and LDL levels
- Serum protein electrophoresis (blood test for myeloma)
- Skin cancer biopsy
- Stress test on a bicycle or treadmill
- Thermography
- ThinPrep pap test
- Virtual colonoscopy

CA: Includes any generally accepted cancer screening test not listed, cervical cancer screening tests (approved by the federal FDA, upon the referral of the insured's health care provider), and human papillomavirus screening test
ID, MD, MO, ND: Waiting period does not apply
WV: Includes human papillomavirus screening test

THIS INSURANCE PROVIDES LIMITED BENEFITS.
This coverage is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law. Insureds in some states must be covered by comprehensive health insurance before applying for this insurance.

WAITING PERIOD

Waiting period means the first 30 days following any covered person's coverage effective date, during which no benefits are payable.

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WHOLE LIFE

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Colonial Life

Whole Life Plus Insurance



You can't predict your family's future, but you can be prepared for it.

Give your family peace of mind and coverage for final expenses with Whole Life Plus insurance from Colonial Life.

BENEFITS AND FEATURES

- Choose the age when your premium payments end — Paid-Up at Age 70 or Paid-Up at Age 100
- Stand-alone spouse policy available even without buying a policy for yourself
- Ability to keep the policy if you change jobs or retire
- Built-in terminal illness accelerated death benefit that provides up to 75% of the policy's death benefit (up to $150,000) if you're diagnosed with a terminal illness[1]
- Immediate $3,000 claim payment that can help your designated beneficiary pay for funeral costs or other expenses
- Provides cash surrender value at age 100 (when the policy endows)

ADDITIONAL COVERAGE OPTIONS

Spouse term rider

Cover your spouse with a death benefit up to $50,000, for 10 or 20 years.

Juvenile Whole Life Plus policy

Purchase a policy (Paid-Up at Age 70) while children are young and premiums are low — whether or not you buy a policy for yourself. You may also increase the coverage when the child is 18, 21 and 24 without proof of good health.

Children's term rider

You may purchase up to $20,000 in term life coverage for all of your eligible dependent children and pay one premium. The children's term rider may be added to either your policy or your spouse's policy — not both.

ADVANTAGES OF WHOLE LIFE PLUS INSURANCE

- Permanent coverage that stays the same through the life of the policy
- Premiums will not increase due to changes in health or age
- Accumulates cash value based on a nonforfeiture interest rate of 3.75%[2]
- Policy loans available, which can be used for emergencies
- Benefit for the beneficiary that is typically tax-free



Your cost will vary based on the amount of coverage you select.

Benefits worksheet

For use with your benefits counselor

How much coverage do you need?

☐ YOU $ _____

Select the option:

☐ Paid-Up at Age 70

☐ Paid-Up at Age 100

☐ SPOUSE $ _____

Select the option:

☐ Paid-Up at Age 70

☐ Paid-Up at Age 100

☐ DEPENDENT STUDENT

$_____

Select the option:

☐ Paid-Up at Age 70

☐ Paid-Up at Age 100

Select any optional riders:

☐ Spouse term rider
$ _____ face amount
for _____-year term period

☐ Children's term rider
$ _____ face amount

☐ Accidental death benefit rider

☐ Guaranteed purchase option rider

☐ Waiver of premium benefit rider



To learn more, talk with your benefits counselor.

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ADDITIONAL COVERAGE OPTIONS (CONTINUED)

Accidental death benefit rider

The beneficiary may receive an additional benefit if the covered person dies as a result of an accident before age 70. The benefit doubles if the accidental bodily injury occurs while riding as a fare-paying passenger using public transportation, such as ride-sharing services. An additional 25% will be payable if the injury is sustained while driving or riding in a private passenger vehicle and wearing a seatbelt.

Guaranteed purchase option rider

This rider allows you to purchase additional whole life coverage — without having to answer health questions — at three different points in the future. The rider may only be added if you are age 50 or younger when you purchase the policy. You may purchase up to your initial face amount, not to exceed a total combined maximum of $100,000 for all options.

Waiver of premium benefit rider

Premiums are waived (for the policy and riders) if you become totally disabled before the policy anniversary following your 65th birthday and you satisfy the six-month elimination period. Once you are no longer disabled, premium payments will resume.

1. Any payout would reduce the death benefit. Benefits may be taxable as income. Individuals should consult with their legal or tax counsel when deciding to apply for accelerated benefits.
2. Accessing the accumulated cash value reduces the death benefit by the amount accessed, unless the loan is repaid. Cash value will be reduced by any outstanding loans against the policy.

EXCLUSIONS AND LIMITATIONS: If the insured dies by suicide, whether sane or insane, within two years from the coverage effective date or the date of reinstatement, we will not pay the death benefit. We will terminate this policy and return the premiums paid without interest, minus any loans and loan interest to you.

This information is not intended to be a complete description of the insurance coverage available. The policy has exclusions and limitations which may affect any benefits payable. Applicable to policy forms IWL5000-70-CA,IWL5000-100-CA,IWL5000J-CA and rider forms R-IWL5000-STR-CA,R-IWL5000-CTR-CA,R-IWL5000-ACCD-CA,R-IWL5000-WP-CA,and R-IWL5000-GPO-CA. For cost and complete details of the coverage, call or write your Colonial Life benefits counselor or the company.

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RATES

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Group Accident 4000 (1.0)

Proposal Prepared for: Keenan & Associates Accounts

Preferred Plan

Situs State: CA

Rate Information

On/Off Job Accident Coverage with $50 Health Screening and $100 Sickness Hospital Confinement

	Employee	Employee & Spouse	1-Parent Family	2-Parent Family
Monthly Premium	$16.42	$27.71	$28.93	$40.22
Plan Code	*GSLN*	*GSLS*	*GSLC*	*GSLF*

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Agent Signature

Colonial Life

Group Accident 4000 (1.0)

Proposal Prepared for: Keenan & Associates Accounts

Premier Plan

Situs State: CA

Rate Information

On/Off Job Accident Coverage with $50 Health Screening and $100 Sickness Hospital Confinement

	Employee	Employee & Spouse	1-Parent Family	2-Parent Family
Monthly Premium	$23.43	$39.04	$40.30	$55.91
Plan Code	*GWLN*	*GWLS*	*GWLC*	*GWLF*

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Colonial Life

Group Disability (GDIS 1.0)

Account Name: Kennan & Associates Accounts

Plan Selected: Off Job Disability Coverage
Situs State: California
with Coverage for Psychiatric and Psychological Conditions

Rate Information

Monthly rates per $100 Monthly Benefit

6 Month Benefit Period

Elimination Period

Issue Age	7/7	14/14
17-49	$4.29	$2.98
50-64	$5.81	$4.03
65-74	$7.03	$4.87
Plan Codes:	*QGK4*	*QGK6*

12 Month Benefit Period

Elimination Period

Issue Age	7/7	14/14
17-49	$5.68	$4.18
50-64	$7.52	$6.33
65-74	$9.40	$7.90
Plan Codes:	*QGL4*	*QGL6*

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Deductions per year: 12

Cancer Assist for CA

Applicable to policy form CanAssist

- with Progressive Payment Benefit, $75 Health Screening Benefit

$5,000 Initial Diagnosis Benefit

COVERAGE LEVEL	ISSUE AGE	NAMED INSURED	EMPLOYEE AND SPOUSE	ONE-PARENT FAMILY	TWO-PARENT FAMILY
Level 2	17-75	$36.15	$62.35	$36.95	$63.15
Level 3	17-75	$41.30	$73.20	$42.25	$74.15

$10,000 Initial Diagnosis Benefit

COVERAGE LEVEL	ISSUE AGE	NAMED INSURED	EMPLOYEE AND SPOUSE	ONE-PARENT FAMILY	TWO-PARENT FAMILY
Level 2	17-75	$43.90	$75.35	$45.20	$76.65
Level 3	17-75	$49.05	$86.20	$50.50	$87.65

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Proposal Prepared for: Keenan & Associates Accounts Monthly

Plan 1

Situs State: CA

Issue Age Critical Illness Benefits

Rates illustrated per unit. Named Insured unit value = $1,000.

Uni-Tobacco Rates

ISSUE AGE	NAMED INSURED	NAMED INSURED AND SPOUSE	NAMED INSURED AND DEPENDENT CHILD(REN)	NAMED INSURED, SPOUSE AND DEPENDENT CHILD(REN)
17-24	$0.19	$0.28	$0.19	$0.28
25-29	$0.26	$0.38	$0.26	$0.38
30-34	$0.34	$0.50	$0.34	$0.50
35-39	$0.51	$0.75	$0.51	$0.75
40-44	$0.68	$1.02	$0.68	$1.02
45-49	$0.97	$1.47	$0.97	$1.47
50-54	$1.29	$1.98	$1.29	$1.98
55-59	$1.70	$2.62	$1.70	$2.62
60-64	$2.32	$3.58	$2.32	$3.58
65-69	$2.53	$3.91	$2.53	$3.91
70-74	$2.91	$4.50	$2.91	$4.50
Plan Code	*CH1N*	*CH1S*	*CH1C*	*CH1F*

Optional Infectious Disease Rider

Rates illustrated per unit. Named Insured unit value=$1,000.

Uni-Tobacco Rates

ISSUE AGE	NAMED INSURED	NAMED INSURED AND SPOUSE	NAMED INSURED AND DEPENDENT CHILD(REN)	NAMED INSURED, SPOUSE AND DEPENDENT CHILD(REN)
17-74	$0.23	$0.34	$0.23	$0.34
Plan Code	*IDRN*	*IDRS*	*IDRC*	*IDRF*

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Monthly Premium Rates **GMB (7000)**
Proposal Prepared for: Keenan & Associates Accounts
State: CA
Plan Selected: Plan 1 (HSA)

Rate Information

	Named Insured	Named Insured & Spouse	1-Parent Family	2-Parent Family
17-49	$18.66	$33.32	$25.50	$40.16
50-59	$23.42	$45.73	$30.26	$52.57
60-64	$31.75	$65.11	$38.59	$71.95
65+	$43.48	$89.42	$50.32	$96.26

Plan codes are KS1N

Benefits Included: Hospital Confinement $2000, Waiver of Premium, Wellbeing Assistance Standard - $50

Rates provided are illustrative and your actual premium may be different depending on your particular situation and plan choices.

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Deductions per year: 12

Whole Life Plus (IWL5000) for CA

Applicable to policy forms ICC19-IWL5000-70/IWL5000-70, ICC19-IWL5000-100/IWL5000-100, ICC19-IWL5000J/IWL5000J and rider forms ICC19-R-IWL5000-STR/R-IWL5000-STR, ICC19-R-IWL5000-CTR/R-IWL5000-CTR, ICC19-R-IWL5000-WP/R-IWL5000-WP, ICC19-R-IWL5000-ACCD/R-IWL5000-ACCD, ICC19-R-IWL5000-CI/R-IWL5000-CI, ICC19-R-IWL5000-CC/R-IWL5000-CC, ICC19-R-IWL5000-GPO/R-IWL5000-GPO, ICC23-IWL5000-LTC/IWL5000-LTC

- Adult Base Plan Paid-Up at Age 100, Accidental Death Benefit

Non-Tobacco Rates

ISSUE AGE	$50,000
25	$47.00
35	$62.58
45	$93.12
55	$157.66
65	$288.66

Tobacco Rates

ISSUE AGE	$50,000
25	$68.83
35	$91.25
45	$133.29
55	$224.82
65	$369.65

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ATTACHMENT 2

Aflac Rates Sheet

CA Payroll Premium rates are Biweekly for industry Class B.
Rate sheet prepared by ARACELIA 11/2/26 5:47 PM

The rates shown on this insert page are for illustration purposes only; they do not imply coverage.
For more information about policy/plan benefits and limitations, please refer to the accompanying product brochure for each insurance policy/plan listed below.
The rates displayed are valid through 11/02/2026 and are subject to change.

CANCER PROTECTION ASSURANCE PLAN LEVEL 2 - Series B70200

Age	Coverage	Premium	IDR	DCR	SDR	Total
18-64	INDIVIDUAL	$15.46	$2.75	$0.00	$0.42	**$18.63**
18-64	INSURED/SPOUSE	$26.60	$6.48	$0.00	$0.42	**$33.50**
18-64	ONE-PARENT FAMILY	$15.46	$2.75	$0.42	$0.42	**$19.05**
18-64	TWO-PARENT FAMILY	$26.60	$6.48	$0.42	$0.42	**$33.92**

IDR* = Optional Initial Diagnosis Rider (Series B70050) 5 units ($500)
DCR* = Optional Dependent Child Rider (Series B70051) ($10,000)
SDR* = Optional Specified Disease Rider (Series B70052)

.

AFLAC ACCIDENT INSURANCE - 24-HOUR ACCIDENT INCLUDING WELLNESS BENEFIT OPTION 3 - Series A38300

Age	Coverage	Premium	Total
18-64	INDIVIDUAL	$14.23	**$14.23**
18-64	INSURED/SPOUSE	$20.15	**$20.15**
18-64	ONE PARENT FAMILY	$24.16	**$24.16**
18-64	TWO PARENT FAMILY	$30.51	**$30.51**

AFLAC-SHORT TERM DISABILITY - Series A-57600

Elimination Period Accident/Sickness - 14/14 DAYS

Annual Income		$21,000	$28,000	$37,000	$40,000	$50,000	$53,000	$56,000	$59,000	$62,000	$104,000
Monthly Benefit		$500	$600	$700	$800	$900	$1,000	$1,100	$1,200	$1,300	$1,400
Benefit Period	Age										
6 MONTHS	18-49	$7.50	$9.00	$10.50	$12.00	$13.50	$15.00	$16.50	$18.00	$19.50	$21.00
	50-64	$9.90	$11.88	$13.86	$15.84	$17.82	$19.80	$21.78	$23.76	$25.74	$27.72

AFLAC HOSPITAL CHOICE - OPTION 1 Benefit Amount $1,000 - Series B40100

Age	Coverage	Premium	EBR	HSSCR	Total
18-49	INDIVIDUAL	$12.72	$5.46	$8.64	**$26.82**
50-59		$12.96	$6.24	$11.10	**$30.30**
60-64		$13.38	$6.30	$14.46	**$34.14**
18-49	INSURED/SPOUSE	$18.06	$11.52	$15.84	**$45.42**
50-59		$19.08	$12.96	$22.02	**$54.06**
60-64		$20.40	$13.08	$27.66	**$61.14**
18-49	ONE-PARENT FAMILY	$16.14	$10.92	$12.00	**$39.06**
50-59		$16.44	$11.16	$13.62	**$41.22**
60-64		$16.68	$11.46	$17.88	**$46.02**
18-49	TWO-PARENT FAMILY	$19.14	$13.98	$16.14	**$49.26**
50-59		$19.32	$14.22	$23.16	**$56.70**
60-64		$20.64	$14.88	$29.52	**$65.04**

EBR*: Extended Benefit Rider Premium (Available for ages 18-75)
HSSCR*: Hospital Stay and Surgical Care Rider Premium (Available for ages 18-75)

CA Payroll Premium rates are Biweekly for industry Class B.
Rate sheet prepared by ARACELIA 11/2/26 5:47 PM

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For more information about policy/plan benefits and limitations, please refer to the accompanying product brochure for each insurance policy/plan listed below.
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CRITICAL CARE PROTECTION POLICY - Series A74200

Critical Care Protection (Individual)

FOBBR: First Occurrence Building Benefit Rider (Rider Series A74050)
SHERR: Specified Health Event Recovery Benefit Rider (Rider Series A74051)

Age	Premium	FOBBR	SHERR	Total
18-35	$7.80	$1.08	$0.54	**$9.42**
36-45	$11.10	$1.98	$1.32	**$14.40**
46-55	$15.12	$2.34	$2.16	**$19.62**
56-64	$19.50	$2.58	$3.06	**$25.14**

Critical Care Protection (Insured/Spouse)

Age	Premium	FOBBR	SHERR	Total
18-35	$15.00	$2.16	$1.08	**$18.24**
36-45	$19.50	$3.96	$2.22	**$25.68**
46-55	$26.28	$4.68	$3.72	**$34.68**
56-64	$36.60	$5.16	$5.70	**$47.46**

Critical Care Protection (One Parent Family)

Age	Premium	FOBBR	SHERR	Total
18-35	$13.26	$1.14	$0.60	**$15.00**
36-45	$15.72	$2.10	$1.32	**$19.14**
46-55	$20.22	$2.40	$2.16	**$24.78**
56-64	$26.58	$2.70	$3.12	**$32.40**

Critical Care Protection (Two Parent Family)

Age	Premium	FOBBR	SHERR	Total
18-35	$17.04	$2.22	$1.14	**$20.40**
36-45	$21.66	$4.08	$2.40	**$28.14**
46-55	$28.92	$4.74	$4.02	**$37.68**
56-64	$39.72	$5.28	$6.00	**$51.00**

CITRUS HEIGHTS WATER DISTRICT

DISTRICT STAFF REPORT TO BOARD OF DIRECTORS
NOVEMBER 17, 2026 REGULAR MEETING

Subject:	**42-inch Transmission Main Condition Assessment & Repair**
Status:	Presentation Item
Report Date:	November 12, 2026
Prepared By:	Ali Shafaq, Principal Civil Engineer

OBJECTIVE:
Staff will provide an update on the 42-inch Transmission Main Condition Assessment & Repair at the Cripple Creek Crossing.

CITRUS HEIGHTS WATER DISTRICT

DISTRICT STAFF REPORT TO BOARD OF DIRECTORS
NOVEMBER 17, 2026 REGULAR MEETING

Subject:	**Cooperative Purchasing Update**
Status:	Presentation Item
Report Date:	November 12, 2026
Prepared By:	Todd Jordan, Director of Operations

OBJECTIVE:
Staff will provide an update on the Cooperative Purchasing Program in partnership with the Regional Water Authority.

CITRUS HEIGHTS WATER DISTRICT

DISTRICT STAFF REPORT TO BOARD OF DIRECTORS
NOVEMBER 17, 2026 REGULAR MEETING

Subject:	**Customer Advisory Committee Meeting Overview: Meter Replacement Program**
Status:	Presentation Item
Report Date:	November 12, 2026
Prepared By:	Todd Jordan, Director of Operations

OBJECTIVE:
Staff will provide an overview of the Customer Advisory Committee's meetings for the Meter Replacement Program.

CITRUS HEIGHTS WATER DISTRICT

DISTRICT STAFF REPORT TO BOARD OF DIRECTORS
NOVEMBER 17, 2026 REGULAR MEETING

Subject:	**Facilities Modernization and Expansion (FME) Status Update**
Status:	Discussion Item
Report Date:	November 9, 2026
Prepared By:	Brittney Moore, Administrative Services Manager/Chief Board Clerk

OBJECTIVE:

Staff will provide the Board of Directors with an update on the Facilities Modernization and Expansion (FME) Project, review updated staffing and facility needs in comparison to previously established projections, evaluate the impacts of deferring project components, and obtain Board direction on recommended project priorities and the current Madison construction solicitation.

