District Board Members

Blaine Maynor
Division 1
Nicole Johnson - *President*
Division 2
Randy Mendosa – Vice President
Division 3
Eric Loudenslager
Division 4
Jason Akana
Division 5

District Staff

Chris Emmons
Fire Chief
Anali Gonzalez
Clerk of the Board

Regular Board Meeting
October 8, 2026
5:30 PM
Location: *631 9th Street, Arcata*
Arcata Station Classroom

REVISED AGENDA

CALL TO ORDER

PLEDGE OF ALLEGIANCE

ATTENDANCE & DETERMINATION OF QUORUM

APPROVAL OF AGENDA

CEREMONIAL MATTERS

PUBLIC COMMENT/ASSOCIATION REPORTS

Any person may address the District Board on any subject pertaining to District business that is not listed on the agenda. This comment is provided by the Ralph M. Brown Open Meeting Act (Government Code § 54950 et seq.) and may be limited to three (3) minutes for any person addressing the Board. Any request that requires Board action may be set by the Board for a future agenda or referred to staff.

1. Local 4981 Monthly Report Pg.
2. Arcata Volunteer Fire Association Report

CLOSED SESSION

At any time during the regular session, the Board may adjourn to closed session to consider existing or anticipated litigation, liability claims, real property negotiations, license and permit determinations, threats to security, public employee appointments, personnel matters, evaluations and discipline, labor negotiations, or to discuss with legal counsel matters within the attorney-client privilege.

Government Code § 54957.6
Agency Designated Representatives: Fire Chief Chris Emmons and Michael Youril, LCW
Employee Organization: Local 4981
Subject: Labor negotiations regarding CalPERS-related matters and proposed side letter agreement.

PUBLIC EMPLOYEE PERFORMANCE EVALUATION
Pursuant to Government Code § 54957(b)(1)
Title: Fire Chief

CONSENT CALENDAR Pg. 9

Consent calendar items are considered routine and are acted upon by the Board with a single action. Members of the audience wishing to provide public input may request that the Board remove the item from the Consent Calendar. Comments may be limited to three (3) minutes.

1. Minutes from September 24, 2026, Special Meeting Pg.
2. Minutes from September 10, 2026 Regular meeting Pg.
3. September 2026 Financial Report Pg.
4. Accept the GASB 75 Actuarial Report (Measured as of June 30, 2025) for Fiscal Year End June 30, 2026 Financial Reporting
   a. Attachment 1 – GASB 75 Actuarial Report FYE June 30, 2026

DISTRICT BUSINESS **Pg.**

1. Government Relations Discussion/Action Pg.

CORRESPONDENCE & COMMUNICATIONS **Pg.**

1. Public Correspondence
2. Committee Reports
   a. FY 2026/27 Budget Committee *(Johnson, Loudenslager)*
   b. Government Relations Ad-Hoc Committee (Akana, Loudenslager)
   c. Fire Chief Evaluation FY 26-27 Ad-Hoc Committee (Johnson, Akana)
3. Fire Chief's Monthly Report Pg.
4. Director Matters

ADJOURNMENT

Next Regular Board Meeting is scheduled for November 12, 2026, **Arcata Downtown Station Classroom, 631 9th Street in Arcata at 5:30 pm.**

Prepared by: *Anali Gonzalez, Clerk of the Board*

The Arcata Fire Protection District ("District"), in compliance with the Americans with Disabilities Act ("ADA"), individuals who require special accommodations to access, attend and/or participate in District board meetings due to a disability, shall make their request by calling (707)825-2000, no later than 48 hours in advance of the scheduled meeting time. In compliance with Government Code Section 54957.5, non-exempt writings that are distributed to a majority of, or all, the Board

in advance of a meeting may be viewed at 2149 Central Avenue, McKinleyville, California or at the scheduled meeting. In addition, if you would like a copy of any record related to an item on the agenda, please contact the Board Secretary, at (707) 825-2000. The meeting agenda is posted at least 72 hours in advance of regular scheduled meetings, at the following locations:

- *District's Headquarters' Building, 2149 Central Avenue, McKinleyville, CA 95519*
- *Arcata Downtown Station, 631 9th Street, Arcata, CA 95521*
- *Mad River Station, 3235 Janes Road, Arcata, CA 95521*
- *The Arcata Fire Protection District website: www.arcatafire.org*

ARCATA VOLUNTEER FIREFIGHTERS' ASSOCIATION, INC.

2149 Central Avenue
McKinleyville, California 95519
(707) 825-2000

Date: 10/10/2026 MONTHLY ACTIVITY REPORT
To: Board of Directors, Arcata Fire District
From: Arcata Volunteer Firefighters' Association

Mission: We exist to provide support, advocacy, and a social network for those Volunteering to contribute to the mission of the Arcata Fire District.

Volunteering

- Volunteer hours of support for September was 45 hours.
  - VLU practiced event accountability using Tea Garden Appt fire recordings
  - VLU responded to and monitored various fire calls
  - Firewise Community project development and neighbor support.
  - Teaching CPR and First Aid

Community Outreach and Support

- **CPR and First Aid Training**
  - CPR/1st Aid classes this month, 2 classes 26 students.
- **Grant Activity**
  - Berg Grant pending for Arcata Station Alert System and Hoses/Nozzles.
  - Coast Central CU Grant pending for McK Station Alert System
- **Other AVFA Activities**
  - JC Watershed Firewise Community attending neighborhood emergency preparedness meeting on Oct 11th to discuss possibly expanding the Firewise community to more residents along Jacoby Creek Rd. Information Flyers for this meeting were donated by Bug Press of Arcata.
  - Maintenance on the M st property including painting, weed clearing and camera repairs.

Consent Calendar

MINUTES

Special Board Meeting

September 24, 2026
5:30 p.m.
Location: 631 9th Street, Arcata
Arcata Fire Station Classroom

Board of Directors
Nicole Johnson (Division 2) *– President,* ***Randy Mendosa (Division 3)*** *– Vice President,* ***Eric Loudenslager (Division 4)*** *– Director,* ***Jason Akana (Division 5)*** *– Director,* ***Blaine Maynor (Division 1)*** *- Director,*

CALL TO ORDER

The Special Meeting of the Arcata Fire District Board of Directors was called to order, followed by the Pledge of Allegiance.

ATTENDANCE AND DETERMINATION OF A QUORUM

The meeting continued with a quorum, and the following were present: President Nicole Johnson, Eric Loudenslager, and Director Blaine Maynor. Director Akana and Vice President Mendosa was absent.

Additional District administrative staff included Fire Chief Emmons, Assistant Chief Ross McDonald, Board Clerk Anali Gonzalez and Financial Consultant Aaron Felmlee.

PUBLIC COMMENT

The Board President opened the initial public comment period for matters within the jurisdiction of the District that were not listed on the agenda.

There was no public comment.

PUBLIC HEARING – FISCAL YEAR 2026–27 FINAL BUDGET

The Board continued the public hearing from September 10, 2026, regarding the District's Fiscal Year 2026–27 Final Budget.

Staff presented the proposed final budget and reviewed the District's financial projections. The Board discussed the projected operating deficit and clarified that the projected deficit would require the use of District reserves or contingency funds and that those funds were not included as operating revenue within the projections.

The Board discussed the proposed reduction in budgeted overtime. Staff explained that overtime had initially been projected at approximately 28% of salary and was subsequently reduced to approximately 20%. For comparison, staff reported overtime expenditures of approximately **$488,000 in FY 2024–25** and **$536,000 in FY 2025–26**, with approximately **$477,000 budgeted for FY 2026–27**.

Discussion included the relationship between overtime expenditures and staffing vacancies. Staff explained that filling two vacant positions was anticipated to reduce overtime needs while maintaining minimum staffing requirements.

The Board and staff also discussed potential future staffing strategies, including the possibility of additional staffing or floater positions to provide coverage for vacancies,

leave, and other staffing needs at regular pay rather than relying exclusively on overtime. Staff clarified that adding allocated positions would require future Board approval. No decision regarding additional positions was made as part of the budget hearing.

During public comment, a member of the public expressed interest in participating in future discussions concerning staffing. Staff acknowledged that staffing options remained under consideration and that no final decisions had been made.

The public comment portion of the hearing was closed, and the matter was returned to the Board for deliberation.

During deliberations, the Board acknowledged the significance of the District's financial projections and discussed the need for continued review of District finances and future expenditures. Appreciation was expressed for the financial review and assistance provided in developing a clearer understanding of the District's current financial position and projections.

A motion was made and seconded to adopt the **Fiscal Year 2026–27 Final Budget** by **Resolution Number 26-353.**

Motion: Maynor; **Second:** Johnson

Roll Call: Ayes; Johnson, Maynor, Loudenslager

Nays: Mendosa

Absent: Akana, Mendosa **Motion Carried**

ADJOURNMENT

The Board announced that the next regular Board meeting was scheduled for **October 8, 2026, at 5:30 p.m. in the Arcata Station Classroom**.

A motion was made and seconded to adjourn the Special Meeting.

Respectfully submitted,

Anali Gonzalez
Clerk of the Board

MINUTES

Regular Board Meeting
September 10, 2026
5:30 p.m.
Location: 631 9th Street, Arcata
Arcata Fire Station Classroom

Board of Directors

Nicole Johnson (Division 2) *- President,* ***Randy Mendosa (Division 3)*** *- Vice President,*
Blaine Maynor (Division 1) *- Director,* ***Eric Loudenslager (Division 4)*** *- Director,*
Jason Akana (Division 5) *-Director,*

CALL TO ORDER

The regular session of the Board of Directors for the Arcata Fire District was called to order by President Nicole Johnson at 5:30 pm.

PLEDGE OF ALLEGIANCE

President Johnson led the Pledge of Allegiance.

ATTENDANCE AND DETERMINATION OF A QUORUM

The meeting continued with a quorum, and the following were present: President Nicole Johnson, Vice President Mendosa, Director Akana and Director Loudenslager. Director Maynor was absent.

Additional District administrative staff included Fire Chief Chris Emmons, Assistant Chief Ross McDonald, and Board Secretary Anali Gonzalez

APPROVAL OF AGENDA

The Board considered approval of the agenda. A motion was made and seconded to approve the agenda.

Motion: Approve the agenda.
Second: A second was made by Director Akana
Roll Call: N/A
Ayes: Johnson, Akana, Mendosa, Loudenslager
Nays: N/A
Absent: Maynor
Result: Motion passed

CEREMONIAL MATTERS

Fire Prevention Week Proclamation
Staff presented the Fire Prevention Week Proclamation recognizing **October 4–10, 2026** as Fire Prevention Week and provided an update regarding preparations for the District's October 4 Open House at the McKinleyville Station. Staff reported that preparations were underway, including coordination with crews regarding station

cleanup, Logistics Team support, and vendor outreach. No public comment was received.

A motion was made and seconded to adopt the proclamation recognizing October 4-10, 2026 as Fire Prevention Week.

Motion: Adopt the proclamation recognizing October 4–10, 2026 as Fire Prevention Week.
Moved by: *Unable to verify reliably from transcript.*
Seconded by: *Unable to verify reliably from transcript.*
Ayes: Johnson, Mendosa, Loudenslager, Akana
Absent: Maynor
Result: Motion passed.

PUBLIC COMMENT/ ASSOCIATION REPORTS

Joan addressed the Board regarding several matters, including public notification of Board meetings, vegetation and fire-safety concerns associated with the recent South I Street/marsh-area fire, and potential fire-safety considerations associated with e-bikes and lithium-ion batteries in residential settings. She also briefly commented on the District's name.

Paul addressed the Board regarding his continued community outreach concerning emergency-response access in the Bayside/Highway 101 area. He reported contacting community organizations, public officials, and others to build awareness and support regarding the issue and discussed roadway and traffic-safety concerns associated with the current configuration.

No additional public comments was received.

Local 4981 Monthly Report

A Local 4981 representative reported on the recent emergency drill conducted at the new Cal Poly Humboldt student housing facilities. The representative discussed operational challenges observed during the exercise, including the number of critical tasks associated with an incident at a facility of that size compared with available response personnel.

The Board discussed emergency response considerations at the facilities, including staffing, evacuation and shelter-in-place considerations, building access, smoke movement, communications, and coordination with Cal Poly Humboldt. The Board expressed interest in receiving additional information regarding the drill and the District's ability to respond to a significant emergency at the facilities.

Discussion included potentially preparing a report and engaging Cal Poly Humboldt representatives regarding the findings. The Board discussed beginning with communication to the University and potentially conducting a future presentation or workshop.

Board Direction: Staff was directed to begin with outreach to Cal Poly Humboldt regarding concerns identified through the drill and to work toward additional discussion/reporting regarding the District's response capabilities and the facilities.

Arcata Volunteer Fire Association Report

The Arcata Volunteer Fire Association reported **71 volunteer hours for August**, including support for the Cal Poly annual drill, air show emergency response, fire-call monitoring and response, and CPR/First Aid instruction. The Association reported conducting two CPR/First Aid classes serving 13 students and provided updates regarding grant activities and Firewise projects. The written AVFA report in the packet confirms these activities.

The Association also reported planning for its holiday dinner on November 13 and discussed remaining drone-related funding and ongoing Firewise work.

No Board action was taken.

CONSENT CALENDAR

The Board considered the Consent Calendar, which consisted of the July 9, 2026 Regular Meeting minutes; August 13, 2026 Regular Meeting minutes; August 2026 Financial Report; correction and readoption of the surplus property resolution as **Resolution No. 26-351**; and **Resolution No. 26-352** updating authorized signers for District financial accounts. Final Packet 9-10-2026

No Board questions or comments were received.

A motion was made and seconded to approve the Consent Calendar

Motion by: Approve the Consent Calendar as presented.
Second by: Director Loudenslager
Ayes: Johnson, Akana, Mendosa, and Loudenslager
Absent: Maynor
Result: Motion passed

DISTRICT BUSINESS

1. **Public Hearing – Finalizing the Annual Budget for Fiscal Year 2026/27**

Staff reported that additional financial information and analysis were necessary before the District's FY 2026/27 final budget could be presented for adoption. The District's financial consultant requested additional time to review the available information and complete reliable financial projections.

Staff recommended continuing the public hearing to **September 24, 2026, at 5:30 p.m. at the Arcata Fire Station, 631 9th Street, Arcata**. The staff report confirms that continuing the hearing was intended to allow completion of the financial analysis while maintaining the public-hearing process before final Board action.

No public comment was received.

A motion was made and seconded to continue the public hearing.

Motion: Continue the public hearing and consideration of the FY 2026/27 final budget to September 24, 2026, at 5:30 p.m. at the Arcata Fire Station.
Moved by: Loudenslager
Seconded by: Akana **Ayes:** Johnson, Mendosa, Loudenslager, Akana
Absent: Maynor
Result: Motion passed

2. **Ratification of Financial Consulting Services Contract with Aaron Felmlee**
   Staff presented the financial consulting services agreement initiated by the Fire Chief with **Aaron Felmlee**. Staff explained that additional financial expertise was needed to assist with budget development, mandated fiscal reporting, financial analysis, projections, and related advisory work. The Board packet identifies these services and recommends ratifying the agreement and authorizing the Fire Chief to administer it.**Resolution No. 26-350 – Surplus Property**

The Board discussed the value of obtaining specialized public-finance assistance and the importance of reliable financial information for budgeting and longer-term District financial planning.

No public comment was received.

Motion: Ratify the contract initiated by the Fire Chief with Aaron Felmlee for financial consulting services and authorize the Fire Chief to administer the agreement in accordance with its terms.
Moved by: Mendosa **Seconded by:** Akana
Ayes: Johnson, Mendosa, Loudenslager, Akana
Absent: Maynor
Result: Motion passed.

3. **Review and Approval of Revised Policies and Procedures Manual – Chapters 1-3**

Staff presented Chapters 1 through 3 of the revised District Policies and Procedures Manual. Staff explained that the revisions were part of the District's comprehensive policy update and involved review by the Policy Review Committee, labor representatives, District administration, and Lexipol.

The Board reviewed the proposed chapters and identified several corrections and formatting issues. Discussion specifically included language in Policy 103, provisions concerning liability claims in Policy 206, and general proofreading and formatting corrections, including blank bullet points.

The Board discussed the importance of timely notification to the District's insurance carrier regarding potential liability claims and the collection of relevant information when an incident occurs.

No public comment was received.

A motion was made to approve Chapters 1 through 3 with the identified corrections.

Motion: Approve Chapters 1 through 3 of the Policies and Procedures Manual with corrections to Policies 103 and 206 and general proofreading and formatting corrections as discussed.
Moved by: Akana **Seconded by:** Loudenslager
Ayes: Johnson, Mendosa, Loudenslager, Akana
Absent: Maynor
Result: Motion passed.

4. **Government Relation Discussion/Action**

The Board received the Government Relations item for discussion. Staff explained that the standing agenda item provides an opportunity to discuss community projects, relationships with other governmental entities, and other matters affecting the District. The staff report specified that no action was required.

Discussion included the recent South I Street vegetation fire. Staff reported that the fire was wind-driven, threatened nearby structures, and was determined to be human-caused, although the specific cause could not be established. Staff also discussed coordination with local law enforcement regarding suspicious fire activity.

No public comment was received.

Action: No formal Board action was taken.

CORRESPONDENCE & COMMUNICATIONS

2026 General Election – Notice of Candidacy Results/In Lieu of Election

The Board received correspondence regarding the 2026 General Election and the Notice of Candidacy Results/In Lieu of Election. It was reported that the Division 2 and Division 5 directors would continue for new terms and that a new director would take office for Division 4. The terms referenced will conclude in 2030.

SB 827 Fiscal and Financial Training

The Board received information regarding a fiscal and financial training workshop for directors. Staff discussed training requirements and indicated that an in-person training opportunity was available in Redding, with an online option also anticipated. Staff advised that additional information regarding training opportunities would be distributed to the directors.

Fire Chief's Report

The Fire Chief presented the monthly administrative report and provided updates on District activities, training, grants, capital improvements, interagency coordination, and notable incidents.

The Chief reported continued participation in regional meetings and coordination efforts, including meetings with the City of Arcata, Humboldt County Fire Chiefs, local law enforcement agencies, and the District's financial consultant. The Chief reported that an MOU associated with Measure Z funding had been signed, allowing the District to move forward with applications for eligible funding opportunities.

The Chief also reported on continued working-group activities, participation in the Rumble Over the Redwoods Air Show, command-and-control training for personnel, a strike team leader assignment, discussions regarding Highway 101 corridor improvements and potential impacts to emergency response, and coordination of the Honor Garden memorial ceremony.

Updates were provided regarding the District's unmanned aerial systems/drone program, the Board's staffing workshop, and capital improvements at the Arcata Station. Painting of the Arcata Station had begun, and station cleaning activities were being completed in preparation for the October Open House.

The Chief provided an update on several grant opportunities, including applications or funding requests related to a water tender replacement, training props, station alerting, and other District needs. The Chief also recognized continued Fire Safe Council activities.

The annual residence hall disaster drill was reported as successfully completed with participation from multiple fire agencies. The exercise provided training opportunities and highlighted staffing considerations. Drone operators continued training and flight practice.

The Chief reported **354.5 acting duty officer hours** and **162.5 acting company officer hours** for the reporting period.

The Chief concluded with a review of notable incidents during the month, including vegetation and structure fires, a residential sprinkler activation that successfully controlled a fire, vehicle and commercial fires, animal rescues, and a period involving multiple simultaneous emergency calls throughout the District and surrounding areas.

The Fire Chief continued the monthly report with additional information regarding notable incidents and District response activity. A residential travel trailer fire was reported in which the trailer was fully involved and the fire was spreading toward a milking barn. Responding crews extinguished the fire and prevented further spread to the barn.

The Chief reviewed call statistics, including common call types and locations. Approximately **33% of calls were reported as overlapping calls** during the reporting period. The report also included information regarding structure and vegetation fire responses and the frequency of calls at one- and two-family and multifamily dwellings. The Chief also provided an update on the District's new engine. Modifications and equipment-mounting adjustments were discussed, including efforts to improve accessibility and reduce potential strain associated with retrieving equipment. An air pack was returned to the captain's seat, additional equipment mounting was completed within the cab, and the engine was equipped with two radios to facilitate communications with other agencies and units.

The engine had been placed in service, with minor finish work and installation of additional mounts still pending. The Chief reported that Golden State Fire Apparatus and Pierce Manufacturing had addressed paint and metal damage that occurred during transport, along with other minor warranty-related items.

The Board and staff discussed holding a **push-in ceremony or similar public event** for the new engine. Staff reported communication with the Humboldt Area Foundation regarding recognition associated with grant funding. The Foundation requested inclusion in social media and public communications associated with the dedication. Discussion included potentially scheduling the ceremony approximately one week before the District's Open House to showcase the engine and help promote the upcoming event.

Committee Reports

FY 2026-27 Budget Committee

It was reported that the Budget Committee had an upcoming meeting scheduled for September 15, 2026. No additional report was provided.

Government Relations Ad Hoc Committee

There was no report.

Fire Chief Evaluation Ad Hoc Committee

The Fire Chief evaluation remained in progress. It was reported that documents were available and the committee's work was continuing.

Director Matters

A Director reported plans to attend an upcoming ceremony recognizing firefighters and law enforcement personnel and indicated an intention to represent the District at the event.

Additional discussion regarding September 11 remembrance activities followed.

Adjournment
The Board announced that the next regular Board meeting was scheduled for **October 8, 2026, at 5:30 p.m. at the Downtown Station**.
A motion to adjourn was made.

Respectfully submitted,

Business Manager / Board Secretary
Arcata Fire District

Arcata Fire Protection District
Interest Earned Fiscal Year to Date
July through September 2026

Type	Date	Memo	Split	Amount
USE OF MONEY & PROPERTY				
800190 · Interest Income				
Deposit	07/31/2026	Interest	AFPD Building Fund	166.33
Deposit	07/31/2026	Interest	CalTRUST	11,066.61
Deposit	07/31/2026	Interest	Contingency Fund	1,315.81
Deposit	07/31/2026	Interest	PERS Contingency Fund	4,258.88
Deposit	07/31/2026	Interest	Vehicle Replacement Fund	4,735.70
Deposit	07/31/2026	Interest	RCB - Business Savings	88.02
Deposit	07/31/2026	Interest	RCB - Business Checking	50.32
Deposit	08/31/2026	Interest	Contingency Fund	1,329.61
Deposit	08/31/2026	Interest	CalTRUST	8,323.88
Deposit	08/31/2026	Interest	PERS Contingency Fund	4,303.55
Deposit	08/31/2026	Interest	Vehicle Replacement Fund	4,785.36
Deposit	08/31/2026	Interest	AFPD Building Fund	168.07
Deposit	08/31/2026	Interest	RCB - Business Savings	88.08
Deposit	08/31/2026	Interest	RCB - Business Checking	35.40
Deposit	09/30/2026	Interest	RCB - Business Savings	85.30
Deposit	09/30/2026	Interest	RCB - Business Checking	68.17
Total 800190 · Interest Income				40,869.09
Total USE OF MONEY & PROPERTY				40,869.09
TOTAL				**40,869.09**

Arcata Fire Protection District
Profit & Loss Budget vs. Actual
July through September 2026

	Jul - Sep 26
Ordinary Income/Expense	
Income	
TAX REVENUE	
101117 · Property Tax - Current Secured	216,666.67
102500 · Property Tax-Current Unsecured	26,359.44
103500 · Property Tax-Prior Yrs Secured	0.00
105110 · Property Tax-Prior Yrs Unsecure	4,833.33
800040 · Supplemental Taxes-Current	1,000.00
105900 · Supplemental Taxes-Prior Yrs	416.67
113100 · State Timber Tax	0.00
800050 · Property Assessments	310,333.33
Total TAX REVENUE	559,609.44
USE OF MONEY & PROPERTY	
800190 · Interest Income	40,869.09
Total USE OF MONEY & PROPERTY	40,869.09
INTERGOVERNMENTAL	
525110 · Homeowners Property Tax Relief	0.00
800580 · Federal Aid In-Lieu Tax	0.00
800950 · Firefighting Reimbursements	12,345.31
Total INTERGOVERNMENTAL	12,345.31
CHARGES FOR SERVICES	
800155 · Prevention Fees	1,738.50
800156 · R1/R2 Inspection Fees	9,360.86
800700 · Other Services	33.36
800946 · Incident Revenue Recovery Fees	3,473.66
Total CHARGES FOR SERVICES	14,606.38
MISCELLANEOUS REVENUES	
800940 · Other Revenue	
Donations	105,012.21
800940 · Other Revenue - Other	18.00
Total 800940 · Other Revenue	105,030.21
800941 · Refunds	623.72
800942 · Incident Reports	0.00
Total MISCELLANEOUS REVENUES	105,653.93
Total Income	733,084.15
Gross Profit	733,084.15

Arcata Fire Protection District
Profit & Loss Budget vs. Actual
July through September 2026

	Jul - Sep 26
Expense	
PAYROLL FEES	0.00
66900 · Reconciliation Discrepancies	102,657.83
SALARIES & EMPLOYEE BENEFITS	
5010 · Salaries & Wages	
5010.1 · Full-Time	295,910.25
5010.2 · CTO Payout	174,835.50
5010.3 · Settlement Pay/Vacation	67,643.84
5010.4 · Holiday Pay	2,956.08
5010.5 · Deferred Compensation	14,600.00
5010.6 · Part-Time (Hourly)	17,559.80
5010.7 · CalFire/OES Pay	10,090.50
Total 5010 · Salaries & Wages	583,595.97
5020 · Retirement	
5020.1 · CalPERS Retirement	113,475.35
5020.2 · Social Secuirty	1,121.25
5020.3 · Medicare	12,291.55
5020.4 · CalPERS UAL Payment	304,146.29
5020 · Retirement - Other	18,912.71
Total 5020 · Retirement	449,947.15
5030 · Group Insurance	
5030.1 · Health (Current Employees)	144,923.21
5030.2 · Health (Retirees)	110,596.29
5030.3 · Retiree Health Admin Fees	487.47
5030.4 · Dental, Vision & Life	12,519.65
5030.5 · Air Ambulance	0.00
5030.6 · Long Term Disability	1,653.00
Total 5030 · Group Insurance	270,179.62
SALARIES & EMPLOYEE BENEFITS - Other	275,119.18
Total SALARIES & EMPLOYEE BENEFITS	1,578,841.92
SERVICE & SUPPLIES	
5050 · Clothing & Personal Supplies	
5050.1 · Uniforms	2,827.30
5050.2 · Station Boots	0.00
5050.3 · PPE - Structure	476.91
5050.4 · PPE - Wildland	0.00
5050.6 · Shields & Badges	18.99
5050.7 · District Uniform/ Logo Wear	1,696.34
5050 · Clothing & Personal Supplies - Other	0.00
Total 5050 · Clothing & Personal Supplies	5,019.54
5060 · Communications	
5060.1 · Phones - Landline & Cellular	3,595.73
5060.2 · Alarm Monitoring	
Arcata Station	214.50
Mad River Station	214.50

Arcata Fire Protection District
Profit & Loss Budget vs. Actual
July through September 2026

	Jul - Sep 26
McKinleyville Station	506.50
Total 5060.2 · Alarm Monitoring	935.50
5060.5 · Cable TV & Internet Optimum	4,215.16
Total 5060 · Communications	8,746.39
5060.7 · Starlink	
Starlink Vehicle #214	165.00
5060.7 · Starlink - Other	632.48
Total 5060.7 · Starlink	797.48
5080 · Food	
5080.1 · Food & Rehab Supplies	245.63
5080 · Food - Other	0.00
Total 5080 · Food	245.63
5090 · Household Expenses	
5090.1 · Station Supplies	
Arcata Station	475.57
Mad River Station	780.91
McKinleyville Station	1,157.31
5090.1 · Station Supplies - Other	0.00
Total 5090.1 · Station Supplies	2,413.79
5090.2 · Garbage Service	
Arcata Station	237.87
Mad River Station	237.87
McKinleyville Station	600.73
Total 5090.2 · Garbage Service	1,076.47
5090.3 · Station Furniture	
Arcata Station	1,976.75
Total 5090.3 · Station Furniture	1,976.75
5090 · Household Expenses - Other	0.00
Total 5090 · Household Expenses	5,467.01
5100 · Liability Insurance	
5100.1 · Liability Insurance	68,640.00
Total 5100 · Liability Insurance	68,640.00
5120 · Maintenance - Equipment	
5120.1 · Vehicles	
118 · 2026 Pierce	7,788.87
215 · 2016 Chevy 1500	0.00
214 · 2020 Chevy 1500	0.00
216 · 2022 Chevy Tahoe 8200	2,041.23
206 · 2006 F-350	0.00
108 · 2007 Ferrara	120.00

Arcata Fire Protection District
Profit & Loss Budget vs. Actual
July through September 2026

	Jul - Sep 26
113 · 2011 Ferrara (1)	1,376.28
112 · 2011 Ferrara (2)	3,106.24
116 · 2022 Pierce	3,494.33
117 · 2004 WestMark	22.04
115 · 2018 John Deere	90.70
106 · 1998 Central States	0.00
217 · 2022 Ford F350	363.86
5120.1 · Vehicles - Other	0.00
Total 5120.1 · Vehicles	18,403.55
5120.2 · Hose & Ladder Testing	0.00
5120.3 · Hose Repair	0.00
5120.4 · SCBA/ Air Compressor	582.68
5120.5 · Hydraulic Rescue Tools Service	3,793.19
5120.6 · POWER TOOLS MAINTENCE	4,924.64
5120.7 · AED & LUCAS MAINTENCE	0.00
5120.8 · FIRE EXTINGUISHER MAINTENANCE	401.13
5120.9 · Miscellaneous Equipment	0.00
5120 · Maintenance - Equipment - Other	0.00
Total 5120 · Maintenance - Equipment	28,105.19
5121 · MAINTENCE AND ELECTRONICS	
5121.2 · RADIOS, PAGERS, AND FIRE COMM	2,303.62
5121.3 · Batteries (non-household)	0.00
5121 · MAINTENCE AND ELECTRONICS - Other	147.88
Total 5121 · MAINTENCE AND ELECTRONICS	2,451.50
5130 · Maintenance-Buildings & Grounds	
5130.1 · General Structure	
Arcata Station	33,640.00
Mad River Station	289.63
McKinleyville Station	130.00
5130.1 · General Structure - Other	0.00
Total 5130.1 · General Structure	34,059.63
5130.2 · Grounds	
Arcata Station	0.00
Bayside Property	350.00
Mad River Station	37.47
McKinleyville Station	350.00
Total 5130.2 · Grounds	737.47
5130.3 · Emergency Power	
Arcata Station	484.34
Mad River Station	374.01
McKinleyville Station	484.34
Total 5130.3 · Emergency Power	1,342.69
5130.4 · Pest Control	
Arcata Station	0.00

Arcata Fire Protection District
Profit & Loss Budget vs. Actual
July through September 2026

	Jul - Sep 26
Mad River Station	0.00
McKinleyville Station	0.00
Total 5130.4 · Pest Control	0.00
5130 · Maintenance-Buildings & Grounds - Other	0.00
Total 5130 · Maintenance-Buildings & Grounds	36,139.79
5140 · Medical Supplies	
5140.1 · EMS	89.40
5140.2 · AED & Lucas	939.60
5140 · Medical Supplies - Other	603.24
Total 5140 · Medical Supplies	1,632.24
5150 · Memberships	
5150.1 · Dues	
NFPA	611.99
CalChiefs	1,008.00
IAFC	0.00
5150.1 · Dues - Other	0.00
Total 5150.1 · Dues	1,619.99
5150 · Memberships - Other	0.00
Total 5150 · Memberships	1,619.99
5160 · Miscellaneous Expense	
5160.1 · Uncategorized Misc. Expense	0.00
5160 · Miscellaneous Expense - Other	0.00
Total 5160 · Miscellaneous Expense	0.00
5170 · Office Expense	
5170.1 · Office Supplies	227.40
5170.2 · Postage	30.11
5170.3 · Software	
CAD Interface	0.00
eDispatches	0.00
Parcel Quest	2,399.00
Quickbooks	0.00
Scheduling Program	0.00
Total 5170.3 · Software	2,399.00
5170 · Office Expense - Other	0.00
Total 5170 · Office Expense	2,656.51
5180 · Professional & Special Services	
5180.1 · Legal	23,648.50
5180.2 · Human Resources	0.00
5180.3 · Medical Exam & Drug Screening	0.00
5180.4 · Background Checks	651.25
5180.6 · Accountant & Bookkeeping	605.00

Arcata Fire Protection District
Profit & Loss Budget vs. Actual
July through September 2026

	Jul - Sep 26
5180.7 · GASB Reporting	7,750.00
5180.8 · IT	12,796.81
5180.10 · Subscriptions	
CHATGPT	200.00
Poster Guard	0.00
Total 5180.10 · Subscriptions	200.00
5180.11 · Miscellaneous	1,783.87
5180.13 · Video Production	55.00
5180.14 · Lexipol	14,211.87
Total 5180 · Professional & Special Services	61,702.30
5190 · Publications & Legal Notices	
5190.1 · Publications & Notices	70.00
Total 5190 · Publications & Legal Notices	70.00
5200 · Rent & Leases - Equipment	
5200.1 · Copier & Aquos Boards	2,255.86
Total 5200 · Rent & Leases - Equipment	2,255.86
5230 · Special District Expense	
5230.1 · Property Tax Admin Fee	0.00
5230.3 · LAFCO Annual Fee	0.00
5230.4 · Assessment Adjustments/Refunds	0.00
5230.5 · Public Education Supplies	78.29
5230.6 · Certifications (Renewals)	77.00
5230.8 · Bank Fees	181.00
5230.9 · Recognition Awards	0.00
5230.10 · Health & Wellness	0.00
5230.11 · Public Outreach	0.00
5230.14 · Staff Training	2,109.89
5230.15 · Training Supplies	0.00
5230.30 · 2026 Drone Grant Program	793.53
5230 · Special District Expense - Other	800.00
Total 5230 · Special District Expense	4,039.71
5250 · Transportation & Travel	
5250.1 · Cardlock Fuel	
Mad River Station	
Diesel	0.00
Total Mad River Station	0.00
5250.1 · Cardlock Fuel - Other	5,920.52
Total 5250.1 · Cardlock Fuel	5,920.52
5250.2 · McKinleyville Station Bulk Fuel	6,667.38
5250.3 · Lodging	320.10
5250.4 · Per Diem Reimbursement	200.00

Arcata Fire Protection District
Profit & Loss Budget vs. Actual
July through September 2026