BACKGROUND AND ANALYSIS:

October 12, 2026 Special Meeting – Project Status and Board Direction

At the October 12, 2026 Special Board meeting, staff provided an update on the FME Project, including existing and proposed facility layouts, project phasing, construction costs, financing assumptions, and pending actions that required Board direction. The presentation was intended to provide the Board with an understanding of the District's existing and anticipated future staffing levels, office and meeting space layouts and requirements, current facility limitations, and available options before committing to additional construction expenditures.

During the October presentation, an overview of The District's existing facilities was provided, showing 21 offices, seven of which are shared by multiple employees, accommodating 34 regular employees across all departments, and two interns. There are currently no unassigned office workspaces. The previously contemplated Phase 1 Madison tenant improvements would increase the combined office inventory to approximately 34 offices, eliminating shared office assignments for 23 regular staff who would require an assigned office space at Madison, along with office space designated for the two interns, leaving 9 unassigned workspaces; while maintaining operational functions at Sylvan Road. These improvements were developed, in part, to accommodate long-term staffing projections exceeding 50 employees by 2045.

The original FME Project was organized into two phases:

- Phase 1: Madison tenant improvements and Sylvan site improvements.
- Phase 2: Administrative Services Building tenant improvements, Operations and Engineering Building tenant improvements, construction of a new shop, and Cabin property improvements.

Following its review of project status, estimated costs, and anticipated facility needs, staff recommended

- **proceeding with Sylvan site improvements;**
- **proceeding with Cabin property improvements;**
- **deferring Madison building improvements;**
- **deferring Sylvan building renovations;**
- **and deferring construction of a new shop.**

The Board provided consensus direction on October 12, 2026, consistent with staff's recommendations. The Board also requested that staff return with an additional FME update before expiration of the current Madison construction bids and revisit the Projected Staffing Requirements Report – Years 2021 Through 2045, approved by the Board on June 16, 2021.

The November 17, 2026 study session is intended to respond to those requests and provide additional analysis supporting the District's near-term and long-term FME decisions.

November 17, 2026 Study Session – Reassessment of Staffing and Facility Needs

A central component of the November study session will be a reassessment of the staffing projections that originally informed the District's facility planning and the scope of the FME Project.

In 2021, the District completed the *Projected Staffing Requirements Report – Years 2021 Through 2045*, prepared by Regional Government Services (RGS). The report served as the foundation for the subsequent Space Needs Assessment and long-range facility planning. Its staffing projections were based on anticipated operational demands associated with population growth and infill development, construction of four additional wells, implementation of Project 2030 water main replacements, the meter replacement program, and evolving regulatory requirements.

The original report was intended to establish planning assumptions for future staffing and facilities, rather than automatically authorizing additional positions. Since its completion, the District has experienced changes in staffing levels, organizational structure, project schedules, and anticipated operational demands which required a need for staff to reassess the staffing projections on a regular basis.

A subsequent RGS Three-Year Staffing Projection Update Report for Years 2026 Through 2028 was finalized in October 2025 for internal use and provided updated staffing recommendations based on information and anticipated work programs available at that time.

During the November 17, 2026 study session, staff will revisit the original 2021 projections, compare them with the subsequent staffing update and actual 2026–2027 staffing levels, and present revised staffing projections through 2030. This comparison will provide the Board with a clearer understanding of how the District's organizational needs have evolved and whether the staffing assumptions underlying the FME Project remain appropriate.

2026 Evaluation of Staffing Assumptions and Operational Needs

Staff's reassessment will focus on distinguishing positions and workload necessary to maintain District operations, regulatory compliance, and essential service levels from staffing associated with anticipated or expanded work programs that may no longer reflect current priorities.

Specifically, staff will evaluate:

- ***Customer growth and development:*** Compare the population growth, customer-account increases, and development activity anticipated in the 2021 study with actual trends and associated service demands.

- ***Additional groundwater facilities:*** Evaluate the operational workload associated with existing and planned wells and determine the staffing resources necessary to support those facilities.

- ***Project 2030 implementation:*** Reassess staffing requirements based on anticipated construction schedules and delivery methods, including the division of responsibilities between Water Distribution personnel and outside contractors.

- ***Regulatory requirements:*** Identify current and anticipated compliance obligations and assess the actual staff time and resources necessary to fulfill those requirements.

- ***Organizational structure and staffing changes:*** Review changes in departmental responsibilities, position classifications, and staffing levels since 2021, including the expansion of Public Affairs functions, the reassignment of responsibilities from other departments to Public Affairs, and the use of office-based interns.

One significant organizational change since the 2021 staffing study has been the expansion of the District’s Public Affairs functions. The original staffing study included an Analyst-level position within the Administrative Services Department responsible for community engagement and public relations functions, while projecting only the General Manager position within the General Manager's Office through 2045. Since that time, one Analyst-level position was removed from Administrative Services to the General Manager's Office and subsequently elevated to a manager-level classification. Public Affairs staffing has also expanded to include two additional Analyst positions, and one part-time intern, supporting community engagement, public information, social media outreach, and regional coordination.

The expansion of Public Affairs functions represents a significant organizational change that was not anticipated in the original 2021 staffing projections. While these staffing changes, along with

the addition of office-based interns, have contributed to increased space demands, the District's broader operational needs, evolving departmental responsibilities, and long-term facility planning considerations all contributed to the rationale for renovating the Madison building to accommodate staff across two locations.

The objective of this reassessment is not to eliminate necessary services or predetermine staffing reductions, but to establish a more current, operationally supported basis for future staffing decisions. Staff's revised approach will align positions with demonstrated workload, required service levels, regulatory obligations, project implementation schedules, and available financial resources.

By reassessing staffing needs before proceeding with major building improvements, the District can better determine whether its existing facilities, targeted modifications, temporary accommodations, or previously proposed construction projects are the most appropriate and cost-effective solutions.

Project Costs and Financial Considerations

The October 2026 presentation included an update on FME construction costs and financing assumptions incorporated into the District's long-range financial planning.

Madison Construction Costs

The Phase 1 Madison tenant improvements received nine bids ranging from approximately $6.25 million to $7.23 million.

Furniture and other implementation expenses would be additional to the construction contract.

Other FME Project Costs

Additional planning-level construction estimates presented to the Board included approximately $1.674 million for Phase 1 Sylvan site improvements and $9.293 million for Phase 2 Sylvan building and shop construction components. These estimates remain relevant to evaluating the cost implications of proceeding with, modifying, or deferring individual project elements.

Financing and Rate Model Assumptions

The District's current rate model incorporates a phased financing concept totaling approximately $32 million over a 30-year term, with an assumed interest rate of 5 percent. The modeled financing includes approximately $20 million in initial proceeds and an additional $12 million in subsequent proceeds.

The October presentation assumed that financing the full $32 million would result in annual debt service of approximately $1.327 million beginning in 2027 and an additional $796,000 beginning in 2028. The model also assumed no rate increase in 2027 and staffing growth from 43 full-time equivalent employees (FTEs) in 2027 to 48 FTEs in 2030.

These assumptions were developed to evaluate the financial implications of anticipated capital improvements and organizational growth. Changes to project timing, construction scope,

financing requirements, and staffing levels may affect the District's future financial obligations and rate planning.

During the November study session, staff will discuss how the recommended project deferrals and revised staffing projections may influence the timing and amount of future financing needs. The review will also consider construction cost escalation, staffing and operating expenses, available capital funding, prior-year budget savings, and grant funding.

Reassessing the project scope before undertaking additional debt obligations provides an opportunity to better align capital expenditures with demonstrated operational needs and the District's long-term financial capacity.

Recommended FME Project Priorities and Deferrals
Building upon the Board's October 12 consensus direction and the updated staffing review, staff will present a recommended approach to the remaining FME Project components.

Projects Recommended to Proceed:

Staff recommend

- **Continuing Sylvan site improvements** to incorporate acquired parcels into usable corporation yard space, improve access, storage and operational staging, and preserve flexibility for temporary facilities or future improvements;
- And **advancing the 7505 Greenback Lane (Cabin) property improvements** as a separate project component consistent with the District's operational needs and available funding.

Projects Recommended for Deferral:

Staff recommend continuing to

- **defer the Madison tenant improvements;**
- **defer Sylvan Administrative Services and Operations/Engineering building renovations;**
- **and defer construction of a new shop** until the District has further evaluated its staffing projections, space requirements, and available facility alternatives.

Deferral would allow staff to consider targeted repairs, modifications to existing facilities, temporary or shared office arrangements, and other potentially lower-cost solutions before proceeding with substantial new construction.

The existing shop continues to support current operations, subject to necessary maintenance and repairs. Deferring replacement would allow the District to further assess the timing and operational necessity of a new or remodeled shop.
The November study session will provide the Board with additional justification for these recommendations, including the potential operational and financial impacts of deferring each project component. Staff will also discuss how the proposed approach preserves flexibility to

revisit previously deferred improvements if future staffing growth, facility conditions, or operational demands warrant additional investment.

Madison Construction Bids and Requested Board Direction
An immediate decision involves the current Madison construction solicitation, which remains subject to the applicable bid validity period.

Although the District received competitive bids, proceeding with construction at this time would commit substantial resources before completion of the updated staffing and facility needs assessment.

Terminating the current solicitation would allow the Board to reaffirm its project priorities, preserve flexibility to reconsider the scope of Madison improvements, and defer an immediate construction expenditure.

However, this approach would also result in the loss of current bid pricing. Future construction costs could be affected by inflation, market conditions, contractor availability, and changes in project scope. The City of Citrus Heights has indicated a willingness to work with the District regarding a possible building permit extension, provided the project is not deferred for an extended period. Any extension would remain subject to the City's applicable requirements.

Based on the Board's October consensus direction and the proposed reassessment of future facility needs, staff recommend terminating the current Madison construction solicitation rather than proceeding with an award or maintaining the current bids while a revised staffing and facilities plan is developed.

The November 17 study session will provide an opportunity for the Board to review these considerations and provide direction regarding the Madison solicitation and the District's recommended approach to advancing the remaining FME Project components.

RECOMMENDATION:
Staff recommend that the Board reaffirm direction to proceed with Sylvan site improvements and Cabin property improvements, subject to applicable approvals and available funding; defer Madison building improvements, Sylvan building renovations, and new shop construction; and direct staff to terminate the current Madison construction solicitation in accordance with applicable procurement requirements.

ATTACHMENTS:
1. Projected Staffing Requirements Report - Years 2021 Through 2045
2. RGS Three-Year Staffing Projection Update Report - Years 2026 Through 2028

ACTION:

Moved by Director _____, Seconded by Director _____, Carried _____

ATTACHMENT 1

Projected Staffing Requirements Report –
Years 2021 Through 2045

Citrus Heights Water District
Projected Staffing Requirements Report - Draft
Years 2021 Through 2045

Prepared For:

CITRUS HEIGHTS WATER DISTRICT

May 12, 2021

Submitted By:

RGS REGIONAL GOVERNMENT SERVICES
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A. Introduction

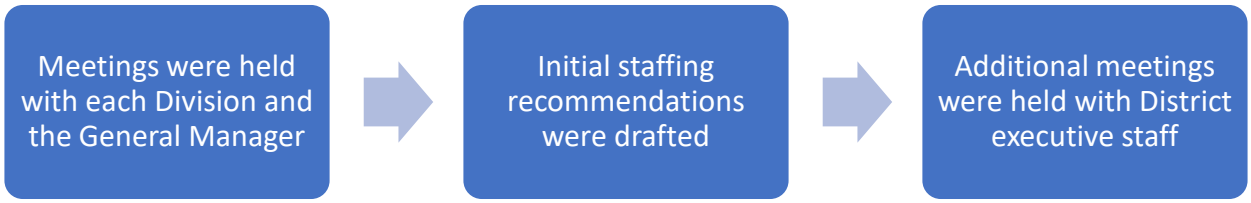
The Citrus Heights Water District (District) has developed a strategic emphasis, allowing for measured planning and budgeting of future District service and infrastructure needs. In doing so, the District has identified a number of large-scale capital reinvestment and asset management projects and system changes that will be required over the next several decades, as well as impacts caused by anticipated regulatory changes and in-fill population growth. The identified projects and changes will impact staffing levels into the future, including space and facility needs of the District.

The Corporation Yard has inadequate workspace and insufficient facilities to support current and projected operations for employees and customers. As a result, one of the District's Strategic Plan Goals, *Manage the Efficient Improvement of and Reinvestment in District Infrastructure and Facilities*, includes a 2021 objective: Complete Corporation Yard Pre-Architectural Study.

As the first step in completing this Strategic Plan Objective, the District needs to know the potential projected staffing required to accomplish the identified capital reinvestment and asset management projects and system changes. RGS was asked to perform a Staffing Optimization and Workload Distribution Projection Study for the District as the first step in determining future space and facility needs through 2045. For the purposes of space planning for the pre-architectural study, an estimate of maximum staffing is required. This study's 25-year projection allows the District to incorporate anticipated impacts of major programs, legislation and population growth on future facility requirements. Standard methodologies for reviewing agency staffing needs were applied. Projected staffing recommendations are shown in five-year increments to allow the District to work with the architect to design a scalable building for space planning over this extended timeframe.

Figure A – Methodology Process Chart





As shown in Figure A, RGS created a Position Staffing Questionnaire (PSQ) and requested that it be completed by each division. These questionnaires included the primary functions of the division; the major issues that will impact the division between 2021 and 2045; the anticipated staff needed during that time frame; justification for new positions; special meeting locations or workspace requirements for temporary staff, contractors, auditors and others; and any other information that RGS should take into consideration. The PSQs were reviewed, then in-depth meetings were held with the General Manager and management staff in each division to provide greater detail to the division's responses.

The District's history, philosophy, infrastructure, location, current staffing and services were also reviewed prior to determining the projected recommendations included in this report.

The following assumptions were utilized in this process, and each will be discussed in greater detail in Section C:

- The recommended Alternative described in the Project 2030 Study will be implemented.
- The Water Meter Replacement program will be implemented as a result of the Water Meter Program Study. The Program will include a robust testing and life cycle replacement schedule, along with an implementation strategy for the District's water meters.
- Four new wells will be constructed.
- Several new legislative and regulatory demands have been passed in recent years, placing unfunded mandates on water service providers. It is highly likely that water related legislation will continue to be adopted in the future, so additional contingency space needs should be contemplated based on this potential.
- In-fill population in the District is expected to increase by approximately 18% through 2050.

B. Background

History

The District was established on October 25, 1920 as an Irrigation District under Division 11 of the Act of Legislature of the State of California. At its inception, the District encompassed slightly more than 4.7 square miles in northeast Sacramento County, and served approximately 225 farms. The District has grown to a current service area of approximately 12.8 square miles, while the service needs of the District's customers have evolved from rural to urban in nature.

A 1956 bond issue for construction of the District's 42-inch transmission pipeline was passed and the construction of the pipeline was completed in 1958. It remains in service today as one of the District's primary surface water delivery facilities.

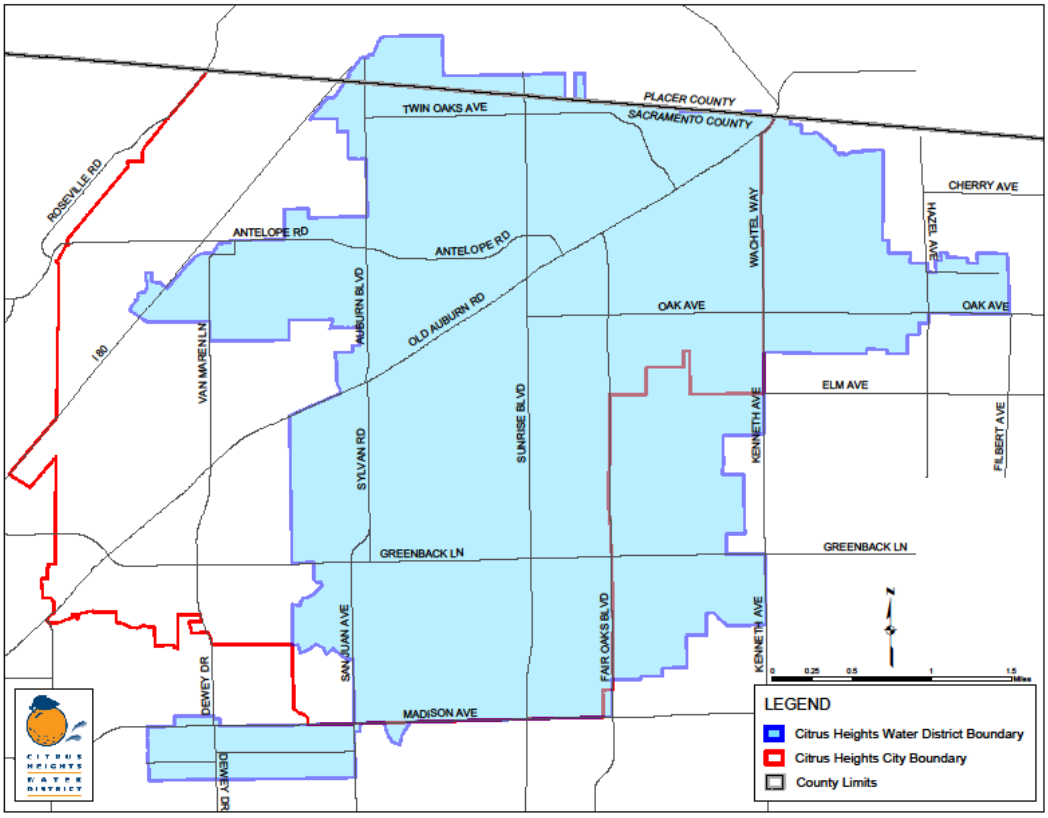
In 1992, the U.S. Congress passed the Central Valley Project Improvement Act requiring water agencies receiving federal water to install water meters on all customer accounts. The District began its meter retrofit efforts in 1998 with non-metered commercial accounts, followed by multi-family apartments and mobile home parks. The most challenging and costly part of the water meter retrofit was installing water meters for the District's nearly 17,000 single-family residential customers, which was completed in 2007. There are currently close to 20,000 water meters (residential and commercial) in the District. The majority of meters are in their first-generation lifecycle, but will need to be migrated to an ongoing replacement program in the near future.

The District's surface water supply is provided by San Juan Water District (SJWD) and is contracted with the U.S. Bureau of Reclamation for additional water from Folsom Lake. SJWD treats the Folsom Lake water to drinking water standards at its water treatment plant located near the southern edge of Folsom Lake in Granite Bay. The treated water is then delivered to the District and other water agencies within the boundaries of the SJWD service area.

In 1995, construction of the SJWD Cooperative Transmission Pipeline began. This $32 million, 78-inch and 72-inch pipeline project contains water transmission capacity for five area water agencies, providing an alternate source of high-volume water delivery to the District plus capacity for growth.

Current District Services

Figure 1: Map of District Service Area



The District is located in the Sacramento region, about 15 miles northeast of downtown Sacramento, and is an Irrigation District operating under the State of California Water Code. The District constructs and maintains water facilities and supplies domestic water in an area of approximately 12.8 square miles, including a system of approximately 250 miles of underground pipes, approximately 2,200 fire hydrants and valves, and nearly 20,000 water service connections. The District has 22 interconnections with neighboring water agencies to provide water in the event water from Folsom Lake or its wells are unable to provide adequate water supply. The District's area includes a current population of nearly 70,000 customers in Sacramento and Placer counties, supporting five communities. The District's service area covers approximately two-thirds of the City of Citrus Heights and portions of the unincorporated communities of Fair Oaks, Orangevale, Carmichael; an unincorporated area of Placer County between the City of Roseville and the Sacramento County northern boundary; and a small portion of the City of Roseville. The District is predominantly urbanized and now serves a largely residential and commercial customer base.

Notwithstanding the Cooperative Transmission Pipeline described above, District water is piped to customers through mains measuring up to 42 inches in diameter. Most streets have much smaller mains measuring six or eight inches in diameter. In addition, water is delivered to fire hydrants through these mains. Water mains and appurtenances installed by private developers are inspected by District staff prior to becoming donated assets to the District. It is then the District's responsibility to operate, maintain, and replace these facilities.

In keeping with the District's mission to furnish a dependable supply of safe, quality water in an efficient, responsive, and affordable manner, current water demands and usage trends have been reviewed to estimate future water demands. Key assumptions include population growth, land development, water conservation levels, and regulatory issues. These issues are summarized in the Identified Impacts Affecting Staffing for the District section of this report. The District currently uses a 30-year Capital Improvement Plan developed in 1998 as a key planning tool in determining annual capital improvement projects, including water main replacement.

District Corporation Yard

Originally developed in 1948 with a 720-square-foot (SF) administration/operations building, the District's Corporation Yard, located at 6230 Sylvan Road, Citrus Heights, California, is the primary facility for the District's operations.

This property has been reconfigured several times to accommodate District growth. Today, the Corporation Yard is 2.9 acres and houses 36 administrative, engineering, operations, and water efficiency staff, as well as utilizing contractors, interns and temporary employees to supplement existing staff as needed. The existing Corporation Yard is over full capacity, with inadequate workspaces, insufficient team meeting space, and inadequate accommodations for customer meetings and classes. The current facilities (two administrative buildings and a shop/materials storage building and area) have been modified to provide work space for existing staff, but based on various factors highlighted in Section C of this report, several identified issues will impact staffing needs into the future.

Future needs for renewal and replacement of infrastructure were reviewed by the District. "Technical Memorandum No. 3: Water Main Assessment" of the Project 2030 Study describes the exploratory process used to determine these needs. Starting in the year 2030, many pipelines in the District's distribution system will be nearing the end of their useful life and will need to be replaced. Engineering/Capital Project Planning and Management workloads will increase in advance of Project 2030 to prepare the District for the significant increase in its Capital Improvement Program. Additionally, water meters installed in the early 2000s are beginning to reach the end of their service life and an ongoing asset management/replacement program will need to be implemented.

With the identification of pipelines and meters that will require large-scale replacements, the District recently initiated two major planning efforts, the Project 2030 Water Main Replacement and the Meter Replacement Program Studies. These are described in greater detail in Section C: Identified Impacts Affecting Staffing for the District. These efforts focus on strategies for funding and replacing water mains and water meters, and evaluation of possible options to meet the District's mission of providing safe, reliable drinking water.

Recognizing that these two major long-term projects will necessitate additional staff in order to implement them efficiently, and based on the 2021 objective: Complete Corporation Yard Pre-Architectural Study in the District's Strategic Plan section titled *Manage the Efficient Improvement of and Reinvestment in District Infrastructure and Facilities*, the District has initiated a Space Needs Assessment Study which will be completed in two parts; staffing needs over the next 25

years, and facility needs over that same time period. The staffing needs portion, which is addressed in this report, has been broken into five-year increments. This provides a timeline for the District, addressing when anticipated staff will be added over the 25 year time frame, and allowing District facilities to be planned/scaled to meet these staffing needs.

Criteria Used in the Staffing Assessment

The staffing needs portion of the Assessment includes anticipated staffing based on the following criteria:

1) Upcoming District Capital Improvement Projects (CIP) and other major projects (specifically described in the Project 2030 and Meter Replacement sections).

2) New technology (including smart meters) and any new position skill sets that may be required.

3) New wells and/or pipelines.

4) Regulatory, legislative, and enforcement issues (specifically described in the Legislation/Regulatory section).

5) Increases/Reductions of commercial customers.

6) Projected in-fill population growth in the District's service area (specifically described in the Population Growth section).

7) Any other issues that may impact staffing requirements, including best practices, core functions and/or mandatory activities of the department/division.

C. Identified Impacts Affecting Staffing for the District

Over the next 25 years, the District has identified multiple strategic plan capital improvements that will give rise to an expansion of its workforce. In order to show the impact of these projects, staffing projections have been broken into four tables for each department:

- Tables ending in **.**1 - Anticipated staffing needed to provide services at existing levels, including:
  - Population growth;
  - Known legislation/regulation changes; and
  - Current and future Groundwater wells.
- Tables ending in **.**2 - Anticipated staffing needed to implement the recommended Alternative for Project 2030 – Water Main Replacements.
- Tables ending in **.**3 - Anticipated staffing needed to implement the Water Meter Replacement program.
- Tables ending in **.**4 - Total anticipated staffing including all identified impacts.

These projects are explained in greater detail below.

Project 2030 – Water Main Replacements

The 2017 Infrastructure Report Card by the American Society of Civil Engineers gave a "D" grade to drinking water for the country, and the average water loss from leaking pipes was identified as 14-18% per year.

Pipelines are the single largest set of assets the District owns. Maintaining and replacing pipelines is necessary for the reliable, high-quality service that ratepayers expect. In comparison to other regions in the country, the West is characterized by continuous growth and relatively new infrastructure. Even though the District is highly urbanized (i.e. there is little undeveloped land remaining within its service area), there is redevelopment occurring within the District's boundaries and rezoning of current parcels to mixed and multi-use areas in order to accommodate the increasing population. Neighboring cities and agencies are also expanding which continues to place pressure on regional water supply sources. Older cities are already experiencing a crisis surrounding infrastructure replacement.

Currently, the District allocates approximately $2 million annually toward water main replacement, which equates to an annual rate of replacement of less than 0.5%. As water mains age throughout the District, the likelihood of failure increases. As a large number of water mains were installed in the 1960s and will reach the end of their life span in the next several decades, the District will be required to undertake a major replacement program beginning in the year 2030. In anticipation of the District's aging infrastructure, the District has initiated a substantial planning effort to review and refine its long-term water main replacement program, titled Project 2030 – Water Main Replacements.

The Project 2030 Water Main Replacement Study (Project 2030) provides a strategic investment and proactive approach to water main replacement. The District has developed a model of how

much water is expected to be used (and therefore flow through the system) in different parts of the District's service area, and the operational lifespan for different parts of the system have been estimated. Advanced planning allows the District to predict the timeframe during which each pipe will become a liability, and to schedule replacement in a way that minimizes risk, consequence of failures, and rate impacts to customers. Renewal and replacement of infrastructure, financing of improvements and public understanding of the value of water are critical water system issues. "Technical Memorandum No. 3: Water Main Assessment" from the Project 2030 Water Main Replacement Study details this process and the findings, including an asset history/inventory.

Through Project 2030, the District evaluated various spending options to update its replacement program. Project 2030 identified 21 different options for phasing and levels of spending on water main replacement between the years 2030 and 2080, ranging from $2 million annually up to $10.2 million annually. The option currently recommended by the District's Customer Advisory Committee (CAC) is an annual water main replacement spending plan of $7.8 million annually. This amount would replace approximately 72% of the District's water mains by the year 2080. This level of replacement is approximately four times higher than the current level of water main replacement.

District staffing projections (Engineering, Operations and Administration) have been incorporated in this report to manage the increase in water main replacements as described in the Project 2030 Study. The staffing projections associated with this project are listed separately under each affected department.

It is anticipated that the Board of Directors will consider the CAC's policy recommendation in the near future. If the recommended option is amended by the CAC or the Board, the staffing projections may need to be modified.

Meter Replacements

Federal and state regulations adopted in 1991 and 1992 required all new water connections to be metered. Additionally, the Federal contracts for water connections using United States Bureau of Reclamation contract water were required to be metered by 2025. In 1997, the District began a Voluntary Residential Metering Program for all customer connections. Through this program and other installation projects, the District became fully metered in December 2008 and began metered billing in January 2009.

Most of the water meters within the District's service area were installed in the early-to mid-2000s. The District anticipates these first-generation water meters will need to be replaced within the next 5-10 years to ensure reliability, accuracy and compatibility with current technology. As the meters are nearing the end of their American Water Works Association recommended life span of 20 years, it is timely to plan for the second generation of meters (including the accompanying technology platform), and to develop a strategy for the installation of future generations of meters and an ongoing meter testing program.

The District anticipates that the new generation of meters will provide real time measurements of water usage accessible via smartphone or computer, allowing customers to track their water usage on demand. Additionally, this will make it easier to detect small leaks before they become significant problems. An ongoing meter testing program will allow the District the ability to evaluate the meters and schedule next generation replacements in a more cost-effective manner.

District staffing projections (Operations - Water Efficiency division) have been adjusted in this report to incorporate the efforts which will be required to replace the approximate 20,000 meters in the District. The staffing projections associated with this project are listed separately.

District Philosophy

The District is a proactive agency with a culture of performance and accountability. In support of this, the District has reviewed a wide variety of systems, reports, policies, practices, contracts, public outreach, and service needs throughout the organization in order to ensure efficient and effective operations. This includes the planning for new installation, upgrades and replacement of infrastructure to ensure public safety and to prepare and budget for anticipated impacts; keeping abreast of regulatory issues; maintaining District policies that utilize best practices; and continuing to position the agency to be an employer of choice. Each of these are designed to ensure the District is able to continue to provide the best possible customer service and safe, reliable drinking water into the future.

Additional Well Sites

The District supplements its surface water supply with groundwater to meet peak and emergency demands, maintain pressure, and provide water supply during shortages. Currently, the District maintains six well sites, and is planning to add four wells over the next ten years. The District is in various stages of land acquisition for this purpose. The addition of four well sites is advantageous given potential drought conditions and industry emerging technologies like aquifer storage and recovery (ASR). ASR is the practice of storing water in a suitable aquifer through a well when water is available and recovering the water from the same aquifer when it is needed. Furthermore, additional groundwater production and ASR capability will position the District to contribute to groundwater management at the regional level as the region complies with the State Groundwater Management Act.

District staffing projections (Operations - Water Resources division) have been incorporated in this report to handle the increased workload caused by the addition of future well sites.

Legislation/Regulatory Requirements

Regulatory agencies develop policies and standards for a wide variety of water-related topics including health and safety, environmental protection, emergency preparedness, and water conservation. As a matter of state policy, water efficiency began in earnest with the Water Conservation Act of 2009.

Through the District's membership in the Association of California Water Agencies and participation in the Regional Water Authority's state lobbying program, a total of 164 bills were tracked in 2017 that had the potential to impact the District's customers. 2018 and 2019 were also active legislative years. 2020 legislation primarily focused on the pandemic. Additional proposed regulations that would impact the District are in consideration for the 2021-2022 legislative sessions. Monitoring and satisfying regulatory requirements must be built into the District's systems and operations, and updated on a regular basis. While new legislation and/or regulations are intended to implement policy and program improvements at the state-wide level, many of the new laws and regulations carry unfunded mandates for local water providers such as the District, and can have an impact on staffing levels.

Examples of legislation that have/will have an effect on District operations include:

1) Companion bills Assembly Bill-AB1668 and Senate Bill-SB606, known as Water Management Planning, may have a significant future impact on the District. Though the total impacts are not yet known, initial calculations for water use limitations/requirements for each of the District's approximately 20,000 connections will require a substantial investment of time from District staff. Additional staff will be required to monitor individual water usage for compliance with calculated water use limitations on an ongoing basis and to contact customers regarding any violations.

2) Senate Bill-SB998, the Water Shutoff Protection Act, creates requirements for additional scrutiny and action by District staff prior to shutoff of a water service due to nonpayment. This bill became effective on February 1, 2020. Senate Bill-SB998 requires the District to provide: amortization plans, to offer tenants the option to become customers where the lessors of the property have been delinquent on the bill, to create a formal process for appealing a water bill, and a mechanism to avoid shutoff for residents with life-threatening conditions. Senate Bill-SB998 also requires copies of the District's policies relating to these situations to be sent to residents along with notices. As more customers begin to participate in these alternatives, staff time required to implement amortization plans, investigate appeals, and meet other provisions of Senate Bill-SB998 will increase.

Mandated water conservation and water efficiency efforts are being driven by State legislation and regulations, and have required the District to monitor and implement measures to ensure regulatory compliance, including preparing for annual water use reports starting in 2023. The District will continue to monitor state and federal legislation and regulatory issues for future requirements and/or more aggressive conservation practices. These could reduce anticipated water use and efficiency factors, and have the potential to create additional impacts on staffing requirements in the future.

District staffing projections (all departments) have been incorporated in this report to handle the efforts that will be needed to track and address the increase in legislative/regulatory requirements/unfunded mandates.

Population Growth

The District has studied estimated population growth and its impacts on District services. "Technical Memorandum No. 1: Water Demand Forecast" from the Project 2030 Study details this process and findings regarding water service needs. In summary, 2017 population information was obtained from the 2010 US Census Block dataset. Because the service area encompasses several jurisdictions, including two counties, unincorporated areas, and multiple cities, it was necessary to employ a mapping process to estimate the total population served by the District. The 2010 US Census is the primary source of population data for the City of Citrus Heights, Sacramento County and the other entities in the service area. This data was digitally mapped and population densities were estimated for the total service area as well as for each land type.

In 2017, the total population within the District was estimated to be nearly 70,000. By 2050, based on predicted population growth rates, the population is projected to increase by 18% to approximately 82,500. District staffing projections incorporate the resulting increase in customer service connections, such as the 258 unit Mitchell Village Project currently under construction. Population estimates will be refined after the 2020 Census data is available, and after review of the General Plans (land use plans) for the City of Citrus Heights, Sacramento County, and the City of Roseville. Efficiency per capita is expected to outstrip the anticipated demands of population growth, however water demand is not the only driver of space needs – additional customer accounts will require additional staff, and will generate additional water efficiency program demands.

There are approximately 500 acres of vacant land within the District's service area. In 2050, based on assumed population growth and a small increase in population density, about half of the vacant land (250 acres) is projected to be developed into single family housing or residential/mix-use. Additionally, it is assumed that approximately 125 acres of commercial land will be redeveloped into multifamily residences.

District staffing projections (all departments) have been incorporated in this report to provide service to the additional customer accounts generated by population growth.

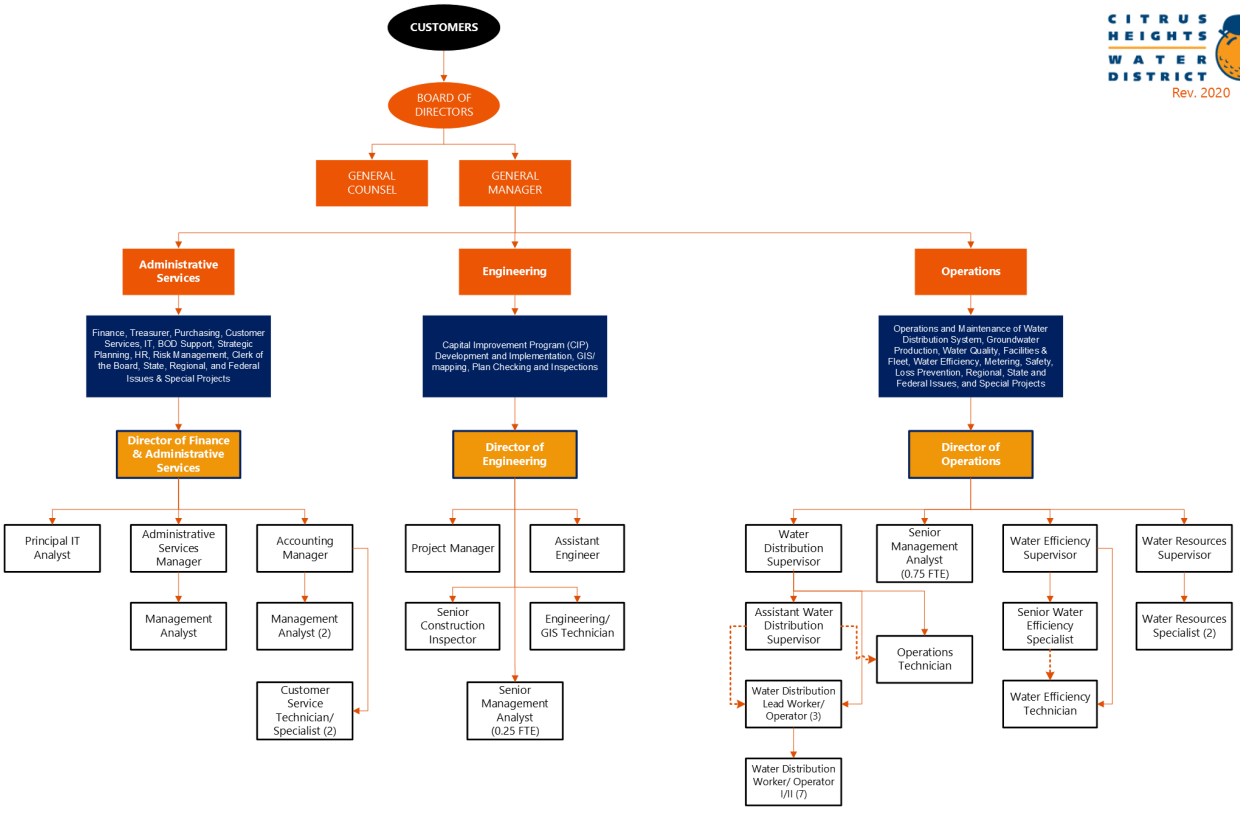
D. Staffing Needs Identified Through 2045

Citrus Heights Water District

The current staffing of the District is shown on the organization chart in Figure 2. There are currently 36 budgeted positions in the District, in three main departments:

- Engineering
- Operations
- Administrative Services

Figure 2: Citrus Heights Water District Organizational Chart 2021



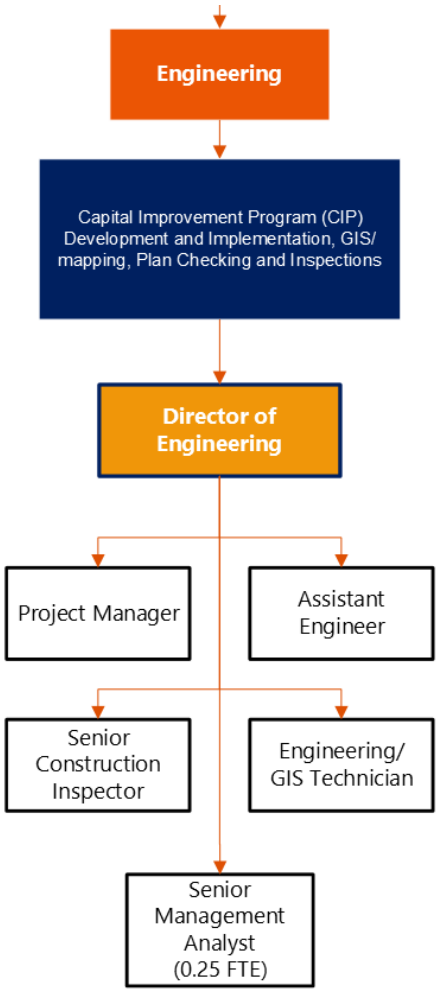
A detailed review of each department's responsibilities, existing conditions, future impacts and staffing recommendations to meet future anticipated workloads are discussed below. RGS has made these recommendations based upon consultation with the District's executive staff, including their anticipated service needs and their review of the impact of these recommendations on their financial model.