	Jul - Sep 26
5250.5 · Travel Costs	224.91
Total 5250 · Transportation & Travel	13,332.91
5260 · Utilities	
5260.1 · PG & E	
Arcata Station	2,104.34
Mad River Station	1,418.53
McKinleyville Station	3,415.85
Total 5260.1 · PG & E	6,938.72
5260.2 · Water & Sewer	
Arcata Staton	417.96
Mad River Station	939.24
McKinleyville Station	702.63
Total 5260.2 · Water & Sewer	2,059.83
Total 5260 · Utilities	8,998.55
5370 · Minor Equipment Purchases	
5370.1 · Fire Hose	0.00
5370.2 · Fire Equipment & Fabrication	0.00
5310.3 · Computers & Electronics	0.00
5370.4 · Small Tools	231.18
5370.5 · Power Tools	139.98
5370.6 · Emergency Operations Supplies	0.00
5370 · Minor Equipment Purchases - Other	0.00
Total 5370 · Minor Equipment Purchases	371.16
SERVICE & SUPPLIES - Other	0.00
Total SERVICE & SUPPLIES	252,291.76
OTHER EXPENDITURES	
Capital Expense	
Equipment/Vehicles	0.00
Capital Expense - Other	0.00
Total Capital Expense	0.00
Debt Service	
Webster Bank Station loan-inter	134,203.36
Webster Bank-Equip loan-interes	41,497.87
Proceeds from Debt	0.00
2021 UAL Refinance - Interest	227,009.07
2021 UAL Refinance - Principal	895,000.00
2022 Engine Purchase - Interest	4,537.95
2022 Engine Purchase- Principal	53,169.52
Debt Issue Costs	0.00
Debt Service - Other	154,789.85
Total Debt Service	1,510,207.62

Arcata Fire Protection District
Profit & Loss Budget vs. Actual
July through September 2026

	Jul - Sep 26
Total OTHER EXPENDITURES	1,510,207.62
Total Expense	3,443,999.13
Net Ordinary Income	-2,710,914.98
Other Income/Expense	
Other Expense	
Adjustments to Convert to GAAP	
Principal payments on LTD	0.00
5310 · Depreciation Expense	0.00
Assets to be Depreciated	0.00
Basis of Disposed Fixed Assets	0.00
Expenses Accrued Not Yet Due	0.00
Pension Expense	0.00
Post Employment Benefits	0.00
Proceeds from Debt	0.00
Revenue (Non-Current Resources)	0.00
Total Adjustments to Convert to GAAP	0.00
Total Other Expense	0.00
Net Other Income	0.00
Net Income	**-2,710,914.98**

Arcata Fire Protection District
Profit & Loss Budget vs. Actual
July through September 2026

		Budget
Ordinary Income/Expense		
Income		
TAX REVENUE		
101117 · Property Tax - Current Secured		0.00
102500 · Property Tax-Current Unsecured		0.00
103500 · Property Tax-Prior Yrs Secured		0.00
105110 · Property Tax-Prior Yrs Unsecure		0.00
800040 · Supplemental Taxes-Current		0.00
105900 · Supplemental Taxes-Prior Yrs		0.00
113100 · State Timber Tax		0.00
800050 · Property Assessments		0.00
Total TAX REVENUE		0.00
USE OF MONEY & PROPERTY		
800190 · Interest Income		0.00
Total USE OF MONEY & PROPERTY		0.00
INTERGOVERNMENTAL		
525110 · Homeowners Property Tax Relief		0.00
800580 · Federal Aid In-Lieu Tax		0.00
800950 · Firefighting Reimbursements		0.00
Total INTERGOVERNMENTAL		0.00
CHARGES FOR SERVICES		
800155 · Prevention Fees		0.00
800156 · R1/R2 Inspection Fees		0.00
800700 · Other Services		
800946 · Incident Revenue Recovery Fees		0.00
Total CHARGES FOR SERVICES		0.00
MISCELLANEOUS REVENUES		
800940 · Other Revenue		
Donations	0.00	
800940 · Other Revenue - Other	0.00	
Total 800940 · Other Revenue		0.00
800941 · Refunds		0.00
800942 · Incident Reports		0.00
Total MISCELLANEOUS REVENUES		0.00
Total Income		0.00
Gross Profit		0.00

Arcata Fire Protection District
Profit & Loss Budget vs. Actual
July through September 2026

	Budget	
Expense		
PAYROLL FEES		0.00
66900 · Reconciliation Discrepancies		0.00
SALARIES & EMPLOYEE BENEFITS		
5010 · Salaries & Wages		
5010.1 · Full-Time	0.00	
5010.2 · CTO Payout	0.00	
5010.3 · Settlement Pay/Vacation	0.00	
5010.4 · Holiday Pay	0.00	
5010.5 · Deferred Compensation	0.00	
5010.6 · Part-Time (Hourly)	0.00	
5010.7 · CalFire/OES Pay	0.00	
Total 5010 · Salaries & Wages		0.00
5020 · Retirement		
5020.1 · CalPERS Retirement	0.00	
5020.2 · Social Secuirty	0.00	
5020.3 · Medicare	0.00	
5020.4 · CalPERS UAL Payment		
5020 · Retirement - Other		
Total 5020 · Retirement		0.00
5030 · Group Insurance		
5030.1 · Health (Current Employees)	0.00	
5030.2 · Health (Retirees)	0.00	
5030.3 · Retiree Health Admin Fees	0.00	
5030.4 · Dental, Vision & Life	0.00	
5030.5 · Air Ambulance	0.00	
5030.6 · Long Term Disability	0.00	
Total 5030 · Group Insurance		0.00
SALARIES & EMPLOYEE BENEFITS - Other		0.00
Total SALARIES & EMPLOYEE BENEFITS		0.00
SERVICE & SUPPLIES		
5050 · Clothing & Personal Supplies		
5050.1 · Uniforms	0.00	
5050.2 · Station Boots	0.00	
5050.3 · PPE - Structure		
5050.4 · PPE - Wildland	0.00	
5050.6 · Shields & Badges	0.00	
5050.7 · District Uniform/ Logo Wear		
5050 · Clothing & Personal Supplies - Other	0.00	
Total 5050 · Clothing & Personal Supplies		0.00
5060 · Communications		
5060.1 · Phones - Landline & Cellular	0.00	
5060.2 · Alarm Monitoring		
Arcata Station	0.00	
Mad River Station	0.00	

Arcata Fire Protection District
Profit & Loss Budget vs. Actual
July through September 2026

	Budget	
McKinleyville Station	0.00	
Total 5060.2 · Alarm Monitoring		0.00
5060.5 · Cable TV & Internet Optimum	0.00	
Total 5060 · Communications		0.00
5060.7 · Starlink		
Starlink Vehicle #214		
5060.7 · Starlink - Other		
Total 5060.7 · Starlink		
5080 · Food		
5080.1 · Food & Rehab Supplies	0.00	
5080 · Food - Other	0.00	
Total 5080 · Food		0.00
5090 · Household Expenses		
5090.1 · Station Supplies		
Arcata Station	0.00	
Mad River Station	0.00	
McKinleyville Station	0.00	
5090.1 · Station Supplies - Other	0.00	
Total 5090.1 · Station Supplies		0.00
5090.2 · Garbage Service		
Arcata Station	0.00	
Mad River Station	0.00	
McKinleyville Station	0.00	
Total 5090.2 · Garbage Service		0.00
5090.3 · Station Furniture		
Arcata Station		
Total 5090.3 · Station Furniture		
5090 · Household Expenses - Other	0.00	
Total 5090 · Household Expenses		0.00
5100 · Liability Insurance		
5100.1 · Liability Insurance	0.00	
Total 5100 · Liability Insurance		0.00
5120 · Maintenance - Equipment		
5120.1 · Vehicles		
118 · 2026 Pierce		
215 · 2016 Chevy 1500	0.00	
214 · 2020 Chevy 1500	0.00	
216 · 2022 Chevy Tahoe 8200	0.00	
206 · 2006 F-350	0.00	
108 · 2007 Ferrara	0.00	

Arcata Fire Protection District
Profit & Loss Budget vs. Actual
July through September 2026

	Budget	
113 · 2011 Ferrara (1)	0.00	
112 · 2011 Ferrara (2)	0.00	
116 · 2022 Pierce	0.00	
117 · 2004 WestMark	0.00	
115 · 2018 John Deere	0.00	
106 · 1998 Central States	0.00	
217 · 2022 Ford F350		
5120.1 · Vehicles - Other	0.00	
Total 5120.1 · Vehicles		0.00
5120.2 · Hose & Ladder Testing		0.00
5120.3 · Hose Repair		0.00
5120.4 · SCBA/ Air Compressor		0.00
5120.5 · Hydraulic Rescue Tools Service		
5120.6 · POWER TOOLS MAINTENCE		0.00
5120.7 · AED & LUCAS MAINTENCE		0.00
5120.8 · FIRE EXTINGUISHER MAINTENANCE		0.00
5120.9 · Miscellaneous Equipment		0.00
5120 · Maintenance - Equipment - Other		0.00
Total 5120 · Maintenance - Equipment		0.00
5121 · MAINTENCE AND ELECTRONICS		
5121.2 · RADIOS, PAGERS, AND FIRE COMM		0.00
5121.3 · Batteries (non-household)		0.00
5121 · MAINTENCE AND ELECTRONICS - Other		0.00
Total 5121 · MAINTENCE AND ELECTRONICS		0.00
5130 · Maintenance-Buildings & Grounds		
5130.1 · General Structure		
Arcata Station	0.00	
Mad River Station	0.00	
McKinleyville Station	0.00	
5130.1 · General Structure - Other	0.00	
Total 5130.1 · General Structure		0.00
5130.2 · Grounds		
Arcata Station	0.00	
Bayside Property	0.00	
Mad River Station	0.00	
McKinleyville Station	0.00	
Total 5130.2 · Grounds		0.00
5130.3 · Emergency Power		
Arcata Station		
Mad River Station		
McKinleyville Station	0.00	
Total 5130.3 · Emergency Power		0.00
5130.4 · Pest Control		
Arcata Station	0.00	

Arcata Fire Protection District
Profit & Loss Budget vs. Actual
July through September 2026

	Budget	
Mad River Station	0.00	
McKinleyville Station	0.00	
Total 5130.4 · Pest Control		0.00
5130 · Maintenance-Buildings & Grounds - Other		0.00
Total 5130 · Maintenance-Buildings & Grounds		0.00
5140 · Medical Supplies		
5140.1 · EMS		0.00
5140.2 · AED & Lucas		
5140 · Medical Supplies - Other		0.00
Total 5140 · Medical Supplies		0.00
5150 · Memberships		
5150.1 · Dues		
NFPA		
CalChiefs		
IAFC	0.00	
5150.1 · Dues - Other	0.00	
Total 5150.1 · Dues		0.00
5150 · Memberships - Other		0.00
Total 5150 · Memberships		0.00
5160 · Miscellaneous Expense		
5160.1 · Uncategorized Misc. Expense		0.00
5160 · Miscellaneous Expense - Other		0.00
Total 5160 · Miscellaneous Expense		0.00
5170 · Office Expense		
5170.1 · Office Supplies		0.00
5170.2 · Postage		0.00
5170.3 · Software		
CAD Interface	0.00	
eDispatches	0.00	
Parcel Quest		
Quickbooks	0.00	
Scheduling Program	0.00	
Total 5170.3 · Software		0.00
5170 · Office Expense - Other		0.00
Total 5170 · Office Expense		0.00
5180 · Professional & Special Services		
5180.1 · Legal		0.00
5180.2 · Human Resources		0.00
5180.3 · Medical Exam & Drug Screening		0.00
5180.4 · Background Checks		0.00
5180.6 · Accountant & Bookkeeping		0.00

Arcata Fire Protection District
Profit & Loss Budget vs. Actual
July through September 2026

		Budget
5180.7 · GASB Reporting		0.00
5180.8 · IT		0.00
5180.10 · Subscriptions		
CHATGPT		
Poster Guard	0.00	
Total 5180.10 · Subscriptions		0.00
5180.11 · Miscellaneous		0.00
5180.13 · Video Production		0.00
5180.14 · Lexipol		
Total 5180 · Professional & Special Services		0.00
5190 · Publications & Legal Notices		
5190.1 · Publications & Notices	0.00	
Total 5190 · Publications & Legal Notices		0.00
5200 · Rent & Leases - Equipment		
5200.1 · Copier & Aquos Boards	0.00	
Total 5200 · Rent & Leases - Equipment		0.00
5230 · Special District Expense		
5230.1 · Property Tax Admin Fee		0.00
5230.3 · LAFCO Annual Fee		0.00
5230.4 · Assessment Adjustments/Refunds		0.00
5230.5 · Public Education Supplies		
5230.6 · Certifications (Renewals)		0.00
5230.8 · Bank Fees		0.00
5230.9 · Recognition Awards		0.00
5230.10 · Health & Wellness		0.00
5230.11 · Public Outreach		0.00
5230.14 · Staff Training		0.00
5230.15 · Training Supplies		0.00
5230.30 · 2026 Drone Grant Program		
5230 · Special District Expense - Other	0.00	
Total 5230 · Special District Expense		0.00
5250 · Transportation & Travel		
5250.1 · Cardlock Fuel		
Mad River Station		
Diesel	0.00	
Total Mad River Station		0.00
5250.1 · Cardlock Fuel - Other	0.00	
Total 5250.1 · Cardlock Fuel		0.00
5250.2 · McKinleyville Station Bulk Fuel		0.00
5250.3 · Lodging		0.00
5250.4 · Per Diem Reimbursement		0.00

Arcata Fire Protection District
Profit & Loss Budget vs. Actual
July through September 2026

	Budget	
5250.5 · Travel Costs	0.00	
Total 5250 · Transportation & Travel		0.00
5260 · Utilities		
5260.1 · PG & E		
Arcata Station	0.00	
Mad River Station	0.00	
McKinleyville Station	0.00	
Total 5260.1 · PG & E		0.00
5260.2 · Water & Sewer		
Arcata Staton	0.00	
Mad River Station	0.00	
McKinleyville Station	0.00	
Total 5260.2 · Water & Sewer	0.00	
Total 5260 · Utilities		0.00
5370 · Minor Equipment Purchases		
5370.1 · Fire Hose	0.00	
5370.2 · Fire Equipment & Fabrication	0.00	
5310.3 · Computers & Electronics	0.00	
5370.4 · Small Tools	0.00	
5370.5 · Power Tools		
5370.6 · Emergency Operations Supplies	0.00	
5370 · Minor Equipment Purchases - Other	0.00	
Total 5370 · Minor Equipment Purchases		0.00
SERVICE & SUPPLIES - Other	0.00	
Total SERVICE & SUPPLIES		0.00
OTHER EXPENDITURES		
Capital Expense		
Equipment/Vehicles	0.00	
Capital Expense - Other	0.00	
Total Capital Expense		0.00
Debt Service		
Webster Bank Station loan-inter	0.00	
Webster Bank-Equip loan-interes	0.00	
Proceeds from Debt	0.00	
2021 UAL Refinance - Interest	0.00	
2021 UAL Refinance - Principal		
2022 Engine Purchase - Interest	0.00	
2022 Engine Purchase- Principal	0.00	
Debt Issue Costs	0.00	
Debt Service - Other	0.00	
Total Debt Service	0.00	

Arcata Fire Protection District
Profit & Loss Budget vs. Actual
July through September 2026

		Budget
Total OTHER EXPENDITURES		0.00
Total Expense		0.00
Net Ordinary Income		0.00
Other Income/Expense		
Other Expense		
Adjustments to Convert to GAAP		
Principal payments on LTD	0.00	
5310 · Depreciation Expense	0.00	
Assets to be Depreciated	0.00	
Basis of Disposed Fixed Assets	0.00	
Expenses Accrued Not Yet Due	0.00	
Pension Expense	0.00	
Post Employment Benefits	0.00	
Proceeds from Debt	0.00	
Revenue (Non-Current Resources)	0.00	
Total Adjustments to Convert to GAAP		0.00
Total Other Expense		0.00
Net Other Income		0.00
Net Income		**0.00**

Arcata Fire Protection District
Profit & Loss Budget vs. Actual
July through September 2026

	$ Over Budget
Ordinary Income/Expense	
Income	
TAX REVENUE	
101117 · Property Tax - Current Secured	216,666.67
102500 · Property Tax-Current Unsecured	26,359.44
103500 · Property Tax-Prior Yrs Secured	0.00
105110 · Property Tax-Prior Yrs Unsecure	4,833.33
800040 · Supplemental Taxes-Current	1,000.00
105900 · Supplemental Taxes-Prior Yrs	416.67
113100 · State Timber Tax	0.00
800050 · Property Assessments	310,333.33
Total TAX REVENUE	559,609.44
USE OF MONEY & PROPERTY	
800190 · Interest Income	40,869.09
Total USE OF MONEY & PROPERTY	40,869.09
INTERGOVERNMENTAL	
525110 · Homeowners Property Tax Relief	0.00
800580 · Federal Aid In-Lieu Tax	0.00
800950 · Firefighting Reimbursements	12,345.31
Total INTERGOVERNMENTAL	12,345.31
CHARGES FOR SERVICES	
800155 · Prevention Fees	1,738.50
800156 · R1/R2 Inspection Fees	9,360.86
800700 · Other Services	
800946 · Incident Revenue Recovery Fees	3,473.66
Total CHARGES FOR SERVICES	14,606.38
MISCELLANEOUS REVENUES	
800940 · Other Revenue	
Donations	105,012.21
800940 · Other Revenue - Other	18.00
Total 800940 · Other Revenue	105,030.21
800941 · Refunds	623.72
800942 · Incident Reports	0.00
Total MISCELLANEOUS REVENUES	105,653.93
Total Income	733,084.15
Gross Profit	733,084.15

Arcata Fire Protection District
Profit & Loss Budget vs. Actual
July through September 2026

	$ Over Budget
Expense	
PAYROLL FEES	0.00
66900 · Reconciliation Discrepancies	102,657.83
SALARIES & EMPLOYEE BENEFITS	
5010 · Salaries & Wages	
5010.1 · Full-Time	295,910.25
5010.2 · CTO Payout	174,835.50
5010.3 · Settlement Pay/Vacation	67,643.84
5010.4 · Holiday Pay	2,956.08
5010.5 · Deferred Compensation	14,600.00
5010.6 · Part-Time (Hourly)	17,559.80
5010.7 · CalFire/OES Pay	10,090.50
Total 5010 · Salaries & Wages	583,595.97
5020 · Retirement	
5020.1 · CalPERS Retirement	113,475.35
5020.2 · Social Secuirty	1,121.25
5020.3 · Medicare	12,291.55
5020.4 · CalPERS UAL Payment	
5020 · Retirement - Other	
Total 5020 · Retirement	449,947.15
5030 · Group Insurance	
5030.1 · Health (Current Employees)	144,923.21
5030.2 · Health (Retirees)	110,596.29
5030.3 · Retiree Health Admin Fees	487.47
5030.4 · Dental, Vision & Life	12,519.65
5030.5 · Air Ambulance	0.00
5030.6 · Long Term Disability	1,653.00
Total 5030 · Group Insurance	270,179.62
SALARIES & EMPLOYEE BENEFITS - Other	275,119.18
Total SALARIES & EMPLOYEE BENEFITS	1,578,841.92
SERVICE & SUPPLIES	
5050 · Clothing & Personal Supplies	
5050.1 · Uniforms	2,827.30
5050.2 · Station Boots	0.00
5050.3 · PPE - Structure	
5050.4 · PPE - Wildland	0.00
5050.6 · Shields & Badges	18.99
5050.7 · District Uniform/ Logo Wear	
5050 · Clothing & Personal Supplies - Other	0.00
Total 5050 · Clothing & Personal Supplies	5,019.54
5060 · Communications	
5060.1 · Phones - Landline & Cellular	3,595.73
5060.2 · Alarm Monitoring	
Arcata Station	214.50
Mad River Station	214.50

Arcata Fire Protection District
Profit & Loss Budget vs. Actual
July through September 2026

	$ Over Budget
McKinleyville Station	506.50
Total 5060.2 · Alarm Monitoring	935.50
5060.5 · Cable TV & Internet Optimum	4,215.16
Total 5060 · Communications	8,746.39
5060.7 · Starlink	
Starlink Vehicle #214	
5060.7 · Starlink - Other	
Total 5060.7 · Starlink	
5080 · Food	
5080.1 · Food & Rehab Supplies	245.63
5080 · Food - Other	0.00
Total 5080 · Food	245.63
5090 · Household Expenses	
5090.1 · Station Supplies	
Arcata Station	475.57
Mad River Station	780.91
McKinleyville Station	1,157.31
5090.1 · Station Supplies - Other	0.00
Total 5090.1 · Station Supplies	2,413.79
5090.2 · Garbage Service	
Arcata Station	237.87
Mad River Station	237.87
McKinleyville Station	600.73
Total 5090.2 · Garbage Service	1,076.47
5090.3 · Station Furniture	
Arcata Station	
Total 5090.3 · Station Furniture	
5090 · Household Expenses - Other	0.00
Total 5090 · Household Expenses	5,467.01
5100 · Liability Insurance	
5100.1 · Liability Insurance	68,640.00
Total 5100 · Liability Insurance	68,640.00
5120 · Maintenance - Equipment	
5120.1 · Vehicles	
118 · 2026 Pierce	
215 · 2016 Chevy 1500	0.00
214 · 2020 Chevy 1500	0.00
216 · 2022 Chevy Tahoe 8200	2,041.23
206 · 2006 F-350	0.00
108 · 2007 Ferrara	120.00

Arcata Fire Protection District
Profit & Loss Budget vs. Actual
July through September 2026

	$ Over Budget
113 · 2011 Ferrara (1)	1,376.28
112 · 2011 Ferrara (2)	3,106.24
116 · 2022 Pierce	3,494.33
117 · 2004 WestMark	22.04
115 · 2018 John Deere	90.70
106 · 1998 Central States	0.00
217 · 2022 Ford F350	
5120.1 · Vehicles - Other	0.00
Total 5120.1 · Vehicles	18,403.55
5120.2 · Hose & Ladder Testing	0.00
5120.3 · Hose Repair	0.00
5120.4 · SCBA/ Air Compressor	582.68
5120.5 · Hydraulic Rescue Tools Service	
5120.6 · POWER TOOLS MAINTENCE	4,924.64
5120.7 · AED & LUCAS MAINTENCE	0.00
5120.8 · FIRE EXTINGUISHER MAINTENANCE	401.13
5120.9 · Miscellaneous Equipment	0.00
5120 · Maintenance - Equipment - Other	0.00
Total 5120 · Maintenance - Equipment	28,105.19
5121 · MAINTENCE AND ELECTRONICS	
5121.2 · RADIOS, PAGERS, AND FIRE COMM	2,303.62
5121.3 · Batteries (non-household)	0.00
5121 · MAINTENCE AND ELECTRONICS - Other	147.88
Total 5121 · MAINTENCE AND ELECTRONICS	2,451.50
5130 · Maintenance-Buildings & Grounds	
5130.1 · General Structure	
Arcata Station	33,640.00
Mad River Station	289.63
McKinleyville Station	130.00
5130.1 · General Structure - Other	0.00
Total 5130.1 · General Structure	34,059.63
5130.2 · Grounds	
Arcata Station	0.00
Bayside Property	350.00
Mad River Station	37.47
McKinleyville Station	350.00
Total 5130.2 · Grounds	737.47
5130.3 · Emergency Power	
Arcata Station	
Mad River Station	
McKinleyville Station	484.34
Total 5130.3 · Emergency Power	1,342.69
5130.4 · Pest Control	
Arcata Station	0.00

Arcata Fire Protection District
Profit & Loss Budget vs. Actual
July through September 2026

	$ Over Budget
Mad River Station	0.00
McKinleyville Station	0.00
Total 5130.4 · Pest Control	0.00
5130 · Maintenance-Buildings & Grounds - Other	0.00
Total 5130 · Maintenance-Buildings & Grounds	36,139.79
5140 · Medical Supplies	
5140.1 · EMS	89.40
5140.2 · AED & Lucas	
5140 · Medical Supplies - Other	603.24
Total 5140 · Medical Supplies	1,632.24
5150 · Memberships	
5150.1 · Dues	
NFPA	
CalChiefs	
IAFC	0.00
5150.1 · Dues - Other	0.00
Total 5150.1 · Dues	1,619.99
5150 · Memberships - Other	0.00
Total 5150 · Memberships	1,619.99
5160 · Miscellaneous Expense	
5160.1 · Uncategorized Misc. Expense	0.00
5160 · Miscellaneous Expense - Other	0.00
Total 5160 · Miscellaneous Expense	0.00
5170 · Office Expense	
5170.1 · Office Supplies	227.40
5170.2 · Postage	30.11
5170.3 · Software	
CAD Interface	0.00
eDispatches	0.00
Parcel Quest	
Quickbooks	0.00
Scheduling Program	0.00
Total 5170.3 · Software	2,399.00
5170 · Office Expense - Other	0.00
Total 5170 · Office Expense	2,656.51
5180 · Professional & Special Services	
5180.1 · Legal	23,648.50
5180.2 · Human Resources	0.00
5180.3 · Medical Exam & Drug Screening	0.00
5180.4 · Background Checks	651.25
5180.6 · Accountant & Bookkeeping	605.00

Arcata Fire Protection District
Profit & Loss Budget vs. Actual
July through September 2026

	$ Over Budget
5180.7 · GASB Reporting	7,750.00
5180.8 · IT	12,796.81
5180.10 · Subscriptions	
CHATGPT	
Poster Guard	0.00
Total 5180.10 · Subscriptions	200.00
5180.11 · Miscellaneous	1,783.87
5180.13 · Video Production	55.00
5180.14 · Lexipol	
Total 5180 · Professional & Special Services	61,702.30
5190 · Publications & Legal Notices	
5190.1 · Publications & Notices	70.00
Total 5190 · Publications & Legal Notices	70.00
5200 · Rent & Leases - Equipment	
5200.1 · Copier & Aquos Boards	2,255.86
Total 5200 · Rent & Leases - Equipment	2,255.86
5230 · Special District Expense	
5230.1 · Property Tax Admin Fee	0.00
5230.3 · LAFCO Annual Fee	0.00
5230.4 · Assessment Adjustments/Refunds	0.00
5230.5 · Public Education Supplies	
5230.6 · Certifications (Renewals)	77.00
5230.8 · Bank Fees	181.00
5230.9 · Recognition Awards	0.00
5230.10 · Health & Wellness	0.00
5230.11 · Public Outreach	0.00
5230.14 · Staff Training	2,109.89
5230.15 · Training Supplies	0.00
5230.30 · 2026 Drone Grant Program	
5230 · Special District Expense - Other	800.00
Total 5230 · Special District Expense	4,039.71
5250 · Transportation & Travel	
5250.1 · Cardlock Fuel	
Mad River Station	
Diesel	0.00
Total Mad River Station	0.00
5250.1 · Cardlock Fuel - Other	5,920.52
Total 5250.1 · Cardlock Fuel	5,920.52
5250.2 · McKinleyville Station Bulk Fuel	6,667.38
5250.3 · Lodging	320.10
5250.4 · Per Diem Reimbursement	200.00

Arcata Fire Protection District
Profit & Loss Budget vs. Actual
July through September 2026

	$ Over Budget
5250.5 · Travel Costs	224.91
Total 5250 · Transportation & Travel	13,332.91
5260 · Utilities	
5260.1 · PG & E	
Arcata Station	2,104.34
Mad River Station	1,418.53
McKinleyville Station	3,415.85
Total 5260.1 · PG & E	6,938.72
5260.2 · Water & Sewer	
Arcata Staton	417.96
Mad River Station	939.24
McKinleyville Station	702.63
Total 5260.2 · Water & Sewer	2,059.83
Total 5260 · Utilities	8,998.55
5370 · Minor Equipment Purchases	
5370.1 · Fire Hose	0.00
5370.2 · Fire Equipment & Fabrication	0.00
5310.3 · Computers & Electronics	0.00
5370.4 · Small Tools	231.18
5370.5 · Power Tools	
5370.6 · Emergency Operations Supplies	0.00
5370 · Minor Equipment Purchases - Other	0.00
Total 5370 · Minor Equipment Purchases	371.16
SERVICE & SUPPLIES - Other	0.00
Total SERVICE & SUPPLIES	252,291.76
OTHER EXPENDITURES	
Capital Expense	
Equipment/Vehicles	0.00
Capital Expense - Other	0.00
Total Capital Expense	0.00
Debt Service	
Webster Bank Station loan-inter	134,203.36
Webster Bank-Equip loan-interes	41,497.87
Proceeds from Debt	0.00
2021 UAL Refinance - Interest	227,009.07
2021 UAL Refinance - Principal	
2022 Engine Purchase - Interest	4,537.95
2022 Engine Purchase- Principal	53,169.52
Debt Issue Costs	0.00
Debt Service - Other	154,789.85
Total Debt Service	1,510,207.62

Arcata Fire Protection District
Profit & Loss Budget vs. Actual
July through September 2026

	$ Over Budget
Total OTHER EXPENDITURES	1,510,207.62
Total Expense	3,443,999.13
Net Ordinary Income	-2,710,914.98
Other Income/Expense	
Other Expense	
Adjustments to Convert to GAAP	
Principal payments on LTD	0.00
5310 · Depreciation Expense	0.00
Assets to be Depreciated	0.00
Basis of Disposed Fixed Assets	0.00
Expenses Accrued Not Yet Due	0.00
Pension Expense	0.00
Post Employment Benefits	0.00
Proceeds from Debt	0.00
Revenue (Non-Current Resources)	0.00
Total Adjustments to Convert to GAAP	0.00
Total Other Expense	0.00
Net Other Income	0.00
Net Income	**-2,710,914.98**

Arcata Fire Protection District
Profit & Loss Budget vs. Actual
July through September 2026

	% of Budget
Ordinary Income/Expense	
Income	
TAX REVENUE	
101117 · Property Tax - Current Secured	100.0%
102500 · Property Tax-Current Unsecured	100.0%
103500 · Property Tax-Prior Yrs Secured	0.0%
105110 · Property Tax-Prior Yrs Unsecure	100.0%
800040 · Supplemental Taxes-Current	100.0%
105900 · Supplemental Taxes-Prior Yrs	100.0%
113100 · State Timber Tax	0.0%
800050 · Property Assessments	100.0%
Total TAX REVENUE	100.0%
USE OF MONEY & PROPERTY	
800190 · Interest Income	100.0%
Total USE OF MONEY & PROPERTY	100.0%
INTERGOVERNMENTAL	
525110 · Homeowners Property Tax Relief	0.0%
800580 · Federal Aid In-Lieu Tax	0.0%
800950 · Firefighting Reimbursements	100.0%
Total INTERGOVERNMENTAL	100.0%
CHARGES FOR SERVICES	
800155 · Prevention Fees	100.0%
800156 · R1/R2 Inspection Fees	100.0%
800700 · Other Services	
800946 · Incident Revenue Recovery Fees	100.0%
Total CHARGES FOR SERVICES	100.0%
MISCELLANEOUS REVENUES	
800940 · Other Revenue	
Donations	100.0%
800940 · Other Revenue - Other	100.0%
Total 800940 · Other Revenue	100.0%
800941 · Refunds	100.0%
800942 · Incident Reports	0.0%
Total MISCELLANEOUS REVENUES	100.0%
Total Income	100.0%
Gross Profit	100.0%

Arcata Fire Protection District
Profit & Loss Budget vs. Actual
July through September 2026

	% of Budget
Expense	
PAYROLL FEES	0.0%
66900 · Reconciliation Discrepancies	100.0%
SALARIES & EMPLOYEE BENEFITS	
5010 · Salaries & Wages	
5010.1 · Full-Time	100.0%
5010.2 · CTO Payout	100.0%
5010.3 · Settlement Pay/Vacation	100.0%
5010.4 · Holiday Pay	100.0%
5010.5 · Deferred Compensation	100.0%
5010.6 · Part-Time (Hourly)	100.0%
5010.7 · CalFire/OES Pay	100.0%
Total 5010 · Salaries & Wages	100.0%
5020 · Retirement	
5020.1 · CalPERS Retirement	100.0%
5020.2 · Social Secuirty	100.0%
5020.3 · Medicare	100.0%
5020.4 · CalPERS UAL Payment	
5020 · Retirement - Other	
Total 5020 · Retirement	100.0%
5030 · Group Insurance	
5030.1 · Health (Current Employees)	100.0%
5030.2 · Health (Retirees)	100.0%
5030.3 · Retiree Health Admin Fees	100.0%
5030.4 · Dental, Vision & Life	100.0%
5030.5 · Air Ambulance	0.0%
5030.6 · Long Term Disability	100.0%
Total 5030 · Group Insurance	100.0%
SALARIES & EMPLOYEE BENEFITS - Other	100.0%
Total SALARIES & EMPLOYEE BENEFITS	100.0%
SERVICE & SUPPLIES	
5050 · Clothing & Personal Supplies	
5050.1 · Uniforms	100.0%
5050.2 · Station Boots	0.0%
5050.3 · PPE - Structure	
5050.4 · PPE - Wildland	0.0%
5050.6 · Shields & Badges	100.0%
5050.7 · District Uniform/ Logo Wear	
5050 · Clothing & Personal Supplies - Other	0.0%
Total 5050 · Clothing & Personal Supplies	100.0%
5060 · Communications	
5060.1 · Phones - Landline & Cellular	100.0%
5060.2 · Alarm Monitoring	
Arcata Station	100.0%
Mad River Station	100.0%

Arcata Fire Protection District
Profit & Loss Budget vs. Actual
July through September 2026

	% of Budget
McKinleyville Station	100.0%
Total 5060.2 · Alarm Monitoring	100.0%
5060.5 · Cable TV & Internet Optimum	100.0%
Total 5060 · Communications	100.0%
5060.7 · Starlink	
Starlink Vehicle #214	
5060.7 · Starlink - Other	
Total 5060.7 · Starlink	
5080 · Food	
5080.1 · Food & Rehab Supplies	100.0%
5080 · Food - Other	0.0%
Total 5080 · Food	100.0%
5090 · Household Expenses	
5090.1 · Station Supplies	
Arcata Station	100.0%
Mad River Station	100.0%
McKinleyville Station	100.0%
5090.1 · Station Supplies - Other	0.0%
Total 5090.1 · Station Supplies	100.0%
5090.2 · Garbage Service	
Arcata Station	100.0%
Mad River Station	100.0%
McKinleyville Station	100.0%
Total 5090.2 · Garbage Service	100.0%
5090.3 · Station Furniture	
Arcata Station	
Total 5090.3 · Station Furniture	
5090 · Household Expenses - Other	0.0%
Total 5090 · Household Expenses	100.0%
5100 · Liability Insurance	
5100.1 · Liability Insurance	100.0%
Total 5100 · Liability Insurance	100.0%
5120 · Maintenance - Equipment	
5120.1 · Vehicles	
118 · 2026 Pierce	
215 · 2016 Chevy 1500	0.0%
214 · 2020 Chevy 1500	0.0%
216 · 2022 Chevy Tahoe 8200	100.0%
206 · 2006 F-350	0.0%
108 · 2007 Ferrara	100.0%

Arcata Fire Protection District
Profit & Loss Budget vs. Actual
July through September 2026