Engineering Department

The Engineering Department (Engineering) is responsible for the District's water main replacement program, which includes project design, construction administration and inspection services; oversight of outside engineering firms/contract administration; and review and inspection of private development projects. Private development includes subdivisions, commercial, single family dwellings and mixed-use projects. The Department manages the District's Geographic Information System (GIS), easements and annexations, and maintains water facility records and archives. The Department also manages special projects, (e.g., developing new or remodeled facilities to support office and field functions), and is heavily involved in the District's infrastructure analysis and development program.

Figure 2A: Engineering Department Staffing

Existing Conditions



As shown in Figure 2A, Engineering is currently comprised of five full time staff members and a Senior Management Analyst (assigned 25% Engineering Department and 75% Operations Department). It also employs an intern and consultants as necessary to work on the District's capital improvement and special projects. Engineering's current workload is described below:

- Water Main Replacement Program: Completing $2 million (M) annually in water main replacements.
- Development Projects: Reviewing numerous development projects annually.
- GIS: Maintaining water asset information for nearly 20,000 parcels.
- Easements and Annexations: Recording, mapping, and scanning easements from paper to digital format; researching to resolve inconsistencies/missing information.
- Infrastructure Analysis and Development: Frequent consultations regarding the District's infrastructure analysis and development for long-term capital improvement planning and on an as-needed basis.

Future Impacts

Over the next 25 years, the District anticipates Engineering's workload will significantly increase due to the following impacts:

- Water Main Replacement Program: Commencement of Project 2030, which is anticipated to increase water main replacements from $2M to near an estimated $8M annually. Implementation of Project 2030 is expected to begin prior to 2030, including condition assessment and predesign of key District water transmission mains as well as other facilities, and acquisition of new easements for water main facilities. It is expected that construction work association with the Water Main Replacement Program will be performed by an outside contractor. Engineering will be involved in the design and construction management of these projects.
- Infrastructure Analysis and Development: Managing the design and inspection of future well sites/interconnections/hydraulic model support; implementing a transmission/ distribution main inspection program; evaluating water main/creek crossing locations and initiating possible repairs.
- GIS: Expanding the District's integration and use of the GIS platform to better manage the District's assets. Currently, the District uses GIS at a cursory level and anticipates increasing the use of the various modules it provides (e.g. automated field data collection and reporting, valve exercise coordination tool, backflow testing tool). Performing field location of District assets using global positioning system (GPS) and integrating into GIS, including implementing and maintaining the District's Electronic Document Management System (EDMS).
- Easements: Maintaining existing easements and entering acquisition of new easements into GIS to graphically depict their locations.
- Population Growth/Development Projects: Increasing city/county redevelopment projects; greater mixed-use and higher density development is expected.

Additionally, this workload increase will require extra resources in contractor oversight/project management, inspection services, and administrative support.

Engineering Department Projected Staffing Recommendations

In order to provide the level of staffing needed to effectively manage these future impacts, the recommended staffing levels and increases (identified in bold) for Engineering are shown in Tables S1.1 (All Existing Services), S1.2 (Project 2030), and S1.4 (Cumulative Total).

Table S1.1: Additional Engineering Department Staffing Recommendations Required for All Existing Services

Classifications	Current	Up to 2022	2023-2025	2026-2030	2031-2035	2036-2040	2041-2045
Dir of Engineering/District Engineer	1						
Engineer/Project Manager	2						
Sr/Construction Inspector	1						
Engineering/GIS Specialist	1			**+1**			
Senior/Management Analyst *	0.25	**-0.25**		**+1**			
Additional Staff (Existing Services)		**-0.25**		**+2**			
Subtotal Engineering	**5.25**	**5**	**5**	**7**	**7**	**7**	**7**

Table S1.2: Additional Engineering Department Staffing Recommendations Required for Project 2030

Classifications	Current	Up to 2022	2023-2025	2026-2030	2031-2035	2036-2040	2041-2045
Engineer			**+1**				
Sr/Construction Inspector				**+1**			
Additional Staff (Project 2030)			**+1**	**+1**			

*Table S1.3: Additional Engineering Dept. Staffing Recommendations Required for Water Meters – **None***

Table S1.4: Additional Engineering Dept. Staffing Recommendations Required for All Anticipated Programs – Cumulative Total

Classifications	Current	Up to 2022	2023-2025	2026-2030	2031-2035	2036-2040	2041-2045
Dir of Engineering/District Engineer	1	1	1	1	1	1	1
Engineer/Project Manager	2	2	**3**	3	3	3	3
Sr/Construction Inspector	1	1	1	**2**	2	2	2
Engineering/GIS Specialist	1	1	1	**2**	2	2	2
Senior/Management Analyst	0.25	**0**	0	**1**	1	1	1
Additional Staff (Cumulative Total)		**-0.25**	**+1**	**+3**			
Subtotal Engineering	**5.25**	**5**	**6**	**9**	**9**	**9**	**9**

Justification of anticipated staff increases shown in S1.4 are detailed below by classification, in 5-year increments:

- *One additional Construction Inspector position is recommended by 2030*

This classification inspects work quality and materials in the construction of District infrastructure and ensures compliance with approved plans, conditions, and regulations. Due to the magnitude of Project 2030's water main replacement cycle, it is recommended that the Construction Inspector functions be increased and retained from in-house staff as opposed to contracted services.

- *One additional Engineer position is recommended by 2025 for Project 2030*

One additional Engineer will be required by 2025 for Project 2030 water main replacement. The option currently recommended by the District's Customer Advisory Committee (CAC) will result in a replacement level approximately four times higher than the current level of water main replacement.

- *One additional Engineering/GIS Specialist position is recommended by 2030*

This classification updates, maintains and utilizes the District's GIS. With the increased use of GIS and its various modules, the migration of EDMS (electronic data management system) and continuous mapping maintenance of the District's infrastructure will necessitate additional resources.

- *A new professional level Senior/Management Analyst position is recommended by 2030*

Currently, the Engineering Department utilizes approximately 25% of a full-time Senior Management Analyst which is shared with the Operations Department. As a transitional measure, it is anticipated that this Senior Management Analyst will be converted to temporary staff to provide necessary Senior/Management Analyst services to Engineering. It is anticipated that the temporary staffing will continue until increasing project workloads require additional staff support. With the future increased project workload, a new full-time Senior/Management Analyst will be needed by 2030 to provide dedicated administrative support for the Engineering Department. This level of classification typically develops, manages, monitors and reviews the activities of department or agency-wide operations, projects and programs, including complicated logistics, complex staff assistance to department directors and others, strategic planning and policy development, and comprehensive analyses.

Operations Department

The Operations Department's (Operations) primary responsibility is to conduct operations and maintenance activities associated with District-owned facilities. Operations is comprised of three primary divisions: Water Resources for water supply/production, Water Distribution for water conveyance, and Water Efficiency for conservation programs. This provides an efficient structure, combines compatible functions, and provides a potential for consolidation of job descriptions, greater staffing flexibility, and optimization of workload and work distribution.

The Water Resources division is responsible for groundwater facilities that supplement surface water supply to meet peak water demands; providing water during emergency or dry year conditions; providing rate stability from the District's wholesaler when surface water supplies may be limited; and expanding the region's conjunctive use objectives (using groundwater during drier years and surface water during wet years).

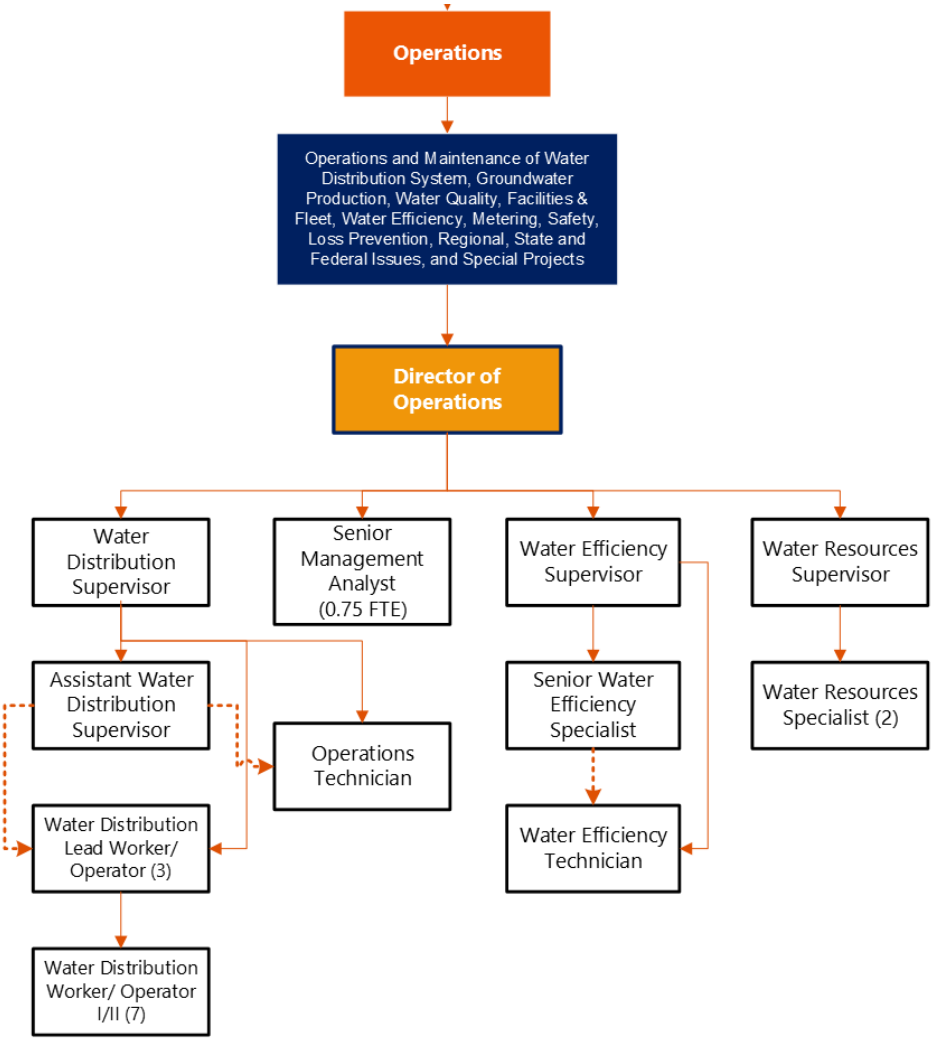
The Water Distribution division is responsible for the conveyance of water to the District's customers with appropriate quality, quantity and pressure, and for customer turn-ons/shut-offs. While some agencies outsource this function, outsourcing can result in a disconnect with customer engagement, professionalism and response to problems and complaints. The water supply facilities operated and maintained by the District include approximately 250 miles of water distribution pipelines ranging in size from four to 42 inches in diameter. Primary components of the water distribution system include customer water services and associated meters; backflow prevention devices for protecting system water quality; and line valves, pressure reducing valves, and fire hydrants.

The Water Efficiency division is responsible for conservation programs and functions, including water meter program management; meeting mandated legislation and regulations for water efficiency; monthly and annual reporting regarding consumption and water loss; monitoring and responding to leak alerts; answering water efficiency customer service calls; performing irrigation audits for customers; administering the District-wide Safety Program; and facilitating community outreach and education programs related to water efficiency.

Operations also has one administrative support position, a full-time Senior Management Analyst, who assists Operations 75% of the time and Engineering 25% of the time.

Figure 2B: Current Operations Department Staffing

Existing Conditions



As shown in Figure 2B, Current Operations Department Staffing, Operations is comprised of 20 full time staff members, overseen by a Director of Operations. Other department staff are primarily assigned to three Divisions: Water Resources (three assigned staff members), Water Efficiency (three assigned staff members) and Water Distribution (13 assigned staff members). The department also has a Senior Management Analyst (assigned 75% Operations Department and 25% Engineering Department), and employs temporary help and consultants as necessary to operate and maintain the District's infrastructure. Water Distribution utilizes up to four temporary laborers or interns/apprentices annually as needed to augment construction crews. Water Efficiency also employs temporary help and consultants as necessary to manage the workload during peak months.

The workload of the Operations Department is described below:

Water Resources

- Water Production: Overseeing treatment and production of groundwater from six high-capacity wells; operating and maintaining six groundwater wells.
- Water Quality: Collecting groundwater well samples for certified water quality laboratory testing to ensure compliance with regulatory water standards; taking samples during construction of capital improvements/developer projects prior to system connection; performing water system flushing operations, and responding to customer inquiries regarding water quality concerns.
- Water Interties: Interties are a cost-effective way for neighboring agencies to provide or receive water during a water supply outage (planned or unplanned). Interties also increase regional and local water reliability. The District currently maintains 22 interties, including meter reading, periodic flushing and maintenance, billing support and agreement amendments as needed.
- Hydraulic Modeling: Operating and maintaining the District's Hydraulic Model, (Innovyze InfoWater), which is used for pressure analysis, fire flow modeling, water main sizing, and other analysis pertaining to the distribution system, which requires regular updates as well as comprehensive calibration and validation every five years.
- Program Management: Administering the District's hydrant meter, backflow, and cross-connection testing programs, and overseeing the purchased treated surface water from the District's wholesale provider, San Juan Water District – Wholesale.
- Legislative/Regulatory Requirements: Ensuring the sustainability of the groundwater production system and meeting state groundwater requirements.

Water Distribution

- Water Main Infrastructure Maintenance: Repairing and/or maintaining mainline valves, fire hydrants and air relief valves, performing necessary customer water turn-on/turn-off, and tracking water facility corrective work and preventative maintenance in the District's work order system.*
- Water Main Infrastructure Repair and Replacement: Repairing and/or replacing water mains and services, mainline valves, fire hydrants, and other appurtenances as necessary; operating a backhoe, dump truck and service truck with a vacuum trailer on assigned projects; and tracking capital improvement corrective work and preventative maintenance in the District's work order system.*
- Fleet and Facility Maintenance: Managing the District's fleet and tracking/responding to Corporation Yard facility repairs and maintenance requests; maintaining inventory control; completing equipment maintenance including fabrication, welding, and minor repairs; vacuum pit maintenance; and responding to customer related field calls.
- Underground Service Alerts (USA): Managing the District's required USAs. USAs are requests for utilities to mark their underground facilities (e.g. gas, sewer, power, and storm drain). The Operations Technician performs USA markings within two business days, which allows the District to indicate underground water facilities to prevent unknown encroachment by contractors, other agencies, or residents. In 2020, more than 9,000 USAs required the response of District employees, and more than 3,000 Water Main Infrastructure work orders were processed.

Water Efficiency

- Meter Program Management: Maintenance of approximately 20,000 meters, including 80 – 100 large meters, and repairing/replacing as needed.

- Meter Reading Support: Assisting and resolving radio reads (manual reads, zero reads, re-reads).
- Customer Support: Water leak investigation, water audits, responding to an average of 100-125 monthly calls.
- Community Outreach and Educational Programs: Three to five school presentations per year, managing an annual poster contest (400-900 student participants), maintaining a low water demonstration garden. Conducting "Water Smart" classes five or more times per year, and participating in three to five community events annually.
- Safety Regulations: Implementation of Cal OSHA safety regulations, safety trainings, and related policies and procedures,

Future Impacts

Over the next 25 years, the District anticipates Operations' workload to significantly increase due to the following impacts:

Water Resources

- Additional Wells: The District intends to install four new wells, bringing the number to ten by 2030. The daily operations and maintenance required by going from six to ten wells will significantly impact Water Resources staff.
- Additional Interties: Additional interties and their utilization will require additional maintenance, including meter reading, periodic flushing and maintenance, billing support and agreement amendments as needed.
- Increased Groundwater Production: Periods of prolonged droughts will necessitate an increase in groundwater production as droughts impact surface water supplies. The increase in groundwater production is in line with the regional Water Forum agreement, which dictates that agencies take steps (such as conjunctive use) to protect the region's water for environmental purposes. Conjunctive use is the practice of utilizing more surface water in wet years and pumping more groundwater in dry years in order to balance these two resources.
- New Technology/ASR: The District is reviewing potential implementation of ASR (Aquifer Storage and Recovery) for future or current groundwater wells. A thorough operations plan and studies regarding impacts on water quality will be required. The operations plan will include the increased workload to operate and maintain an ASR well.
- Reduction of System Water Pressure: The District is looking to reduce the water pressure system-wide to conserve water, decrease the potential number of water leaks, and extend the useful life of all water infrastructure and appurtenances (District and customer owned). This effort would include overseeing pressure reduction stations located throughout the District's service area as well as interties with other water agencies. As Water Resources currently handles water pressure issues, this would result in additional workload.
- State and Federal Water Regulations: New and ongoing regulations affecting groundwater supply and water quality testing are increasing. New regulations must be analyzed for relevance, the impact on District processes and procedures must be determined, and where applicable, regulations must be implemented to ensure that the District is in compliance.

Examples include the State's mandated voluntary agreements to increase water flows on the tributaries entering the Sacramento Delta and more stringent water quality standards that would increase the treatment of the District's groundwater.

Water Distribution

- Project 2030: Currently, Operations performs approximately 20% of the water main replacements. This builds and maintains employee skillsets, maintains costs and labor supply during peaks and shortages in the market, and provides customer comfort by utilizing District employees for customer contacts and backyard access. It is assumed that Operations will continue to do some water main replacement work; however, most of the additional construction generated from Project 2030 will be completed by an outside contractor. CHWD will do a review as Project 2030 is undertaken; up to three additional Water Distribution Operator staff may be needed to continue completion of up to 20% of the construction work, including Project 2030 water main replacement, and associated support functions. Water Distribution Operator staff do not require office space, but will require parking and other facilities (e.g. lockers, equipment storage, meeting space, and other space as determined). If Operations does not participate in Project 2030, there may be other impacts to Operations staff (performing necessary investigative work, potholing and other functions), as well as continued regular (non-Project 2030) replacement work.
- Meter Asset Management Program: Assuming the water meter replacement study recommendations are implemented and the work is performed in-house, it is anticipated that meter testing and replacements will have a significant impact on staff work load. The Study is expected to be completed in mid-2021, and will provide the District with a better understanding of its meter inventory and a general meter testing and replacement strategy. It is anticipated that the study will show the need for increased activity in this program in the future. As a result, there will be an increase in the District's project management, contract management, in-house inspection, installation, meter testing, and water meter data collection and analysis. Currently, the District replaces approximately 50 meters and 250 registers annually.
- Population Growth: The anticipated 18% population growth over the timeframe covered by this report will require additional water main/water services/water meters and necessitate increased ongoing maintenance. It is projected that current staff will be insufficient to accomplish this increased workload.

Water Efficiency

- Meter Replacement Program: Overseeing the maintenance of nearly 20,000 residential meters, including 80-100 large meters; implementing a District-wide, ongoing, meter testing program; and capturing a greater volume of associated meter data into GIS/ Cityworks.

- New Technology/Smart Meters: With the anticipated change out to technology-enabled smart meters and data availability, this division expects an increase in customer service calls and requested onsite visits.
- Legislative and Regulatory Requirements: If State regulations move forward with the implementation of water budgets (expected by 2022), this will mandate more frequent meter reads and data analysis to support the implementation of water budgets and increased water loss reporting.
- Safety Regulations: Pending future Cal OSHA regulations, frequency of safety trainings, creation of safety policies and procedures, and requests for safety officer presence at job sites may increase.

Operations Department Projected Staffing Recommendations

In order to provide the level of staffing needed to effectively manage these future impacts, the recommended staffing levels and increases (identified in bold) for the Operations department are shown in Tables S2.1 (All Existing Services), S2.2 (Project 2030), S2.3 (Water Meters), and S2.4 (Cumulative Total).

Table S2.1: Additional Operations Department Staffing Recommendations Required for All Existing Services

Classifications	Current	Up to 2022	2023-2025	2026-2030	2031-2035	2036-2040	2041-2045
Director of Operations/Ops Leader	1						
Asst. Water Distribution Supervisor	1						
Operations Technician	1		**+1**				
Senior/Management Analyst	0.75	**-0.75**	**+1**				
Water Distribution Lead Operator	3						
Water Distribution Operator	7			**+1**		**+1**	
Water Distribution Supervisor	1						
Water Resources Specialist	2			**+1**		**+1**	
Water Resources Supervisor	1						
Water Efficiency Supervisor	1						
Senior Water Efficiency Specialist	1						
Water Efficiency Technician	1						
Additional Staff (Existing Services)		**-0.75**	**+2**	**+2**		**+2**	
Subtotal Operations	**20.75**	**20**	**22**	**24**	**24**	**26**	**26**

Table S2.2: Additional Operations Department Staffing Recommendations Required for Project 2030 – None

Table S2.3: Additional Operations Department Staffing Recommendations Required for Water Meters

Classifications	Current	Up to 2022	2023-2025	2026-2030	2031-2035	2036-2040	2041-2045
Senior Water Efficiency Specialist						+1	
Water Efficiency Technician			+1				
Additional Staff (Water Meters)			+1			+1	

Table S2.4: Additional Operations Department Staffing Recommendations Required for All Anticipated Programs – Cumulative Total

Classifications	Current	Up to 2022	2023-2025	2026-2030	2031-2035	2036-2040	2041-2045
Director of Operations	1	1	1	1	1	1	1
Asst. Water Distribution Supervisor	1	1	1	1	1	1	1
Operations Technician	1	1	2	2	2	2	2
Senior/Management Analyst	0.75	0	1	1	1	1	1
Water Distribution Lead Operator	3	3	3	3	3	3	3
Water Distribution Operator *	7	7	7	8	8	9	9
Water Distribution Supervisor	1	1	1	1	1	1	1
Water Resources Specialist	2	2	2	3	3	4	4
Water Resources Supervisor	1	1	1	1	1	1	1
Water Efficiency Supervisor	1	1	1	1	1	1	1
Senior Water Efficiency Specialist	1	1	1	1	1	2	2
Water Efficiency Technician	1	1	2	2	2	2	2
Additional Staff (Cumulative Total)		-0.75	+3	+2		+3	
Subtotal Operations	**20.75**	**20**	**23**	**25**	**25**	**28**	**28**

* As noted above, CHWD will do a review as Project 2030 is undertaken; up to three additional Water Distribution Operator staff may be needed to continue completion of up to 20% of the construction work, including Project 2030 water main replacements, and associated support functions. Water Distribution Operator staff do not require office space, but will require parking and other facilities (e.g. lockers, equipment storage, meeting space, and other space as determined).

Justification of anticipated staff increases shown in S2.4 are detailed below by classification, in 5-year increments:

- *The existing professional level Senior Management Analyst position is recommended to be assigned full-time to the Operations Department by 2025*

Currently, the Engineering Department utilizes approximately 25% of the existing Senior Management Analyst, which is shared with the Operations Department. As a transitional measure, it is anticipated that this Senior Management Analyst will be converted to temporary staff to provide necessary Senior/Management Analyst services to Operations. With the future increased project workload, a new full-time Senior Management Analyst will be needed to provide dedicated

administrative support for the Operations Department. This level of classification typically develops, manages, monitors and reviews the activities of department or agency-wide operations, projects and programs, including complicated logistics, complex staff assistance to department directors and others, strategic planning and policy development, and comprehensive analyses. In the near future,

Water Resources

- *Two additional Water Resources Specialist positions are recommended; one by 2030 and one by 2040*

This classification is at the journey level, responsible for investigating customer complaints regarding water quality; collecting samples for water quality analysis; submitting mandated reports on water sample laboratory data; operating water treatment equipment and water production facilities; performing cross-connection surveys; performing annual testing of nearly 900 backflow devices; flushing, water modeling for new properties, well operation, and responding to emergency calls. The addition of four wells, potentially with ASR technology, in the District will have a significant impact on this classification.

When compared to conventional production wells, ASR wells require more frequent and additional operation and maintenance, including measuring and recording flow rates, groundwater level and pressure during injection. As particles accumulate during the injection process, additional monitoring and analysis is also required to determine the maintenance cycling intervals for removing these particles.

In addition, if any of the District's well sites need wellhead treatment, the additional staff will be able to provide the necessary oversight.

Water Distribution

Changes to the Water Distribution division are indicated in Figure 3.

- *One additional Operations Technician position is recommended by 2025*

This is the entry level classification in the Operations Technician/Specialist series and is responsible for a variety of technical field and office duties in support of the Operations Department, including performing USAs, assisting with Fleet and Facilities maintenance and repair, materials and field inventory, and office calls; performing increased inspection on contractors working around the District's underground facilities; and providing technical support to an assigned supervisor. Inspections of existing facilities are necessary to ensure that they are maintained appropriately per material standard specifications, and to ensure that contractors working around existing facilities do not compromise the integrity of the District's system. Similar to many agencies in the region, the District is facing a wave of infrastructure replacement over the next 25 years. In addition, the increase in projects being conducted by outside agencies around the District's underground utilities has doubled in the last five years, from 5,000 to 10,000+ USAs in 2019. As an example, PG&E is

replacing gas mains and services, and telecommunications companies are installing and/or replacing fiber optic lines.

- *One additional Water Distribution Lead Operator position is recommended by 2035 - if it is determined that an additional Project 2030 crew is needed as described on page 23 below Table S2.4*

It is anticipated that existing Water Distribution Lead Operator staff will be able to handle the increasing workload required by Project 2030 and the Meter Replacement project through the year 2035. However, by 2035 if an additional crew is needed, it will necessitate one additional Water Distribution Lead Operator to provide lead level direction to assigned staff and perform the increased advanced level workload.

- *Two additional Water Distribution Operator positions are recommended as needed to support existing services: one by 2030 and one by 2040.*

The Water Distribution Operator classification is responsible for performing installation, operation and maintenance of water mains, meters, hydrants and other service infrastructure and system appurtenances, investigation of reported leaks, and inspection of construction methods and materials to ensure compliance with plans and specifications.

The Water Distribution Operator recommendations are designed to address anticipated impacts on this classification. The two additional positions are recommended to cover employee outages, augment crew size, and support increasing workload requirements as needed.

The two additional Water Distribution Operators will be floating positions, providing flexibility and support for existing crews. Crews need a minimum of three employees; they typically transport three heavy vehicles to and from work sites, including backhoes, dump trucks, and a service truck/vac trailer. Staff must also remain on-site to perform required work (plumbing, trenching, etc.), and perform safety and traffic control functions. Floating positions will be utilized to fill in for both planned and unplanned employee outages (e.g. training, vacation, jury duty, illness, or injury).

These additional Water Distribution Operators will provide the District with a total of three floating positions. Floating positions will provide additional staff to cover absences/leaves as needed, and can also be used to meet unusual/escalating workloads and increasingly critical documentation regulations. If an additional crew is needed in the future to meet workload demands, these floating positions can be combined into an additional Water Distribution Operator crew.

In 1998, the United States Environmental Protection Agency established guidelines for the certification and re-certification of operators of community public water systems, and in 2001, the State established a water distribution operator certification program. Journey level employees in the District's Water Distribution Operator classification require possession of a Grade D2 Water Distribution Operator certificate from the State of California Water Resources Control Board. Use of temporary laborers to perform work normally assigned to employees in the Water Distribution Operator classification can be problematic as they may not have the required certifications, knowledge, and required

training to work on water infrastructure projects (e.g., plumbing, trenching, safety, traffic control).

The work performed by Water Distribution Operators does not require additional interior workstations, however, parking, lockers, equipment storage, meeting space and other space as determined for personal and District vehicles will be needed for both permanent and contract staff.

Water Efficiency

- *One additional Water Efficiency Technician position is recommended by 2025*

The demands of the Meter Replacement program, future meter maintenance and upkeep, technological advancements, increased data and customer response, and impending state reporting requirements will necessitate additional staff.

- *One additional Senior Water Efficiency Technician position is recommended by 2040*

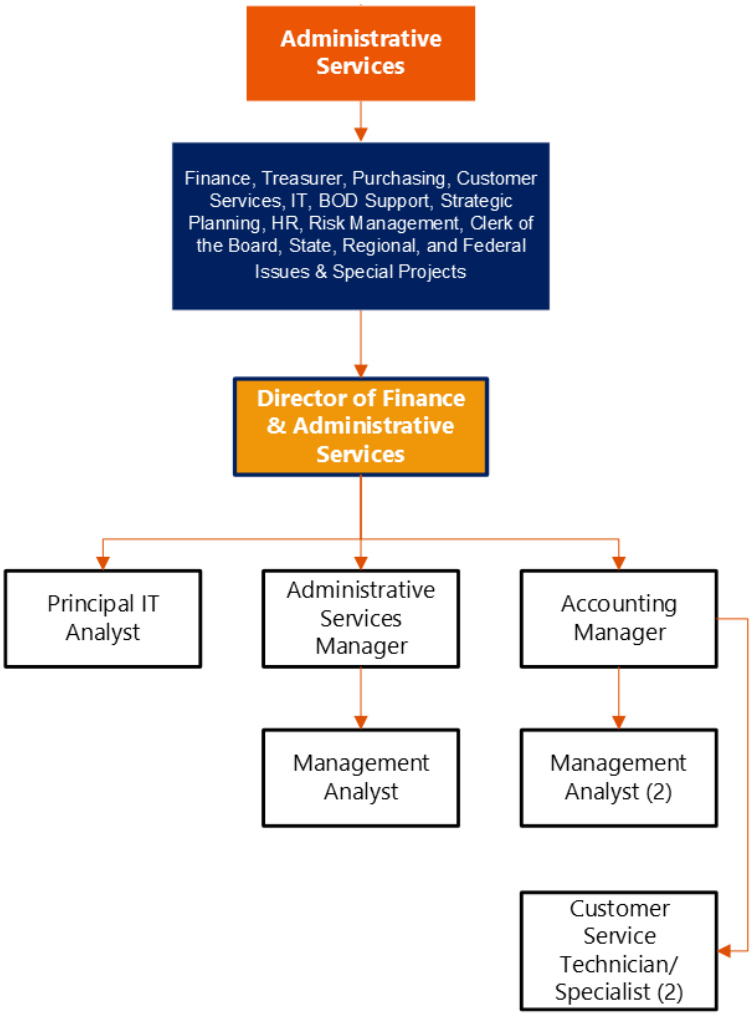
This is the advanced journey level in the Water Efficiency Technician series, performing the most difficult and responsible duties assigned to classes in this series, and may provide technical and functional supervision over assigned staff. A position at this level will provide for succession planning, retention/upward mobility, and continuity of operations.

Administrative Services Department

The Administrative Services Department is responsible for the overall business and financial aspects of the District. Specifically, the department has three divisions: Management Services, Finance & Customer Service, and Information Technology. These divisions focus on financial management and reporting of the District's finances, and supporting District staff through human resources and information technology; generating bi-monthly billing and responding to a customer base of nearly 20,000 service connections; providing internal and external special project assistance; overseeing community engagement/public relations; and ensuring compliance with federal, state, and agency specific regulations and mandates.

Figure 2C: Administrative Services Department Staffing

Existing Conditions



As shown in Figure 2D, the Administrative Services Department is comprised of 9 staff members, and employs a Finance intern and auditors/consultants as necessary to complete the current core functions listed by division:

- Management Services: Although there are currently 36 employees in the District, this department also provides administrative support to 12 retirees and three Board members. It is responsible for overseeing organizational development and training, District human resource programs (e.g. recruitment, benefits, and payroll), contract/risk management functions, public engagement and communications, and legislative tracking and response. The division also develops reports for the Board, responds to RWA draft letters, and is responsible for District outreach/newsletters, strategic planning, District Board meetings and Board functions, enterprise-wide records management, and special projects.
- Finance & Customer Service**:** Overseeing Accounting/Budget/Treasurer duties, Accounts Payable, Accounts Receivable, Utility Billing, Purchasing, and Customer Service.
- Information Technology: Administering District hardware functionality, network administration, software programs, telecommunication devices, security systems, and desktop and end-user support.

Future Impacts

Over the next 25 years, the District anticipates the Administrative Services Department's workload will significantly increase across all divisions due to an increase in District staffing levels and the population/customer base; additional support needed resulting from District-wide initiatives and projects; and new legislation and/or mandated reporting requirements. Further details regarding these impacts are described below for each Administrative Services division.

Management Services

- Increase in District Staffing Levels: It is anticipated that staffing will pass the 50 employee threshold by 2030. Greater support will be required for human resource functions (payroll, benefits administration, retiree administration, performance evaluation, recruitment, etc.).
- Special Project/Issue Support: Management-level support, including program administration, project management, and completion of complex tasks in support of all departmental functions, will be impacted by the increase in cumulative workloads as described in this report.
- Customer/Community Engagement: Customer/Community Engagement will be impacted by increased social media outreach as well as community and regional meetings (neighborhood associations, customer advisory committee(s), service clubs, community-based organizations, and governmental agencies) in support of budget/funding/water rates, inter-governmental relations, water efficiency programs, Project 2030, and the Meter Replacement Project.
- Legislation and Reporting Requirements: Human Resources will be impacted by an extensive increase in federal and state reporting/training requirements mandated for employers with 50 or more employees. Examples include: Affordable Care Act requirements, including IRS 1094-C and 1095-C forms; Employer Share Responsibility Provision (if affordable health insurance is not offered); Affirmative Action Plan requirements; US Equal Employment Opportunity Commission Reporting requirements; and/or State of California anti-harassment training requirements. Additionally, Human Resources will continue providing legislative review and response; producing summaries regarding legislative and major project notices and newsletters; and monitoring continued water legislation efforts at the state and federal level.

Finance and Customer Service

- Increase in District Staffing Levels: Increasing employee-related transaction requests.
- Increase in Population/Growth: Increasing demands on customer service call volume, billing, account maintenance, work order and dispatch, accounts payable, project cost allocation/accounting, required financial reporting and audits, capital asset management, budgetary planning, and other accounting functions.
- Special Project Support: Additional invoices and the need to integrate equipment changes into the billing system in light of special projects like Project 2030 and the Meter Replacement Project.
- Legislation and Reporting Requirements: Additional billing, remittance, and compliance requirements due to mandated water taxes, reporting due to water budgets, and legislative mandates such as SB998, AB1668 and SB606. These new requirements will also have an impact on Customer Service and Information Technology.

Information Technology

- Increase in District Staffing Levels: Increasing support needed for computer installation and support of PCs, phones, and oversight of cloud-based functions and in-house operating systems.
- Special Project Support: Implementing potential automation as part of its strategic planning, including streamlining time entry and payroll functions, creating an employee portal, transferring District records to electronic data management systems, and overseeing security systems.
- Legislation and Reporting Requirements: Preparing for numerous legislative and regulatory initiatives that will require mining of data and creation of mandated reporting, mobile connectivity in field vehicles, internal controls and security, researching, installing and maintaining specialized systems to support new services, and water system/efficiency requirements, including anticipated AB1668 and SB606 reporting.

Administrative Services Department Projected Staffing Recommendations

In order to provide the level of staffing needed to effectively manage these future impacts, the recommended staffing levels and increases (identified in bold) for the Administrative Services Department are shown in Tables S3.1 (All Existing Services), S3.2 (Project 2030), and S3.4 (Cumulative Total).