	% of Budget
113 · 2011 Ferrara (1)	100.0%
112 · 2011 Ferrara (2)	100.0%
116 · 2022 Pierce	100.0%
117 · 2004 WestMark	100.0%
115 · 2018 John Deere	100.0%
106 · 1998 Central States	0.0%
217 · 2022 Ford F350	
5120.1 · Vehicles - Other	0.0%
Total 5120.1 · Vehicles	100.0%
5120.2 · Hose & Ladder Testing	0.0%
5120.3 · Hose Repair	0.0%
5120.4 · SCBA/ Air Compressor	100.0%
5120.5 · Hydraulic Rescue Tools Service	
5120.6 · POWER TOOLS MAINTENCE	100.0%
5120.7 · AED & LUCAS MAINTENCE	0.0%
5120.8 · FIRE EXTINGUISHER MAINTENANCE	100.0%
5120.9 · Miscellaneous Equipment	0.0%
5120 · Maintenance - Equipment - Other	0.0%
Total 5120 · Maintenance - Equipment	100.0%
5121 · MAINTENCE AND ELECTRONICS	
5121.2 · RADIOS, PAGERS, AND FIRE COMM	100.0%
5121.3 · Batteries (non-household)	0.0%
5121 · MAINTENCE AND ELECTRONICS - Other	100.0%
Total 5121 · MAINTENCE AND ELECTRONICS	100.0%
5130 · Maintenance-Buildings & Grounds	
5130.1 · General Structure	
Arcata Station	100.0%
Mad River Station	100.0%
McKinleyville Station	100.0%
5130.1 · General Structure - Other	0.0%
Total 5130.1 · General Structure	100.0%
5130.2 · Grounds	
Arcata Station	0.0%
Bayside Property	100.0%
Mad River Station	100.0%
McKinleyville Station	100.0%
Total 5130.2 · Grounds	100.0%
5130.3 · Emergency Power	
Arcata Station	
Mad River Station	
McKinleyville Station	100.0%
Total 5130.3 · Emergency Power	100.0%
5130.4 · Pest Control	
Arcata Station	0.0%

Arcata Fire Protection District
Profit & Loss Budget vs. Actual
July through September 2026

	% of Budget
Mad River Station	0.0%
McKinleyville Station	0.0%
Total 5130.4 · Pest Control	0.0%
5130 · Maintenance-Buildings & Grounds - Other	0.0%
Total 5130 · Maintenance-Buildings & Grounds	100.0%
5140 · Medical Supplies	
5140.1 · EMS	100.0%
5140.2 · AED & Lucas	
5140 · Medical Supplies - Other	100.0%
Total 5140 · Medical Supplies	100.0%
5150 · Memberships	
5150.1 · Dues	
NFPA	
CalChiefs	
IAFC	0.0%
5150.1 · Dues - Other	0.0%
Total 5150.1 · Dues	100.0%
5150 · Memberships - Other	0.0%
Total 5150 · Memberships	100.0%
5160 · Miscellaneous Expense	
5160.1 · Uncategorized Misc. Expense	0.0%
5160 · Miscellaneous Expense - Other	0.0%
Total 5160 · Miscellaneous Expense	0.0%
5170 · Office Expense	
5170.1 · Office Supplies	100.0%
5170.2 · Postage	100.0%
5170.3 · Software	
CAD Interface	0.0%
eDispatches	0.0%
Parcel Quest	
Quickbooks	0.0%
Scheduling Program	0.0%
Total 5170.3 · Software	100.0%
5170 · Office Expense - Other	0.0%
Total 5170 · Office Expense	100.0%
5180 · Professional & Special Services	
5180.1 · Legal	100.0%
5180.2 · Human Resources	0.0%
5180.3 · Medical Exam & Drug Screening	0.0%
5180.4 · Background Checks	100.0%
5180.6 · Accountant & Bookkeeping	100.0%

Arcata Fire Protection District
Profit & Loss Budget vs. Actual
July through September 2026

	% of Budget
5180.7 · GASB Reporting	100.0%
5180.8 · IT	100.0%
5180.10 · Subscriptions	
CHATGPT	
Poster Guard	0.0%
Total 5180.10 · Subscriptions	100.0%
5180.11 · Miscellaneous	100.0%
5180.13 · Video Production	100.0%
5180.14 · Lexipol	
Total 5180 · Professional & Special Services	100.0%
5190 · Publications & Legal Notices	
5190.1 · Publications & Notices	100.0%
Total 5190 · Publications & Legal Notices	100.0%
5200 · Rent & Leases - Equipment	
5200.1 · Copier & Aquos Boards	100.0%
Total 5200 · Rent & Leases - Equipment	100.0%
5230 · Special District Expense	
5230.1 · Property Tax Admin Fee	0.0%
5230.3 · LAFCO Annual Fee	0.0%
5230.4 · Assessment Adjustments/Refunds	0.0%
5230.5 · Public Education Supplies	
5230.6 · Certifications (Renewals)	100.0%
5230.8 · Bank Fees	100.0%
5230.9 · Recognition Awards	0.0%
5230.10 · Health & Wellness	0.0%
5230.11 · Public Outreach	0.0%
5230.14 · Staff Training	100.0%
5230.15 · Training Supplies	0.0%
5230.30 · 2026 Drone Grant Program	
5230 · Special District Expense - Other	100.0%
Total 5230 · Special District Expense	100.0%
5250 · Transportation & Travel	
5250.1 · Cardlock Fuel	
Mad River Station	
Diesel	0.0%
Total Mad River Station	0.0%
5250.1 · Cardlock Fuel - Other	100.0%
Total 5250.1 · Cardlock Fuel	100.0%
5250.2 · McKinleyville Station Bulk Fuel	100.0%
5250.3 · Lodging	100.0%
5250.4 · Per Diem Reimbursement	100.0%

Arcata Fire Protection District
Profit & Loss Budget vs. Actual
July through September 2026

	% of Budget
5250.5 · Travel Costs	100.0%
Total 5250 · Transportation & Travel	100.0%
5260 · Utilities	
5260.1 · PG & E	
Arcata Station	100.0%
Mad River Station	100.0%
McKinleyville Station	100.0%
Total 5260.1 · PG & E	100.0%
5260.2 · Water & Sewer	
Arcata Staton	100.0%
Mad River Station	100.0%
McKinleyville Station	100.0%
Total 5260.2 · Water & Sewer	100.0%
Total 5260 · Utilities	100.0%
5370 · Minor Equipment Purchases	
5370.1 · Fire Hose	0.0%
5370.2 · Fire Equipment & Fabrication	0.0%
5310.3 · Computers & Electronics	0.0%
5370.4 · Small Tools	100.0%
5370.5 · Power Tools	
5370.6 · Emergency Operations Supplies	0.0%
5370 · Minor Equipment Purchases - Other	0.0%
Total 5370 · Minor Equipment Purchases	100.0%
SERVICE & SUPPLIES - Other	0.0%
Total SERVICE & SUPPLIES	100.0%
OTHER EXPENDITURES	
Capital Expense	
Equipment/Vehicles	0.0%
Capital Expense - Other	0.0%
Total Capital Expense	0.0%
Debt Service	
Webster Bank Station loan-inter	100.0%
Webster Bank-Equip loan-interes	100.0%
Proceeds from Debt	0.0%
2021 UAL Refinance - Interest	100.0%
2021 UAL Refinance - Principal	
2022 Engine Purchase - Interest	100.0%
2022 Engine Purchase- Principal	100.0%
Debt Issue Costs	0.0%
Debt Service - Other	100.0%
Total Debt Service	100.0%

Arcata Fire Protection District
Profit & Loss Budget vs. Actual
July through September 2026

	% of Budget
Total OTHER EXPENDITURES	100.0%
Total Expense	100.0%
Net Ordinary Income	100.0%
Other Income/Expense	
Other Expense	
Adjustments to Convert to GAAP	
Principal payments on LTD	0.0%
5310 · Depreciation Expense	0.0%
Assets to be Depreciated	0.0%
Basis of Disposed Fixed Assets	0.0%
Expenses Accrued Not Yet Due	0.0%
Pension Expense	0.0%
Post Employment Benefits	0.0%
Proceeds from Debt	0.0%
Revenue (Non-Current Resources)	0.0%
Total Adjustments to Convert to GAAP	0.0%
Total Other Expense	0.0%
Net Other Income	0.0%
Net Income	**100.0%**

Arcata Fire Protection District
Statement of Cash Flows
September 2026

	Sep 26
OPERATING ACTIVITIES	
Net Income	-446,983.76
Adjustments to reconcile Net Income to net cash provided by operations:	
1200 · ACCOUNTS RECEIVABLE	8,445.68
2000 · ACCOUNTS PAYABLE	-43,812.71
US BANK	-7,766.36
US BANK:Gonzalez	78.29
US BANK:Allen	285.98
US BANK:Emmons	670.10
US BANK:Freeman	78.00
US BANK:Johnson	8.69
US BANK:Lillard	383.91
US BANK:Manousos	315.47
US BANK:R. McDonald	89.30
2100 · Payroll Liabilities	-3,424.35
2100 · Payroll Liabilities:457 Deduction	200.00
2100 · Payroll Liabilities:Social Security - Both	29.93
2100 · Payroll Liabilities:Survivor Benefit	-18.60
Net cash provided by Operating Activities	-491,420.43
Net cash increase for period	-491,420.43
Cash at beginning of period	15,908,244.37
Cash at end of period	**15,416,823.94**

Arcata Fire Protection District
Balance Sheet
As of September 30, 2026

	Sep 30, 26
ASSETS	
Current Assets	
Checking/Savings	
AFPD Building Fund	102,354.63
RCB - Business Savings	122,134.65
RCB - Business Checking	181,419.10
CalTRUST	3,402,381.23
CCCU Savings	0.08
Contingency Fund	414,175.66
County Treasury	8,358,314.29
PERS Contingency Fund	1,340,559.52
Vehicle Replacement Fund	1,495,282.60
Total Checking/Savings	15,416,621.76
Accounts Receivable	
1200 · ACCOUNTS RECEIVABLE	7,081.94
Total Accounts Receivable	7,081.94
Other Current Assets	
Acct. Recv. - County Treasury	7,029,750.00
Interest Receivable	15,000.00
Prepaid Expense	29,482.19
1499 · UNDEPOSITED FUNDS	202.18
Total Other Current Assets	7,074,434.37
Total Current Assets	22,498,138.07
Fixed Assets	
Accumulated Depreciation	-2,918,418.00
Buildings & Improvements	3,958,272.62
Equipment	4,246,425.45
Land	224,630.00
Total Fixed Assets	5,510,910.07
Other Assets	
HAF WRCF Grant Receivable	780,000.00
Deferred Outflows - OPEB	3,228,094.00
Deferred Outflows - PENSION	1,992,283.00
Total Other Assets	6,000,377.00
TOTAL ASSETS	**34,009,425.14**

Arcata Fire Protection District
Balance Sheet
As of September 30, 2026

	Sep 30, 26
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
2000 · ACCOUNTS PAYABLE	994,537.43
Total Accounts Payable	994,537.43
Credit Cards	
US BANK	10,783.57
Total Credit Cards	10,783.57
Other Current Liabilities	
Accounts Payable 2	29,482.19
Accrued Expenses - OTHER	16,657.14
Accrued Interest Expense	140,837.92
Compensation Time Off (CTO)	48,372.64
WAGES PAYABLE	103,315.35
2100 · Payroll Liabilities	
457 Deduction	200.00
CA Withholding	-4,527.51
Social Security - Both	1,866.24
Survivor Benefit	-1.86
2100 · Payroll Liabilities - Other	-835.33
Total 2100 · Payroll Liabilities	-3,298.46
Total Other Current Liabilities	335,366.78
Total Current Liabilities	1,340,687.78
Long Term Liabilities	
Webster Bank-Station Loan	1,700,000.00
Webster Bank-Fire Engine Loan	1,018,000.00
West America Bank - Engine loan	434,346.56
Accrued Employee Benefits	142,196.80
Deferred Inflows - OPEB	2,475,578.00
Deferred Inflows - PENSION	1,461,492.00
Net Pension Liability	2,772,072.00
OPEB Liability	11,664,981.00
Webster Bank	3,949,000.00
Total Long Term Liabilities	25,617,666.36
Total Liabilities	26,958,354.14
Equity	
32000 · *Retained Earnings	14,519,139.00
30000 · Opening Balance Equity	50,173.53
Investment in Fixed Assets	2,515,298.51
3900 · RETAINED EARNINGS	-7,322,614.20
Net Income	-2,710,925.84
Total Equity	7,051,071.00

Arcata Fire Protection District
Balance Sheet
As of September 30, 2026

	Sep 30, 26
TOTAL LIABILITIES & EQUITY	**34,009,425.14**

Arcata Fire Protection District
Expenses by Vendor Detail
September 2026

Type	Date	Memo	Amount	Account	Balance
23 INVESTIGATIONS					
Bill	09/04/2026	Invoice 26-00000002 Marilyn Page background check	151.25	5180.4 · Background Checks	151.25
Total 23 INVESTIGATIONS			151.25		151.25
ADVANCED SECURITY					
Bill	09/01/2026	Invoice 793686 AES Commercial Fire Alarm Communications Fire System 9-1-26 to 11-30-26	120.00	McKinleyville Station	120.00
Bill	09/01/2026	Invoice 793686 Commercial Fire Monitoring Fire System 9-1-26 to 11-30-26	106.50	McKinleyville Station	226.50
Bill	09/01/2026	Invoice 793686 AES Commercial Fire Alarm Communications Fire System 9-1-26 to 11-30-26	120.00	Mad River Station	346.50
Bill	09/01/2026	Invoice 793686 Commercial Fire Monitoring Fire Systme 9-1-26 to 11-30-26	94.50	Mad River Station	441.00
Bill	09/01/2026	Invoice 793686 AES Commercial Fire Alarm Communications Fire System 9-1-26 to 11-30-26	120.00	Arcata Station	561.00
Bill	09/01/2026	Invoice 793686 Commercial Fire Monitoring Fire System 9-1-26 to 11-30-26	94.50	Arcata Station	655.50
Total ADVANCED SECURITY			655.50		655.50
ALBER'S TRACTOR & AG WORK					
Bill	09/25/2026	Invoice 2669 Weedeater, Ventrac 9/24/2026 Bayside Property	350.00	Bayside Property	350.00
Total ALBER'S TRACTOR & AG WORK			350.00		350.00
AMAZON					
Credit Card Charge	09/06/2026	Phone mount for geography on new engine 2026 Pierce #118	78.00	118 · 2026 Pierce	78.00
Credit Card Charge	09/14/2026	Books for Admin team to read discuss gov't/politics encountered in jobs- Staff Development	65.10	5230.14 · Staff Training	143.10
Credit Card Charge	09/15/2026	Kurig coffee machine to replace broken ones at Mad River station	130.49	Mad River Station	273.59
Credit Card Charge	09/15/2026	Kurig coffee machine to replace broken ones at McKinleyville station	130.49	McKinleyville Station	404.08
Credit Card Charge	09/18/2026	Rice Cooker for McKinleyville Station	25.00	McKinleyville Station	429.08
Credit Card Charge	09/24/2026	Curtain Rods for Mad River Station	58.72	Mad River Station	487.80
Credit Card Charge	09/28/2026	reusable fabric Tablecloths for Education outreach	78.29	5230.5 · Public Education S...	566.09
Total AMAZON			566.09		566.09
AT&T- CAL NET 3					
Bill	09/02/2026	AC Mcdonald Work Phone	47.27	5060.1 · Phones - Landline ...	47.27
Bill	09/02/2026	Ipad which Vehicle?	41.74	5060.1 · Phones - Landline ...	89.01
Bill	09/02/2026	FC Emmons Work Phone	69.32	5060.1 · Phones - Landline ...	158.33
Bill	09/02/2026	Wayne Ipad	41.74	5060.1 · Phones - Landline ...	200.07
Bill	09/02/2026	E8218 Ipad	41.74	5060.1 · Phones - Landline ...	241.81
Bill	09/02/2026	Ipad 3 Arcata Fire District	41.74	5060.1 · Phones - Landline ...	283.55
Bill	09/02/2026	Justin Mcdonald	41.74	5060.1 · Phones - Landline ...	325.29
Bill	09/02/2026	Ipad 6	41.74	5060.1 · Phones - Landline ...	367.03
Bill	09/02/2026	Ipad 5	41.74	5060.1 · Phones - Landline ...	408.77
Bill	09/02/2026	Ipad 2	41.74	5060.1 · Phones - Landline ...	450.51
Bill	09/02/2026	Arcata Fire	47.27	5060.1 · Phones - Landline ...	497.78
Bill	09/02/2026	Duty Officer	47.27	5060.1 · Phones - Landline ...	545.05
Bill	09/19/2026	Monthly Statement 08/19/2026 - 09/18/2026	239.50	5060.1 · Phones - Landline ...	784.55
Total AT&T- CAL NET 3			784.55		784.55
CAL PERS					
Liability Check	09/01/2026	PP 7-19-26 to 8-1-26	23,117.11	5020.1 · CalPERS Retirement	23,117.11
Bill	09/08/2026	Employer Contributions PP 7-5-26 to 7-18-26	491.28	5020.1 · CalPERS Retirement	23,608.39
Bill	09/08/2026	Employer Contributions PP 6-21-26 to 7-4-26	51.82	5020.1 · CalPERS Retirement	23,660.21
Liability Check	09/29/2026	Employer Contributions PAY PERIOD 8-16-26 TO 8-29-26	18,912.71	5020 · Retirement	42,572.92
Total CAL PERS			42,572.92		42,572.92

Arcata Fire Protection District
Expenses by Vendor Detail
September 2026

Type	Date	Memo	Amount	Account	Balance
CAL PLUMBING & FIRE SUPPRESSION, INC					
Bill	09/16/2026	Invoice 3921 repair to sink in office break room	350.00	McKinleyville Station	350.00
Total CAL PLUMBING & FIRE SUPPRESSION, INC			350.00		350.00
CALIFORNIA FIRE CHIEFS ASSOCIATION					
Bill	09/18/2026	Regular Agency Member Tier 2: 16-50 Full time Employees	1,008.00	CalChiefs	1,008.00
Total CALIFORNIA FIRE CHIEFS ASSOCIATION			1,008.00		1,008.00
CalPERS 457 PLAN					
Liability Check	09/11/2026	PAY PERIOD 8-16-26 TO 8-29-26	2,200.00	5010.5 · Deferred Compens...	2,200.00
Liability Check	09/25/2026	Employer Match Pay Period 8-31-26 to 9-12-26	2,000.00	5010.5 · Deferred Compens...	4,200.00
Total CalPERS 457 PLAN			4,200.00		4,200.00
CITY OF ARCATA					
Bill	09/07/2026	Account 015377-000 Mad River Station	194.07	Mad River Station	194.07
Total CITY OF ARCATA			194.07		194.07
CJS FIRE SUPPORT					
Bill	09/23/2026	1.5 Labor hours - Remove and replace defective 1 inch super swivel	292.50	112 · 2011 Ferrara (2)	292.50
Bill	09/23/2026	1inch super swivel	298.60	112 · 2011 Ferrara (2)	591.10
Bill	09/23/2026	Labor 0.5 labor hours repair driver side door	97.50	112 · 2011 Ferrara (2)	688.60
Bill	09/23/2026	1 labor hour - Remove and replace defecctive	195.00	112 · 2011 Ferrara (2)	883.60
Bill	09/23/2026	Cj's Fire anode	172.58	112 · 2011 Ferrara (2)	1,056.18
Bill	09/23/2026	2 Labor hours - Weld plumbing on drivers side of pump	390.00	112 · 2011 Ferrara (2)	1,446.18
Bill	09/23/2026	0.5 Labor Hours- Adjust pump packing	97.50	112 · 2011 Ferrara (2)	1,543.68
Total CJS FIRE SUPPORT			1,543.68		1,543.68
COAST COUNTIES PETERBILT					
Bill	09/22/2026	Annual Inspection With Label for Engine	3.06	112 · 2011 Ferrara (2)	3.06
Bill	09/22/2026	Labor on Engine	179.40	112 · 2011 Ferrara (2)	182.46
Bill	09/22/2026	Labor on Engine	98.02	112 · 2011 Ferrara (2)	280.48
Bill	09/22/2026	Cooling System Filter	41.83	112 · 2011 Ferrara (2)	322.31
Bill	09/22/2026	Filter Lube Spin on	69.78	112 · 2011 Ferrara (2)	392.09
Bill	09/22/2026	Fuel Filter/Water seperator	22.58	112 · 2011 Ferrara (2)	414.67
Bill	09/22/2026	Labor on Engine	393.94	112 · 2011 Ferrara (2)	808.61
Bill	09/22/2026	Labor on Engine	-208.99	112 · 2011 Ferrara (2)	599.62
Bill	09/22/2026	Misc. Shop Supplies	5.55	112 · 2011 Ferrara (2)	605.17
Bill	09/22/2026	Hazardous Waste Fee	5.55	112 · 2011 Ferrara (2)	610.72
Bill	09/22/2026	Engine Lubricant 15W40 Quart	240.00	112 · 2011 Ferrara (2)	850.72
Bill	09/22/2026	Installed Cab Mirror per customer request	457.13	112 · 2011 Ferrara (2)	1,307.85
Bill	09/24/2026	Customer Request to Perform Chassis Lube on Engine	92.48	112 · 2011 Ferrara (2)	1,400.33
Bill	09/29/2026	Sleeve 1/2"Tube- Engine 113	0.66	113 · 2011 Ferrara (1)	1,400.99
Bill	09/29/2026	Union 1/2"Tube- Engine 113	7.60	113 · 2011 Ferrara (1)	1,408.59
Bill	09/29/2026	AB Tubing 1/2"OD-100FT-Black- Engine 113	6.08	113 · 2011 Ferrara (1)	1,414.67
Bill	09/29/2026	FILTER-LUBE, SPIN-ON (Upgrade to LF14000NN)- Engine 113	86.99	113 · 2011 Ferrara (1)	1,501.66
Bill	09/29/2026	FUEL FILTER/WATER SEPARAT- Engine 113	22.58	113 · 2011 Ferrara (1)	1,524.24
Bill	09/29/2026	Labor - Engine 113	545.60	113 · 2011 Ferrara (1)	2,069.84
Bill	09/29/2026	labor - Engine 113	9.25	113 · 2011 Ferrara (1)	2,079.09
Bill	09/29/2026	Labor - Engine 113	12.95	113 · 2011 Ferrara (1)	2,092.04
Bill	09/29/2026	Hazardous Waste Fee	16.65	113 · 2011 Ferrara (1)	2,108.69
Bill	09/29/2026	Engine Lubricant 15W40 (Quart)	22.19	113 · 2011 Ferrara (1)	2,130.88
Bill	09/29/2026	:CUSTOMER COMPLAINS OF AIR PURGING.- Engine 113	228.00	113 · 2011 Ferrara (1)	2,358.88
Bill	09/29/2026	:CUSTOMER COMPLAINS OF AIR PURGING.- Engine 113	298.22	113 · 2011 Ferrara (1)	2,657.10

Arcata Fire Protection District
Expenses by Vendor Detail
September 2026

Type	Date	Memo	Amount	Account	Balance
Bill	09/29/2026	:CUSTOMER COMPLAINS OF AIR PURGING.- Engine 113	43.69	113 · 2011 Ferrara (1)	2,700.79
Bill	09/29/2026	:CUSTOMER COMPLAINS OF AIR PURGING.- Engine 113	24.83	113 · 2011 Ferrara (1)	2,725.62
Total COAST COUNTIES PETERBILT			2,725.62		2,725.62
COASTAL BUSINESS SYSTEMS, INC					
Bill	09/15/2026	Invoice 43024203 Standard Payment and CA Humboldt County Property Tax	846.80	5200.1 · Copier & Aquos Bo...	846.80
Total COASTAL BUSINESS SYSTEMS, INC			846.80		846.80
COLANTUONO HIGHSMITH & WHATLEY PC					
Bill	09/15/2026	Invoice 70907 n reference to: LABOR & EMPLOYMENT	2,988.00	5180.1 · Legal	2,988.00
Total COLANTUONO HIGHSMITH & WHATLEY PC			2,988.00		2,988.00
CORE					
Bill	09/15/2026	Pre-Employment Psychological Screening Luke Wilder	500.00	5180.4 · Background Checks	500.00
Total CORE			500.00		500.00
COSTCO					
Credit Card Charge	09/08/2026	Towels for McKinleyville Station	44.08	McKinleyville Station	44.08
Total COSTCO			44.08		44.08
DEPARTMENT OF THE TREASURY					
Bill	09/14/2026	IRS Notice CP161	1,783.87	5180.11 · Miscellaneous	1,783.87
Total DEPARTMENT OF THE TREASURY			1,783.87		1,783.87
EMPIRE PAINTING					
Bill	09/14/2026	Arcata Fire Station Painting Project September 2026	33,640.00	Arcata Station	33,640.00
Total EMPIRE PAINTING			33,640.00		33,640.00
ENTERPRISE					
Bill	09/16/2026	Time and Distance 3 day at $42.37 - Captain Lillard Travel 9-16-26 to 9-18-26	127.11	5250.5 · Travel Costs	127.11
Bill	09/16/2026	Tourism Commission Rec - Captain Lillard Travel 9-16-26 to 9-18-26	4.45	5250.5 · Travel Costs	131.56
Bill	09/16/2026	Vehicle License Recovery Fee- Captain Lillard Travel 9-16-26 to 9-18-26	4.14	5250.5 · Travel Costs	135.70
Bill	09/16/2026	Concession Recovery Fee- Captain Lillard Travel 9-16-26 to 9-18-26	13.13	5250.5 · Travel Costs	148.83
Bill	09/16/2026	Sales tax for rental car- Captain Lillard Travel 9-16-26 to 9-18-26	12.27	5250.5 · Travel Costs	161.10
Total ENTERPRISE			161.10		161.10
FIRE RISK MANAGEMENT SERVICES					
Bill	09/09/2026	Billing Period: 118 - 10/01/2026 To 10/31/2026	2,846.83	5030.4 · Dental, Vision & Life	2,846.83
Total FIRE RISK MANAGEMENT SERVICES			2,846.83		2,846.83
HENSELS					
Bill	09/02/2026	Invoice 336726/1 New Equipment bags and hardware for New Engine #118	68.30	118 · 2026 Pierce	68.30
Bill	09/03/2026	Invoice 336813/1 wires, hardware and labels for new engine #118	37.89	118 · 2026 Pierce	106.19
Bill	09/03/2026	Invoice 336999/1 Tools bits to fix SCBA on new engine #118	61.72	118 · 2026 Pierce	167.91
Bill	09/13/2026	Invoice 337445/1 Hardware for 8219 #116	9.44	116 · 2022 Pierce	177.35
Total HENSELS			177.35		177.35

Arcata Fire Protection District
Expenses by Vendor Detail
September 2026

Type	Date	Memo	Amount	Account	Balance
INFINITE CONSULTING SERVICES					
Bill	09/01/2026	Praesidio Limited User Service: Praesidio Limited User [09/01/2026 - 9/30/2026	1,150.00	5180.8 · IT	1,150.00
Bill	09/01/2026	XGS 126 Xstream Protection - MSP Monthly	195.00	5180.8 · IT	1,345.00
Bill	09/01/2026	Praesidio Full User Service: Praesidio Full User [09/01/2026 - 9/30/2026	2,700.00	5180.8 · IT	4,045.00
Bill	09/08/2026	Order 7440 Windows 11 Home to Pro Upgrade for Microsoft 365 Business	49.00	5180.8 · IT	4,094.00
Total INFINITE CONSULTING SERVICES			4,094.00		4,094.00
KEN'S AUTO PARTS					
Bill	09/22/2026	High Sides W/2.00-48	179.75	217 · 2022 Ford F350	179.75
Bill	09/22/2026	Freight	25.00	217 · 2022 Ford F350	204.75
Bill	09/22/2026	Sales Tax	18.42	217 · 2022 Ford F350	223.17
Total KEN'S AUTO PARTS			223.17		223.17
MACLEOD WATTS, INC					
Bill	09/22/2026	GASB 75	7,750.00	5180.7 · GASB Reporting	7,750.00
Total MACLEOD WATTS, INC			7,750.00		7,750.00
MCK. COMM. SERVICES DISTRICT					
Bill	09/16/2026	Account ARC0013 for services from 8-4-26 to 9-7-26 Fire Service DCV inspection charge	25.76	McKinleyville Station	25.76
Bill	09/16/2026	Account ARC0002 for service from 8-4-26 to 9-7-26 Water and Sewer	211.24	McKinleyville Station	237.00
Total MCK. COMM. SERVICES DISTRICT			237.00		237.00
MCKINLEYVILLE ACE HARDWARE					
Bill	09/01/2026	Invoice K23497 Fasteners for shelf for 8219 # 116	2.96	116 · 2022 Pierce	2.96
Bill	09/07/2026	Invoice 523765 Fasteners, storage box, tool box	30.43	5370.4 · Small Tools	33.39
Total MCKINLEYVILLE ACE HARDWARE			33.39		33.39
MCKINLEYVILLE OFFICE SUPPLY					
Bill	09/15/2026	Invoice 55944 tablets	24.29	5170.1 · Office Supplies	24.29
Total MCKINLEYVILLE OFFICE SUPPLY			24.29		24.29
MENDES SUPPLY COMPANY					
Bill	09/02/2026	Invoice MN299569 00 00 latex gloves	603.24	5140 · Medical Supplies	603.24
Total MENDES SUPPLY COMPANY			603.24		603.24
MIDAMERICA					
Bill	09/18/2026	Invoice 0377259	399.00	5030.3 · Retiree Health Adm...	399.00
Total MIDAMERICA			399.00		399.00
MIDAMERICA HRA					
Bill	09/29/2026	Retiree HRA October 2026	31,546.27	5030.2 · Health (Retirees)	31,546.27
Total MIDAMERICA HRA			31,546.27		31,546.27
MILLER FARMS NURSERY					
Credit Card Charge	09/28/2026	Bar tensioner part for Stihl chain saw on 8219 #116	8.69	5370.4 · Small Tools	8.69
Total MILLER FARMS NURSERY			8.69		8.69

Arcata Fire Protection District
Expenses by Vendor Detail
September 2026

Type	Date	Memo	Amount	Account	Balance
MURPHY'S					
Credit Card Charge	09/18/2026	Food for crew for incident	45.22	5080.1 · Food & Rehab Sup...	45.22
Total MURPHY'S			45.22		45.22
Nick Barbieri Trucking LLC					
Bill	09/18/2026	Invoice 1309928-IN	1,561.82	5250.2 · McKinleyville Statio...	1,561.82
Total Nick Barbieri Trucking LLC			1,561.82		1,561.82
NORTH COAST LOCK AND KEY					
Bill	09/16/2026	Mckinleyville Station Door lock	90.00	McKinleyville Station	90.00
Bill	09/16/2026	Reset and Program Keypad Lock	40.00	McKinleyville Station	130.00
Total NORTH COAST LOCK AND KEY			130.00		130.00
OFFICE DEPOT					
Bill	09/02/2026	Invoice 480411603001 Detergent	104.93	McKinleyville Station	104.93
Total OFFICE DEPOT			104.93		104.93
OPTIMUM					
Bill	09/04/2026	Account 07715-115050-02-1 for billing period 9-4-26 to 10-03-26	1,053.79	5060.5 · Cable TV & Interne...	1,053.79
Bill	09/30/2026	Mad River Station Internet and Cable Account Number: 07715-115045-01-4	354.72	5060.5 · Cable TV & Interne...	1,408.51
Bill	09/30/2026	Mckinleyville Station Internet and Cable Account Number: 07715-115049-02-4	330.00	5060.5 · Cable TV & Interne...	1,738.51
Bill	09/30/2026	Arcata Station Internet and Cable Account Number: 07715-117216-01-9	321.72	5060.5 · Cable TV & Interne...	2,060.23
Bill	09/30/2026	Taxes, Fees and Other Charges	47.35	5060.5 · Cable TV & Interne...	2,107.58
Total OPTIMUM			2,107.58		2,107.58
PACIFIC GAS AND ELECTRIC					
Bill	09/01/2026	Details of PG&E Electectric Delivery Charges (32 days)	669.83	McKinleyville Station	669.83
Bill	09/01/2026	Details of Redwood Coast Energy Authority Electric Generation Charges (32 days)	171.24	McKinleyville Station	841.07
Bill	09/01/2026	Detail of Gas Charges (30 days)	49.43	McKinleyville Station	890.50
Bill	09/01/2026	Energy Efficiency Retrofit Loan Program	270.21	McKinleyville Station	1,160.71
Bill	09/08/2026	Details of PG&E Electric Delivery Charges (32 Days)	462.53	Arcata Station	1,623.24
Bill	09/08/2026	Details of Redwood Coast Energy Authority Electric Generation Charges (32 days)	120.12	Arcata Station	1,743.36
Bill	09/08/2026	Details of Gas Charges (30 Days)	84.23	Arcata Station	1,827.59
Bill	09/18/2026	Details of PG&E Electric Delivery Charge (32 days)	361.07	Mad River Station	2,188.66
Bill	09/18/2026	Details of Redwood Coast Energy Authority Electric Generation Charges (32 days)	98.26	Mad River Station	2,286.92
Bill	09/18/2026	Details of Gas Charges (32 days)	50.35	Mad River Station	2,337.27
Total PACIFIC GAS AND ELECTRIC			2,337.27		2,337.27
PERS / HEALTH					
Bill	09/14/2026	Billing Active Premium - October 2026	45,355.61	5030.1 · Health (Current Em...	45,355.61
Bill	09/14/2026	Billing employer Share of Retired Premium - October 2026	5,319.16	5030.2 · Health (Retirees)	50,674.77
Bill	09/14/2026	Admin Fee for Active - October 2026	36.28	5030.1 · Health (Current Em...	50,711.05
Bill	09/14/2026	Admin Fee for Retired- October 2026	29.49	5030.3 · Retiree Health Adm...	50,740.54
Total PERS / HEALTH			50,740.54		50,740.54
PREMIUM DETAIL AUTO CARE AND PRESERVATION					
Credit Card Charge	09/09/2026	Post Strike Team cleaning for Tahoe #216	550.00	216 · 2022 Chevy Tahoe 8200	550.00
Total PREMIUM DETAIL AUTO CARE AND PRESERVATION			550.00		550.00

Arcata Fire Protection District
Expenses by Vendor Detail
September 2026

Type	Date	Memo	Amount	Account	Balance
REDWOOD CAPITAL BANK					
Check	09/02/2026	Incoming Wire Fee	15.00	5230.8 · Bank Fees	15.00
Check	09/09/2026	Outgoing Wire Fee	15.00	5230.8 · Bank Fees	30.00
Check	09/15/2026	ACH Monthly Fee	15.00	5230.8 · Bank Fees	45.00
Total REDWOOD CAPITAL BANK			45.00		45.00
SHARP AUTO GRAPHICS					
Bill	09/10/2026	Invoice 13631 New Graphics 4847 #113	120.00	108 · 2007 Ferrara	120.00
Bill	09/10/2026	Invoice 13631 New Graphics 4848 #112	120.00	112 · 2011 Ferrara (2)	240.00
Bill	09/10/2026	Invoice 13631 New Graphics 38701 #116	120.00	118 · 2026 Pierce	360.00
Bill	09/10/2026	Invoice 13631 New Graphics 42608	120.00	116 · 2022 Pierce	480.00
Total SHARP AUTO GRAPHICS			480.00		480.00
SHELL					
Credit Card Charge	09/18/2026	Fuel Cost for Travel Dates 17-18 Captain Lillard	63.81	5250.5 · Travel Costs	63.81
Total SHELL			63.81		63.81
SILKE COMMUNICATIONS					
Bill	09/08/2026	Software, Radio Editor BKR0733, 5.8.30 USB Drive	209.01	5121.2 · RADIOS, PAGERS...	209.01
Bill	09/08/2026	BKRO710 Program Cable USB BKR-P	211.41	5121.2 · RADIOS, PAGERS...	420.42
Bill	09/08/2026	inbound and Outbound shipping	30.00	5121.2 · RADIOS, PAGERS...	450.42
Bill	09/08/2026	Tax Sales	39.41	5121.2 · RADIOS, PAGERS...	489.83
Total SILKE COMMUNICATIONS			489.83		489.83
SOUTH BAY REGIONAL PSTC					
Credit Card Charge	09/03/2026	Class Fee for Hazmat IC Course 11-30-2026	249.00	5230.14 · Staff Training	249.00
Credit Card Charge	09/03/2026	CC processing fee-Engineer Appleton	7.75	5230.14 · Staff Training	256.75
Total SOUTH BAY REGIONAL PSTC			256.75		256.75
SPECIALTY FOREIGN AUTO					
Bill	09/18/2026	Invoice 059661 #217 Tahoe Maintenance after Strike Team	1,491.23	216 · 2022 Chevy Tahoe 8200	1,491.23
Total SPECIALTY FOREIGN AUTO			1,491.23		1,491.23
STAR LINK					
Credit Card Charge	09/03/2026	Starlink red Chevy	55.00	Starlink Vehicle #214	55.00
Total STAR LINK			55.00		55.00
THE STANDARD					
Bill	09/28/2026	Policy Number 00 648353 0026 for 19 lives for September 2026	551.00	5030.6 · Long Term Disability	551.00
Total THE STANDARD			551.00		551.00
TONY FREEMAN					
Bill	09/25/2026	Per Diem Freeman Travel Days 9/30/26 to 10/02/2026	200.00	5250.4 · Per Diem Reimburs...	200.00
Total TONY FREEMAN			200.00		200.00

Arcata Fire Protection District
Expenses by Vendor Detail
September 2026

Type	Date	Memo	Amount	Account	Balance
TRACE ANALYTICS LLC					
Bill	09/09/2026	Shipping and Handling	26.68	5120.4 · SCBA/ Air Compre...	26.68
Bill	09/09/2026	Routine Analysis with Ambient	520.00	5120.4 · SCBA/ Air Compre...	546.68
Bill	09/09/2026	Sampling Media with Ambient, DT included	36.00	5120.4 · SCBA/ Air Compre...	582.68
Total TRACE ANALYTICS LLC			582.68		582.68
TRACTOR SUPPLY					
Credit Card Charge	09/03/2026	Mounting bracket for #118 2026 Pierce	52.90	118 · 2026 Pierce	52.90
Credit Card Credit	09/03/2026	Return of paint and brackets for #118 2026 Pierce	-52.90	118 · 2026 Pierce	0.00
Total TRACTOR SUPPLY			0.00		0.00
WESTERN CHAINSAW					
Bill	09/21/2026	Invoice 412418 chainsaw bar	132.29	5370.4 · Small Tools	132.29
Total WESTERN CHAINSAW			132.29		132.29
TOTAL			**204,933.71**		**204,933.71**

September 4, 2026

Chris Emmons
Fire Chief
Arcata Fire Protection District
2149 Central Ave
McKinleyville, CA 95519

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Re: Arcata Fire Protection District Other Post-Employment Benefits
June 30, 2025 Actuarial Valuation and GASB 75 Report for the Fiscal Year Ending June 30, 2026

Dear Chief Emmons:

We are pleased to enclose our actuarial report providing financial information about the other post-employment benefit (OPEB) liabilities of the Arcata Fire Protection District (the District). The report's text describes our analysis and assumptions in detail.