Table S3.1: Additional Administrative Services Department Staffing Recommendations Required for All Existing Services

Classifications	Current	Up to 2022	2023-2025	2026-2030	2031-2035	2036-2040	2041-2045
Dir of Admin Svcs/Finance/Treasurer	1						
Accounting Specialist	0		**+1**				
Accounting Manager	1						
Customer Service Specialist	0		**+1**				
Customer Service Technician	2						
Principal/Senior/Management Analyst	2	**+1**					

Classifications	Current	Up to 2022	2023-2025	2026-2030	2031-2035	2036-2040	2041-2045
Management Analyst/Deputy Board Clk	1						
Admin Svcs Manager/Chief Board Clk	1						
Principal IT Analyst/IT Manager	1						
Senior IT Analyst	0		+1				
Additional Staff (Existing Services)		+1	+3				
Subtotal Administration	**9**	**10**	**13**	**13**	**13**	**13**	**13**

Table S3.2: Additional Administrative Services Department Staffing Recommendations Required for Project 2030

Classifications	Current	Up to 2022	2023-2025	2026-2030	2031-2035	2036-2040	2041-2045
Principal/Senior/Management Analyst				+1			
IT Analyst					+1		
Additional Staff (Project 2030)				+1	+1		

*Table S3.3: Additional Administrative Services Department Staffing Recommendations Required for Water Meters – **None***

Table S3.4: Additional Administrative Department Staffing Recommendations Required for All Anticipated Programs – Cumulative Total

Classifications	Current	Up to 2022	2023-2025	2026-2030	2031-2035	2036-2040	2041-2045
Dir of Admin Svcs/Finance/Treasurer	1	1	1	1	1	1	1
Accounting Specialist	0	0	**1**	1	1	1	1
Accounting Manager	1	1	1	1	1	1	1
Customer Service Specialist	0	0	**1**	1	1	1	1
Customer Service Technician	2	2	2	2	2	2	2
Principal/Senior/Management Analyst	2	**3**	3	**4**	4	4	4
Management Analyst/Deputy Board Clk	1	1	1	1	1	1	1
Admin Svcs Manager/Chief Board Clk	1	1	1	1	1	1	1
Principal IT Analyst/IT Manager	1	1	1	1	1	1	1
Senior IT Analyst	0	0	**1**	1	1	1	1
IT Analyst	0	0	0	0	**1**	1	1
Additional Staff (Cumulative Total)		**+1**	**+3**	**+1**	**+1**		
Subtotal Administration	**9**	**10**	**13**	**14**	**15**	**15**	**15**

Justification of anticipated staff increases shown in S3.4 are detailed below by classification, in 5-year increments:

- *A new paraprofessional level Accounting Specialist classification is recommended by 2025*

This new position will be dedicated to handling the increased financial support for new state water budget based rates which are expected to go into effect starting in 2022. This classification will also be

able to assist with increased accounts receivable, accounts payable, fixed assets, general accounting functions, and customer service activities.

- *A new Customer Services Specialist classification is recommended by 2025*

This classification will provide the more complex, difficult and sensitive customer service duties, including processing customer service payments, researching and responding to billing questions, and maintaining the content of the District's customer database and information billing system. This position is expected to be the primary point of contact to provide information regarding mandated water efficiency regulations, handle additional customers as the population increases, answer customer questions as new mandated services and restrictions are implemented, and provide customers with critical information regarding water efficiency requirements.

- *Two additional Senior/Management Analyst positions are recommended; one by 2022 (this position is currently assigned to operations/engineering – it will be moved to Administrative Services to supply assistance to all departments at the principal/senior/management analyst level as appropriate), and one by 2030*

This classification provides professional, analytical and technical support in development, administration and implementation of District programs and special projects including formulating policy, goals and procedures; recommending new programs/program modifications to meet goals, objectives and legislative mandates; maintaining records and statistics; assisting in the preparation of the budget; performing the increased state and federal reporting requirements required by legislation for projected staffing of over 50 employees; and providing support for functions related to state and federal legislative advocacy. These positions will be necessary to provide support for additional staff, state and federal water legislation analysis, and associated program and policy development. The addition of these positions will also allow the District to bring a greater amount of community engagement in-house versus contracting out this function, including increased social media outreach, community and regional meetings in support of budget/funding/water rates, inter-governmental relations, Project 2030, and the Meter Replacement Project.

- *Up to two new classifications for Information Technology at a level of IT Analyst and/or Senior IT Analyst are recommended, as needed*

These classifications will be focused on handling and responding to the increasing use of computerized systems, provision of live information to customers and field personnel, maintenance of internal controls and system security, and automation enhancements.

For space planning purposes, at least one additional unassigned workstation should be considered in this department for outside consultants, auditors, etc.

District Staffing Totals 2021 through 2045

Table S4.1: Additional District Staffing Recommendations Required for All Existing Services

Classifications	Current	Up to 2022	2023-2025	2026-2030	2031-2035	2036-2040	2041-2045
General Manager	1						
Subtotal General Manager	**1**	**1**	**1**	**1**	**1**	**1**	**1**
ADMINISTRATIVE SERVICES DEPARTMENT							
Dir of Admin Svcs/Finance/ Treasurer	1						
Accounting Specialist	0		+1				
Accounting Manager	1						
Customer Service Specialist	0		+1				
Customer Service Technician	2						
Principal/Senior/Management Analyst	2	+1					
Management Analyst/Deputy Board Clk	1						
Admin Svcs Manager/Chief Board Clk	1						
Principal IT Analyst/IT Manager	1						
Senior IT Analyst	0		+1				
Changes to Existing Department Staff		+1	+3				
Admin Svcs Dept (Existing Services)	**9**	**10**	**13**	**13**	**13**	**13**	**13**
ENGINEERING DEPARTMENT							
Dir of Engineering/District Engineer	1						
Engineer/Project Manager	1						
Senior/Construction Inspector	1						
Engineering/GIS Specialist	1			+1			
Senior/Management Analyst	0.25	-0.25		+1			
Changes to Existing Department Staff		-0.25		+2			
Engineering Dept (Existing Services)	**5.25**	**5**	**5**	**7**	**7**	**7**	**7**
OPERATIONS DEPARTMENT							
Director of Operations	1						
Asst. Water Distribution Supervisor	1						
Operations Technician	1		+1				
Senior Management Analyst	0.75	-0.75	+1				
Water Distribution Lead Operator	3						
Water Distribution Operator	7			+1		+1	
Water Distribution Supervisor	1						
Water Resources Specialist	2			+1		+1	
Water Resources Supervisor	1						
Water Efficiency Supervisor	1						
Senior Water Efficiency Specialist	1						
Water Efficiency Technician	1						
Changes to Existing Department Staff		-0.75	+2	+2		+2	
Operations Dept (Existing Services)	**20.75**	**20**	**22**	**24**	**24**	**26**	**26**
Changes to Existing Staff - All Depts			+5	+4		+2	
District Totals (Existing Services)	**36**	**36**	**41**	**45**	**45**	**47**	**47**

Table S4.2: Additional District Staffing Recommendations Required for Project 2030

Classifications	Current	Up to 2022	2023-2025	2026-2030	2031-2035	2036-2040	2041-2045
ADMINISTRATIVE SERVICES DEPARTMENT							
Senior/Management Analyst				+1			
IT Analyst					+1		
Admin Svcs Dept (Project 2030)				+1	+1		
ENGINEERING DEPARTMENT							
Engineer			+1				
Senior/Construction Inspector				+1			
Engineering Dept (Project 2030)			+1	+1			
OPERATIONS DEPARTMENT							
Operations Dept (Project 2030)							
Changes to District Staff (Project 2030)			+1	+2	+1		

Table S4.3: Additional District Staffing Recommendations Required for Water Meters

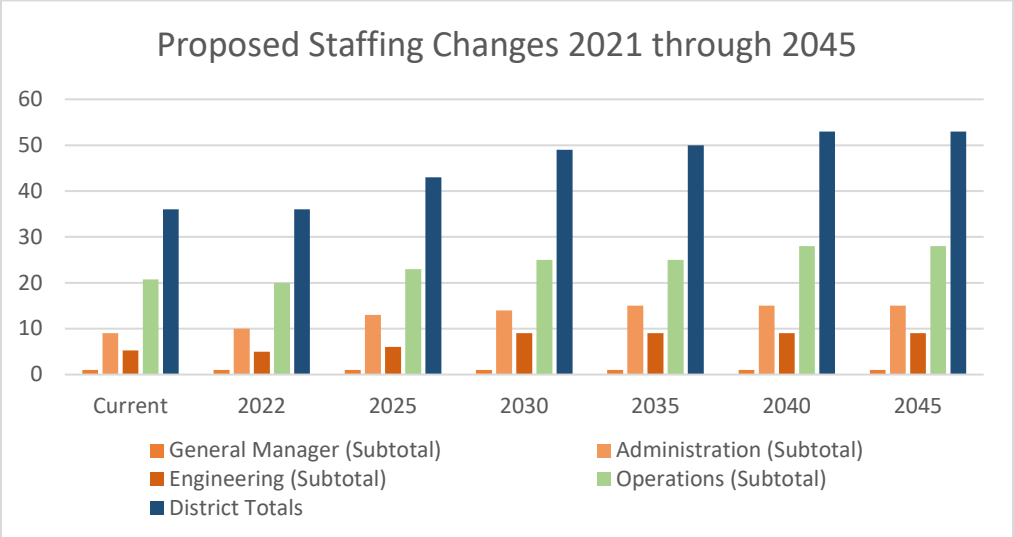
Classifications	Current	Up to 2022	2023-2025	2026-2030	2031-2035	2036-2040	2041-2045
OPERATIONS DEPARTMENT							
Senior Water Efficiency Specialist						+1	
Water Efficiency Technician			+1				
Operations Dept (Meters)			+1			+1	
Changes to District Staff (Meters)			+1			+1	

Table S4.4: Additional District Staffing Recommendations Required for All Anticipated Programs – Cumulative Total

Classifications	Current	Up to 2022	2023-2025	2026-2030	2031-2035	2036-2040	2041-2045
General Manager	1	1	1	1	1	1	1
Subtotal General Manager	**1**	**1**	**1**	**1**	**1**	**1**	**1**
ADMINISTRATIVE SERVICES DEPARTMENT							
Dir of Admin Svcs/Finance/Treasurer	1	1	1	1	1	1	1
Accounting Specialist	0	0	**1**	1	1	1	1
Accounting Manager	1	1	1	1	1	1	1
Customer Service Specialist	0	0	**1**	1	1	1	1
Customer Service Technician	2	2	2	2	2	2	2
Senior/Management Analyst	2	**3**	3	**4**	4	4	4
Management Analyst/Dpty Board Clk	1	1	1	1	1	1	1
Admin Svcs Manager/Chief Board Clk	1	1	1	1	1	1	1
Principal IT Analyst/IT Manager	1	1	1	1	1	1	1
Senior IT Analyst	0	0	**1**	1	1	1	1
IT Analyst	0	0	0	0	**1**	1	1
Changes to Existing Department Staff		+1	+3	+1	+1		

Classifications	Current	Up to 2022	2023-2025	2026-2030	2031-2035	2036-2040	2041-2045
Admin Svcs Dept (Cumulative Total)	**9**	**10**	**13**	**14**	**15**	**15**	**15**
ENGINEERING DEPARTMENT							
Dir of Engineering/District Engineer	1	1	1	1	1	1	1
Engineer/Project Manager	2	2	**3**	3	3	3	3
Sr/Construction Inspector	1	1	1	**2**	2	2	2
Engineering/GIS Specialist	1	1	1	**2**	2	2	2
Senior/Management Analyst	0.25	**-0.25**	0	**1**	1	1	1
Changes to Existing Department Staff		**-0.25**	**+1**	**+3**			
Engineering Dept (Cumulative Total)	**5.25**	**5**	**6**	**9**	**9**	**9**	**9**
OPERATIONS DEPARTMENT							
Director of Operations	1	1	1	1	1	1	1
Asst. Water Distribution Supervisor	1	1	1	1	1	1	1
Operations Technician	1	1	**2**	2	2	2	2
Senior Management Analyst	0.75	**-0.75**	**1**	1	1	1	1
Water Distribution Lead Operator	3	3	3	3	3	3	3
Water Distribution Operator	7	7	7	**8**	8	**9**	9
Water Distribution Supervisor	1	1	1	1	1	1	1
Water Resources Specialist	2	2	2	**3**	3	**4**	4
Water Resources Supervisor	1	1	1	1	1	1	1
Water Efficiency Supervisor	1	1	1	1	1	1	1
Senior Water Efficiency Specialist	1	1	1	1	1	**2**	2
Water Efficiency Technician	1	1	**2**	2	2	2	2
Changes to Existing Department Staff		**-0.75**	**+3**	**+2**		**+3**	
Operations Dept (Cumulative Total)	**20.75**	**20**	**23**	**25**	**25**	**28**	**28**
Changes to Existing Staff - All Depts			**+7**	**+6**	**+1**	**+3**	
District Totals (Cumulative Total)	**36**	**36**	**43**	**49**	**50**	**53**	**53**

Figure 3: Anticipated Staffing Changes 2021 through 2045



In addition to the regular District staff, temporary staff and intern positions have been identified throughout the District, used on an as-needed basis throughout the year, including:

- Up to three Temporary Laborers in Water Distribution
- One Temporary Laborer in Water Resources
- Up to two Temporary Laborers in Water Efficiency
- One Operations Intern
- One Engineering Intern
- One Finance Intern

These positions are needed to ensure that fluctuating workloads can be met efficiently, and additional workstations for these positions should be included in any space needs plans.

Staffing Strategy

Creating a staffing strategy includes the following considerations:

- Identifying increases to current staffing needed to maintain existing service levels, based on population/service/infrastructure changes.
- Anticipated technology changes and associated skill and knowledge needs.
- Future managers, supervisors, professionals and field staff required to perform the anticipated workload.
- Infrastructure and service installation, maintenance, replacement, and upgrades required to meet service needs.
- Staffing life cycles must be considered when performing a long-term staffing analysis. The average worker is now expected to hold ten or more jobs during their working career, and will work for 30 to 45 years. Many of the District's current staff will turn over during the time frame covered by this report.
- The District has recently updated Personnel policies. It is recommended that policies supporting professional development and succession planning continue to be maintained to ensure that qualified staff are available to cover staffing transitions as needed over this time frame.
    - Turnover, depending on the level of the employee, can add 30% to 60% to the annual cost for the position when succession planning is not available.
    - Turnover results in the loss of critical historical knowledge and a challenging workload for remaining staff when succession planning is not available.
- The District has utilized contractors and temporary staff to supplement existing staff as needed. Temporary staff are not intended to be a permanent workload solution, therefore training provided by the District will be lost with the turnover of these temporary staff members. Contractors may work for multiple agencies and may have competing deadlines and priorities. Use of regular District staff, when warranted by the workload, provides an efficient means to maintain trained staff to work on District priorities.

There are no published staffing standards available for water districts. Water districts vary greatly in size and composition. Smaller agencies frequently do not have a sufficient workload to justify utilizing in-house staff, and therefore functions such as Information Technology and Engineering may be contracted out. Heavy reliance on contract staff requires agencies to schedule around the ability of the contractor to do the work.

It is recommended that the District review the possibility of increasing the size of Water Distribution crews from three to four to increase efficiency, plan for succession, increase the potential for cross-training, and account for absences of crew members resulting from employee outages (e.g. training, vacation, jury duty, illness, or injury). This would still maintain a conservative staffing ratio. The remaining staffing recommendations will allow the District to effectively prepare and manage the impacts of the significant projects that have been identified, including anticipated impacts of new legislation and regulations.

E. Staffing Report - Next Steps

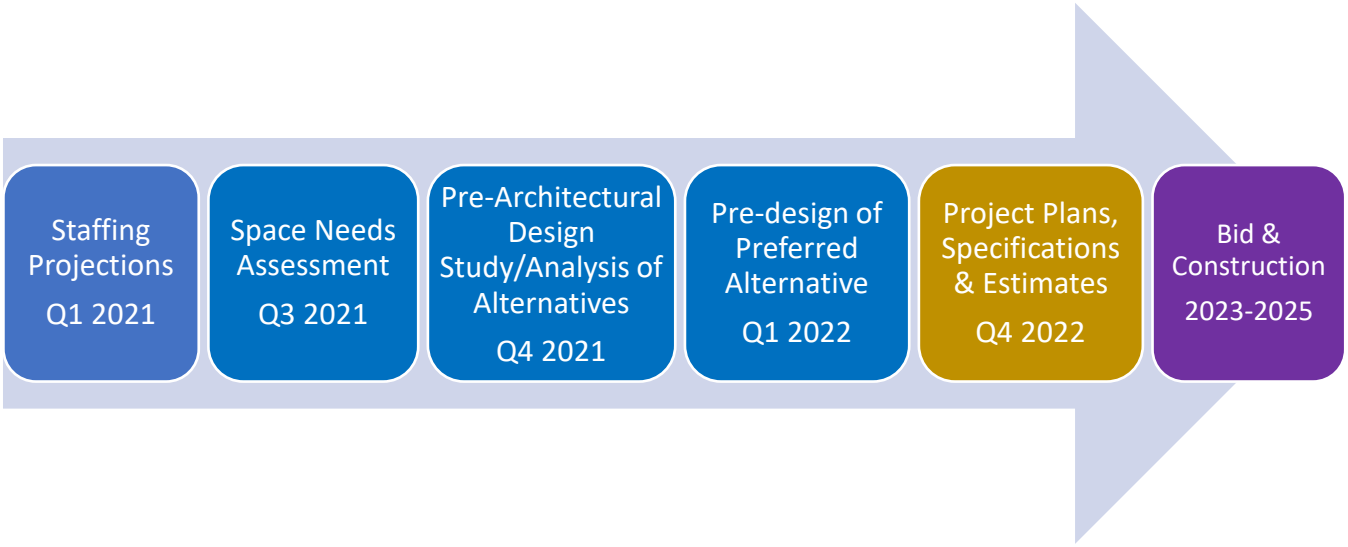
This staffing report has been created to support one of the District's Strategic Plan Goals, *Manage the Efficient Improvement of and Reinvestment in District Infrastructure and Facilities.* This goal includes a 2021 objective: Complete Corporation Yard Pre-Architectural Study, which requires a complete Corporation Yard pre-architectural study and the pre-design report of preferred alternatives to be completed in 2021.

This report should be reviewed by the District's Board of Directors and a determination regarding potential staffing should be finalized. Staff will seek Board direction concerning this Report's analysis, findings and recommendations. Board direction will serve as a guideline for space needs planning.

The District recently hired an architectural consultant to prepare the pre-architectural study and pre-design report. The final projected staff numbers through 2045 should be provided to the consultant to establish future space and facility needs. The architect can analyze repurposing of existing facilities and sizing of new facilities to fit the District's identified staffing requirements. Because future legislative requirements will likely have a significant impact on staffing needs, as well as potential adjustments to project timelines, a scalable building program that can be adjusted over the lifespan of the facility should be considered.

Original source documents from this Study, staffing projection questionnaires, were collected from all departments/divisions, and include information about staffing needs and specialized space needs such as: inventory/materials storage, conference rooms, shared work needs, and additional spaces for temporary staff, interns, contractors, auditors, etc. These questionnaires can provide the architect with critical information for the Corporation Yard Master Plan/Build-out Project which will address future workspace requirements.

The current proposed timeline for the next steps in this project include the following:



ATTACHMENT 2

RGS Three-Year Staffing Projection Update Report –

Years 2026 Through 2028

REGIONAL GOVERNMENT SERVICES

CITRUS HEIGHTS WATER DISTRICT

3-YEAR STAFFING PROJECTION UPDATE REPORT YEARS 2026 THROUGH 2028

OCTOBER 2025







Prepared For:

CITRUS HEIGHTS WATER DISTRICT

Submitted By:

RGS REGIONAL GOVERNMENT SERVICES

COVER LETTER

Hilary Straus, General Manager
Citrus Heights Water District
P.O. Box 286
Citrus Heights, CA 95611

October 28, 2025

Subject: Three-Year Staffing Projection Update (2026–2028)

Dear Mr. Straus,

Regional Government Services (RGS) is pleased to submit the Three-Year Staffing Projection Update for the Citrus Heights Water District (CHWD) covering 2026–2028. This report builds upon the foundational staffing assessment completed in 2021 and offers updated projections to support the District's strategic goals and operational needs.

Our analysis reflects current trends, anticipated regulatory requirements, new technologies, and the evolving needs of CHWD's departments. The recommendations provided aim to align staffing levels with the District's commitment to delivering safe, reliable water services while maintaining its proactive planning and operational excellence.

Key elements of this update include:

- Assessment of projected staffing needs across all departments, identifying seven (7) new positions required to meet operational demands.
- Detailed analysis of factors influencing staffing, such as population growth, infrastructure changes, regulatory requirements, and retirements.
- Recommendations designed to optimize resources while ensuring financial sustainability.
- RGS is committed to supporting the District throughout this process. We are available to discuss the draft report, provide clarifications, and make adjustments based on feedback from CHWD's Executive Staff and Board of Directors.

We appreciate the opportunity to partner with CHWD and contribute to its continued success. Please feel free to contact us with any questions or to schedule a discussion of the report findings.

Sincerely,

Patty Howard
Classification and Compensation Team Lead
REGIONAL GOVERNMENT SERVICES

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A. BACKGROUND

In 2019, the Citrus Heights Water District (District) determined that major long-term projects would necessitate additional staff in the future in order to implement them effectively. The configuration of the Corporation Yard had inadequate workspace and insufficient facilities to support both the current and projected operations for employees and customers. Based on the 2021 objective - Complete Corporation Yard Pre-Architectural Study, from the Citrus Heights Water District's Strategic Plan, the District initiated a Space Needs Assessment Study to be completed in two parts; the District's long-term projected staffing requirements, and the District's facility needs.

To complete the first part of the Space Needs Assessment Study, Regional Government Services (RGS) was tasked with conducting a staffing needs assessment through the year 2045 to determine the projected number of District staff required over the next 25 years. This study would allow the District to develop new facilities with sufficient space to accommodate projected staffing. This RGS Space Needs Assessment Study utilized factors known at that time, including large-scale projects (water mains, meters, additional wells), population growth, and anticipated legislation/regulatory requirements.

The staffing needs portion was broken into five-year increments to provide a timeline for the District. It addressed when anticipated staff might be needed over the twenty-five-year time frame to allow District facilities to be planned/scaled to meet these staffing needs. RGS provided the District with the Projected Staffing Needs Report Through 2045 on May 12, 2021.

B. INTRODUCTION

It is a Human Resources best practice to regularly review and update anticipated staffing needs, and it is recommended that this be a regular part of a staffing strategy with the following considerations:

- Identification of increases to current staffing needed to maintain existing service levels, based on population, services, large-scale and/or specialized projects, new legislation and regulatory requirements, and infrastructure changes.
- Anticipated technology changes and associated skill and knowledge needs.
- Future managers, supervisors, professionals, and field staff required to perform the anticipated workload.
- Anticipated changes caused by retirements and/or employee turnover.
- Infrastructure and service installation, maintenance, replacement, and upgrades required to meet service needs.

Such a review is necessary as the above considerations frequently change over time.

As described in the Background section of this report, the previous staffing needs assessment was completed in 2021, and has been referenced up through the current 2025 budget. An updated review of the District's ongoing staffing needs is appropriate at this time, and the Citrus Heights Water District requested that the previous Projected Staffing Needs Requirements be reviewed and updated for the years 2026 through 2028.

The scope of work for this project included a staffing update for a period of three (3) years, with the focus on operational needs. The project was expected to include the following tasks as needed:

- Meeting with District team.
- Study benchmarks and timelines.
- Review of updates to District documents used for the prior staffing projection study.
- Develop a custom survey for designated managers, and follow-up interviews to facilitate the identification of:
    - Changes in staffing required for the years 2026 through 2028, and how they differ from those identified in the first staffing projection study
    - New projects, services or programs not identified in the first staffing projection study
    - New technology that may impact projects or services
    - Anticipated legislative changes or other requirements which may have impacts on District business
    - Other trends, conditions or information that may impact staffing needs (for 2026 through 2028)

B. INTRODUCTION

- Develop a draft staffing projection report, with supporting analysis for the changes in staffing levels.
- Participate in informational meetings to each member of the Board of Directors regarding the staffing projections if requested.
- Present the findings and recommendations of the staffing projection assessment with formal presentation to the Board, as needed.
- Provide a final staffing projection report to be completed by June 2025.

These tasks may be modified depending on the needs of the District. Should significant variations from planned activities and timelines occur, schedule and activity revisions will be mutually agreed upon.

This is the finalized draft staffing report as specified in the scope of work. In addition, the District requested a Personnel Requisition Procedure that can be followed for future department staffing requests that deviate from approved projections. A Personnel Requisition Procedure and Requisition Form (see attachment A) were drafted and sent to the agency on January 27, 2025.

C. FINDINGS

District Philosophy

The District is a proactive agency with a culture of performance and accountability. In support of this, the District has reviewed a variety of systems, reports, policies, practices, contracts, public outreach, and service needs throughout the organization to ensure efficient and effective operations. This includes planning for new installation, upgrades, and replacement of infrastructure to ensure public safety; preparing and budgeting for anticipated impacts; keeping abreast of regulatory issues; maintaining District policies that utilize best practices; and continuing to position the agency to be an employer of choice. Each of these are designed to ensure the District will continue to provide the best possible customer service and safe, reliable drinking water into the future.

Initial Meetings and District Staffing Survey Form

RGS met with Executive Staff and reviewed the ongoing changes, requirements, and conditions impacting the District's services. It was noted that there have been some changes to project timelines and anticipated legislation requirements since the original 2021 staffing assessment. It was agreed that RGS would create a Citrus Heights Water District Staffing Survey form for the years 2026, 2027, and 2028 that would provide each department the ability to review and provide updated information regarding anticipated trends and impacts on staffing needs.

Each department reviewed and provided information regarding any anticipated impacts based on the following:

- Projected population growth in the service area.
- Regulatory, legislative, and/or enforcement issues.
- New technology/equipment (including smart meters), and any new position skill sets that may be required.
- Process improvements, automation, or other workflow optimization approaches.
- Increases/reductions of commercial customers.
- New wells and/or pipelines.
- Environmental and water availability issues.
- Upcoming CIP and/or other projects.
- Core functions and/or mandatory activities of the department/division that will be impacted by staff growth.
- Anticipated changes to best practices.
- Anticipated retirements and/or employee turnover.
- Any other issues that may impact staffing requirements.

C. FINDINGS

The departments were also requested to list the following:

- All current classifications, and the number of assigned employees in each classification.
- Any additional classification(s) they anticipate would be required to continue current service levels through 2028.
- The rationale/justification for any increase, decrease, or modified position they anticipate would be necessary.

RGS Review of Department Requests

Once the forms were filled out and provided to RGS, they were reviewed for completeness. The reasons for requested staffing changes were analyzed for reasonableness.

RGS then created a chart that compares the following:

- Original staff numbers/classifications at the time the original staffing projection was developed.
- Anticipated staff numbers/classifications anticipated through 2025 based on the original staffing projection.
- Currently budgeted 2025 staff numbers/classifications
- New staff numbers/classifications that departments believe will be needed through 2028.

This chart was provided to the District's Executive Staff and the results were discussed with the General Manager and other staff to ensure the results were understood. Through this process and additional District review, seven (7) new positions were identified as necessary to meet the needs of the District between 2026 and 2028. These positions include the following: Public Affairs Department - one (1) Public Affairs Analyst; Administrative Services Department - one (1) Customer Service Technician, one (1) Senior/ Management Analyst, and one (1) IT Analyst/Technician; Engineering Department - one (1) Engineering/GIS Specialist, and one (1) Senior/Management Analyst; Operations Department - one (1) Water Efficiency Technician.

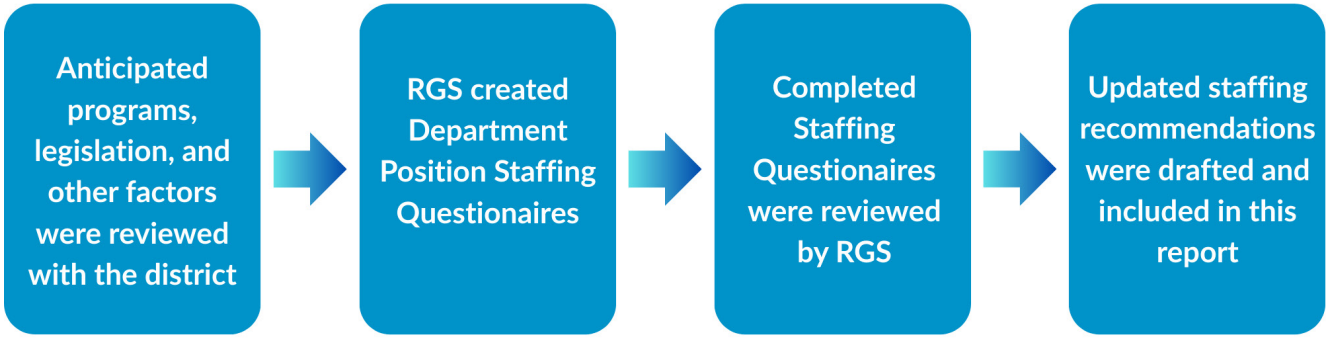
The District held meetings with Executive Staff to ensure that the anticipated staffing numbers and rationale align with the District's strategic plan and are within the District's financial resources. Based on those meetings, the District requested minor modifications to the anticipated staffing listed in the original chart.

RGS reviewed the anticipated staffing numbers and classifications specified by the District to ensure the anticipated duties and responsibilities are assigned to the appropriate classifications. The staffing changes are presented in more detail in the Projected Staffing Changes by Department section of the report.

C. FINDINGS

Next Staffing Projection Study Phases

ANTICIPATED DATES	NEXT PHASES
March 2025	Once the District has reviewed the Draft Three Year Staffing Projection report, RGS will meet with Executive Staff to answer any questions.
March 2025	RGS will make any updates to recommendations, if necessary, based on discussions with Executive Staff.
April 2025	After any updates to the report have been incorporated, the finalized draft report will be submitted to the District.
May 2025	The District will do a final review of any new/anticipated changes to projects, legislation, water trends, and financial resources that could impact staffing and discuss them with RGS.
June 2025	RGS will provide a Final Staffing Projection Update Report with recommendations for new or modified classifications to the District.



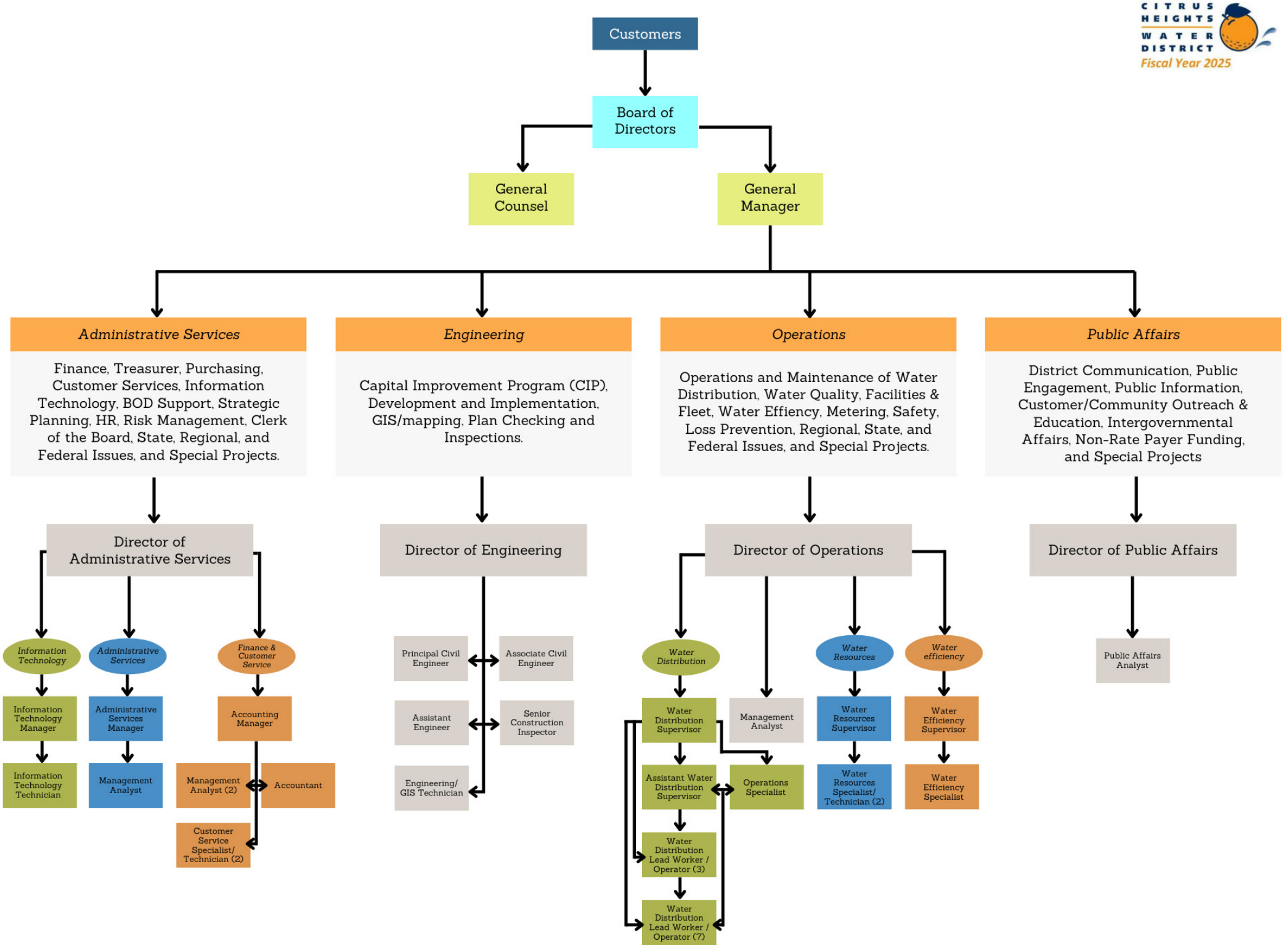
Current District Staffing

Strategic plans for 2025 include:

- Manage and diversify a dependable water supply
- Manage the improvement of and reinvestment in District infrastructure and facilities
- Continue preparation to implement the Project 2030 water main replacement program
- Promote organizational effectiveness and enhance customer service
- Engage customers and communicate the District's priorities and value added programs
- Complete construction of Well #7 and start construction of Well #8

C. FINDINGS

The current organizational chart for the District is included below:



C. FINDINGS

District position changes in fiscal years 2023 - 2025:

DEPARTMENT	POSITION	FY23	FY24	FY25
Administrative Services				
	General Manager	1.00	1.00	1.00
	Director of Administrative Services	1.00	1.00	1.00
	Information Technology Manager	1.00	1.00	1.00
	Accounting Manager	1.00	1.00	1.00
	Administrative Services Manager	1.00	1.00	1.00
	Communications & Public Engagement Manager	1.00	-	-
	Senior Accountant	1.00	1.00	1.00
	Management Analyst	3.00	3.00	3.00
	Customer Service Specialist	1.00	1.00	1.00
	Customer Service Technician	1.00	1.00	1.00
	Information Technology Technician / Analyst	-	-	1.00
Total Administrative Services		**12.00**	**11.00**	**12.00**

DEPARTMENT	POSITION	FY23	FY24	FY25
Engineering				
	Director of Engineering	1.00	1.00	1.00
	Principal Civil Engineer	1.00	1.00	1.00
	Assistant Engineer	1.00	1.00	1.00
	Engineering/GIS Specialist	1.00	1.00	1.00
	Senior Construction Inspector	1.00	1.00	1.00
	Senior/Associate Civil Engineer	1.00	1.00	1.00
Total Engineering		**6.00**	**6.00**	**6.00**

C. FINDINGS

DEPARTMENT	POSITION	FY23	FY24	FY25
Operations				
	Director of Operations	1.00	1.00	1.00
	Management Analyst	1.00	1.00	1.00
	Senior Management Analyst	-	-	-
	Water Distribution Supervisor	1.00	1.00	1.00
	Water Efficiency Supervisor	-	-	1.00
	Water Resources Supervisor	1.00	1.00	1.00
	Assistant Water Distribution Supervisor	1.00	1.00	1.00
	Senior/Water Efficiency Specialist	1.00	1.00	1.00
	Water Resources Specialist	2.00	2.00	2.00
	Water Distribution Lead Worker/Operator	3.00	3.00	3.00
	Water Distribution Worker/Operator I & II	7.00	7.00	7.00
	Operations Specialist	1.00	1.00	1.00
	Water Efficiency Technician	1.00	-	-
Total Operations		**20.00**	**20.00**	**20.00**

DEPARTMENT	POSITION	FY23	FY24	FY25
Public Affairs				
	Director of Public Affairs	-	1.00	1.00
	Public Affairs Analyst	-	-	1.00
Total Public Affairs		-	1.00	2.00
Total FTE		**38.00**	**38.00**	**40.00**

C. FINDINGS

Review of Staffing Changes Based on the Updated 2026 – 2028 Assessment

The following chart indicates the difference between the previous staffing assessment, the current 2025 allocation, and the projected positions required during the assessment period of 2026 – 2028. Details regarding new positions and duties are included in the Projected Staffing Changes by Department.