The primary purposes of this report are to:

1. Recalculate plan liabilities as of June 30, 2025, in accordance with GASB 75's biennial valuation requirement.
2. Provide information required by GASB 75 ("Accounting and Financial Reporting for Postemployment Benefits Other Than Pension") to be reported in the District's financial statements for the fiscal year ending June 30, 2026.

The information included in this report reflects that the District is financing its OPEB liability on a pay-as-you-go basis. Please let us know if we can be of assistance in preparing illustrations of how prefunding impacts the OPEB liability required to be reported under GASB 75.

The valuation results are based on the employee data and details on plan benefits provided to us by the District. As with any analysis, the soundness of the report is dependent on the inputs. Please review the information shown in the report to be comfortable that it matches your records.

We appreciate the opportunity to work on this analysis and acknowledge the efforts of District employees who provided valuable time and information to enable us to prepare this report. Please let us know if we can be of further assistance.

Sincerely,

Michael J. Papendieck, EA, FCA, MAAA
Consulting Actuary

Enclosure

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A. Executive Summary

This report presents the results of the June 30, 2025, actuarial valuation and the accounting information for financial reporting of the other post-employment benefit (OPEB) program of the Arcata Fire Protection District (the District). The purpose of this report is to provide the actuarial information necessary for financial reporting under Statement No. 75 of the Governmental Accounting Standards Board (GASB 75) for the fiscal year ending June 30, 2026.

A description of the valuation process can be found in the appendices. We recommend users of the report read this information to familiarize themselves with the process and context of actuarial valuations. The glossary also contains descriptive definitions of terms you may see in this or other actuarial reports.

Results of this June 30, 2025, valuation may also be used to prepare the District's GASB 75 report for the fiscal year ending June 30, 2027. If there are any significant changes in plan members, plan benefits or eligibility and/or OPEB funding policy, an earlier valuation might be required or appropriate.

OPEB Obligations

The District provides continuation of certain types of post-employment coverage to its retiring employees. See Retiree Benefit Provisions for a description of these benefits. Post-employment coverage may create one or more types of OPEB liabilities:

- **Explicit subsidy liabilities**: An "explicit subsidy" exists when the employer contributes directly toward the cost of a retiree's coverage, such as contributing toward the cost of healthcare premiums.
- **Implicit subsidy liabilities**: An "implicit subsidy" may exist when premiums paid for retiree coverage are not expected to cover retiree claims, and the cost difference is expected to be borne by the employer. This commonly occurs when the employer is charged the same premium for active and retired employees, even though retirees generally incur higher claims.

We determine explicit subsidy liabilities using the expected direct payments promised by the plan toward retiree coverage. We determine the implicit subsidy liability as the projected difference between (a) estimated retiree claim costs by age and (b) premiums charged for retiree coverage, to the extent borne by the District.

OPEB Funding Policy

The District's OPEB funding policy is to pay benefits as they are due. GASB 75 requires that agencies using pay-as-you-go funding disclose liabilities using a discount rate equal to a 20-year high grade municipal bond rate. The District approved use of the Bond Buyer General Obligation 20-Bond Municipal Bond Index to set the plan's GASB 75 discount rate. On the measurement date (June 30, 2025) this rate was 5.20%.

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Executive Summary
(Continued)

Summary of Results

The plan's impact on Net Position will be the sum of the difference between assets and liabilities as of the measurement date plus the unrecognized net outflows and inflows of resources. The plan's impact on Net Position and Expense for the current fiscal year is shown below.

Summary of Results for Fiscal Year Ending June 30, 2026		**Arcata FPD**
Total OPEB Liability	$	10,248,266
Fiduciary Net Position		-
Net OPEB Liability	**$**	**10,248,266**
Adjustment for Deferred Resources:		
Deferred (Outflows)		(2,800,275)
Deferred Inflows		3,328,736
Impact on Statement of Net Position	**$**	**10,776,727**
OPEB Expense, FYE 6/30/2026	**$**	**370,480**

Updates Since the Prior Report

The District reported no plan changes since the prior valuation. The District provided an updated census of plan participants which was used in the valuation to determine "plan experience". See the Glossary for a definition of Plan Experience. A description of the components of plan experience and their impact on the liability can be found in the Reconciliation shown in Valuation Results. Certain assumptions were changed for this valuation. A description of the changes can be found in the Changes section of Actuarial Assumptions and Methods. The liability impact of the assumption changes can be found in the Reconciliation provided in Valuation Results.

Important Dates

GASB 75 allows reporting liabilities as of any fiscal year end based on: (1) a *valuation date* no more than 30 months plus 1 day prior to the close of the fiscal year end; and (2) a *measurement date* up to one year prior to the close of the fiscal year. The following dates were used for this report:

Fiscal Year End	June 30, 2026
Measurement Date	June 30, 2025
Measurement Period	July 1, 2024 to June 30, 2025
Valuation Date	June 30, 2025

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Executive Summary
(Concluded)

Use and Reliance

This report is intended to present actuarial information related to other post-employment benefits (OPEB) for the District's financial statements in accordance with GASB Statement No. 75. The results and conclusions are appropriate for this purpose but may not be suitable for other uses, as different assumptions, methods, or actuarial standards of practice may be required or more suitable.

The actuarial valuation reflects plan provisions and related information as provided by the District. The District is assumed to have access to, and to rely upon, its own legal counsel for advice on legal matters, including the compliance of plan provisions with applicable laws, regulations, Board requirements, or other governing authorities. MacLeod Watts does not practice law, and nothing in this report should be construed as legal advice. While MacLeod Watts is not a public accounting firm, any financial reporting information herein has been prepared in accordance with our understanding of applicable reporting requirements. The District should coordinate with its internal accounting staff and external auditors regarding the application of these results to the District's financial statements.

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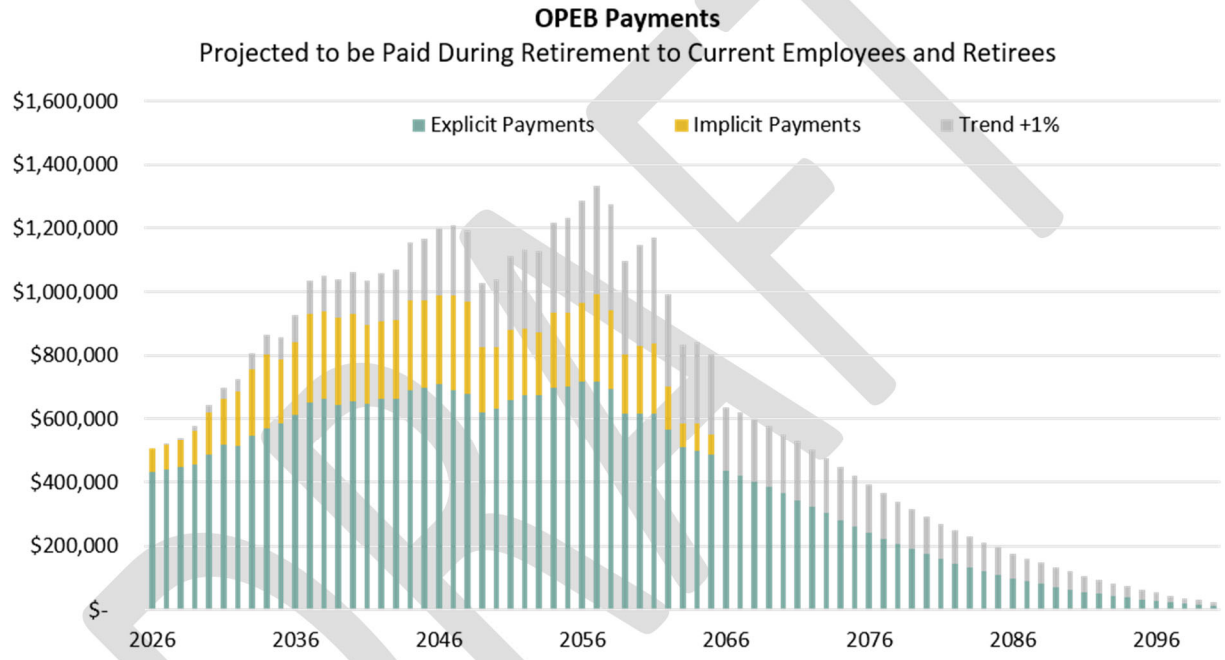
B. Valuation Results

The District's OPEB liability as of June 30, 2025, was determined using the updated employee data, plan provisions and asset information provided to us for the valuation. The actuarial information was derived following the Valuation Process described in the appendices. This process uses many assumptions which can be reviewed in the Actuarial Assumptions section of this report. We recommend the District review our understanding of retiree benefits found in the Retiree Benefits Provisions section of this report. Finally, the Summary of Employee Data section provides a summary of the data provided by the District for this valuation.

Using all the information provided for this report and the retiree benefit summarized in a later section, we projected all future benefit payments projected to be paid on behalf of current retirees and current employees expected to retire from the District (see the chart below).



Explicit payments represent direct payments by the District to or on behalf of retirees. Implicit payments reflect the difference between expected retiree claims and premiums paid for coverage, to the extent the cost difference is expected to be borne by the District. The grey area on the chart indicates the increase in projected payments if the assumption for healthcare cost inflation were 1% higher in all future years.

The first 15 years of projected benefit payments are shown in tabular form in the Projected Benefit Payments section of Accounting Information. Liabilities relating to these projected benefits are shown beginning on the following page.

Valuation Results
(Continued)

This exhibit compares the results measured as of June 30, 2024, with the new results measured as of June 30, 2025, based on the current valuation.

Valuation Date	**6/30/2023**			**6/30/2025**		
Fiscal Year Ending	**6/30/2025**			**6/30/2026**		
Measurement Date	**6/30/2024**			**6/30/2025**		
Discount rate	3.93%			5.20%		
Number of Covered Employees						
Actives	22			21		
Retirees	19			20		
Total Participants	41			41		
OPEB Subsidy Type	Explicit	Implicit	Total	Explicit	Implicit	Total
Actuarial Present Value of Projected Benefits						
Actives	$ 5,562,965	$ 2,546,847	$ 8,109,812	$ 4,114,233	$ 2,085,303	$ 6,199,536
Retirees	6,517,321	1,202,369	7,719,690	6,329,213	1,262,124	7,591,337
Total APVPB	12,080,286	3,749,216	15,829,502	10,443,446	3,347,427	13,790,873
Total OPEB Liability (TOL)						
Actives	2,904,295	1,040,996	3,945,291	1,931,189	725,740	2,656,929
Retirees	6,517,321	1,202,369	7,719,690	6,329,213	1,262,124	7,591,337
TOL	9,421,616	2,243,365	11,664,981	8,260,402	1,987,864	10,248,266
Fiduciary Net Position			-			-
Net OPEB Liability			11,664,981			10,248,266
Service Cost For the period following the measurement date	240,780	122,025	362,805	213,491	130,379	343,870

A reconciliation between the liabilities shown above begins on the following page.

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Valuation Results
(Continued)

Reconciliation

Between the June 30, 2024, and June 30, 2025, measurement dates, the Total OPEB Liability (TOL) decreased by $1,416,715. This change can be broadly grouped into expected changes and unexpected changes.

- **Expected changes:** The TOL was expected to increase by $380,004 through normal plan operation.

  Expected changes occur due to:
  - Employees accruing benefits for another year of service
  - Interest cost being accrued each year on the OPEB liability
  - Payments made to retirees that are expected to reduce the liability

  These changes are shown in the first section of the reconciliation exhibit on the following page.

- **Unexpected changes:** The TOL experiences unexpected changes when results projected in the prior valuation are not exactly realized. These unexpected changes can be broadly grouped into one of these categories:

  1. *Changes in Benefit Provisions* – Changes in plan benefits since the prior valuation are reflected as an unexpected change. The District reported no changes to the plan since the prior valuation.
  2. *Plan Experience* – Plan experience reflects unexpected changes in a plan's actual demographic outcomes (see Glossary – Plan Experience). Unexpected plan experience caused the TOL to decrease by $133,563.
  3. *Assumption Changes* – Each full valuation includes a review of assumptions to ensure current expectations are used in the future projection and discounting of plan benefits. Assumption changes caused the TOL to decrease by $1,663,156. For more details on the assumptions used in the current valuation, see Actuarial Assumptions and Methods later in the report.

The reconciliation exhibit appears on the following page.

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Valuation Results
(Concluded)

This exhibit reconciles the Total OPEB Liability measured on June 30, 2024, to the liability from the current valuation measured on June 30, 2025.

Reconciliation of Changes During Measurement Period	Total OPEB Liability
Balance at Fiscal Year Ending 6/30/2025 *Measurement Date 6/30/2024*	$ 11,664,981
Expected Changes During the Period:	
Service Cost	362,805
Interest Cost	463,914
Benefit Payments	(446,715)
Total Expected Changes During the Period	380,004
Expected at Fiscal Year Ending 6/30/2026 *Measurement Date 6/30/2025*	$ 12,044,985
Unexpected Changes During the Period:	
Plan Experience:	
Premiums and Estimated Claims Other Than Expected	471,399
Retirement and Termination Rates Other Than Expected	(115,442)
Inactive Mortality Other Than Expected	(115,960)
5 Retirees Now Identified As Disabled Resulting in Higher Expected Mortality Rates	(282,419)
Other Plan Experience	(91,141)
Assumption Changes:	
Change in Discount Rate	(1,785,827)
Change in Healthcare Trend	185,090
Updated Demographic Assumptions	(62,419)
Total Unexpected Changes During the Period	(1,796,719)
Balance at Fiscal Year Ending 6/30/2026 *Measurement Date 6/30/2025*	$ 10,248,266

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C. Accounting Information (GASB 75)

The following exhibits are designed to satisfy the reporting and disclosure requirements of GASB 75 for the fiscal year ending June 30, 2026.

Components of Net Position and Expense

The exhibit below shows the development of Net Position and Expense as of the Measurement Date.

Plan Summary Information for FYE June 30, 2026 *Measurement Date is June 30, 2025*	**Arcata FPD**
Items Included in Net Position:	
Total OPEB Liability	$ 10,248,266
Fiduciary Net Position	-
Net OPEB Liability (Asset)	10,248,266
Deferred items affecting Net Position:	
Deferred Outflows	(2,294,057)
Deferred Inflows	3,328,736
Deferred Contributions	(506,218)
Impact on Statement of Net Position, FYE 6/30/2026	**$ 10,776,727**
Items Included in OPEB Expense:	
Service Cost	$ 362,805
Interest Cost	463,914
Expected Earnings on Assets	-
Ongoing financial cost of the plan Represents the recurring components of OPEB expense for the measurement period, before plan changes and deferred recognition.	$ 826,719
Adjustments to arrive at OPEB Expense:	
Recognition of Cost of Plan Changes	-
Recognition of Deferred Outflows	487,322
Recognition of Deferred Inflows	(943,561)
OPEB Expense, FYE 6/30/2026	**$ 370,480**

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Accounting Information
(Continued)

Change in Net Position During the Fiscal Year

The exhibit below shows the year-to-year changes in the components of Net Position.

For Reporting at Fiscal Year End *Measurement Date*	**6/30/2025** *6/30/2024*	**6/30/2026** *6/30/2025*	**Change During Period**
Total OPEB Liability	$ 11,664,981	$ 10,248,266	$ (1,416,715)
Fiduciary Net Position	-	-	-
Net OPEB Liability (Asset)	11,664,981	10,248,266	(1,416,715)
Deferred (Outflows) Due to:			
Assumption Changes	(901,267)	(703,678)	197,589
Plan Experience	(1,880,112)	(1,590,379)	289,733
Investment Experience	-	-	-
Deferred Contributions	(446,715)	(506,218)	(59,503)
Deferred Inflows Due to:			
Assumption Changes	1,743,610	2,694,057	950,447
Plan Experience	731,968	634,679	(97,289)
Investment Experience	-	-	-
Impact on Statement of Net Position	$ 10,912,465	$ 10,776,727	$ (135,738)

Change in Net Position During the Fiscal Year	
Impact on Statement of Net Position, FYE 6/30/2025	$ 10,912,465
OPEB Expense	370,480
Arcata FPD Contributions During Fiscal Year	(506,218)
Impact on Statement of Net Position, FYE 6/30/2026	$ 10,776,727

OPEB Expense	
Arcata FPD Contributions During Fiscal Year	$ 506,218
Deterioration (Improvement) in Net Position	(135,738)
OPEB Expense, FYE 6/30/2026	$ 370,480

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Accounting Information
(Continued)

Deferred Resources and Expected Future Recognition

The exhibit below shows deferred resources used in the current fiscal year. The plan's Expected Average Remaining Service Life ("EARSL") is 6.92 years. This period is used to recognize any deferred resources established as of the measurement date. Details of deferred resources used in the current fiscal year are presented in the Schedule of Deferred Resources.

Arcata FPD	**Deferred Outflows of Resources**	**Deferred Inflows of Resources**
Changes of Assumptions	$ 703,678	$ 2,694,057
Differences Between Expected and Actual Experience	1,590,379	634,679
Net Difference Between Projected and Actual Earnings on Investments	-	-
Deferred Contributions	506,218	-
Total	$ 2,800,275	$ 3,328,736

The District will recognize Deferred Contributions in the next fiscal year. The exhibit below shows future recognition of all other deferred resources.

For the Fiscal Year Ending June 30	**Recognized Net Deferred Outflows (Inflows) of Resources**
2027	$ (431,904)
2028	(385,931)
2029	(391,708)
2030	34,834
2031	60,367
Thereafter	79,663

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Accounting Information
(Continued)

Sensitivity of Liabilities

The discount rate used for accounting purposes for the fiscal year ending June 30, 2026, is 5.20%. Future healthcare cost increases (i.e., healthcare trend rate) were assumed to start at 6.5% (increase effective January 1, 2027) and grade down to 3.9% for years 2075 and later. The impact of a 1% increase or decrease in these assumptions is shown in the exhibit below.

Sensitivity to:			
Change in Discount Rate	**Current - 1% 4.20%**	**Current 5.20%**	**Current + 1% 6.20%**
Net OPEB Liability (Asset)	11,609,004	10,248,266	9,130,272
Increase (Decrease)	1,360,738		(1,117,994)
% Increase (Decrease)	13.3%		-10.9%
Change in Healthcare Cost Trend Rate	**Current Trend - 1%**	**Current Trend**	**Current Trend + 1%**
Net OPEB Liability (Asset)	9,053,981	10,248,266	11,713,712
Increase (Decrease)	(1,194,285)		1,465,446
% Increase (Decrease)	-11.7%		14.3%

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Accounting Information
(Continued)

Schedule of Changes in the Total OPEB Liability

Fiscal Year Ending	2026	2025	2024	2023	2022	2021	2020	2019	2018
Total OPEB Liability									
Service Cost	$ 362,805	$ 327,302	$ 240,223	$ 368,016	$ 451,576	$ 423,184	$ 517,153	$ 481,847	$ 524,580
Interest Cost	463,914	379,224	347,844	242,679	268,746	264,495	323,085	313,852	275,938
Cost of Plan Changes	-	-	-	-	-	-	-	-	-
Differences between expected and actual experience	(133,563)	1,964,114	26,889	-	273,725	-	(2,001,274)	-	-
Changes of assumptions	(1,663,156)	310,548	296,918	(2,792,607)	441,618	203,864	174,713	255,819	(760,555)
Benefit payments	(446,715)	(342,156)	(300,912)	(334,328)	(312,175)	(281,447)	(281,304)	(263,236)	(269,146)
Change in total OPEB liability	(1,416,715)	2,639,032	610,962	(2,516,240)	1,123,490	610,096	(1,267,627)	788,282	(229,183)
Total OPEB liability - beginning	11,664,981	9,025,949	8,414,987	10,931,227	9,807,737	9,197,641	10,465,268	9,676,986	9,906,169
Total OPEB liability - ending	$ 10,248,266	$ 11,664,981	$ 9,025,949	$ 8,414,987	$ 10,931,227	$ 9,807,737	$ 9,197,641	$ 10,465,268	$ 9,676,986
Covered-employee payroll	$ 2,749,688	$ 2,789,500	$ 1,637,504	$ 1,639,185	$ 1,547,390	$ 1,802,560	$ 2,155,428	$ 1,785,379	$ 1,848,645
Total OPEB liability as a percentage of covered-employee payroll	372.71%	418.17%	551.20%	513.36%	706.43%	544.10%	426.72%	586.17%	523.46%

Used in Development of the TOL for the Fiscal Year Ending	**2026**	**2025**	**2024**	**2023**	**2022**	**2021**	**2020**	**2019**	**2018**
Measurement Date	6/30/2025	6/30/2024	6/30/2023	6/30/2022	6/30/2021	6/30/2020	6/30/2019	6/30/2018	6/30/2017
Valuation Date	6/30/2025	6/30/2023	6/30/2023	6/30/2021	6/30/2021	6/30/2019	6/30/2019	6/30/2017	6/30/2017
Discount Rate	5.20%	3.93%	4.13%	4.09%	2.18%	2.66%	2.79%	2.98%	3.13%
Inflation	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.75%	2.75%
Salary increases	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.25%	3.25%
Healthcare cost trend rates	6.5% in 2027 3.9% by 2075	6.5% in 2025 3.9% by 2075	6.5% in 2025 3.9% by 2075	5.6% in 2022 3.9% by 2075	5.6% in 2022 3.9% by 2075	6.50% in 2021 5.0% by 2024	6.50% in 2021 5.0% by 2024	7.50% in 2019 5.0% by 2024	7.50% in 2019 5.0% by 2024
Retirement age	50 to 75	50 to 75	50 to 75	50 to 75	50 to 75	50 to 75	50 to 75	50 to 75	50 to 75
Mortality	CalPERS 2025	CalPERS 2021	CalPERS 2021	CalPERS 2017	CalPERS 2017	CalPERS 2017	CalPERS 2017	CalPERS 2014	CalPERS 2014
Mortality Improvement	MacLeod Watts 2022	MacLeod Watts 2022	MacLeod Watts 2022	MacLeod Watts 2022	MacLeod Watts 2022	MacLeod Watts 2018	MacLeod Watts 2018	MacLeod Watts 2017	MacLeod Watts 2017

Note: No assets are accumulated in a trust that meets the criteria in paragraph 4 of GASB 75.

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Accounting Information
(Continued)

Detail of Changes to Net Position

The exhibit below details changes to all components of Net Position.

Arcata FPD	Total OPEB Liability (a)	Fiduciary Net Position (b)	Net OPEB Liability (c) = (a) - (b)	(d) Deferred Outflows:			(e) Deferred Inflows:		Impact on Statement of Net Position (f) = (c) - (d) + (e)
				Assumption Changes	Plan Experience	Deferred Contributions	Assumption Changes	Plan Experience	
Balance at Fiscal Year Ending 6/30/2025 *Measurement Date 6/30/2024*	$ 11,664,981	$ -	$ 11,664,981	$ 901,267	$ 1,880,112	$ 446,715	$ 1,743,610	$ 731,968	$ 10,912,465
Changes During the Period:									
Service Cost	362,805		362,805						362,805
Interest Cost	463,914		463,914						463,914
Expected Investment Income		-	-						-
Arcata FPD Contributions		446,715	(446,715)						(446,715)
Cost of Plan Changes	-		-						-
Benefit Payments	(446,715)	(446,715)	-						-
Assumption Changes	(1,663,156)		(1,663,156)				1,663,156		-
Plan Experience	(133,563)		(133,563)					133,563	-
Investment Experience		-	-						-
Recognized Deferred Resources				(197,589)	(289,733)	(446,715)	(712,709)	(230,852)	(9,524)
Contributions After Measurement Date						506,218			(506,218)
Net Changes in Fiscal Year 2025-2026	(1,416,715)	-	(1,416,715)	(197,589)	(289,733)	59,503	950,447	(97,289)	(135,738)
Balance at Fiscal Year Ending 6/30/2026 *Measurement Date 6/30/2025*	$ 10,248,266	$ -	$ 10,248,266	$ 703,678	$ 1,590,379	$ 506,218	$ 2,694,057	$ 634,679	$ 10,776,727

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Accounting Information
(Continued)

Schedule of Deferred Resources

A listing of all deferred resource bases used to develop the Net Position and Expense is shown below. Deferred Contributions are not shown.

Deferred Outflow or (Inflow)					Balance as of Jun 30, 2025	Scheduled Recognition in Expense						
Source	Date Created	Initial Amount	Period (Yrs)	Annual Recognition		2024-25 (FYE 2026)	2025-26 (FYE 2027)	2026-27 (FYE 2028)	2027-28 (FYE 2029)	2028-29 (FYE 2030)	2029-30 (FYE 2031)	Thereafter
Assumption Changes	6/30/2017	(760,555)	9.69	(78,489)	(54,154)	(78,489)	(54,154)	-	-	-	-	-
	6/30/2018	255,819	9.69	26,400	44,619	26,400	26,400	18,219	-	-	-	-
	6/30/2019	174,713	9.46	18,469	45,430	18,469	18,469	18,469	8,492	-	-	-
	6/30/2020	203,864	9.46	21,550	74,564	21,550	21,550	21,550	21,550	9,914	-	-
	6/30/2021	399,582	7.09	56,359	117,787	56,359	56,359	56,359	5,069	-	-	-
	6/30/2022	(2,792,607)	7.09	(393,880)	(1,217,087)	(393,880)	(393,880)	(393,880)	(393,880)	(35,447)	-	-
	6/30/2023	296,918	8.12	36,566	187,220	36,566	36,566	36,566	36,566	36,566	36,566	4,390
	6/30/2024	310,548	8.12	38,245	234,058	38,245	38,245	38,245	38,245	38,245	38,245	42,833
	6/30/2025	(1,663,156)	6.92	(240,340)	(1,422,816)	(240,340)	(240,340)	(240,340)	(240,340)	(240,340)	(240,340)	(221,116)
Plan Experience	6/30/2019	(2,001,274)	9.46	(211,551)	(520,417)	(211,551)	(211,551)	(211,551)	(97,315)	-	-	-
	6/30/2021	315,761	7.09	44,536	93,081	44,536	44,536	44,536	4,009	-	-	-
	6/30/2023	26,889	8.12	3,311	16,956	3,311	3,311	3,311	3,311	3,311	3,311	401
	6/30/2024	1,964,114	8.12	241,886	1,480,342	241,886	241,886	241,886	241,886	241,886	241,886	270,912
	6/30/2025	(133,563)	6.92	(19,301)	(114,262)	(19,301)	(19,301)	(19,301)	(19,301)	(19,301)	(19,301)	(17,757)

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Accounting Information
(Continued)

Contributions to the Plan

District contributions to the Plan occur as benefits are paid to or on behalf of retirees. Benefit payments may occur in the form of direct payments for retiree benefits ("explicit subsidies") and/or indirect payments to retirees in the form of indirect payments to retirees for claims costs not expected to be fully supported by retiree premiums ("Implicit subsidies"). Note that the implicit subsidy contribution does not represent cash payments to retirees, but rather the reclassification of a portion of active healthcare expense to be recognized as a retiree healthcare cost. For more details, see the Implicit Subsidy definition in the Glossary.

District contributions paid to retirees during the measurement period are shown below.

For the Measurement Period, Jul 1, 2024 through Jun 30, 2025	**Arcata FPD**
Benefits Paid to Retirees	$ 383,978
Implicit Subsidy Payment	62,737
Total Contributions During the Measurement Period	446,715

District contributions paid to retirees during the fiscal year are shown below.

For the Fiscal Year, Jul 1, 2025 through Jun 30, 2026	**Arcata FPD**
Benefits Paid to Retirees	$ 431,932
Implicit Subsidy Payment	74,286
Total Contributions During the Current Fiscal Year	506,218

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Accounting Information
(Continued)

Projected Benefit Payments

The following is a 15-year projection of other post-employment benefits to be paid on behalf of current retirees and current employees expected to retire from the District. Expected annual benefits have been projected based on the actuarial assumptions outlined in Actuarial Assumptions and Methods.

These projections do not include any benefits expected to be paid on behalf of current active employees *prior to* retirement, nor do they include any benefits for potential *future employees* (i.e., those who might be hired in future years).

Fiscal Year Ending June 30	Explicit Subsidy			Implicit Subsidy			Total
	Current Retirees	Future Retirees	Total	Current Retirees	Future Retirees	Total	
2026	$431,932	$ -	$431,932	$ 74,286	$ -	$ 74,286	$ 506,218
2027	431,258	8,896	440,154	74,662	1,501	76,163	516,317
2028	428,450	16,614	445,064	81,890	4,065	85,955	531,019
2029	428,033	25,865	453,898	99,635	8,549	108,184	562,082
2030	444,200	42,107	486,307	119,372	15,211	134,583	620,890
2031	451,747	63,209	514,956	124,686	24,751	149,437	664,393
2032	429,854	84,485	514,339	135,399	36,329	171,728	686,067
2033	440,568	106,397	546,965	157,717	50,176	207,893	754,858
2034	441,178	130,641	571,819	162,617	67,056	229,673	801,492
2035	421,414	163,773	585,187	112,381	88,397	200,778	785,965
2036	413,830	198,171	612,001	116,535	114,225	230,760	842,761
2037	418,173	234,800	652,973	133,914	145,300	279,214	932,187
2038	390,724	273,675	664,399	90,140	182,249	272,389	936,788
2039	364,745	279,268	644,013	87,656	185,830	273,486	917,499
2040	353,454	302,170	655,624	73,470	200,802	274,272	929,896

The amounts shown in the explicit subsidy columns reflect the expected payment by the District toward retiree benefits in each of the years shown. The amounts shown in the implicit subsidy columns reflect the estimated excess of retiree claims over the premiums expected to be charged during the year for retirees' coverage. These amounts are also shown separately and in total for those currently retired on the valuation date and for those expected to retire in the future.

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Accounting Information
(Concluded)

Sample Journal Entries

OPEB Accounts at Beginning of Fiscal Year	By Source Debit	By Source Credit	Sources Combined Debit	Sources Combined Credit
Net OPEB Liability		11,664,981		11,664,981
Deferred Outflow:				
Assumption Changes	901,267			
Plan Experience	1,880,112			
Investment Experience	-			
Contribution Subsequent to MD	446,715			
Deferred Outflows			3,228,094	
Deferred Inflow:				
Assumption Changes		1,743,610		
Plan Experience		731,968		
Investment Experience		-		
Deferred Inflows				2,475,578

Record Benefits Paid to Retirees	Debit	Credit
Net OPEB Liability	431,932	
Cash		431,932

Record Implicit Subsidy Payment	Debit	Credit
Net OPEB Liability	74,286	
Premium Expense		74,286

Record End of Year Updates to OPEB Accounts	By Source Debit	By Source Credit	Sources Combined Debit	Sources Combined Credit
Net OPEB Liability	910,497		910,497	
Deferred Outflow:				
Assumption Changes		197,589		
Plan Experience		289,733		
Investment Experience				
Contribution Subsequent to MD	59,503			
Deferred Outflows				427,819
Deferred Inflow:				
Assumption Changes		950,447		
Plan Experience	97,289			
Investment Experience	-			
Deferred Inflows				853,158
OPEB Expense	370,480		370,480	

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D. Summary of Participant Data

The data provided by the District for use in this valuation is summarized below. We reviewed and updated the data as needed and found it reasonably accurate and consistent for the purpose of the current valuation. The review does not constitute an audit and, therefore, we relied on the District for its completeness and accuracy.

Active employees: The District reported 21 active members for the June 30, 2025, valuation, all of whom were enrolled in the medical program. The exhibit below summarizes the distribution of reported employees by age and service.