CLASSIFICATIONS	2022 ORIGINAL RPT	2023-2025 ORIGINAL REPORT	2025 BUDGET	2026-2030 ORIGINAL REPORT	UPDATED 2026-2028 RPT	2026	2027	2028
GENERAL MANAGER	1	1	1	1	1	1	1	1
General Manager (Total)	1	1	1	1	1	1	1	1
PUBLIC AFFAIRS DEPARTMENT								
Director of Public Affairs	0	0	1	0	1	1	1	1
Public Affairs Analyst	0	0	1	0	2	2	2	2
Public Affairs Department (Total)	0	0	2	0	3	3	3	3
ADMINISTRATIVE SERVICES DEPARTMENT								
Director of Administrative Services/Finance/Treasurer	1	1	1	1	1	1	1	1
Accounting Specialist	0	1	0	1	0	0	0	0
Accounting Manager	1	1	1	1	1	1	1	1
Senior Accountant	0	0	1	0	1	1	1	1
Senior/Customer Service Specialist	0	1	1	1	1	1	1	1
Customer Service Technician	2	2	1	2	2	1	1	2
Senior/Management Analyst	3	3	2	4	2.5	2	2.5	2.5
Management Analyst/Deputy Board Clerk	1	1	1	1	1.5	1	1.5	1.5
Administrative Services Manager/Chief Board Clerk	1	1	1	1	1	1	1	1
Principal IT Analyst/IT Manager	1	1	1	1	1	1	1	1
Senior IT Analyst	0	1	0	1	0	0	0	0
IT Analyst/Technician	0	0	1	0	2	1	1	2
Changes to Existing Department Staff							1	2
Administrative Services Department (Total)	10	13	11	14	14	11	12	14
ENGINEERING DEPARTMENT								
Director of Engineering/District Engineer	1	1	1	1	1	1	1	1
Assistant/Associate Civil Engineer, Senior Engineer, Principal Engineer	2	3	3	3	3	3	3	3
Senior/Construction Inspector	1	1	1	2	1	1	1	1
Engineering/GIS Specialist	1	1	1	2	2	1	2	2
Senior/Management Analyst	-0.25	0	0	1	1	1	1	1
Changes to Department Staff						1	1	
Engineering Dept (Total)	5	6	6	9	8	7	8	8
OPERATIONS DEPARTMENT								
Director of Operations	1	1	1	1	1	1	1	1
Assistant Water Distribution Supervisor	1	1	1	1	1	1	1	1
Operations Specialist	1	2	1	2	1	1	1	1
Senior/Management Analyst	-0.75	1	1	1	1	1	1	1
Water Distribution Lead Operator	3	3	3	3	3	3	3	3
Water Distribution Operator	7	7	7	8	7	7	7	7
Water Distribution Supervisor	1	1	1	1	1	1	1	1
Water Resources Specialist/Technician	2	2	2	3	2	2	2	2
Water Resources Supervisor	1	1	1	1	1	1	1	1
Water Efficiency Supervisor	1	1	0	1	1	1	1	1
Senior/Water Efficiency Specialist	1	1	1	1	1	1	1	1
Water Efficiency Technician	1	2	0	2	1	0	0	1
Changes to Existing Department Staff								1
Operations Department (Total)	20	23	20	25	21	20	20	21
TOTALS FOR ALL DEPARTMENTS	36	43	40	49	47	42	44	47

C. FINDINGS

Projected Staffing Changes by Department

There are currently 40 budgeted positions in the District, across the following departments:

- General Manager
- Public Affairs
- Administrative Services
- Engineering
- Operations

General Manager

This position is responsible for planning, organizing, directing, managing, and reviewing the operational, administrative, public relations, human resources, fiscal, and strategic plans, operations, and activities of the District, under policy direction from the Board of Directors. The General Manager serves as the District's representative to local, regional and statewide organizations, and ensures cost-effective production, treatment, and distribution of water to District consumers.

» No new staffing needs are projected during the 2026-2028 timeframe.

Public Affairs Department

This department is responsible for providing strategically planned communications in alignment with the District's mission and the current Strategic Plan, including the development and distribution of key operational messages. It works in collaboration with the executive team during significant projects, goals, and initiatives for each department, and ensures these are brought to the attention of customers and stakeholders.

Public Affairs Department Projected Staffing Recommendations 2026-2028

» One additional Public Affairs Analyst position is requested for 2026

This classification will perform professional, administrative, and technical duties in the development, administration, and implementation of District communications and public engagement, including public information, community outreach, education, marketing and communications programs. This position will provide support for water efficiency rebate programs, State conservation mandate compliance, and policy and legislation coordination for the District and the District's customers. This position will also provide professional level support for management, including grant management.

Administrative Services Department

This department is responsible for the internal operations and support of the organization, and providing internal and external special project assistance for the General Manager, Board of Directors, and District departments. This department includes:

- Finance (financial/administrative support, accounts payable and receivable, payroll, grant reporting, fixed asset management, financial analysis, accounting, budgeting, cost tracking, debt and treasury management, rate setting, and purchasing)

C. FINDINGS

- Customer Service (customer billing, customer payments, notifying customers of account activities, and collections)
- Information Technology (network administration, system security, website, voice, data, and computer systems),
- Human Resources (benefits administration, employee assistance programs, retirement benefits including deferred compensation, payroll support, workforce and employee development, recruitment, and training)
- Risk Management
- Ensuring compliance with federal, state, and agency specific regulations and mandates.

Administrative Services Department Projected Staffing Recommendations 2026-2028

» One additional professional Management Analyst position is recommended in 2027

This position was included in the original staffing assessment. This classification provides professional, analytical and technical support in development, administration and implementation of District programs and special projects including formulating policy, goals and procedures; recommending new programs/program modifications to meet goals, objectives and legislative mandates; maintaining records and statistics; assisting in the preparation of the budget; and providing support for functions related to state and federal legislative advocacy. This position will also be needed to provide support for additional staff, state and federal water legislation analysis, program and policy development, and increased billing support for the new ERP (in-house payroll) system.

» One additional Customer Service Technician position is recommended in 2028

This position was included in the original staffing assessment to build capacity for new systems and developments. It will perform customer service duties, including processing customer service payments, researching and responding to billing questions, updating customer account and transaction records, ensuring the accuracy of fiscal and customer records and data, and initiating work orders for replacements, repairs, water quality complaints, and discontinuation of service. The additional Customer Service Technician will also assist customers with information regarding mandated water efficiency regulations, handle new customers as the population increases, and answer customer questions as potential new mandated services and restrictions are implemented.

» One additional Information Technology Analyst position is recommended in 2028

This was previously recommended as a Senior IT Analyst in the Original Assessment. However, it has been determined that a second IT Analyst will provide the level of support required by the District at this time. This position builds additional capacity for workload increases caused by the implementation of new buildings and systems and will handle and respond to the increasing use of computerized systems, provision of live information to customers and field personnel, maintenance of internal controls and system security, and automation enhancements.

C. FINDINGS

Engineering Department

This department is responsible for the District's water main replacement program (project design, construction administration, and inspection services), oversight of outside engineering firms/contract administration, and review and inspection of private development projects (subdivisions, commercial, single-family dwellings, and mixed-use projects). The Department also manages the District's Geographic Information System (GIS), easements and annexations, maintains water facility records and archives, and is heavily involved in the District's infrastructure analysis and development program.

Engineering Department Projected Staffing Recommendations during 2026 – 2028

- One additional Engineering/GIS Specialist position is recommended in 2027.

This position was included in the original staffing assessment to update, maintain, and utilize the District's GIS. Increased use of GIS and its various modules, the migration of EDMS (electronic data management system), and continuous mapping maintenance of the District's infrastructure will necessitate additional resources.

- One new professional Management Analyst position is recommended in 2026.

This position was included in the original staffing assessment to assist with projected increases in Engineering projects and workloads and to provide dedicated administrative support for the Engineering Department. This classification level typically develops, manages, monitors, and reviews the activities of department or agency-wide operations, projects, and programs, including complicated logistics, complex staff assistance to department directors and others, strategic planning and policy development, and comprehensive analyses.

Operations Department

The Operations Department's (Operations) primary responsibility is to conduct operations and maintenance activities associated with District-owned facilities. Operations is comprised of three primary divisions: Water Resources for water supply/production, Water Distribution for water conveyance, and Water Efficiency for conservation programs. This provides an efficient structure, combines compatible functions, and provides a potential for consolidation of job descriptions, greater staffing flexibility, and optimization of workload and work distribution.

The Water Resources division is responsible for groundwater facilities that supplement surface water supply to meet peak water demands; providing water during emergency or dry year conditions; providing rate stability from the District's wholesaler when surface water supplies may be limited; and expanding the region's conjunctive use objectives (using groundwater during drier years and surface water during wet years).

The Water Distribution division is responsible for the conveyance of water to the District's customers with appropriate quality, quantity and pressure, and for customer turn-ons/shut-offs.

C. FINDINGS

Operations Department [Continued]

The Water Resources division is responsible for groundwater facilities that supplement surface water supply to meet peak water demands; providing water during emergency or dry year conditions; providing rate stability from the District's wholesaler when surface watersupplies may be limited; and expanding the region's conjunctive use objectives (using groundwater during drier years and surface water during wet years).

The Water Distribution division is responsible for the conveyance of water to the District's customers with appropriate quality, quantity and pressure, and for customer turn-ons/shut-offs.

While some agencies outsource this function, outsourcing can result in a disconnect with customer engagement, professionalism and response to problems and complaints. The water supply facilities operated and maintained by the District include approximately 250 miles of water distribution pipelines ranging in size from four to 42 inches in diameter. Primary components of the water distribution system include customer water services and associated meters; backflow prevention devices for protecting system water quality; and line valves, pressure reducing valves, and fire hydrants.

The Water Efficiency division is responsible for conservation programs and functions, including water meter program management; meeting mandated legislation and regulations for water efficiency; monthly and annual reporting regarding consumption and water loss; monitoring and responding to leak alerts; answering water efficiency customer service calls; performing irrigation audits for customers; administering the District-wide Safety Program; and facilitating community outreach and education programs related to water efficiency.

Water Resources

Water Production: Overseeing treatment and production of groundwater from six high-capacity wells; operating and maintaining six groundwater wells.

Water Quality: Collecting groundwater well samples for certified water quality laboratory testing to ensure compliance with regulatory water standards; taking samples during construction of capital improvements/developer projects prior to system connection; performing water system flushing operations, and responding to customer inquiries regarding water quality concerns.

Water Interties: Interties are a cost-effective way for neighboring agencies to provide or receive water during a water supply outage (planned or unplanned). Interties also increase regional and local water reliability. The District currently maintains 22 interties, including meter reading, periodic flushing and maintenance, billing support and agreement amendments as needed.

C. FINDINGS

Hydraulic Modeling: Operating and maintaining the District's Hydraulic Model, (Innovyze InfoWater), which is used for pressure analysis, fire flow modeling, water main sizing, and other analysis pertaining to the distribution system, which requires regular updates as well as comprehensive calibration and validation every five years.

Program Management: Administering the District's hydrant meter, backflow, and cross-connection testing programs, and overseeing the purchased treated surface water from the District's wholesale provider, San Juan Water District – Wholesale.

Legislative/Regulatory Requirements: Ensuring the sustainability of the groundwater production system and meeting state groundwater requirements.

Operations Department Projected Staffing Recommendations during 2026 – 2028

- One Water Efficiency Technician

This position was included in the original staffing assessment to perform work in troubleshooting, testing, reading, installation, maintenance and repair of water meters and related potable water distribution facilities and appurtenances.

D. CONCLUSION

As described in the Introduction, it is a Human Resources best practice to regularly review and update anticipated staffing needs. The District has worked diligently to reduce the need for additional positions through operational efficiency and redistribution of duties across existing positions where possible. This has resulted in an overall reduction of three anticipated positions from the previous 2021 staffing recommendations.

This Three-Year Staffing Projection Report for the years 2026 through 2028 recognizes the need for up to seven additional positions: two in 2026, two in 2027, and three in 2028 to handle anticipated workloads. All but one of these additional positions were included in the previous 2021 staffing recommendations. (The classification of Public Affairs Analyst was created after the original study). All seven of these are within established District classifications, and do not require new classification titles or job descriptions.

The District intends to continue to review staffing needs on a three-year basis to ensure staffing is aligned with operational demands and regulatory changes into the future.

ATTACHMENT A

PERSONNEL REQUISITION PROCEDURE

This outlines the procedure for requesting a new or replacement position within the District.

Requests for new or replacement positions may be necessary and appropriate but should be justified by factual documentation so policy makers can make an informed decision regarding these requests.

This procedure is designed to ensure a standard process for Department Heads and other executive staff to follow when requesting a new or replacement position. This procedure also outlines the appropriate support documentation required as justification for the position request.

Definitions

- Position – Associated with a specific existing job title within the District, or with a request for a new job title within the District, which encompasses a set of responsibilities and duties to be assigned to an individual based on the following criteria:
  - Education and experience requirements
  - Scope and complexity of the work
  - Knowledge, skills, and abilities required to perform the work
  - Supervision received and exercised
  - Consequence of error
  - Special certification or license requirements
  - Organizational structure of the division/department where the classification is/will be found

- Position Allocation – Departments are assigned (allocated) a specific number of positions within existing job titles in the District. Any changes to these allocated positions must be approved by the District prior to filling the position.

- New Position – Any position that does not already exist in the requesting department's position allocation. A new position may include:
  - An increase to the number of allocated positions in the department, using an existing District job title.

ATTACHMENT A

- A request to create a new job title and position to meet a recently identified department need.
- The change of a vacant higher or lower-level position to a different District job title than those that are currently allocated to the department.

➢ Replacement Position – A request to fill a vacant position with the same job title and salary range.

Process

➢ The requesting Department Head or designee will fill out the attached Personnel Requisition Form and submit it to the Administrative Services Department.

➢ The Administrative Services Department will review the request to ensure that the responsibilities and duties match the job title being requested.

- They will determine if there will be any costs over and above the approved annual budget assigned to the department.
- They will request additional information from the department if necessary, regarding the position request.
- They will forward the Personnel Requisition Form and their notes and recommendations regarding the request to the General Manager.

➢ The General Manager will request additional information from the department if necessary before ensuring that the position request is either approved or denied in accordance with established District policies.

Personnel Requisition Form

➢ The attached Personnel Requisition Form should be completed as follows:

- Name, Job Title, Department, and Phone Number of the person requesting the position.

- The requested Job Title, and whether this is a new position for the department or replacement of an existing allocated position.

  NOTE: If this is a request for a new job title that does not already exist in the District, attach a list describing the following to the Personnel Requisition Form:
  - Education and experience requirements
  - Scope and complexity of the work
  - Duties that will be assigned to the position

ATTACHMENT A

- Knowledge, skills, and abilities required to perform the work
- Supervision received and exercised
- Consequence of error
- Special certification or license requirements
- Organizational structure of the division/department where the classification will be found

If the requesting Department has any questions regarding these factors, they should be discussed with the Administrative Services Department prior to completing the form.

- The type of position (full-time, part-time, contract, temporary).

- The reason for the position request. Some things that should be considered while completing this portion of the form:
  - Why this position is needed and can't be covered by existing staff. Consider:
    - Workload issues
    - Increased demand
    - Service gaps
    - Increased and continuing need for overtime
    - Project backlogs
    - Changes in operating procedures
    - Changes in legislation
    - Requirements for new approved projects
  - How the position will benefit the District and the District's customers. Consider:
    - Any time or dollar savings
    - Any functions or services that will be improved
  - Include any consequences that could result if this position is not filled.

- Provide the requested salary (use the salary schedule for existing job titles), and the requested start date.

- Explain whether this position is covered under the existing approved department budget, or if additional funds will be required.
  NOTE: If additional funds are required, provide a list of any anticipated unexpended department funds that can be used to offset the additional cost.

- Provide a list of the duties and responsibilities that will be assigned to this position.

CITRUS HEIGHTS WATER DISTRICT

DISTRICT STAFF REPORT TO BOARD OF DIRECTORS
NOVEMBER 17, 2026 REGULAR MEETING

Subject:	**Discussion of Process for Directors to Request Future Agenda Items**
Status:	Action Item
Report Date:	November 8, 2026
Prepared By:	Missy Pieri, Acting General Manager/Director of Engineering

OBJECTIVE:
Receive feedback and direction on potential ways that Directors could formally request future agenda items.

BACKGROUND AND ANALYSIS:
Board Vice President, David Wheaton requested staff consider potential ways that the District could implement a formal process for Directors to request future agenda items. Historically, this existed informally where Directors could request items through the General Manager. The District may benefit from a more formal process to provide greater clarity and transparency.

Below are possible options. This list is non-exclusive and Directors may have alternatives that warrant consideration:

- Standing Agenda Item: The Board could include a standing agenda item for Directors to suggest future agenda items. If there was consensus, the item would be scheduled for a future Board meeting.
- All Requests to Be Agendized: The Board could adopt a policy that all items requested by Directors be added to a future Board meeting. The policy would need to outline how to request an item, duplicative items, prioritization, and other procedural considerations.
- President Determines: The Board could delegate the President to determine when and if items are added. One consideration with this option is the inability of the President to coordinate with other Directors outside of a meeting.

Staff believes any of these options would work, but the last option presents some logistical challenges with the Brown Act. The Board may wish to start with adding a standing agenda item and determine if this is sufficient. If it is not, the Board could consider an alternative.

RECOMMENDATION:
Receive feedback and direction on potential ways that Directors could formally request future agenda items.

ACTION:

Moved by Director _____, Seconded by Director _____, Carried _____

CITRUS HEIGHTS WATER DISTRICT

DISTRICT STAFF REPORT TO BOARD OF DIRECTORS
NOVEMBER 17, 2026 REGULAR MEETING

Subject:	**2027 Board Meeting Schedule**
Status:	Information Item
Report Date:	November 5, 2026
Prepared By:	Brittney Moore, Administrative Services Manager/Chief Board Clerk

OBJECTIVE:
Administrative Services Manager/Chief Board Clerk, Brittney Moore will discuss and receive direction on the draft 2027 Board Meeting times and dates proposed below, with the Board.

Day	Date	Notes
Tuesday	January 26	
Tuesday	February 23*	Meeting date to be discussed and possibly revised. Same week as ACWA DC Conference.
Tuesday	March 23	
Tuesday	April 27	
Tuesday	May 25	
Tuesday	June 22	
JULY RECESS		
Tuesday	August 24	
Tuesday	September 28	
Tuesday	October 26	
Tuesday	November 23*	Meeting date to be discussed and possibly revised. Same week as Thanksgiving Holiday.
Tuesday	December 28*	Meeting date to be discussed and possibly revised. Same week as the District's paid furlough week.

Regular Meetings of the Board of Directors are held beginning at 6:30 PM on the fourth Tuesday of each month. Regular Meeting agendas require a minimum notice of 72 hours in advance of each meeting. Meeting dates subject to change with 72-hour advance notice.

***Special Meetings of the Board of Directors are held as may be necessary and require 24-hour advance posting of the meeting agenda. Additionally, any meeting that needs to be held on a date other than the fourth Tuesday of the month may be designated as a Regular Meeting through the adoption of a Board resolution.**