Distribution of Benefits-Eligible Active Employees								
Current Age	**Years of Service**						**Total**	**Percent**
	Under 1	1 to 4	5 to 9	10 to 14	15 to 19	20 & Up		
Under 25	1						1	5%
25 to 29			2				2	10%
30 to 34	1	3					4	19%
35 to 39	1			1			2	10%
40 to 44		4			1		5	24%
45 to 49	1				3		4	19%
50 to 54		2		1			3	14%
55 to 59							0	0%
60 to 64							0	0%
65 to 69							0	0%
70 & Up							0	0%
Total	4	9	2	2	4	0	**21**	**100%**
Percent	19%	43%	10%	10%	19%	0%	**100%**	

Valuation	June 2023	June 2025
Average Attained Age for Actives	39.0	40.2
Average Years of Service	6.2	6.6

Retirees: The District reported 18 retirees and 2 surviving spouses receiving benefits on the valuation date. Their ages are summarized in the chart below.

Retirees by Age				
Current Age	**Misc**	**Fire**	**Total**	**Percent**
Below 50		1	1	5%
50 to 54		4	4	20%
55 to 59	1	2	3	15%
60 to 64		2	2	10%
65 to 69		1	1	5%
70 to 74		2	2	10%
75 to 79	1	4	5	25%
80 & up		2	2	10%
Total	**2**	**18**	**20**	**100%**
Average Age:				
On 6/30/2025	65.6	65.2	65.3	
At retirement	60.6	50.2	51.2	

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Summary of Participant Data
(Continued)

The exhibit below reconciles the number of actives and retirees included in the June 30, 2023, valuation with those included in the current June 30, 2025, valuation.

Reconciliation of District Plan Members Between Valuation Dates				
Status	Covered Actives	Covered Retirees	Covered Surviving Spouses	Total
Number reported as of June 30, 2023	22	18	1	41
New employees	5			5
Separated employees	(4)			(4)
Rehired employees				0
New retiree, elected coverage	(2)	2		0
Deceased		(2)		(2)
New surviving spouse, elected coverage			1	1
Number reported as of June 30, 2025	**21**	**18**	**2**	**41**

The various categories of change between the counts reported for the prior valuation and the counts reported for the current valuation should be reviewed for consistency with District records.

Finally, GASB 75 requires the employer to report specific plan member counts. The exhibit below shows the required counts as of the June 30, 2025, valuation date.

Summary of Plan Member Counts	
Number of active plan members	21
Number of inactive plan members currently receiving benefits	20
Number of inactive plan members entitled to but not receiving benefits	1

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E. Retiree Benefit Provisions

OPEB provided: The District provides lifetime retiree medical and dental coverage.

Dental coverage: If dental coverage is selected, the retiree must pay 100% of the premiums. Since no OPEB liability is expected with respect to dental coverage for retirees, it is not considered in this valuation.

Access to coverage: Medical coverage is currently provided through CalPERS as permitted under the Public Employees' Medical and Hospital Care Act (PEMHCA). This coverage requires the employee to satisfy the requirements for retirement under CalPERS: either (a) attainment of age 50 (age 52, if a miscellaneous PEPRA employee) with 5 years of State or public agency service or (b) an approved disability retirement.

The employee must begin his or her retirement (*pension*) benefit within 120 days of terminating employment with the District to be eligible to continue medical coverage through the agency and be entitled to the benefits described below*. It is the timing of initiating retirement benefits and not timing of enrollment in the medical program* which determines whether or not a District retiree qualifies for lifetime CalPERS medical coverage and any benefits defined in the PEMHCA resolution.

Once eligible, coverage may be continued at the retiree's option for his or her lifetime. A surviving spouse and other eligible dependents may also continue coverage. If an eligible employee is not already enrolled in the medical plan, he or she may enroll within 60 days of retirement, during any future open enrollment period or with a qualifying life event.

Benefits provided: Based on the District's current PEMHCA resolution, the District makes monthly contributions equal to the minimum employer contributions (MEC). These contributions continue for the retiree's lifetime (and generally for the surviving spouse's lifetime) or until coverage is discontinued. The MEC is $162 per month in 2026 and $167 per month in 2027.

Some retirees may qualify for additional benefits beyond those required under PEMHCA, based on employee agreements. The benefits vary based on employment date and employee group. A summary of these benefits is provided in a chart on the following page.

Current premium rates: The 2026 CalPERS monthly medical plan rates in Region 1 group are shown in the table below. If different rates apply where the member resides outside of this area, those rates are reflected in the valuation, but not listed here. The additional CalPERS administration fee is assumed.

Region 1 2026 Health Plan Rates						
	Actives and Pre-Med Retirees			Medicare Eligible Retirees		
Plan	Ee Only	Ee & 1	Ee & 2+	Ee Only	Ee & 1	Ee & 2+*
Anthem Traditional HMO	1,612.08	3,224.16	4,191.41	571.70	1,143.40	2,110.65
PERS Gold	1,120.58	2,241.16	2,913.51	597.57	1,195.14	1,867.49
PERS Platinum	1,670.14	3,340.28	4,342.36	665.50	1,331.00	2,333.08

**Note that the Medicare rates shown in the Ee & 2+ column include at least one pre-Medicare participant (equivalent to Party Rate Code 9)*

Retiree Benefit Provisions
(Concluded)

Arcata Fire Protection District: Summary of OPEB Provided							
Employee Group (and hire date)		**Eligibility**	**Benefit**	**Term on Higher Stipend**	**Surv Spouse Benefit**	**Dependent Benefits**	**Benefit Tier**
SMG - Safety Local SMG - Non-Safety	Hired Prior to 7/1/2008 Hired in 2001	PERS Retirement from the District	PEMHCA Minimum (MEC) + Additional Stipend, which in total add up to the PERS Gold* premium rate for member and dependents	Lifetime	MEC	Paid up to limit described	1
SMG - Safety	Hired on 7/30/1995	PERS Retirement from the District	PEMHCA MEC + Additional Stipend, which in total add up to the PERS Platinum premium rate for member and dependents	Lifetime	MEC	Paid up to limit described	1A
SMG - Safety Local	Hired after 6/30/2008 & before 1/1/2015 Hired after 6/30/2008 & before 7/21/2015	PERS Retirement from the District	PEMHCA MEC + Additional Stipend, which in total add up to the PERS Gold* premium rate for *member only*	Lifetime	MEC	Allowed if retiree pays 100% of premiums	2
Local SMG - Non-Safety	Hired after 7/20/2015 Hired on 7/1/2016	PERS Retirement from the District	PEMHCA MEC + Additional Stipend, which in total add up to the PERS Gold* premium rate for *member only*	Premium paid until age 65 then subsidy for the retirees is reduced to the PEMHCA MEC	MEC	Allowed if retiree pays 100% of premiums	3
SMG - Safety	Hired on/after 1/1/2015 & before 7/1/2022	10 or more years of District service	For each year of District service, 5% of the member only PERS Gold* premium 100% after 20 years of service	Premium paid until age 65 then subsidy for the retirees is reduced to the PEMHCA MEC	MEC	Allowed if retiree pays 100% of premiums	4
		Less than 10 years of District Service	PEMHCA MEC (if enrolled in CalPERS medical plan)				
SMG - Non Safety	Hired on/after 7/1/2022	10 or more years of District service	For each year of District service, 5% of the member only PERS Gold* premium 100% after 20 years of service	Premium paid until age 65 then subsidy for the retirees is reduced to the PEMHCA MEC			
		Less than 10 years of District Service	PEMHCA MEC (if enrolled in CalPERS medical plan)				
SMG - Safety	Hired on/after 7/1/2022	4 or more years of District service	PEMHCA MEC + Additional Stipend, which in total add up to the PERS Gold* premium rate for member only	Premium paid until age 65 then subsidy for the retirees is reduced to the PEMHCA MEC	MEC	Allowed if retiree pays 100% of premiums	5
		Less than 4 years of District Service	PEMHCA MEC (if enrolled in CalPERS medical plan)				

** The total benefit (PEMHCA MEC plus additional stipend) is increased to cover the PERS Platinum premium rate if the retiree is covered by an out-of-state plan.*

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F. Actuarial Assumptions and Methods

The ultimate real cost of an employee benefit plan is the value of all benefits and other expenses of the plan over its lifetime. These payments depend only on the terms of the plan and the administrative arrangements adopted. The actuarial assumptions are used to estimate the cost of these benefits; the funding method spreads the expected costs on a level basis over the life of the plan.

Important Dates

Valuation Date	June 30, 2025
Fiscal Year End	June 30, 2026
GASB 75 Measurement Date	June 30, 2025 (last day of the prior fiscal year)

Valuation Methods

Funding Method	Entry Age Normal Cost, level percent of pay
Asset Valuation Method	N/A; the plan is not being funded through a trust
Participants Valued	Only current active employees, retired participants and covered dependents are valued. No future entrants are included.
Development of Age-related Medical Premiums	Actual premium rates for retirees and their spouses were adjusted to an age-related basis by applying medical claim cost factors developed from the data presented in the report, "Health Care Costs – From Birth to Death", sponsored by the Society of Actuaries. A description of the use of claims cost curves can be found in MacLeod Watts's Age Rating Methodology (see Appendices). Pre-Medicare retiree premiums are blended with premiums for active members. Medicare-eligible retirees are covered by plans which are rated solely on the experience of Medicare retirees with no subsidy by active employee premiums. Representative claim costs derived from the dataset provided by CalPERS are shown in the chart on the following page. Estimated age-based claims were applied (a) for all retirees not yet eligible for Medicare and (b) for Medicare retirees receiving benefits in excess of the PEMHCA minimum and covered by Medicare Supplement plans.

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Actuarial Assumptions and Methods
(Continued)

Expected Monthly Claims by Medical Plan for Selected Ages						
		Non-Medicare Retirees - Male				
Region	Medical Plan	50	53	56	59	62
Region 1	Anthem Traditional HMO	1,456	1,717	1,994	2,286	2,598
	PERS Gold	1,134	1,338	1,554	1,781	2,024
	PERS Platinum	1,787	2,108	2,448	2,806	3,190
Out of State	PERS Platinum	1,088	1,282	1,490	1,707	1,941
		Non-Medicare Retirees - Female				
Region	Medical Plan	50	53	56	59	62
Region 1	Anthem Traditional HMO	1,804	1,982	2,132	2,304	2,540
	PERS Gold	1,406	1,544	1,661	1,795	1,979
	PERS Platinum	2,215	2,433	2,618	2,829	3,118
Out of State	PERS Platinum	1,348	1,480	1,593	1,721	1,897

Expected Monthly Claims by Medical Plan for Selected Ages						
		Medicare Retirees - Male				
Region	Medical Plan	65	70	75	80	85
All Regions	PERS Gold	513	575	625	655	646
	PERS Platinum	566	634	689	722	712
		Medicare Retirees - Female				
Region	Medical Plan	65	70	75	80	85
All Regions	PERS Gold	492	556	602	629	635
	PERS Platinum	542	613	664	693	700

Claims not developed for Medicare Advantage plans

Economic Assumptions

Municipal Bond Index	Bond Buyer General Obligation 20-Bond Municipal Bond Index
Discount Rate	5.20% for all plan liabilities as of June 30, 2025 3.93% for all plan liabilities as of June 30, 2024
General Inflation Rate	2.5% per year
Salary Increase	3.0% per year. Since benefits do not depend on salary, this is used to allocate the cost of benefits between service years.

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Actuarial Assumptions and Methods
(Continued)

Healthcare Trend

Medical plan premiums and claims costs by age are assumed to increase once each year. Increases over the prior year's levels are assumed to be effective on the dates shown below:

Effective January 1	Premium Increase	Effective January 1	Premium Increase
2026	Actual	2035	4.7%
2027	6.5%	2036-2044	4.6%
2028	6.3%	2045-2058	4.5%
2029	6.0%	2059-2066	4.4%
2030	5.8%	2067-2068	4.3%
2031	5.6%	2069-2070	4.2%
2032	5.3%	2071-2072	4.1%
2033	5.1%	2073-2074	4.0%
2034	4.9%	2075 & Later	3.9%

The healthcare trend shown above was developed using the Getzen Model 2025 published by the Society of Actuaries using the following settings: CPI 2.5%; Real GDP Growth 1.4%; Excess Medical Growth .9%; Expected Health Share of GDP in 2034 19%; Resistance Point 18%; Year after which medical growth is limited to growth in GDP 2075.

The required PEMHCA minimum employer contribution (MEC) is assumed to increase annually by 4.0%.

Participant Election Assumptions

Unless otherwise noted, participant election assumptions in this section were selected based on the District's historical patterns, the plan's eligibility rules, and our experience with similar California public-sector OPEB plans.

Participation Rate

Active employees:

- If eligible for the PEMHCA MEC only, 75% are assumed to elect coverage in retirement.
- 100% of those eligible for benefits in excess of the MEC are assumed to elect coverage in retirement.

All active employees are assumed to elect coverage in the PERS Platinum Region 1 plan in retirement.

Retired participants: Existing medical plan elections are assumed to continue until the retiree's death.

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Actuarial Assumptions and Methods
(Continued)

Spouse Coverage	*Active employees:* 85% of Tier 1 and Tier 1A participants and 50% of Tier 2, 3 and 4 participants are assumed to be married and to elect coverage for their spouses in retirement. Surviving spouses are assumed to continue coverage until their death. Husbands are assumed to be 3 years older than their wives. *Retired participants*: Existing elections for spouse coverage are assumed to continue until the spouse's death. Actual spouse ages are used, where known; if not, husbands are assumed to be 3 years older than their wives.
Dependent Coverage	If eligible for subsidized dependent coverage in retirement: *Active employees and retired participants* covering dependent children are assumed to end such coverage when the youngest currently covered dependent reaches age 26.
Medicare Eligibility	Absent contrary data, all individuals are assumed to be eligible for Medicare Parts A and B at age 65. Those over age 65 and not currently enrolled in Medicare are assumed to remain ineligible.

Demographic Assumptions

Demographic actuarial assumptions used in this valuation are based on the 2025 experience study of the California Public Employees Retirement System using data from 2000 to 2023, except for a different basis used to project future mortality improvements. Rates for selected age and service are shown below and on the following pages. The representative mortality rates were the published CalPERS rates, projected as described below. Demographic assumptions based on the CalPERS experience study were selected because they reflect the actual experience of the population covered by this plan and therefore provide the most relevant and current representation of expected future experience for the District members.

Mortality Before Retirement
(before improvement applied)

CalPERS 2025 Experience Study Public Agency Miscellaneous Pre-Retirement Mortality		
Age	Male	Female
15	0.00018	0.00010
20	0.00039	0.00014
30	0.00044	0.00019
40	0.00075	0.00039
50	0.00134	0.00081
60	0.00287	0.00179
70	0.00594	0.00404
80	0.01515	0.01149

CalPERS 2025 Experience Study Public Agency Safety Combined Pre-Retirement Mortality		
Age	Male	Female
15	0.00018	0.00010
20	0.00042	0.00016
30	0.00047	0.00028
40	0.00061	0.00047
50	0.00102	0.00081
60	0.00246	0.00168
70	0.00673	0.00398
80	0.02247	0.01565

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Actuarial Assumptions and Methods
(Continued)

Mortality After Retirement
(before improvement applied)

CalPERS 2025 Experience Study Public Agency Healthy Retiree Mortality		
Age	Male	Female
40	0.00075	0.00039
50	0.00266	0.00197
60	0.00578	0.00458
70	0.01333	0.00989
80	0.04371	0.03401
90	0.14539	0.11086
100	0.36198	0.31582
110	1.00000	1.00000

CalPERS 2025 Experience Study Public Agency Miscellaneous Disabled Retiree Mortality		
Age	Male	Female
20	0.00411	0.00240
30	0.00482	0.00319
40	0.00807	0.00729
50	0.01701	0.01424
60	0.02708	0.01983
70	0.04001	0.02854
80	0.07936	0.06051
90	0.16608	0.14301

CalPERS 2025 Experience Study Public Agency Fire Disabled Retiree Mortality		
Age	Male	Female
20	0.00161	0.00066
30	0.00252	0.00148
40	0.00364	0.00287
50	0.00663	0.00513
60	0.01213	0.01046
70	0.02415	0.01961
80	0.06109	0.05236
90	0.16588	0.12695

Mortality Improvement — MacLeod Watts Scale 2022 applied generationally from 2017 (see Appendices)

Termination Rates

Male Miscellaneous Employees: Sum of Vested & Refund Termination Rates CalPERS 2025 Experience Study						
Attained Age	Years of Service					
	0	5	10	20	25	30
25	0.1698	0.0825	0.0366	0.0000	0.0000	0.0000
30	0.1600	0.0793	0.0366	0.0000	0.0000	0.0000
35	0.1502	0.0723	0.0358	0.0147	0.0000	0.0000
40	0.1404	0.0653	0.0330	0.0147	0.0086	0.0000
45	0.1433	0.0557	0.0302	0.0147	0.0086	0.0054
50	0.1463	0.0523	0.0246	0.0115	0.0086	0.0054
55	0.1492	0.0507	0.0200	0.0083	0.0069	0.0054

Female Miscellaneous Employees: Sum of Vested & Refund Termination Rates CalPERS 2025 Experience Study						
Attained Age	Years of Service					
	0	5	10	20	25	30
25	0.1779	0.1000	0.0468	0.0000	0.0000	0.0000
30	0.1729	0.0972	0.0468	0.0000	0.0000	0.0000
35	0.1678	0.0868	0.0460	0.0183	0.0000	0.0000
40	0.1628	0.0763	0.0425	0.0183	0.0112	0.0000
45	0.1665	0.0704	0.0389	0.0183	0.0112	0.0060
50	0.1702	0.0683	0.0312	0.0138	0.0112	0.0060
55	0.1740	0.0629	0.0242	0.0092	0.0081	0.0060

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Actuarial Assumptions and Methods
(Continued)

Termination Rates (concluded)

Male Fire Employees: Sum of Vested & Refund Termination Rates CalPERS 2025 Experience Study						
Attained Age	Years of Service					
	0	5	10	20	25	30
25	0.1112	0.0177	0.0082	0.0000	0.0000	0.0000
30	0.1112	0.0177	0.0082	0.0000	0.0000	0.0000
35	0.1112	0.0177	0.0082	0.0035	0.0000	0.0000
40	0.1112	0.0177	0.0082	0.0035	0.0024	0.0000
45	0.1112	0.0177	0.0082	0.0035	0.0024	0.0012
50	0.1112	0.0177	0.0082	0.0035	0.0024	0.0012
55	0.1112	0.0087	0.0017	0.0000	0.0000	0.0000

Female Fire Employees: Sum of Vested & Refund Termination Rates CalPERS 2025 Experience Study						
Attained Age	Years of Service					
	0	5	10	20	25	30
25	0.1430	0.0439	0.0164	0.0000	0.0000	0.0000
30	0.1430	0.0439	0.0164	0.0000	0.0000	0.0000
35	0.1430	0.0439	0.0164	0.0088	0.0000	0.0000
40	0.1430	0.0439	0.0164	0.0088	0.0061	0.0000
45	0.1430	0.0439	0.0164	0.0088	0.0061	0.0031
50	0.1430	0.0439	0.0164	0.0088	0.0061	0.0031
55	0.1430	0.0215	0.0000	0.0000	0.0000	0.0000

Service Retirement Rates

Miscellaneous Employees: 2.7% at 55 formula CalPERS 2025 Experience Study						
Current Age	Years of Service					
	5	10	15	20	25	30
50	0.0080	0.0160	0.0200	0.0270	0.0330	0.0330
55	0.0300	0.0600	0.0880	0.1580	0.2210	0.2210
60	0.0660	0.0770	0.0960	0.1390	0.1700	0.2020
65	0.1550	0.2020	0.2310	0.2750	0.3040	0.3180
70	0.2560	0.2560	0.2560	0.2560	0.2560	0.2560
75 & over	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

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Actuarial Assumptions and Methods
(Continued)

Service Retirement Rates (concluded)

Miscellaneous "PEPRA" Employees: 2% at 62 formula CalPERS 2025 Experience Study						
Current	Years of Service					
Age	5	10	15	20	25	30
52	0.0080	0.0130	0.0150	0.0190	0.0230	0.0230
55	0.0130	0.0250	0.0370	0.0660	0.0920	0.0920
60	0.0350	0.0410	0.0500	0.0740	0.0900	0.1070
65	0.1020	0.1330	0.1530	0.1810	0.2010	0.2100
70	0.2120	0.2120	0.2120	0.2120	0.2120	0.2120
75 & over	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Fire Safety Employees: 3.0% at 50 formula CalPERS 2025 Experience Study						
Current	Years of Service					
Age	5	10	15	20	25	30
50	0.0410	0.0370	0.0650	0.0940	0.1270	0.1590
53	0.0100	0.0260	0.0560	0.0860	0.1190	0.1520
56	0.0500	0.0680	0.0890	0.1340	0.1680	0.1980
59	0.2250	0.1400	0.1420	0.1730	0.1890	0.1890
62	0.2380	0.2380	0.2380	0.2380	0.2380	0.2380
65 & over	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Fire Safety Employees: 3.0% at 55 formula CalPERS 2025 Experience Study						
Current	Years of Service					
Age	5	10	15	20	25	30
50	0.0100	0.0140	0.0200	0.0250	0.0370	0.0400
53	0.0210	0.0210	0.0450	0.0600	0.0930	0.1050
56	0.0500	0.0690	0.0910	0.1370	0.1710	0.2010
59	0.1830	0.1140	0.1150	0.1410	0.1540	0.1540
62	0.2130	0.2130	0.2130	0.2130	0.2130	0.2130
65 & over	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Fire Safety Employees: 2.7% at 57 formula CalPERS 2025 Experience Study						
Current	Years of Service					
Age	5	10	15	20	25	30
50	0.0100	0.0140	0.0210	0.0250	0.0370	0.0400
53	0.0210	0.0210	0.0450	0.0600	0.0930	0.1060
56	0.0500	0.0690	0.0900	0.1360	0.1700	0.2000
59	0.1840	0.1140	0.1160	0.1420	0.1550	0.1550
62	0.2100	0.2100	0.2100	0.2100	0.2100	0.2100
65 & over	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

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Actuarial Assumptions and Methods
(Concluded)

Disability Retirement Rates

Public Agency Miscellaneous Disability CalPERS 2025 Experience Study		Public Agency Fire Combined Disability From 2025 Experience Study	
Age	Male & Female	Age	Male & Female
20	0.00005	20	0.00008
30	0.00029	30	0.00085
40	0.00097	40	0.00270
50	0.00250	50	0.01532
60	0.00171	60	0.05299
70	0.00170	70	0.08700
80	0.00170	80	0.14667

Software and Models Used in the Valuation

ProVal - MacLeod Watts utilizes ProVal, a licensed actuarial valuation software product from Winklevoss Technologies (WinTech) to project future retiree benefit payments and develop the OPEB liabilities presented in this report. ProVal is widely used by the actuarial community. We review results at the plan level and for individual sample lives and find them to be reasonable and consistent with the results we expect. We are not aware of any material inconsistencies or limitations in the software that would affect this actuarial valuation.

Age-based premiums model – developed internally and reviewed by an external consultant at the time it was developed. See discussion on Development of Age-Related Medical Premiums in Appendices.

Getzen model – published by the Society of Actuaries; used to derive medical trend assumptions described earlier in this section.

Changes in Assumptions and Methods Since the Prior Measurement Date

Discount Rate	Changed from 3.93% as of June 30, 2024, to 5.20% as of June 30, 2025, based on the published change in return for the applicable municipal bond index.
Demographic Assumptions	Updated demographic assumptions from those in the 2021 CalPERS Experience Study to those recommended in the CalPERS 2025 Experience Study report.
Healthcare Trend	Updated the base healthcare trend scale from Getzen Model 2023 to Getzen Model 2025, as published by the Society of Actuaries

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G. Certification

The purpose of this report is to provide actuarial information for other postemployment benefits (OPEB) provided by the Arcata Fire Protection District (the District) in compliance with Statement No. 75 of the Governmental Accounting Standards Board (GASB 75), *Accounting and Financial Reporting for Postemployment Benefits Other Than Pensions*. The results are based on an actuarial valuation of the plan as of June 30, 2025.

We relied, without audit, on information supplied by the District, including but not limited to participant census data, plan provisions, and financial information. We performed limited reviews for reasonableness and internal consistency and found the information suitable for valuation purposes. The results depend on the completeness and accuracy of that information; if any of the data provided was incomplete or inaccurate, the results herein may differ materially.

We consider the actuarial methods and assumptions used in this valuation to be reasonable and appropriate for the purposes of this report and consistent with generally accepted actuarial principles and practices. This report has been prepared in accordance with applicable Actuarial Standards of Practice. The results represent estimates of the plan's financial condition as of the valuation date. Actual future results may differ materially due to differences between actual and expected demographic or economic experience, changes in plan provisions, changes in applicable law, or other factors.

Alternative assumptions or methods may also be reasonable; evaluating such alternatives was beyond the scope of this engagement. These results are intended solely for financial reporting purposes and may be materially different from results that would be obtained under alternative measurement objectives, such as plan termination, liability settlement, or an assessment of the economic value of the promises made by the plan.

This report has been prepared solely for the use and benefit of the Arcata Fire Protection District. It may not be distributed to third parties without the prior written consent of MacLeod Watts, except as required by law or to the District's professional accounting or legal advisors who are subject to confidentiality obligations. No part of this report may be used as the basis for any representation or warranty in any contract or agreement without the written consent of MacLeod Watts.

The undersigned actuaries are unaware of any relationship that would impair the objectivity of this work. Nothing in this report should be construed as legal or accounting advice. The signing actuaries are members of the American Academy of Actuaries and meet the Qualification Standards to issue this opinion.

Signed: September 4, 2026

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Michael J. Papendieck, EA, FCA, MAAA	J. Kevin Watts, FSA, FCA, MAAA

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Appendix 1: Valuation Process

The valuation process begins with the collection of participant data and a description of the plan's benefit provisions. These materials are reviewed for completeness and reasonableness, though the review is not a formal audit. The results of the valuation therefore rely on the accuracy of the information provided.

The following steps outline how these data are transformed into the key valuation measures.

Projecting Future Benefits

We begin by estimating the future stream of benefit payments (e.g., premiums) for each current retiree and active employee, incorporating both:

- **Explicit subsidies** – direct employer payments toward retiree benefits or premiums; and
- **Implicit subsidies** – indirect employer payments occurring when retiree claims costs are not expected to be fully supported by retiree premiums, and the cost difference is expected to be borne by the employer.

To develop these projections, assumptions are applied about future benefit cost trends, the ages at which benefits will end, and the likelihood that employees will continue working and elect coverage for themselves and their dependents.

Calculating Present Values

Each projected payment is then discounted to the valuation date using a discount rate. This produces the *Present Value of Projected Benefits (PVPB)* — the current value of all expected future benefit payments for participants who are already in the plan. Anticipated future participants are not included in this measure.

The chart below represents the present value of all benefits expected to be paid to current employees, beneficiaries, and retirees of the plan.

Present Value of Projected Benefit (PVPB)
Value on the valuation date of all future benefits expected to be paid to all current participants.

Attributing Benefits to Service

When accounting for the plan, or determining contributions to the plan, it's necessary to divide the value of all expected future benefits into two pieces:

1. Past service benefits -- the value of benefits already earned through past service, and
2. Future service benefits -- the value of benefits expected to be earned through future service of current employees.

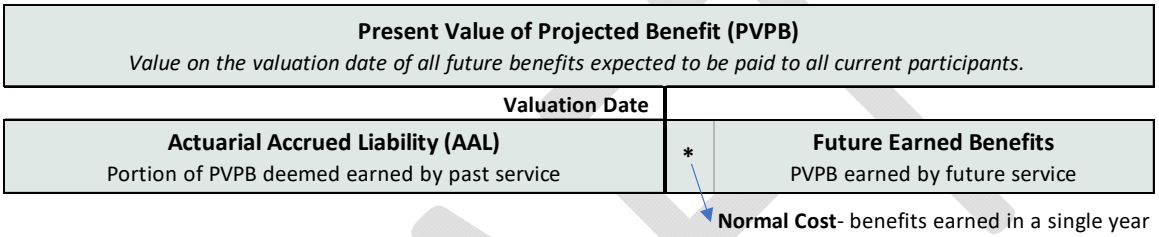
An *attribution method* – also referred to as the actuarial cost method -- is used to divide the PVPB into past service and future service components.

Valuation Process
(Continued)

For public-sector financial reporting, GASB requires use of the *Entry Age Normal (EAN)* attribution method. The EAN method spreads total expected future costs for an individual as a level percentage of pay so that the value of compensation earned to date over the value of all expected pay earned over an individual's career represents the fraction of the PVPB earned to date.

The portion of all future benefits attributed to past service is called the *Actuarial Accrued Liability (AAL)*. In GASB statements, the AAL is called the Total OPEB Liability or Total Pension Liability. The portion of the PVPB attributed to a single additional year of employee service is called the *Normal Cost* or *Service Cost*.

The chart below shows the PVPB split between past and future service.

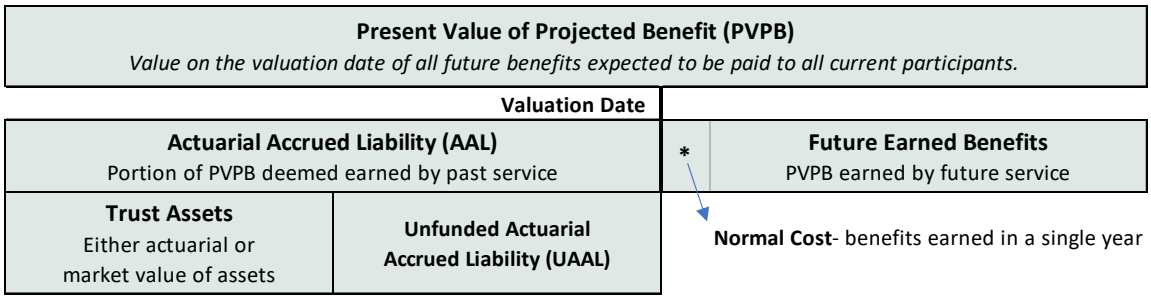


Funding Liabilities

When contributions are set aside in a trust, those funds and their investment earnings accumulate to pay future benefits or to reimburse the employer for benefit payments made directly. One measure of the plan's funding progress — the *Unfunded Actuarial Accrued Liability (UAAL)* — is found by subtracting the trust's *Market Value of Assets (MVA)* or *Actuarial Value of Assets (AVA)* from the Actuarial Accrued Liability (AAL). The UAAL shows, at a single point in time, how much of the benefits earned to date are already funded by the trust.

A plan is considered *fully funded* when the UAAL equals zero (i.e., past service benefits are covered by current trust assets). Even then, however, new contributions are needed each year to fund benefits earned by continued employee service. If no trust assets are held, the Unfunded Actuarial Accrued Liability equals the Actuarial Accrued Liability itself, since all benefits earned to date remain unfunded.

The chart below adds the split of the accrued liability between trust assets and the unfunded liability. Note that if assets exceed the Actuarial Accrued Liability, then the unfunded liability is negative, and a "surplus" exists.



Valuation Process
(Concluded)

Contributing to a Trust

When a trust is present, future trust contributions are generally designed to:

1. Fund the annual Normal Cost, the value of benefits earned by current service, and
2. Pay down (or, if applicable, recognize credits for) any difference between assets and actuarial accrued liabilities.

In terms of the chart shown on the previous page, funding contributions generally are the sum of the Normal Cost plus a slice of the unfunded actuarial accrued liability (with interest and administrative expenses, if applicable). The timing and pattern of these contributions can vary, but spreading the recognition of funding deficits or surpluses over a number of years helps maintain long-term stability in funding levels.

Managing Uncertainty

Actuarial valuations rely on long-term projections — often extending 70 years or more — and depend on many economic and demographic assumptions. Actual plan experience will differ from these assumptions, so plan costs evolve over time.

The methods and assumptions used in an actuarial valuation are intended to be reasonable and consistent with professional standards. However, valuation results should be viewed as point-in-time estimates rather than precise forecasts.

Plan sponsors assume certain risks when providing long-term post-retirement benefits. Frequent actuarial valuations and monitoring of results can help manage these risks, though unplanned variation in results cannot be eliminated.

Understanding Terminology

Certain actuarial and accounting terms describe the same underlying concepts and may be used interchangeably for discussion purposes. The table below summarizes common actuarial measures and their corresponding terms used in GASB statements for OPEB and pension plans.

Actuarial Term	GASB 68 / 75 Equivalent
Present Value of Projected Benefits (PVPB)	No equivalent term
Actuarial Accrued Liability (AAL)	Total Pension Liability (TPL) / Total OPEB Liability (TOL)
Market Value of Assets (MVA)	Fiduciary Net Position (FNP)
Actuarial Value of Assets (AVA)	No equivalent term
Unfunded Actuarial Accrued Liability (UAAL)	Net Pension Liability (NPL) / Net OPEB Liability (NOL)
Normal Cost	Service Cost

While terminology varies between actuarial and accounting contexts, these measures describe the same fundamental relationships between plan benefits, assets, and liabilities. The Glossary has more detailed definitions for these and other topics.

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Appendix 2: MacLeod Watts Age Rating Methodology

Accounting standards such as GASB 75 and actuarial standards such as ASOP No. 6 require actuaries to measure retiree healthcare liabilities using expected claims, not premiums. In many valuations, credible claims experience is unavailable or too limited to rely on directly. In these cases, actuaries estimate expected claims by "age rating" the premiums paid by the plan sponsor.

Premiums for active employees and non-Medicare retirees are typically uniform across most ages and sexes. Though total premiums are designed to cover total expected costs, they do not capture the variations in healthcare costs typically incurred at older ages or the variation by sex. Younger participants generally pay more in premiums than their expected cost; older participants generally pay less. Age rating reallocates the total premium to approximate the expected claims at each age and sex.

The process involves three steps:

1. **Develop relative age/sex cost factors.**

   Claims cost curves show how expected costs vary by age and sex (e.g., a factor of 1.00 for a 50-year-old male, 1.25 for a 50-year-old female, 0.40 for a 30-year-old male, etc.). These factors come from industry studies or other credible sources.

2. **Identify the covered population and premiums.**

   The participants enrolled in coverage, their coverage elections, and their applicable premiums are used to model the group supporting the premium rates. Dependents are included for rating purposes; when dependent data is incomplete, assumptions about spouse age and child demographics are applied.

3. **Allocate total premium dollars based on expected claims.**

   Total premiums for the group are spread across participants in proportion to their age/sex cost factors, producing **estimated per-capita claims** for the current year. These estimates are then projected using the valuation's medical trend assumptions.

This approach provides a reasonable estimate of expected claims when plan-specific experience is not credible, or not available, and aligns with applicable actuarial standards.

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Appendix 3: MacLeod Watts Mortality Projection Methodology

Actuarial standards (ASOP No. 35, Selection of Demographic and Other Noneconomic Assumptions for Measuring Pension Obligations, and ASOP No. 6, Measuring Retiree Group Benefits Obligations) require actuaries to reflect future mortality improvement when valuing long-term retiree obligations. Because credible improvement rates must be based on large national datasets, actuaries rely on published research rather than plan-specific experience.

Best practices for building mortality improvement scales generally recommend that the actuary:

1. Set **short-term** improvement rates using recent mortality experience.

2. Set **long-term** improvement rates using expert judgment.

3. Join short- and long-term rates smoothly over an **appropriate transition period**.

MacLeod Watts Scale 2022 follows these principles. In developing the scale, we relied on sources from the Society of Actuaries (SOA) and the Social Security Administration (SSA).

Society of Actuaries (SOA) – For historical and short-term improvement rates we used the SOA's MP-2021 Improvement scale, published in October 2021. We duplicate MP-2021's historical rates of improvement from 1951-2017 and utilize their projected improvement rates for years 2018-2020.

Social Security Administration (SSA) – To set long-term expected mortality improvement rates, we looked to the 2021 Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Disability Insurance (OASDI) Trust Funds (August 2021), specifically the SSA's Intermediate mortality improvement assumptions. This report uses constant long-term improvement rates for various age bands for the years 2030-2044 with a final step down for years 2045 and beyond.

The short-term and long-term rates were joined by a linear transition over the 10-year period 2021-2030. For ages 95 to 117, we graded improvement rates to zero.

The SOA's MP-2021 materials and the SSA Trustees Report assumptions are available on their respective public websites.

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Appendix 4: Funding Considerations

This appendix outlines key considerations in financing retiree benefit obligations. Public employers generally use one of three approaches: (1) Pay-As-You-Go (PAYGO), (2) designated reserves, or (3) prefunding through an irrevocable trust. Each approach affects financial reporting, long-term costs, and budget flexibility. The following discussion summarizes these differences to support long-term planning and budgeting.

Pay-As-You-Go (PAYGO) Financing

Under PAYGO financing, retiree benefits are paid from current revenues as they come due. PAYGO requires minimal administration and provides maximum near-term budget flexibility. Because no assets are set aside, employer costs track the pattern of benefit payments directly.

Over time, PAYGO costs typically rise as retiree populations increase or healthcare trend elevates premiums. For financial reporting, unfunded OPEB and pension liabilities must be discounted using a municipal bond index rate under GASB Statements 67, 68, 74, and 75, which typically produces higher reported liabilities and annual expense than under a prefunded arrangement. Also, rating agencies may view large unfunded liabilities as an indicator of long-term fiscal stress.

PAYGO may be reasonable when obligations are small, stable, or diminishing, or when the employer provides benefits solely through an implicit subsidy (see Glossary). In these cases, annual costs may remain manageable without establishing a trust.

Potentially Beneficial For:

- Employers with small, stable, or declining liabilities.
- Plans providing short-term benefits or those offering only an implicit subsidy.
- Closed plans with short remaining duration.
- Employers requiring maximum near-term budget flexibility.
- Agencies without capacity for trust governance, investment oversight, or formal funding policy development.

Informal Funding Through Designated Reserves

Some employers set aside resources within governmental funds—such as the General Fund or an Internal Service Fund—as designated reserves for future retiree benefit payments. These reserves can help smooth future PAYGO volatility, support multi-year planning, and demonstrate internal fiscal discipline while preserving budget flexibility.

Designated reserves remain employer assets and are not plan assets under GASB. They do not reduce reported liabilities or allow use of the trust discount rate when measuring obligations. Rating agencies generally view such reserves as part of available liquidity rather than evidence of prefunding and may note that designated funds can be repurposed or borrowed during fiscal stress or changing priorities.

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Funding Considerations
(Continued)

Even with these limitations, designated reserves can be useful when employers anticipate rising costs but are not prepared to commit assets to an irrevocable trust. They also provide a practical transitional step toward prefunding.

Potentially Beneficial For:

- Employers seeking planning structure without irrevocable commitment.
- Agencies accumulating resources before establishing a trust.
- Organizations valuing flexibility while preparing for rising costs.
- Plans with modest obligations where GASB benefits of prefunding may be limited.
- Employers adopting a gradual or transitional funding strategy.

Formal Prefunding Through an Irrevocable Trust

Prefunding involves contributing assets to an irrevocable trust dedicated exclusively to retiree benefits. Trust assets may be invested for long-term growth, allowing investment earnings to offset future employer contributions and enhance cost stability.

Under GASB 67, 68, 74, and 75, projected benefit payments expected to be covered by trust assets may be discounted using the trust's long-term expected rate of return, which is typically higher than the municipal bond rate applied to unfunded periods. As a result, prefunding generally produces lower reported liabilities, lower annual expense, and improved funded ratios. Rating agencies often view ongoing prefunding as evidence of disciplined financial management and long-range planning.

Prefunding supports intergenerational equity by better matching benefit costs to the periods in which those benefits are earned. It may be especially valuable when retiree populations are expected to grow, producing steeply rising retiree benefit payments in future years.

Prefunding requires maintaining a funding policy, adopting an investment policy, providing governance oversight, and making regular contributions. Trust assets are legally restricted and may not be redirected for other purposes; however, under the terms of most OPEB trusts, the employer may request reimbursement from the trust for eligible retiree benefit payments made directly to or on behalf of retirees during the fiscal year.

Potentially Beneficial For:

- Employers with material, ongoing obligations and long time horizons
- Agencies prioritizing cost stability, intergenerational equity, and long-term planning
- Employers seeking to reduce reported liabilities and annual expense
- Organizations aiming to strengthen their credit profile
- Employers able to sustain regular, structured contributions
- Plans with growing retiree populations or rising subsidy costs
- Employers seeking greater assurance that resources will be available to pay retiree benefits over the long term

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Funding Considerations
(Continued)

Hybrid Approaches

Employers are not limited to choosing exclusively among PAYGO, designated reserves, or full prefunding. Many agencies use hybrid approaches that apply different strategies to different segments of the obligation or phase in prefunding over time.

One common hybrid method treats the plan as having two components—current retirees and current active employees. Because retiree obligations are a shorter duration and already in pay status, some employers continue to finance these payments on a PAYGO basis. At the same time, they establish an irrevocable trust for active employees, prefunding Normal Cost and amortizing the portion of the actuarial accrued liability attributable to active service.

Another hybrid approach applies different funding strategies to different benefit tiers. For example, a plan may include a higher-cost legacy tier and a lower-cost tier for newer hires. An employer might prefund the newer tier while using PAYGO for the legacy tier, gradually improving the plan's overall funding outlook as legacy benefits decline over time.

Other hybrid strategies include prefunding a portion of annual costs, contributing to a trust in surplus years, or combining trust contributions with designated reserves. Hybrid methods allow employers to balance long-term planning with near-term flexibility and support gradual movement toward stronger funding practices without requiring an abrupt transition to full prefunding.

Potentially Beneficial For:

- Employers tailoring funding approaches to specific goals or constraints
- Agencies seeking to prefund long-duration obligations while managing short-duration liabilities on a PAYGO basis
- Employers transitioning from pay-as-you-go financing toward prefunding over time
- Plans with multiple tiers or differing benefit structures
- Organizations balancing budget flexibility with long-term cost control

Funding Approaches and Long-Term Financial Risk

The funding approaches described above differ not only in administration and accounting treatment, but also in how benefit costs are distributed across time and which revenue sources—current or future—are expected to bear those costs. From a long-term financial perspective, these differences influence the timing of cash outlays, the degree of reliance on future operating revenues, and the variability of required budgetary resources over time.

Pay-As-You-Go Financing

Under a pay-as-you-go approach, benefit costs are largely deferred to future operating budgets as payments come due. This structure places primary reliance on future revenues to absorb both expected benefit costs and any adverse experience. As a result, long-term affordability depends on the employer's future revenue capacity and its ability to accommodate rising benefit payments alongside other budget priorities. Effective use of a PAYGO approach therefore requires an understanding of the full projected path of benefit payments, rather than a focus limited to near-term costs.

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Funding Considerations
(Continued)

Designated Reserves

Designated reserves alter the timing of cash flows by setting aside current resources to support future benefit payments. When used consistently, reserves can moderate year-to-year budget volatility and reduce short-term pressure during periods of rising costs or constrained revenues. However, because these assets remain available for other employer purposes, designated reserves generally do not change the extent to which long-term benefit costs ultimately depend on future operating revenues. Their primary effect is on budget smoothing rather than on the long-term allocation of plan costs across periods.

Prefunding Through an Irrevocable Trust

Prefunding through an irrevocable trust shifts a greater portion of plan costs toward periods in which benefits are earned or recognized, reducing reliance on future operating revenues to finance benefit payments. Investment earnings on trust assets can offset a portion of future cash outlays, contributing to more stable contribution patterns over time. While prefunding does not alter the underlying benefit obligations, it can improve predictability by spreading funding requirements more evenly across periods and by reducing the concentration of plan costs in future budgets.

Hybrid Funding Approaches

Hybrid funding approaches combine elements of these strategies by allocating different portions of the obligation to different revenue sources. By determining which costs are funded in advance and which are paid as incurred, employers can tailor the timing of benefit costs to their fiscal capacity, risk tolerance, and planning objectives. Hybrid approaches provide flexibility to manage long-term budget exposure without committing to a single funding method for all components of the plan.

Long-Term Perspective

Regardless of the funding strategy adopted, long-term benefit obligations require long-term planning. In practice, funding decisions for retiree benefit plans are often made in the context of an employer's broader financial obligations, including the funding status and contribution requirements of multiple benefit plans and other long-term commitments. Understanding how these funding choices affect the timing of costs and reliance on future revenues is central to managing financial uncertainty and maintaining budgetary sustainability.

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Funding Considerations
(Concluded)

Comparison Summary

The table below summarizes key differences among PAYGO financing, designated reserves, and formal trust prefunding. Hybrid approaches are not shown in a separate column because they blend elements of the three methods in ways that vary by employer policy and plan design.

Feature / Consideration	1. PAYGO	2. Designated Reserves	3. Irrevocable Trust
Asset Status	No assets accumulated	Earmarked but unrestricted	Legally restricted
Legal Restrictions	None	None (policy only)	Irrevocable; For plan benefit only
GASB Discount Rate	Municipal bond rate	Municipal bond rate	Long-term expected return
Impact on Reported Liabilities & Expense	Highest liability and expense	Same as PAYGO	Lower reported liability and expense
Long-Term Cost Profile	Usually rising costs over time	Rising costs Reserves provide smoothing	Investment earnings reduce long-term contributions
Deferral of Plan Costs	High in early years; None once benefits mature	Moderate; reduced to extent reserves offset future costs	Minimal - trust funding alligns costs with periods of accrual
Intergenerational Cost Allocation	Costs largely borne by future taxpayers or ratepayers	Partial alignment; depends on reserve use consistency	Strong alignment of costs with periods of service
Governance & Oversight Requirements	Minimal	Minimal	Requires funding investment policies; Investment oversight
Investment Return	None	Typically low pooled returns	Potential for higher long-term returns
Rating Agency Perspective	Unfunded liability may be a credit risk	Viewed as liquidity, not prefunding	Viewed favorably as structured prefunding

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Glossary

Actuarial Accrued Liability (AAL) – The portion of the actuarial present value of projected benefits that is not covered by future normal costs; the accumulated value of benefits attributed to past service under the actuarial cost method. See also: Service Cost; Total OPEB Liability; Total Pension Liability

Actuarial Cost Method – A procedure used to allocate the present value of projected benefits to periods of employee service. It determines how benefit costs and liabilities are assigned over time, based on actuarial assumptions about future events such as salary increases, retirement, and mortality.

Actuarial cost methods are defined in actuarial standards (such as ASOP Nos. 4 and 6) and may be used for various purposes, including funding, accounting, or plan design. In accounting standards such as GASB 68 & 75, this concept is referred to as the attribution method.

See also: Attribution Method; Actuarial Funding Method

Actuarial Funding Method – An actuarial funding method determines the pattern of contributions required to finance a benefit plan's obligations over time. It combines the actuarial cost method, which allocates the present value of projected benefits between past and future service, with an additional step specifying how any unfunded actuarial accrued liability (UAAL) will be recognized and amortized.

Under a funding method, the normal cost (the cost of benefits accruing for active employees during the year) is added to an amortization payment designed to eliminate the UAAL over a prescribed period. The resulting total is the Actuarially Determined Contribution (ADC).

Actuarial funding methods are typically used for funding valuations, not for financial reporting under GASB 68 & 75. GASB 68 & 75 focuses solely on the measurement of liabilities using the actuarial cost method (referred to in the standard as the attribution method) and does not prescribe contribution requirements.

See also: Actuarial Cost Method; Attribution Method

Actuarial Present Value of Projected Benefits (APVPB) – The amount currently required to fund all projected plan benefits of current employees and retirees. This value is determined by discounting expected future benefit payments using an appropriate interest rate and the estimated probability of payment.

Actuarial Valuation Report – A formal report prepared by an actuary that presents the results of an actuarial valuation of plan liabilities.

Actuarial Value of Assets (AVA) – A smoothed measure of plan assets sometimes used in valuations to limit the impact of short-term investment swings. The AVA averages market gains and losses over several years to show a steadier trend in the plan's funding progress. Under GASB standards, a plan's financial reporting must use market value of assets, but an AVA may be used in the determination of funding contributions. See also: Market Value of Assets

Actuarially Determined Contribution (ADC) – The contribution amount calculated by the actuary for a given fiscal period to fund the employer's obligations for Pension or Other Post-Employment Benefits (OPEB). It generally consists of the normal cost (the portion of benefits earned during the current year) plus an amortization payment to reduce the unfunded actuarial accrued liability. Actuarial Standards of Practice No. 4 and No. 6 require the ADC to be determined consistent with the trust being able to pay plan benefits when due (see ASOP No. 4 §3.11 and ASOP No. 6 §3.12). Note that the ADC represents a recommended contribution level based on actuarial methods and assumptions and may or may not be a required contribution depending on the plan and it's governing authority.

Glossary
(Continued)

Amortization Policy – Amortization Policy refers to a prescribed or adopted set of rules governing how unfunded actuarial accrued liabilities (UAALs) are paid down over time through a series of contributions or, for accounting, a series of expense recognition. The policy defines the amortization method, amortization period, and treatment of new gains and losses (e.g., whether separate "bases" are established for each year's changes). Common amortization methods include level dollar (a fixed annual payment) and level percentage of payroll (a payment that grows with expected payroll). A well-designed amortization policy balances intergenerational equity, contribution stability, and funding progress, ensuring that unfunded liabilities are reduced systematically and within a reasonable timeframe.

Assumption Changes – Revisions to the demographic or economic actuarial assumptions used in determining a plan's liabilities, reflecting updated expectations of future plan experience. Assumption changes may involve updates to the discount rate, mortality tables, retirement or termination rates, salary or payroll growth, retiree participation rates, healthcare cost trends, or other relevant assumptions.

Under GASB 68 & 75, the changes in liability resulting from assumption changes are recognized as deferred outflows or inflows of resources and amortized as expense over the Expected Average Remaining Service Lifetime (EARSL) of active and inactive members.

Attribution Method – The attribution method is the term used in accounting standards—such as GASB Statements No. 68 and 75 or FASB ASC 715-30 and 715-60—to describe how the total projected benefit, and therefore the related cost, is assigned or *attributed*, to periods of employee service for financial reporting purposes.

Conceptually, this is equivalent to the actuarial cost method used in actuarial practice. GASB 68 & 75 specifies the Entry Age Normal (level percentage of pay) method as the required attribution method for OPEB and pension plans.

See also: Actuarial Cost Method; Actuarial Funding Method

Closed Group – A closed group actuarial valuation includes only the current members of the plan as of the valuation date—active, inactive, retired, and beneficiaries—and does not assume any future entrants. The valuation projects future benefit payments, contributions, and liabilities solely for this fixed population, reflecting assumptions regarding future terminations, retirements, or deaths, without regard to future workforce growth. Closed group valuations are commonly used for establishing near-term plan contributions and for financial reporting purposes (e.g., under GASB 67, 68, 74, or 75).

Covered Payroll – The payroll on which contributions to the plan are based, typically representing the pensionable or contributory earnings of employees currently covered by the plan. Under GASB Statement No. 82, covered payroll replaced covered-employee payroll for use in certain ratios presented in financial statement disclosures when plan contributions are determined with reference to payroll.

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Glossary
(Continued)

Covered-Employee Payroll – The total payroll of employees who are eligible, or who through continued service can become eligible, for retirement benefits through the plan, regardless of whether contributions are based on payroll or whether the benefits themselves are related to pay. For plans whose contributions are not payroll-based (for example, most OPEB plans), this measure represents the aggregate payroll of employees potentially eligible for retirement benefits and remains the appropriate denominator for certain ratios in financial statement disclosures required by GASB.

Because GASB does not prescribe a specific payroll measure, covered-employee payroll generally reflects the employer's total gross or W-2 payroll for employees potentially eligible for OPEB. Consultation with auditors may be appropriate to consider whether employee-specific or nonrecurring items included in gross payroll could materially affect reported ratios. Whatever measure is adopted should be documented, applied consistently, administratively sustainable, and reflect the spirit of the GASB concept of 'total payroll of covered employees.

Crossover Test – Also called the Trust Sufficiency Test, the Crossover Test is a projection required under GASB 68 & 75 to determine whether a plan's fiduciary net position (trust assets) is expected to be sufficient to make all projected benefit payments given the sponsor's pattern of contributions. The Crossover Test is only required for plans whose funding policy provides for contributions that are less than the Actuarially Determined Contribution (ADC). When the sponsor contributes the full ADC—calculated in accordance with Actuarial Standards of Practice—the actuarial funding method itself ensures that, if all assumptions are realized, assets will be sufficient to pay benefits when due. When a Crossover Test is required, the projection determines the effective discount rate to be used in valuing plan liabilities, based on a blend between the long-term expected trust earnings rate and the municipal bond rate, reflecting the relative periods during which plan assets are and are not projected to be sufficient. See GASB 68 paragraphs 29–31 and GASB 75 paragraphs 30-32.

Deferred Resources – Deferred Resources represent the difference between the timing of recognition of certain events and their impact on expense. They include Deferred Outflows of Resources (assets consumed before they are recognized as expenses) and Deferred Inflows of Resources (resources received before they are recognized as revenue or reductions in expense). In the context of GASB 68 & 75, deferred resources are established for actuarial gains or losses (i.e., plan and investment experience), and assumption changes. For cost-sharing plans, deferred resources are also established for changes in proportions and the difference between actual and proportionate share of employer contributions. Deferred resources are recognized over time in the calculation of benefit expense.

Defined Benefit (DB) Plan – A pension or OPEB plan that specifies the amount of benefits a plan member will receive, typically based on factors such as age, years of service, and salary history.

Defined Contribution (DC) Plan – A pension or OPEB plan that establishes an individual account for each member and specifies how contributions are determined and distributed after separation from employment.

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Glossary
(Continued)

Demographic Assumptions – Rates and patterns used to model how members enter, move through, and exit the plan. They reflect expected future experience and may vary by age, service, benefit tier, and (when relevant) sex. Typical components include mortality (pre and post retirement) and mortality improvement, retirement, termination of employment, disability incidence, benefit option elections (e.g., form of payment), participation in coverage at and after retirement, spouse & dependent coverage and spouse-age differentials, and marriage assumptions. Demographic assumptions are selected using plan experience, relevant industry tables or studies, and professional judgment, and are reviewed periodically for continued reasonableness.

Discount Rate (GASB) – The interest rate used to convert projected future benefit payments into present values as of the valuation date. Under GASB standards, the discount rate depends on the plan's funding policy. For prefunded plans that consistently contribute the Actuarially Determined Contribution (ADC), the rate is based on the long-term expected return on plan investments. For pay-as-you-go plans, the rate is based on a 20-year, tax-exempt, AA/Aa-rated municipal bond index composed of general obligation bonds (not revenue or other special-purpose bonds). When contributions are made at levels below the ADC, GASB requires a blended discount rate—reflecting both the expected return on trust assets and the municipal bond rate—determined through a crossover test that measures when projected trust assets are expected to be depleted. See also: Crossover Test

Economic Assumptions – Financial variables that affect the timing and amount of projected benefits and contributions. Core elements typically include the discount rate (and, where applicable, the long-term expected return on assets), general price inflation, salary-increase scale (merit and longevity plus inflation), payroll growth, cost-of-living adjustments (COLAs) if provided, and (for OPEB) the health care cost trend. Economic assumptions are selected to be internally consistent and appropriate for the measurement objective and are reviewed periodically alongside demographic assumptions.

Entry Age Normal Actuarial Cost Method – An actuarial cost allocation method in which, for each individual, the actuarial present value of benefits is levelly spread over the individual's projected earnings or service from entry age to the last potential retirement age at which benefits are paid. Under GASB 68 & 75, the Entry Age Normal (Level Percent of Pay) method is required for financial reporting.

Expected Average Remaining Service Lifetime (EARSL) – The average of the expected remaining service lives of all current and former employees covered by the plan. Former employees receiving or expected to receive benefits are included in the average with zero future service. Used to determine the period over which certain deferred resources are recognized under GASB standards.

Expense – The annual accounting recognition of the cost of benefits under applicable GASB standards. Expense includes the normal cost (service cost), interest on the total liability, expected earnings on plan assets, and the amortization of deferred items such as differences between expected and actual experience or assumption changes.

Experience Study – A periodic (commonly 3–5 year) statistical review of actual plan experience versus current assumptions, conducted to assess the continued appropriateness of demographic (and, where applicable, economic) assumptions. The study summarizes observed rates (e.g., retirement, termination, mortality, disability, elections), evaluates credibility, and recommends assumption updates to better reflect expected future experience. Results are documented, adopted by the appropriate authority, and incorporated prospectively into valuations.

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Glossary
(Continued)

Explicit Subsidy – An explicit subsidy occurs when an employer makes a direct contribution toward the cost of retiree health coverage. This may take the form of a fixed dollar amount, a percentage of premium, or payment of the entire premium on behalf of the retiree. The value of these payments represents a direct employer cost and is recognized as part of the employer's Other Postemployment Benefits (OPEB) liability under GASB 75.

Explicit subsidies are typically easier to measure and track than implicit subsidies because they are typically defined in plan documents, labor agreements, or employer policy, and the payments are made directly by or on behalf of the employer.

Fiduciary Net Position – The value of assets held in trust for the payment of benefits, reduced by any liabilities of the trust. It represents the net position restricted for future benefit payments and is measured at fair value.

Fully Funded – Fully Funded describes a plan whose assets are sufficient to cover the actuarial present value of accrued or projected benefit obligations as of a specific measurement date, based on the valuation method and assumptions in use. The term applies differently under various measurement bases:

- In funding valuations, a plan is fully funded when the Actuarial Value of Assets equals or exceeds the Actuarial Accrued Liability (AAL).
- For financial reporting, a plan is fully funded when the Plan Fiduciary Net Position equals or exceeds the Total Pension or OPEB Liability under GASB standards.

However, *fully funded* does not mean that no further contributions will be required. Even when a plan is fully funded on the valuation date, future normal cost accruals (i.e., employees earning additional benefits due to service), investment experience, assumption changes, or demographic events typically create new funding needs. Accordingly, "fully funded" reflects a momentary actuarial condition rather than a permanent financial destination.

Funded Ratio – A point-in-time measure of funding status. Under GASB financial reporting, it is typically defined as Plan Fiduciary Net Position ÷ Total Pension (or OPEB) Liability at the measurement date. In funding valuations, a comparable measure may be shown as Actuarial Value of Assets ÷ Actuarial Accrued Liability.

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Glossary
(Continued)

Funded Status – Represents the relationship between a plan's assets and its benefit obligations at a specific measurement date, based on the applicable actuarial or accounting valuation. It is typically expressed as the difference between plan assets and the actuarial present value of liabilities, or as a ratio comparing those two values.

Funded status is commonly presented using either the Actuarial Value of Assets and Actuarial Accrued Liability (AAL) for funding purposes, or the Plan Fiduciary Net Position and Total Pension or OPEB Liability (TPL/TOL) for financial reporting under GASB Statements No. 67, 68, 74, and 75. Funded status provides a point-in-time measure of a plan's financial position.

The degree of funding can be described using the following generalized categories.

- *Underfunded* - Assets are less than the AAL. The shortfall represents the Unfunded Actuarial Accrued Liability (UAAL). In this category, assets do not yet cover the value of benefits earned by past service.
- *Fully Funded* - Assets equal the AAL. The plan's assets cover benefits earned to date.
- *Overfunded* - Assets exceed the AAL but are less than the Present Value of Projected Benefits (PVPB). The plan holds a surplus relative to the Actuarial Accrued Liability so that current assets cover a portion of expected benefits that will be earned by future employee service.
- *Super-Funded* - Assets equal or exceed the Present Value of Projected Benefits (PVPB). The plan's assets are expected to be sufficient to cover all expected future benefits for current participants if the plan were frozen to new entrants.

If Assets			
< AAL	= AAL	> AAL but < PVPB	>= PVPB
Underfunded	Fully Funded	Overfunded	Super-funded

A plan sponsor may shift these relationships to meet their particular view on plan funding. For example, "fully funded" could be viewed as anywhere between 95% and 110% of the Actuarial Accrued Liability. In this case, each category could be used to change the funding strategy depending on the funding level.

Funding Policy – The formal strategy adopted by a plan sponsor or governing board to determine how contributions will be made to systematically fund benefit obligations. The funding policy establishes the principles and methods used to calculate the Actuarially Determined Contribution (ADC), including the actuarial cost method, amortization policy, and asset valuation method.

A sound funding policy aims to achieve and maintain a sustainable, fully funded plan over the long term while balancing the need for predictable and affordable contribution levels. Under ASOP No. 4 (Measuring Pension Obligations and Determining Pension Plan Costs or Contributions) and 6 (Measuring Retiree Group Benefits Obligations and Determining Retiree Group Benefits Plan Costs or Contributions), an actuarially sound funding policy should be designed so that, if contributions are made as intended and all assumptions are realized, plan assets will be sufficient to pay benefits when due.

Funding policy decisions often reflect both actuarial considerations (such as risk, smoothing, and amortization) and budgetary or statutory constraints.

Glossary
(Continued)

Gain/Loss Analysis – A reconciliation that decomposes period-to-period changes in liabilities and assets into expected changes (based on prior assumptions) and experience gains/losses. Typical components include demographic experience (e.g., retirements, terminations, mortality), economic experience (e.g., actual salary growth, actual health claims or premiums), assumption changes, plan/method changes, investment gains/losses relative to expectation, and contribution differences. For GASB reporting, many of these items create deferred outflows/inflows of resources recognized in expense over prescribed periods; for funding, they may establish new amortization bases that affect the Actuarially Determined Contribution.

Governmental Accounting Standards Board (GASB) – A private, not-for-profit organization that establishes generally accepted accounting principles (GAAP) for U.S. state and local governments.

Health Care Trend – The assumed annual rate(s) of increase in future dollar values of premiums or healthcare claims, attributable to medical inflation, utilization, and technological advancements.

Implicit Subsidy – An implicit subsidy occurs when retiree benefit claims are expected to exceed the premiums charged for retiree coverage. The difference must be paid from another source of funds that is said to implicitly subsidize the retiree benefit. GASB 75 and applicable actuarial standards specify when such a subsidy must be recognized as an employer liability and how that liability is recognized in expense and extinguished over time as retiree benefits are paid.

The simplest situation creating an implicit subsidy arises when active and retired employees are covered under the same medical plan, the employer's actives and retirees are the only experience used to determine premiums, and a single blended premium rate is charged for both groups even though retirees generally have higher expected health costs. In these cases, employer premiums for active employees indirectly subsidize retiree coverage. Although the subsidy is not a separate or explicitly identified payment, it represents a real economic transfer from the employer to retirees—hidden within the plan's blended rate structure.

Under GASB 75, this type of implicit subsidy is recognized as an OPEB liability during employees' active service as the benefit is earned over their careers. When retirees later participate in the plan and their estimated claims exceed their premiums, the difference represents an implicit benefit payment to retirees and is treated as a benefit paid by the plan. To the extent the employer is not reimbursed by a trust for these payments, the employer is credited with a plan contribution.

Other, more complex situations can also create implicit subsidies, but those arrangements do not lend themselves to a simple general definition.

Intergenerational Equity – Intergenerational Equity refers to the principle that the cost of benefits should be borne equitably by the generations of taxpayers, employers, and employees who receive the benefit of associated services or compensation. In the context of pension and OPEB funding, it means that each generation's contributions should be sufficient to cover the benefits earned during that generation's period of employment, without shifting significant costs to future participants or taxpayers. Funding policies that align contributions closely with benefit accruals—such as those using the Entry Age Normal actuarial cost method and level percentage of payroll amortization—are designed to promote intergenerational equity. Conversely, policies that defer or extend payments long after the associated services are provided potentially violate intergenerational equity principles by transferring costs from current to future taxpayers or employees.

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Glossary
(Continued)

Investment experience – Investment experience reflects the difference between actual investment returns on plan assets and the expected returns based on the assumptions used in the prior valuation. Favorable differences produce investment gains; unfavorable differences produce losses.

For GASB 68 & 75 reporting, plan assets are measured at market value. Investment gains or losses are recognized as deferred outflows or inflows of resources and are amortized as expense over a period of five years.

Level Dollar Amortization – An amortization method in which the annual payment toward unfunded actuarial accrued liabilities (UAAL) is a fixed dollar amount each year over the amortization period. This approach results in declining payments as a percentage of payroll if payroll is expected to grow, since the dollar payment remains constant while payroll increases. This method is generally most appropriate for benefit programs not directly tied to payroll, such as OPEB plans where benefits are based on fixed-dollar medical subsidies or premium-sharing arrangements rather than a percentage of salary.

Level Percentage of Payroll Amortization – An amortization method in which the annual payment toward unfunded actuarial accrued liabilities (UAAL) is a constant percentage of expected payroll over the amortization period. As payroll is assumed to grow each year, the dollar amount of the contribution increases, maintaining a stable contribution rate relative to payroll. This method is generally most appropriate for benefit programs that are payroll-related, such as defined benefit pension plans where liabilities and normal costs are expressed as a percentage of covered payroll. When both benefits and contributions are tied to payroll, using a constant contribution rate as a percent of payroll better maintains intergenerational equity between current and future taxpayers or employers. However, this approach may be less suitable for OPEB plans or flat-dollar benefit structures, where payroll growth is not related to benefit growth.

Market Value of Assets (MVA) – The Market Value of Assets (MVA) represents the fair value of plan assets as of the measurement date. Fair value is the amount that could be realized if all plan assets were sold in an orderly transaction between willing market participants on that date. In most cases fair value is determined by market or quoted prices.

In contrast to a smoothed or actuarial value of assets (AVA) — which averages asset gains and losses over time to reduce short-term volatility — the MVA represents the plan's assets at actual market value on the reporting date. GASB 68 & 75 requires use of the MVA for financial reporting purposes.

Measurement Date – The date as of which the Total OPEB Liability or Total Pension Liability and the plan's Fiduciary Net Position are measured for financial reporting. Under GASB Statements 67, 68, 74, and 75, the measurement date must fall within the employer's reporting period and cannot rely on an actuarial valuation older than 30 months and 1 day before the employer's fiscal year-end. When the valuation date precedes the measurement date, results must be updated to the measurement date using roll-forward procedures. See also: Valuation Date; Roll-Forward Valuation

Net OPEB Liability (NOL) – The total OPEB liability minus the fiduciary net position. This represents the employer's liability for OPEB benefits provided through a defined benefit plan.

Net Pension Liability (NPL) – The Total Pension Liability minus the fiduciary net position. This represents the employer's liability for Pension benefits provided through a defined benefit plan.

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Glossary
(Continued)

Net Position – The residual of all other elements presented in a statement of financial position. In the context of OPEB reporting, it reflects the impact of the Net OPEB Liability adjusted for deferred inflows and outflows of resources.

Normal Cost – The portion of the actuarial present value of projected benefits that is allocated to a given year under the actuarial cost method. For a valuation year, Normal Cost is equal to the Service Cost, representing the value of benefits expected to be earned by active employees during that year. See also: Service Cost

Open Group – An open group actuarial valuation considers both current plan participants and future entrants who are expected to join the plan in the future. The projection of liabilities and assets assumes the ongoing operation of the plan as a continuing entity, with new members entering according to specified demographic, economic, and plan participation assumptions.

Open group valuations require additional demographic and economic assumptions beyond those used in closed-group studies, including 1) population entry and exit assumptions (e.g., expected new hires, turnover, retirements, and mortality), 2) payroll growth and new entrant profiles (age, service, pay), 3) plan participation rates among new hires, and 4) future contribution and benefit accrual patterns consistent with long-term plan sustainability.

Open group valuations are often used for funding policy analysis, long-range financial projections, long-term plan risk assessment, or plan design studies, rather than for current financial reporting or establishing near-term contribution levels of the current plan.

Other Post-Employment Benefits (OPEB) – Post-employment benefits other than pensions, most commonly healthcare benefits, but may also include life insurance or other non-pension benefits provided separately from a pension plan.

Overfunded – Overfunded describes a plan whose assets exceed the actuarial present value of accrued or projected benefit obligations as of the measurement date, based on the chosen actuarial or accounting method. This condition occurs when the Actuarial Value of Assets or Plan Fiduciary Net Position is greater than the Actuarial Accrued Liability (AAL) or Total Pension or OPEB Liability (TPL/TOL). An overfunded status typically reflects favorable investment performance, assumption experience, or past contribution patterns, but it does not necessarily eliminate the need for future contributions to fund benefits expected to be earned by active employees or to maintain the plan's funding target over time.

Participation Rate – The assumed proportion of eligible members who will elect to participate in a plan or a specific benefit/coverage option when first eligible (for example, electing retiree medical coverage, Medicare coordination, or a particular tier). Participation rates are commonly stratified by age, service, subsidy level, union/class, or coverage tier, and can materially affect projected benefit payments (especially for OPEB). For pensions, "participation" may also refer to elections such as optional forms of payment or DROP participation where applicable.

Pay-As-You-Go (PAYGO) – A funding arrangement under which contributions to the plan are made when benefit payments and expenses come due.

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Glossary
(Continued)

Plan Experience – Plan experience reflects unexpected changes in a plan's actual demographic outcomes. Plan experience is distinct from differences in investment performance, assumption changes, or plan amendments, each of which is recognized separately.

Common sources of plan experience gains or losses include:

- Retirements, terminations, disability rates, or mortality rates differing from the assumptions used in a prior valuation.
- Salary progression, service accrual, or payroll growth deviating from expected patterns.
- Coverage or benefit elections (e.g., dependent participation, healthcare plan selection, Medicare coordination) differing from assumptions.
- Data updates, corrections, or retroactive changes in participant status.

Under GASB 68 & 75, plan-experience gains or losses are recognized as deferred outflows or inflows of resources and amortized as expense over the Expected Average Remaining Service Lifetime (EARSL) of active and inactive members.

Present Value of Projected Benefits (PVPB) – The actuarial present value of all benefits expected to be paid to current plan participants, based on both service to date and projected future service, with benefits determined according to the plan provisions and actuarial assumptions in effect as of the measurement date.

The PVPB encompasses benefits for existing active, inactive, and retired members, discounted to the valuation date. It includes both the portion attributable to past service (the Actuarial Accrued Liability, AAL) and the portion expected to be earned through future service of current employees (the value of future normal costs).

The PVPB provides the broadest measure of a plan's obligations with respect to its current participants.

Reporting Date – The employer's fiscal year-end to which financial statement disclosures apply (for example, June 30, 2025). Under GASB reporting, amounts are measured as of the measurement date (which may precede the reporting date by up to one year) and then reported as of the reporting date in the notes and required supplementary information. Distinguishing reporting date from valuation date and measurement date is essential for reconciling year-over-year changes.

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Glossary
(Continued)

Roll-Forward Valuation – A simplified actuarial process that estimates liabilities as of a measurement date by projecting results from a prior full actuarial valuation forward. Rather than collecting new census data and fully re-measuring liabilities, the actuary updates the earlier valuation to reflect expected changes such as the passage of time, benefit payments, and updated plan assets.

Roll-forward valuations are used to reduce the time and cost of performing a full valuation each year while providing a reasonable interim estimate of liabilities. Under a roll-forward, demographic events (such as retirements, deaths, or new entrants) and other plan experience are assumed to occur as expected, rather than being explicitly measured.

Because of these simplifications, a roll-forward valuation is less detailed than a full actuarial valuation and is appropriate only when no material changes to the plan or membership have occurred since the prior valuation. GASB 68 & 75 specifically permits roll-forward valuations for OPEB plans to support consistent annual reporting.

A full actuarial valuation, by contrast, uses current participant data and a complete review of plan provisions and assumptions to recalculate all liabilities and costs, and serves as the foundation for subsequent roll-forward measurements.

Section 115 Trust – An irrevocable trust established under Section 115 of the Internal Revenue Code, which permits state and local government agencies to set aside funds for essential governmental purposes—such as the prefunding of Other Post-Employment Benefits (OPEB) and pension obligations. To qualify for tax-exempt status, the trust must serve a recognized governmental purpose and remain under the substantial control of the sponsoring public agency. Assets held in a Section 115 Trust are legally segregated from the employer's general funds, may be invested pursuant to the agency's adopted investment policy, and are restricted to use for the designated governmental purpose. Because the trust is separate from general assets, its balances may be recognized as plan assets for financial reporting under GASB standards.

Select and Ultimate – A type of actuarial assumption that applies varying rates for an initial "select" period, followed by a long-term stable "ultimate" rate.

Sensitivity Analysis – A required GASB disclosure showing how the Net Pension or Net OPEB Liability would change if the discount rate or healthcare cost trend rate (for OPEB plans) were 1% higher or lower.

Service Cost – The portion of the actuarial present value of projected benefits that is assigned to the current valuation year under the actuarial cost method. Service Cost represents the value of benefits earned by active employees during that year. See also: Normal Cost; Actuarial Cost Method.

Total OPEB Liability (TOL) – The total value of all plan benefits attributable to service rendered as of the valuation date for current plan members and vested former members. Equivalent to Actuarial Accrued Liability determined under the Entry Age Normal (percent of pay) funding method. See also: Actuarial Accrued Liability

Total Pension Liability (TPL) – The total value of all plan benefits attributable to service rendered as of the valuation date for current plan members and vested former members. Equivalent to Actuarial Accrued Liability determined under the Entry Age Normal (percent of pay) funding method. See also: Actuarial Accrued Liability

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Glossary
(Concluded)

Trust – A separate legal entity established to hold assets for the purpose of paying benefits to participants. To qualify as a trust for GASB reporting, assets must be held for the exclusive benefit of plan members and their beneficiaries, be legally protected from the creditors of the employer, and be used solely to provide benefits and related administrative expenses.

Trust Sufficiency Test – See Crossover Test

Underfunded – Underfunded describes a plan whose assets are less than the actuarial present value of accrued or projected benefit obligations at the valuation date, based on the applicable actuarial or accounting measurement basis. Underfunding indicates that the Actuarial Value of Assets (for funding valuations) or the Plan Fiduciary Net Position (for financial reporting) is less than the corresponding liability measure—the Actuarial Accrued Liability (AAL) or the Total Pension or OPEB Liability (TPL/TOL). An underfunded position does not imply insolvency; rather, it represents the portion of benefits earned to date that are not yet covered by current assets and will need to be funded over time through future contributions, investment returns, or both.

Unfunded Actuarial Accrued Liability (UAAL) – On a funding (actuarial) basis, the excess of the Actuarial Accrued Liability (AAL) over the Actuarial Value of Assets (AVA). The UAAL reflects past service costs not yet funded under the adopted funding policy and is commonly amortized over a closed period using level-dollar or level-percent-of-pay methods. UAAL is distinct from the GASB accounting measures Net Pension Liability (NPL) or Net OPEB Liability (NOL), which are defined as Total Liability – Plan Fiduciary Net Position at fair value.

Valuation Date – The date as of which the actuarial valuation is performed. The valuation date may precede the measurement date. See also: Measurement Date

Vesting – Requirements, as defined by the plan, which when met make a benefit nonforfeitable upon separation from service.

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CONSENT CALENDAR Item 4

Date: **October 8, 2026**
To: **Board of Directors, Arcata Fire District**
From: **Chris Emmons, Fire Chief**
Subject: **Accept the GASB 75 Actuarial Report (Measured as of June 30, 2025) for Fiscal Year End June 30, 2026**

DISCUSSION:
GASB 75 information provides a consistent format and content for state and local governmental employers about financial support for OPEB and provides decision-useful information, supporting assessments of accountability and inter-period equity, and creating additional transparency. GASB 75 establishes standards for recognizing and measuring liabilities, deferred outflows of resources, deferred inflows of resources, and expense/expenditures.

The valuation report identifies the GASB 75 compliant methods and assumptions used to project benefit payments, discount projected benefit payments to their actuarial present value, and attribute that present value to periods of employee service. Differences in results from the prior fiscal year end report are identified, quantified and explained. The report also summarizes the underlying employee data and plan provisions used to prepare the benefit and liability projections.

The primary purpose of this report is to provide information required by GASB 75 ("Accounting and Financial Reporting for Postemployment Benefits Other Than Pension [OPEB]") to be reported in the District's financial statements for the fiscal year ending June 30, 2026. The information included in the report reflects that the District is currently financing its OPEB liability on a pay-as-you-go basis.

The district's liability, or expected benefits to be paid out to current and future retirees currently employed, decreased by approximately $1.4 million to a total amount of $10.2 million. This positive development in the OPEB liability was largely due to the change in the discount rate (the assumed rate of return). The discount was changed from 3.93% to 5.20%. The rate was changed due to the GASB 75 requirement that agencies using pay-as-you-go funding disclose liabilities using a discount rate equal to a 20-year high grade municipal bond rate. As the board is probably aware bond rates are at historically high levels and this change in the discount rate should be taken with caution. Should bond rates fall, the liability will increase, conversely, if bond rates continue to increase the liability will continue to decrease.

RECOMMENDATION:
Staff recommends the Board accept the Actuarial Valuation and GASB 75 Report FYE June 30, 2026, as prepared by MacLeod Watts, Inc. If necessary, the item can be pulled from the consent calendar for discussion or questions and, if necessary, can be placed on the November agenda for discussion with Cathy MacLeod.

FINANCIAL IMPACT:

☒ No Fiscal Impact/Not Applicable
☐ Included in Budget:
☐ Additional Appropriation Requested:
☐ Unknown/Not Yet Identified

ALTERNATIVES:

Board Discretion

ATTACHMENTS:

Attachment 1 – GASB 75 Actuarial Report FYE June 30, 2026

District Business

DISTRICT BUSINESS Item 1

Date: **October 8, 2026**
To: **Board of Directors, Fire District**
From: **Chris Emmons, Fire Chief**
Subject: **Government Relations Discussion**

DISCUSSION:
At the February 2025 Board of Directors meeting, the Board requested to place a "government relations" item on future agendas to allow for discussion of ongoing items that impact the Arcata Fire District, such as community projects, relationships with other government entities, and future planning topics.

RECOMMENDATION:
Staff recommends that the Board consider the information provided, take public comment, and discuss ongoing topics. Provide direction to staff if topics warrant follow-up.

FINANCIAL IMPACT:
☒ No Fiscal Impact/Not Applicable
☐ Included in Budget: 25/26
☐ Additional Appropriation Requested:

ALTERNATIVES:
1. Take no action
2. Give Direction to Staff
3. Board Discretion

ATTACHMENTS:
1. Draft letter for Cal Poly Humboldt re: Housing Drill

[Date]

Richard Carvajal, Ph.D.
President
Cal Poly Humboldt

Re: Hunar Hu Moulik Drill Findings and Student Safety

Dear President Carvajal:

On behalf of the Arcata Fire District Board of Directors, District leadership, and Arcata Firefighters Local 4981, we invite you and your representatives to meet with us to review the recent emergency response drill at the Hunar Hu Moulik dormitory. We value our partnership with Cal Poly Humboldt and share your commitment to the safety of students who call the University home.

During public comment at a recent District Board meeting, the President of Local 4981 reported that Arcata Fire personnel participating in the drill were able to accomplish only four of thirty critical tasks identified as necessary in the joint Arcata Fire District, City of Arcata, and Cal Poly Humboldt Community Risk Assessment and Standards of Cover Study. The inability to complete the remaining critical tasks is attributed to insufficient staffing. This staffing deficiency warrants our shared attention and a careful review of the drill findings.

Critical tasks describe the work needed to carry out an effective emergency response. When staffing is insufficient to perform necessary tasks, essential actions may be delayed while crews prioritize immediate needs or await additional resources. In a dormitory emergency, those delays could affect assistance to student residents and the safety of responding firefighters. We would like to review the specific tasks accomplished and those left unmet during the ~~drill, and~~drill and jointly identify the risks these gaps may create for students living in University housing.

The Board would welcome a meeting with University administration and representatives from housing, facilities, and emergency management to compare the drill outcomes with the study's staffing recommendations. Together, we can discuss current response capabilities, the availability and timing of mutual aid, and practical steps to reduce the deficiency. We would also welcome discussion of funding options for sustainable staffing.

We respectfully ask for your assistance in bringing these concerns to the California State University Board of Trustees so that both campus and system leadership understand the reported resource gaps and their implications for student safety. Our hope is to build a shared understanding and work together toward achievable solutions.

Thank you for your partnership and consideration. Please have your office coordinate with Fire Chief Chris Emmons to arrange a mutually convenient meeting. We look forward to continuing this important conversation with you.

Sincerely,

Nicole Johnson
President, Board of Directors
Arcata Fire District

Chris Emmons
Fire Chief
Arcata Fire District

Marcus Lillard
President
Arcata Firefighters Local 4981

DRAFT

Correspondence & Communications

Thank You AFD!
Pacific Union Students Support YOU!

9-11-26

Dear AFD,

Thank you for always helping people. We appreciate you for risking your life to save people. We hope you have a great day!

Sincerely,

Olivia, Ada, Tessa

Date 9-11-26
sept 11, 2026

Dear AFD.

Thank you for helping the community. I appreciate you because you are kind people. you make a difference by helping people.

Sincerely
Amarah

Thank you for being brave caring and willing to help others.

9/11/26

Dear AFD

thank you for protecting us. I appreciate you because you risks your safety to help the community, you make a difference by helping the community

sincereley Kieran and Xander

Sept. 11 9/11

Dear AFD,

Thanks for helping the people that need help and thanks for helping with the fires. I appreciate you because you help people in need. you make a difference by putting out the fires on the building. Thank you for [illegible]

From Noah and Zeke

Thank you for being brave caring and willing to help others! Sincerely

Date
9/11/26

Dear AFD,

Thank you for saveing Alot of peaple. I appreciate you Becase you woud Do any thing to save peaple. You make a Diffrece By Being Kind

Sinseriy, Katie and Emersyn.

Sept. 11, 2026

Dear AFD

Thank you for fighting fires in arcata and all over the state. you make a differene by saving lives. Thank you for being brave, caring and willing to hellp others.

Sincerely

Ryder trent

4/11 7:11

Dear AFD,

Thak you Fur cepenus us Safe and protecing us from fires and helping us

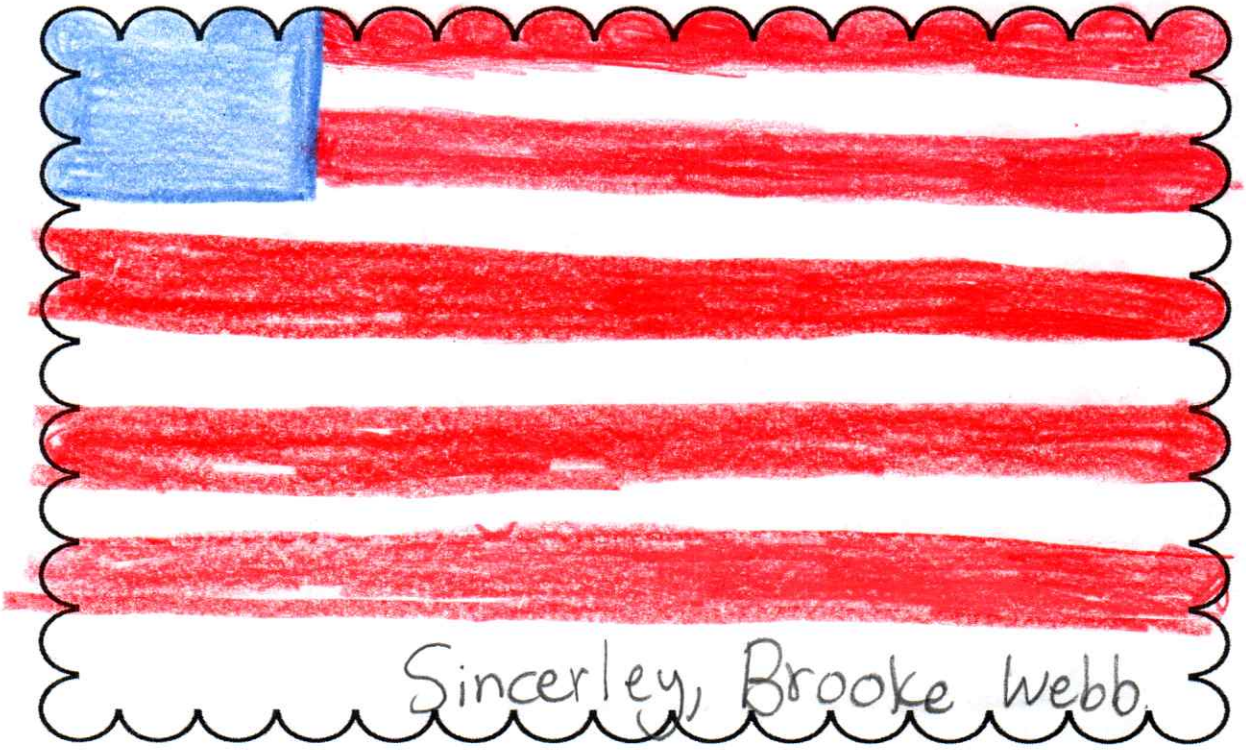
Sincerly caseń and nerey

Date

9/11/ sept. 11 2026

Dear AFD,

Thank you for helping our community and dedacating your time. I appreciate you because you are kind to people. You make a diffrance by helping people in trouble. Thank you for being brave, caring, and willing to help others!



Sincerley, Brooke Webb

Dear AFD

Thank you For Helping us. I Appreciate you because you help us when we need it the most. you Make A Diffenese By helping save Others.

Thank you For Being Bave and helping others

Sincerely, Ireland Akomi

26/9/11

Dear AFD,

Thank you for fighting fires, I appreciate you because you hlep people. you make a difference by being smart. Thank you for being brave, caring, and willing to help others!

Sincerely,

Luke and Cypress

Date:
9/11 2026

Dear AFD,
Thank you for saving people and putting out fires!
Without you guys we would'nt be safe.

Sincerely,
Alexand Lucian

Sept. 11/9/11

Dear AFD,

Thank you for rescuing People.
I appreciate you because you
help our communitie.
you make a difference by risking your
life
Thank you for being brave caring
and willing to help others!

Sincerely, Ella

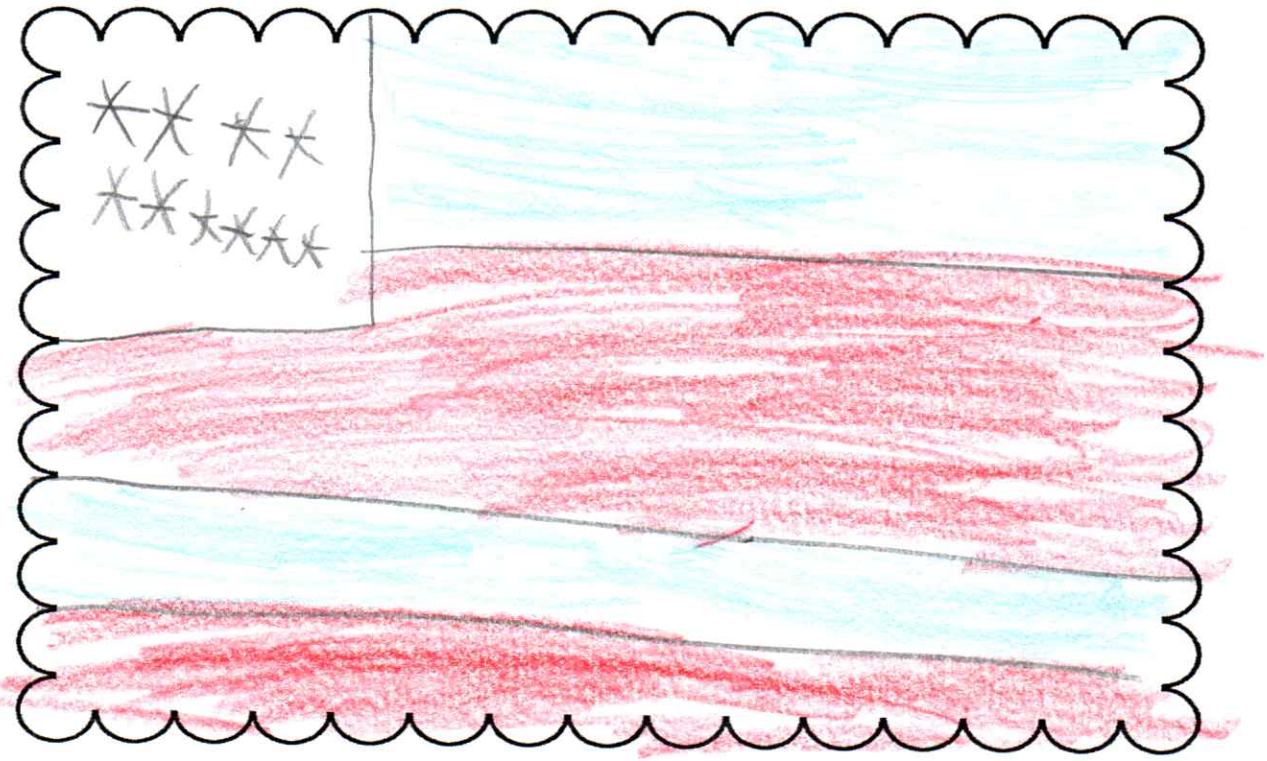
Sept. 11 9/11

Dear: AFD,

Thank you for Saving us from 9/11. I appreciate you because you help the community. You make a difference by helping the World

Sincerely,

Davina and Peyton

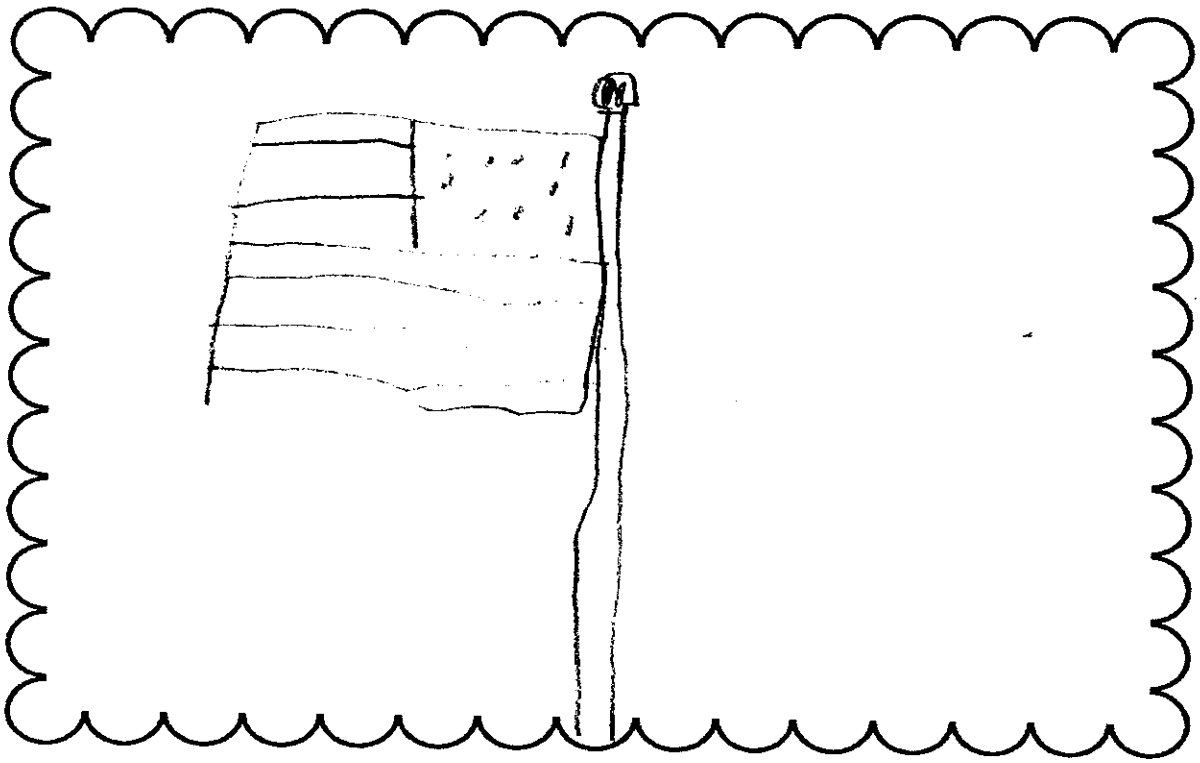


Sept. 11 9/11

Dear AFD

Thank you for fighting fires, You make a big diffecence by helping people, I appreciate you for everything sincerely

River



9\11\26

Dear AFD,

Thank you for helping people in Arcata. I appreciate you for putting your life in danger to protect others.

Sincerely,
Hina and Julia

Dear AFD,

Thank you for bring a good fierman and You make a difference by puting out the fier. Thank you for being brave, caring and willing to help others.

Sincerely-
Arley, Jhafe, Lane

9-11-26

Dear, Arcata fire department

Thank you for helping make Humbolt safe.

I appreciate you because you always help when were in need. You make a difference by helping us, And keep us safe.

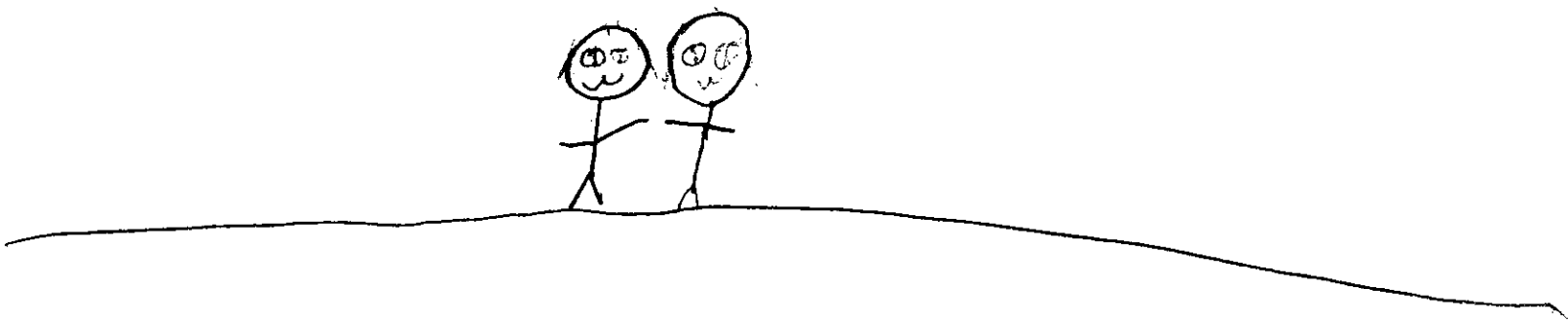
Thank you for being brave, caring, and willing to help others.

Sincerely, Evelyn

Soleil.

P.S. Thank you!!!!

from Evelyn and Soleil

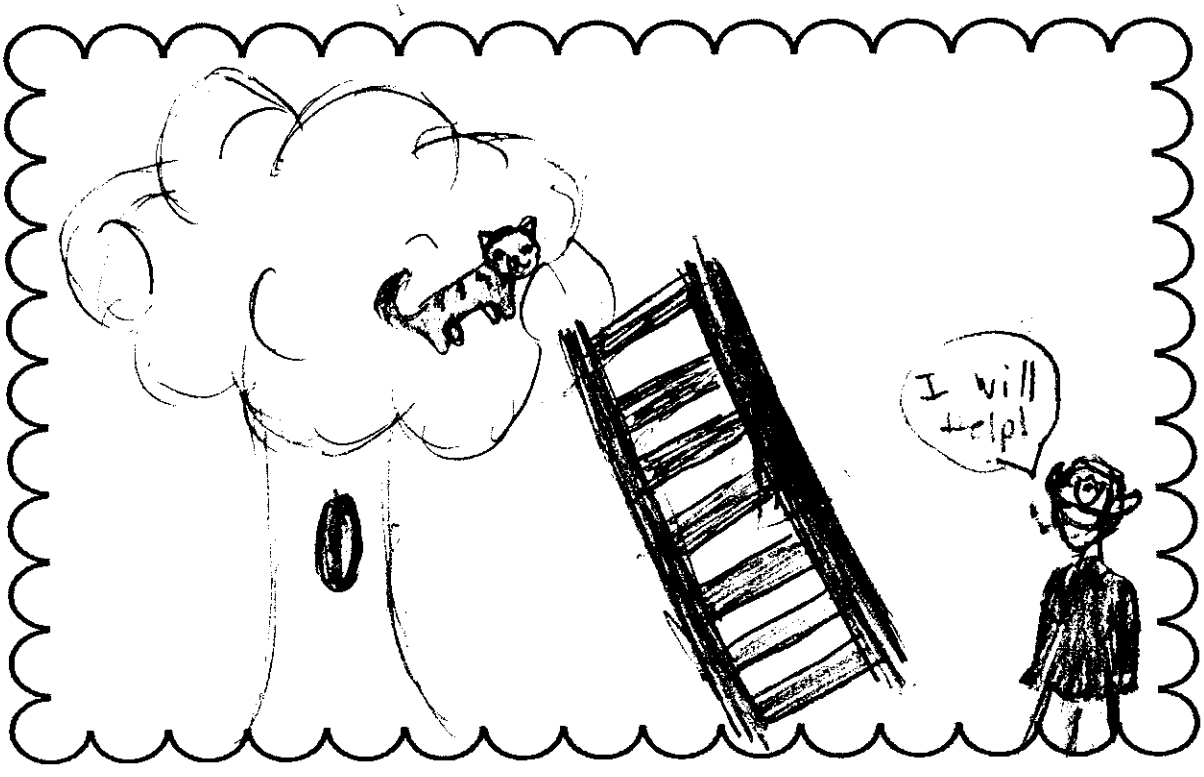


9-11-26

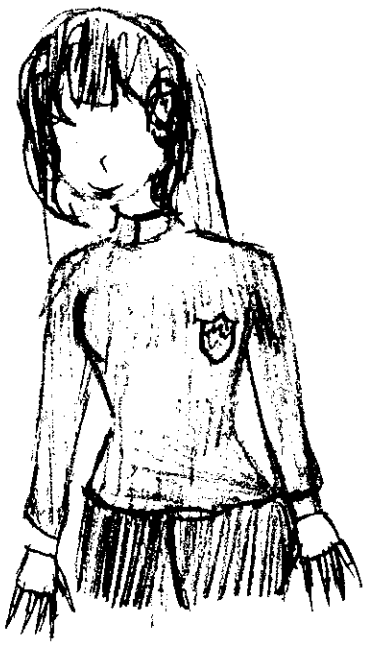
Dear AFD

I am so greatful that you help the the world be safe. You are so brave and kind. Thank you so much.

Sincerely,
Boston



fire woman



9-11-26

Dear AFD.
Thank you for
Iappreciate you
because
You make a
difference by
Thank you for
being brave.
caring
and willing to help
others

sincerely.
walter

Dear AFD,
thank you for

putting out fires and things.
I appreciate you because you
save lives. Even they
are or fire you make a
difference by not letting
fires happening thank you for
being brave caring and willing
to help others

Sincerely

matthew

Dear A[illegible],

Thank [illegible] [illegible]acteus.

[illegible]

[illegible]t.

Mde

9-11-2026

Dear AFD,

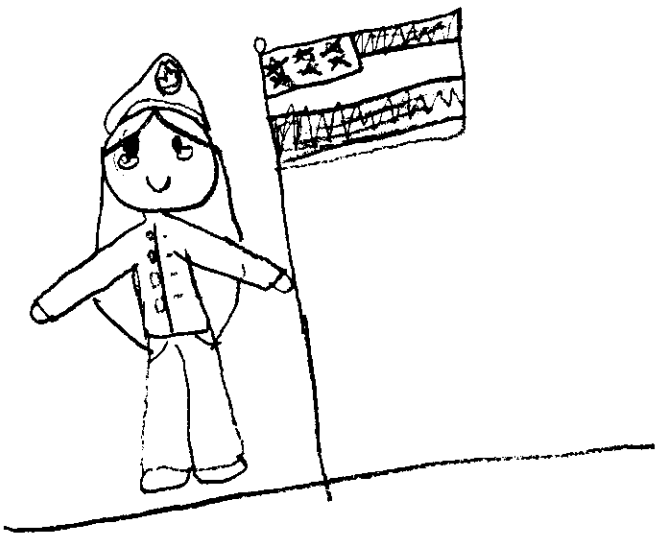
Thank you for helping People. I appreciate you because you save People. You make a difference by being the first ones to be there. Thank you for being brave, caring, and willing to help others.

Sincerley,
Isley Johnson

Dear AFD,

Thank you for every thing that you do to help the town. I appreciate you for helping people out by saving them from fires and helping others when they are hurt. you make a difference by saving lifes every day. Thank you for being helpful and brave.

Sincerely
Maddie



world

9-11-2026

Dear AFD

I what to express my graditude to your hardwork and dedication to our Country. thank you for risking your life for ours. thankyou for being the first to arrive. thankyou for everything.

Sincerely,

Zara Jenkins

3

Arielle

James 9-11-20

Dear AFD

Thank you for helping

Ia ppreciete you because you are people

You make a diffence by deing first

Thank you for being brave,

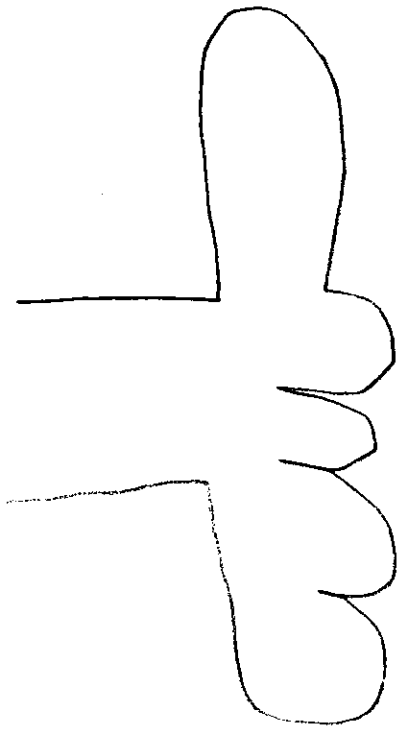
caring and willing to help

others.

Sincerely

James

GOOd JOb!



9/11/26

Dear, AfD

Thank you for Savig a lot of lives. I appreciate ~~you~~ because save people from very hot fires. You make a difference by helping so many lives. thank you for being brave, caring and willing to help others.

sincerely Grant Joel webb

beacase

Sept 11, 2026

Dear AFD

thank you for poting on tfiers

i appreciate you becos help pe

you make a diffrn ety

thank you for being brave, caring and willing to

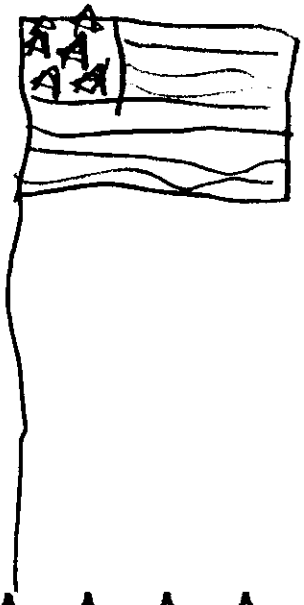
sinsire Aaonna

and melinda

9-11-26

Dear AFD,
thank you for helping.
I appreciate you because
saved people lifes. you make
a difference by heple
pepk in need
of help
thank you
for being bravecaing

sincerely
Fernando



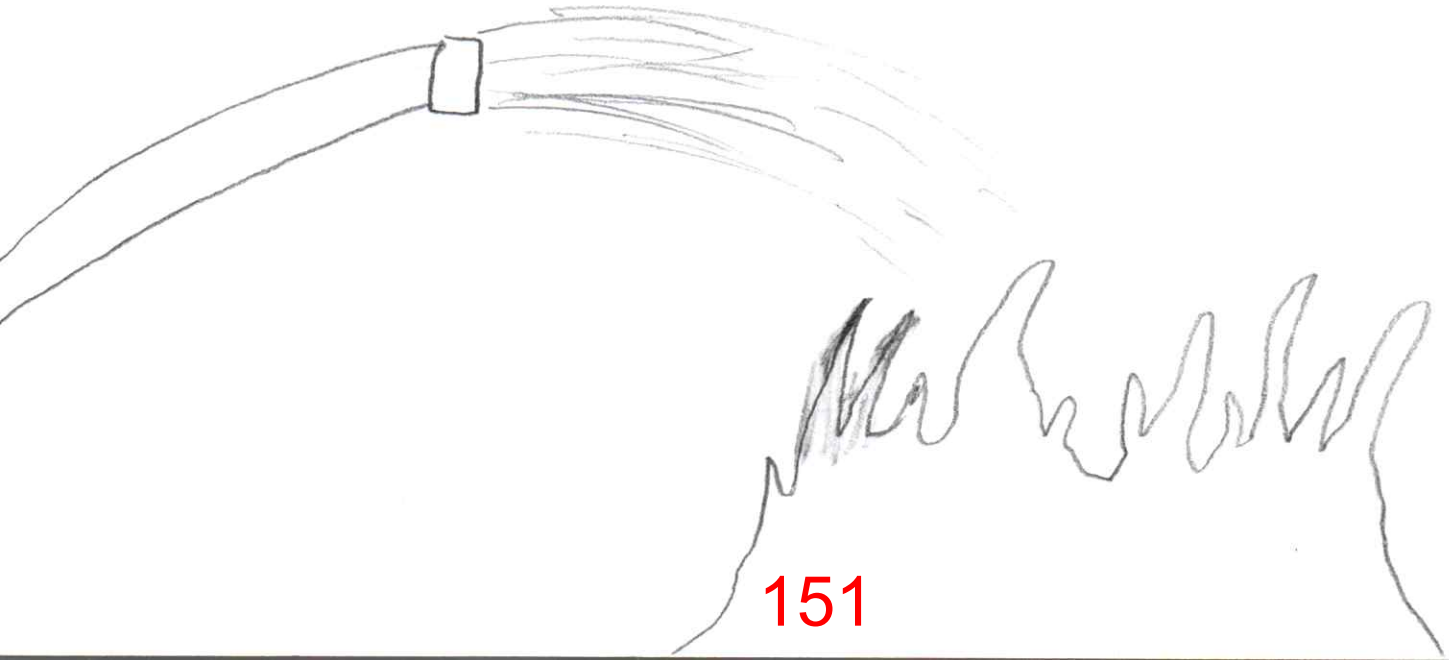
9/11/26

Dear AFD

Thank so much for puting your life on the line and saving people. You do so much for us it means so much to me that you do this euryday it macks me feel so greatfull for everything you do. I Appreciate you so so much for being the frist to be ther eury time. You inspire me to help others and maby to be a AFD.

Sincerely
Olivia

#1



9-11-26

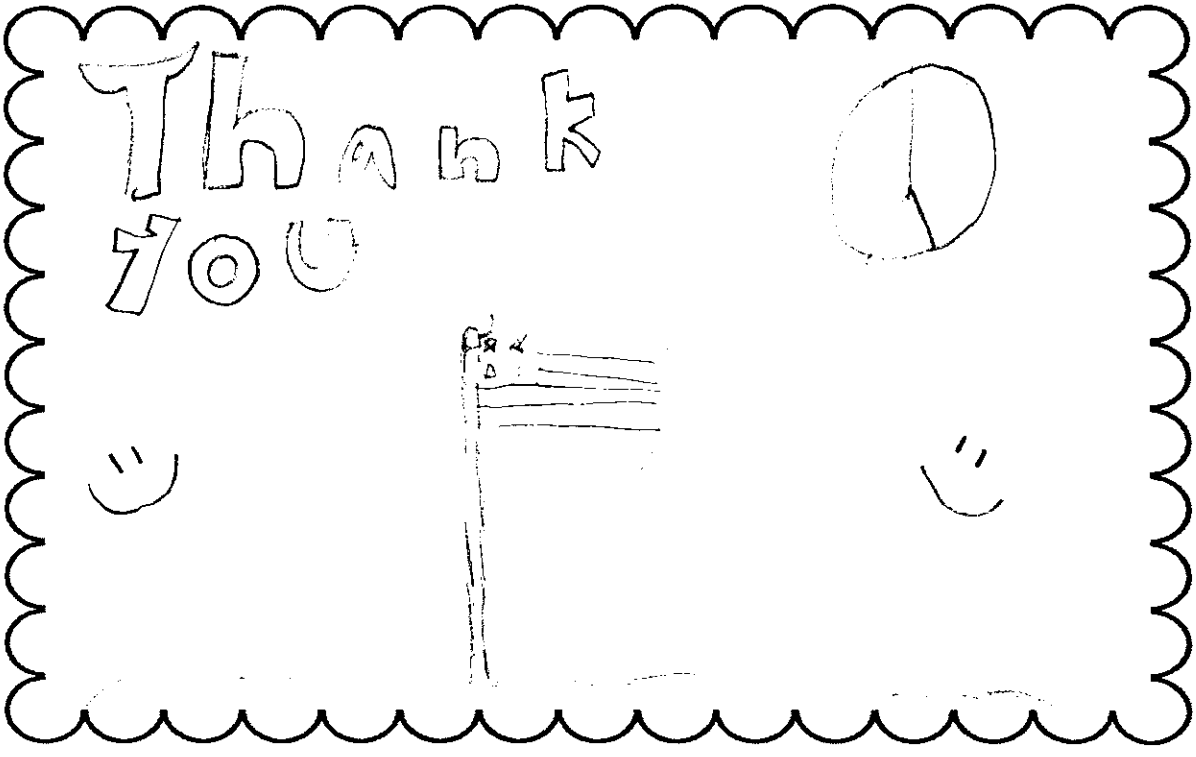
Dear AFD

Thank you for helping.

I apprecate you because Saved people lifes. You make a difference by helping people in need of help. Thank you for being brave, caring, and willing to help others.

Sincerely

Zanir



9/11/26

Dear AFD,

Thank you for hell ping the people to safety when they need it. We are grateful that you risk many things going wrong to help people that need help. We truly appriciate your bravery, and the fact that you care about everybody when it's an emergency.

Thank you!

Sincearly,

Manny, and Logan

9-11-26

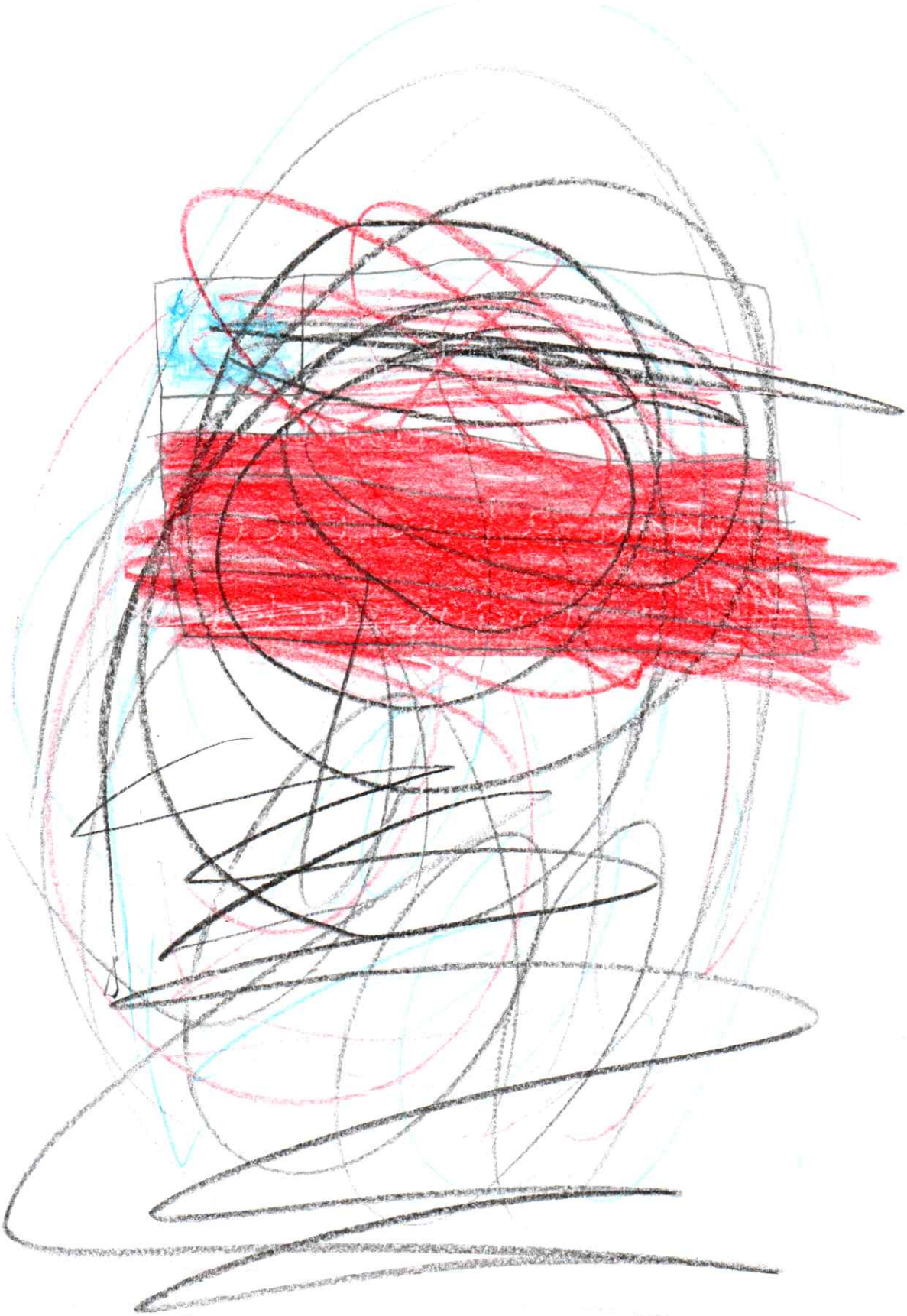
Dear AFD,

Thank you for puting out our fires.
I appeciate you because you
save lives and protect the world.
You make a difference by helping
People. Thank you for being brave,
caring, and willing to help
others.

sincerely

Daltyun and Elyas

a



9/11/26

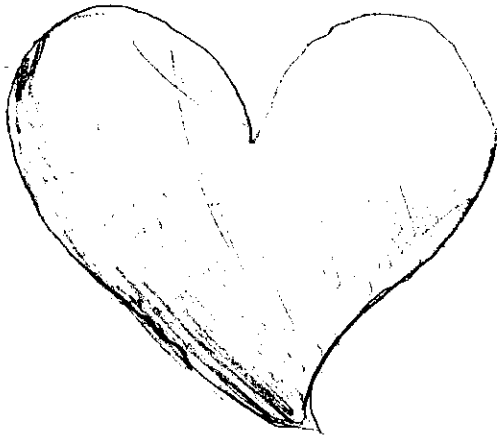
Dear AFD,
Thank you for
I appreciate you because
you make a
difference by
Thank you for
being brave, caring,
and will to help
others.

Sincerely,
Zabrina ♡

9-11-26

Dear AFD

Thank you for protecting our contry. I appreciate you because you helped our contry. you made a difference by putting down Fires. Thank you for being brave, caring, and Helpful.



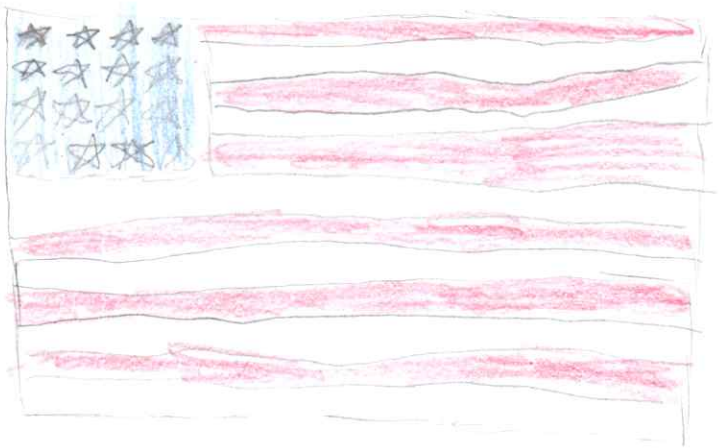
Sincerely, Sivan and Amelia

9- 9/11/26

Dear AFD,

Thank you for your help. I appreciate you because you put out fires. You make a difference by helping people out thank you for being brave caring and willing to help others.

Sincerely, Kaydence Mia



Max & Cameron

Dear Arcata Fire Department,
Thank you so much for trying to protect us during the events of 9/11. It was a really scary time

Dear fire fighters 9/11/26

I appreciate you so much for helping our country I owe everything to you for helping everyone I really mean this.

Sensiorly, Harlan and Hudson

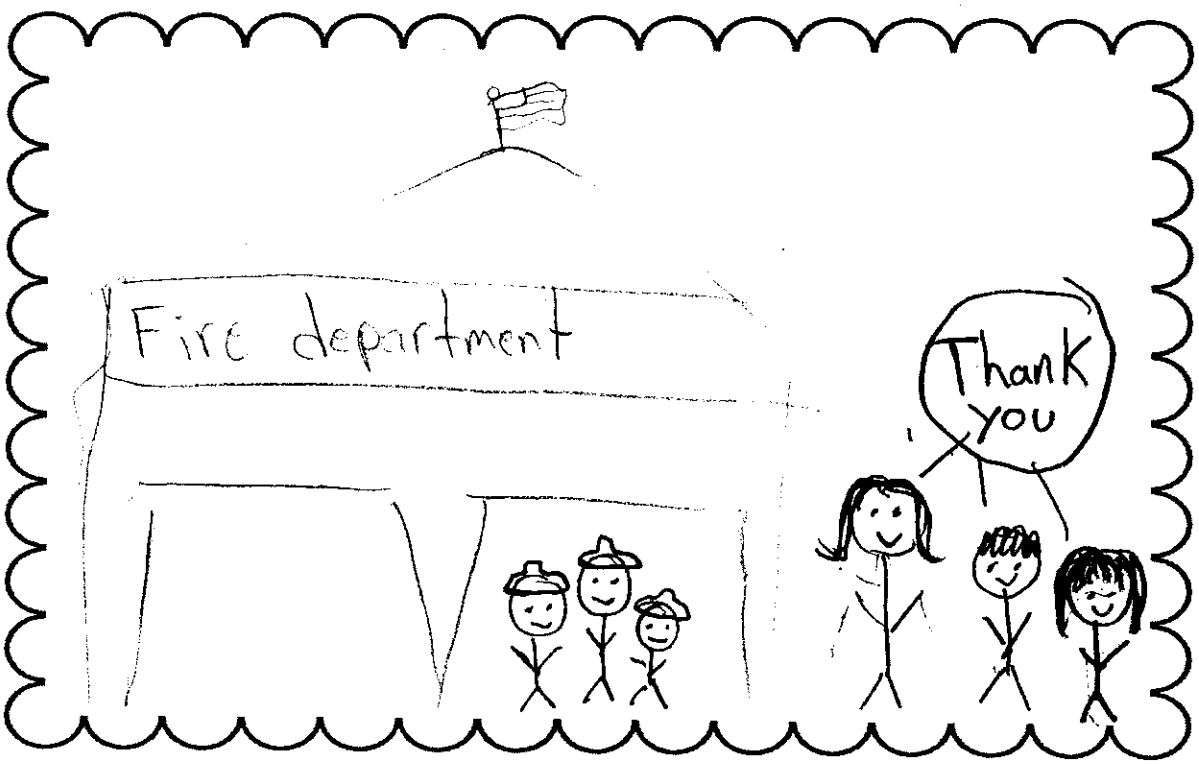
9-11-26

Dear Arcata fire Department,

Thank you for risking your lives for us. Thank you for being there when we need you. We appreciate you for being are heros.

Sincerly,

Eli, Hadi, and Karla

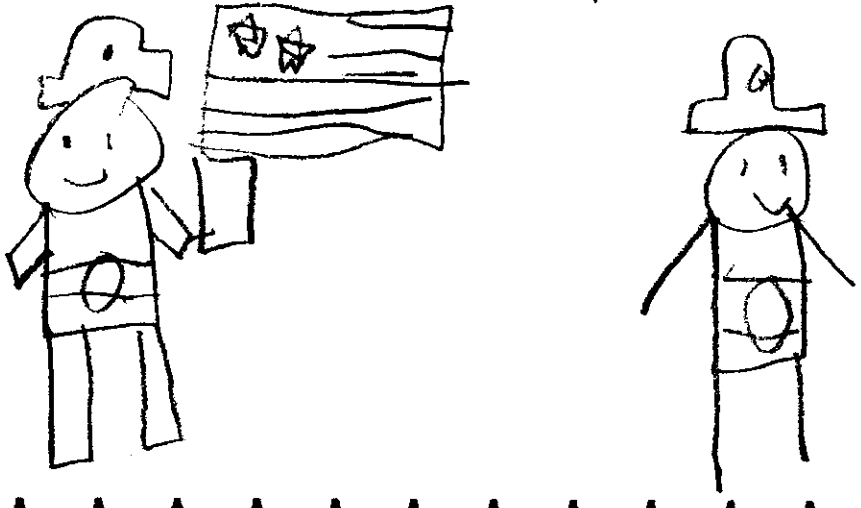


Dear Arcata Fire

thank all of you
for helping prevent more lives lost
during the events of 9\11 2001
If you saved lives in 9\11
we are truly grateful

yours truly

Amarica 25 years
Later



Dear Arcata Fire Department, 9/11/26

Thank you for fighting fires and saving lives! You all are so brave! We appreciate all that you do! Thank you so much.

Sincerly, Allie, Madeline, Melina.

Dear firefighters,

thank you for all

the things you do for the

things you do for the commonatty

and how much you sacratice. i

Pray for you too Stay safe,

thank you.

From Love and ellia

9-11-26

Thea, Ina, Ruby

Dear Arcata Fire department,

Thank you for putting out Fires and saving our lives we appreciate it so much!

9/11/26

Dear Arcata Fire Department,

Not all heros wear capes.

Thank you for keeping us safe.

I don't know what we would do without you!

Sincerly,

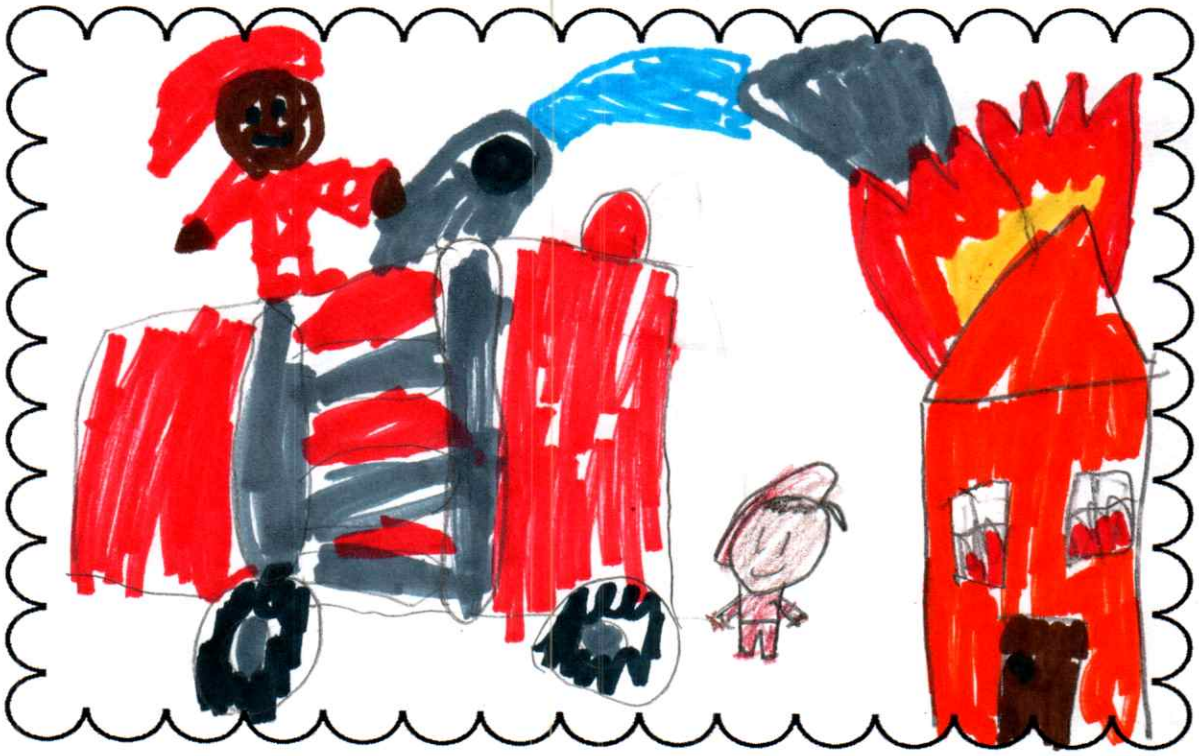
Damian and Trenton

9/11/26

Dear arcata fire department

Thank you for all the things you do for our county. You help so much. Hope you have a good life.

From Isaiah and Yazid



Dear Arcata Fire Department,

thank you for putting out fires, and saving lives. Were very greatful that you chose to risk your lives to help people in need. Thank you for taking so much time saving people.

Sincerly, Marabell, ELY, and Emmy Sep/11/2026

Dear arcata fire department,

Thank you for helping us when

we need it. Also we appreciate you for risking your lives for us.

Also you help us when we are in need.

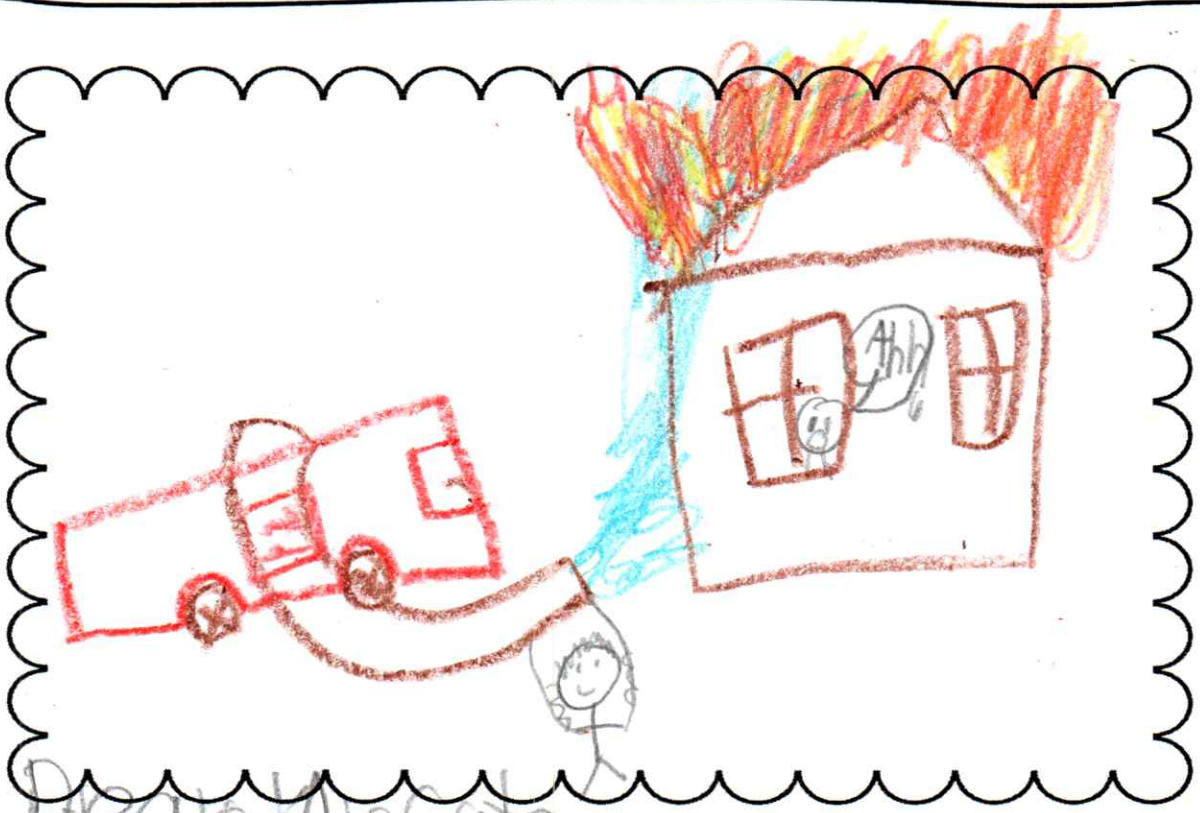
Gabriel klein-kai mykhum

9-11-2026

Dear Arcata fire Department, Thank you first responders for risking your lives for people who were in danger.

Love,

Lilliana.



Dear Arcata
fire department.
thank you for being
there to save lives.
Thank you for risking your
lives to save other peopls lives.

from wells and Humed.

8/16/26

To whom it may concern,

I, Anthony Perez, am wanting to resign as a Logstics Volunteer member that is apart of the Arcata Fire District. I am unable to meet the requirements and commitment due to my current job based at K'imaiw Medical Center in Hoopa California. I thank you for all the experience and opportunities to participate and represent within the Arcata Fire Department. Thank you for all the trainings; and I hope one day to return with full capabilities to be in the fire department

Anthony Perez

ARCATA FIRE DISTRICT

CORRESPONDENCE & COMMUNICATIONS item 3

Date: **October 8, 2026**
To: **Board of Directors, Arcata Fire District**
From: **Chris Emmons, Fire Chief**
Subject: **Fire Chief's Monthly Report**

Monthly Administrative Report

Executive/Intergovernmental/Training Activities-Fire Chief

Chief Emmons:

- Served on a Cal OES Disaster Readiness Panel. It was a day-long summit with Cal OES Coordinators, including the Deputy Director of Cal OES.
- Along with Captain Freeman, we provided Disaster Preparedness Training to Danco.
- Board of Directors Meeting
- Special Board of Directors Meeting
- Attended Captain's Meeting
- Attended weekly City of Arcata Directors meetings
- Attended the monthly Humboldt County Fire Chiefs Association Meeting.
- Met with Finance Committee
- Conducted walking tour with Town and Country Mobile Villa for safety consultation with manager.
- Conducted Interviews for the Part-Time Inspector position.
- Met with CPH Chief of Staff.
- Provided Command and Control of Incidents training to A Shift. Well received.
- Multiple meetings with financial consultant and administrative staff for budget development.
- Conducted Part-time Fire Inspector interviews.
- Attended Captain's Meeting
- Conducted "Push-in" Ceremony for new fire engine.
- Attended and presented at CalTrans meeting regarding 101 corridor and impacts.
- Created and recorded radio spots for Open House

Chief Emmons/Assistant Chief McDonald

Administrative & Planning

- Budget planning for FY26/27
- Reassessment of the numbers for Bartle Wells

Capital Improvements

- Painting of the Arcata Station completed
- Annual grounds deep clean assigned to shifts in preparation for October Open House

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Grants

- **Assistance to Firefighters Grant Application** *Water Tender replacement*- Submitted
- **Leary Foundation-Training Props-** unknown review
- **Green Diamond-Nozzles-**unknown review process
- **Berg Grant-**
  - *Hoses and supplies* – Resubmitted and should know soon
  - New Grant submitted to cover full cost of a station alerting system - Submitted
- **Coast Central-** McKinleyville Station Alert System Hardware – Submitted should know by late October.
- **Fire Safe Council/Firewise Communities-Jacoby Creek, Fickle Hill, Warren Creek areas being developed. Roy Wills, Rob Cannon, Michelle Donahue, John Evenson**
- **Measure Z -**
  - Training Prop for Mad River Station – Awaiting MOU signature with HCFCA/COH
  - First Due for FY26/27 - Awaiting MOU with HCFCA/COH

Operations and Training Report

Assistant Chief McDonald

Officers Staff meeting held and attended by Chiefs and Captains.

Policy Review committee met

Training:

- Familiarization with New Engine
- Firefighter 1 and 2 certifications preparation

Operations

- **Acting Duty Officer Hours –** 254
- **Acting Company Officer Hours –** 168

Monthly Incident Activity

Notable Incidents

09/04/2026 E8219 responded to Kelly Ave in McKinleyville for an Animal Rescue. E8219 found a small dog stuck in a gate. E8219 adjusted the openings in the gate to free the small dog.

09/18/2026 Arcata Station responded with the Water Tender to a Vegetation Fire in the McKay Community Forest in Eureka with HBF and CalFire. The water Tender supplied 11,000 gallons of water during the course of the incident.

09/16/2026 E8219 responded to a fire outside of an apartment complex. E8219 found a fire on an electric scooter. Fire was caused during maintenance; battery was punctured by a screw. The RP moved the scooter outside and called 911.

09/20/2026 E8217, E8218 and Cap8205 responded to a Roll-Over traffic accident at Bayside Cutoff. E8217 arrived to find a vehicle on its side. While at scene a second accident happened at the same location.

09/24/2026 E8219 and C8200 responded to a vegetation fire on clam beach. E8219 arrived to find a large amount of driftwood on fire. CalFire took command of the incident as it was in the SRA. E8219 remained at scene as a water supply vehicle for 6 hours.

09/25/2026 E8217, C8201 and C8200 responded to assist Blue Lake Fire with a Commercial Structure Fire in Korbel. C8201 arrived just after Blue Lake fire to find a office building that had a smell of smoke. Blue Lake Fire released C8200 and E8217. C8201 was released as a Vegetation Fire was dispatched on HWY 299 near North Bank Road. Crews arrived at in the area of North Bank Road and were unable to locate any Fire.

09/26/2026 Downed power line Lanphere Rd. and Seidel Rd. Started a small vegetation fire.

Break Down of top 5 Medical Call types (% of Medical YTD) 1490

1. Breathing Problems 12.7%
2. Unknown Problem 10.5%
3. Fall 8.5%
4. Altered Mental Status 7.3%
5. Overdose/Poisoning 5.5%

Break Down of Top Five Fire Call Types (% of Fire YTD) 165

1. Outside Other 29.1%
2. Vegetation Fire 13.9%
3. Trash/Rubbish 13.3%
4. Structure Fire 12.1%
5. Vehicle Fire 8.5%

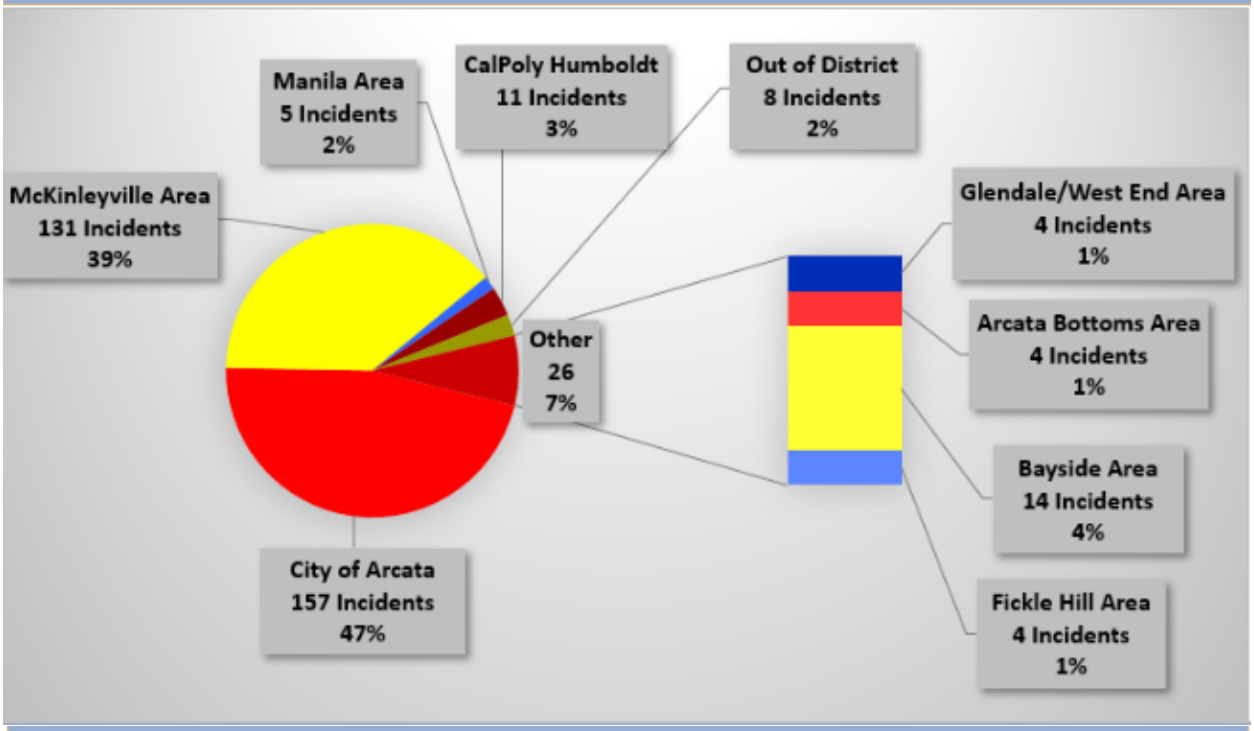
Top Five Location Types (YTD) 2885

1. 1 or 2 Family 38.1%

2. Multi Family 19.0%
3. Street 7.5%
4. Manufactured Home 6.2%
5. Highway 3.2%

MONTHLY INCIDENT COUNT		
Fires	14	3.91%
Hazardous Situations	9	2.51%
Medical	163	45.53%
Public Service	55	15.36%
Rescue	2	0.56%
No Emergency	91	25.42%
Law Enforcement Support	2	0.56%
Incomplete	22	6.15%
TOTAL	**358**	**100.00%**

INCIDENT COUNT BY ZONE



MUTUAL AID	
Aid Type	Total
Aid Given	3
Aid Received	0

OVERLAPPING CALLS	
# OVERLAPPING	% OVERLAPPING
110	30.73%

TRAVEL TIME UNDER 5 MINUTES			
Station Response Area	Responses	Within 5 minutes	Percentage
Arcata	99	63	64%
Mad River	90	54	60%
McKinleyville	103	67	65%
Other	11	6	55%
AVERAGE FOR UNITS	303	190	63%

Apparatus and Equipment Report

Apparatus/Vehicle Out of Service Time

H4847 went for pump repair 9/10 and annual service 9/21

H4848 went for annual service and possible oil leak 9/28

H3468 (2006 Ferrara) was taken out of service for the New Engine.

Community Risk Reduction and Outreach

C8201 attended a Career Panel for the CPH Fire and Forestry Class. Panel discussed how to pursue jobs in the Fire Service and Prescribed Burn Coalitions. Topics and questions varied from: what do you look at in a resume, what's a day typically like, how did you get into your position, and can we do ride-a-longs.

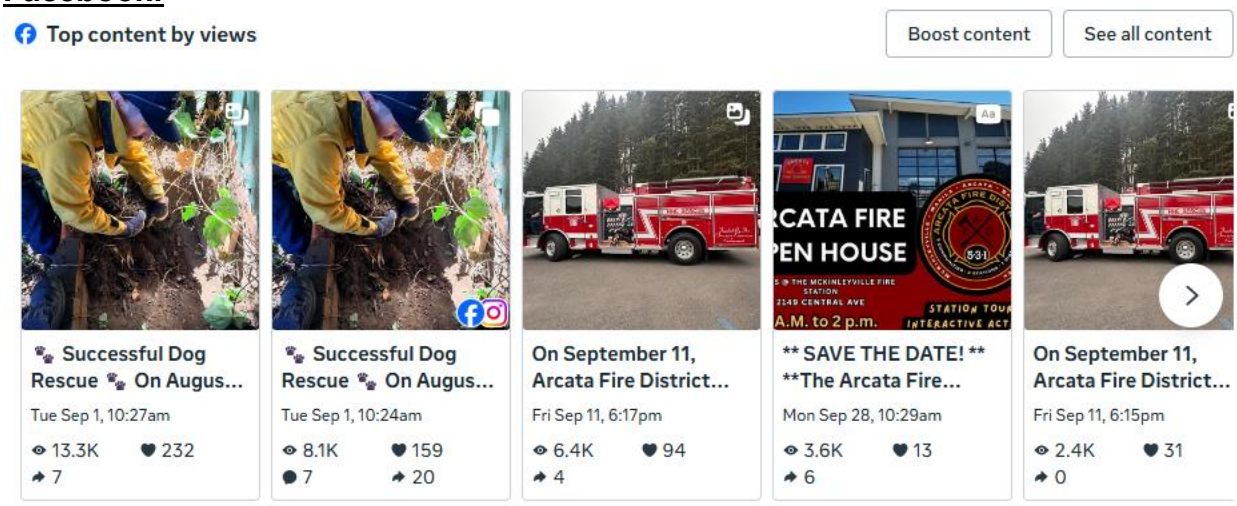
Public Education

Planning for Open House October 4

Social Media Performance Update

Arcata Fire District
Social Media Report – September

Facebook:



Instagram:

Top content by views

WE'RE HIRING – FIRE ENGINEER Arcata Fi...

Mon Sep 28, 4:17pm

5.4K 25
0 15

🐾 Successful Dog Rescue 🐾 On Augus...

Tue Sep 1, 10:24am

8.1K 159
7 20

On September 11, Arcata Fire District...

Fri Sep 11, 6:15pm

2.3K 66
0 3