

**KENSINGTON FIRE PROTECTION DISTRICT  
AGENDA OF A MEETING OF THE  
BOARD OF DIRECTORS**

Date of Meeting: January 13, 2016  
Time of Meeting: 7:00 p.m.  
Place of Meeting: Kensington Community Center  
59 Arlington Avenue, Kensington, CA 94707

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Please Note: Copies of the agenda bills and other written documentation relating to each item of business referred to on the agenda are on file in the office of the Kensington Fire Protection District Administration Office, 217 Arlington Avenue, Kensington, and are available for public inspection. A copy of the Board of Directors packet can be viewed on the internet at [www.kensingtonfire.org/agenda/index.shtml](http://www.kensingtonfire.org/agenda/index.shtml).

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the Manager, 510/527-8395. Notification 48 hours prior to the meeting will enable the Kensington Fire Protection District to make reasonable arrangements to ensure accessibility to this meeting (28 CFR 35.102-35.104 ADA Title 1).

7:00 p.m.

**CALL TO ORDER**

Directors: Joe de Ville, Don Dommer, Nina Harmon, Janice Kosel, and Laurence Nagel

1. **ADOPTION OF CONSENT ITEMS.** Items 3, 4, 5, 6 & 7  
All matters listed with the notation "CC" are consent items, which are considered to be routine by the Board of Directors and will be enacted by one motion. The Board of Directors has received and considered reports and recommendations prior to assigning consent item designations to the various items. Copies of the reports are on file in the Fire Protection District Administrative Office at 217 Arlington Avenue and are available to the public. The disposition of the item is indicated. There will be no separate discussion of consent items. If discussion is requested for an item, that item will be removed from the list of consent items and considered separately on the agenda. PLEASE NOTE: Public review copy of the agenda packet is available at the Directors' table at the Board meetings.
2. **ORAL COMMUNICATIONS.** (This place on the agenda is reserved for comments and inquiries from citizens and Board members concerning matters that do not otherwise appear on the agenda. Speakers shall be requested to provide their names and addresses prior to giving public comments or making inquiries.)
- CC 3. **APPROVAL OF THE MINUTES.** Approval of the minutes of the regular meeting of November 18, 2015 (APPROVE)
- CC 4. **APPROVAL OF THE MINUTES.** Approval of the minutes of the regular meeting of December 9, 2015 (APPROVE)
- CC 5. **APPROVAL OF MONTHLY A/P VOUCHER - TRANSMITTAL #7** (APPROVE)
- CC 6. **APPROVAL OF MONTHLY FINANCIAL REPORT.** November/December 2015 (APPROVE)
- CC 7. **APPROVAL OF MONTHLY INCIDENT ACTIVITY REPORT.** December 2015 (APPROVE)
8. **FIRE CHIEF'S REPORT**
  - a. Review of Operations.
  - b. Regional issues and developments.

9. **PRESIDENT'S REPORT**

- a. Committee Assignments for 2016

**NEW BUSINESS**

10. Actuarial Valuation of Postretirement Healthcare Benefits – July 1, 2015: Adopt and Give Direction to Manager on Withdrawals and Funding (ACTION)
11. Proposal from Biggs Cardosa Structural Engineers for Seismic Evaluation of the Public Safety Building for a fee of \$5,000 (ACTION)

**OLD BUSINESS**

12. Discussion and Direction on District Investments: Contra Costa County vs. Wells Fargo Advisors (ACTION)
13. Acceptance of CERT Emergency Supply Program Application (ACTION)

14. **BOARD REPORTS**

Informational reports from Board members or staff covering the following assignments:

- a. Finance Committee (Kosel/Dommer):
- b. Public Safety Building (de Ville/Dommer):
- c. Education (Kosel):
- d. Contra Costa County/California Special Districts Assoc. (Nagel): Next meeting is 1/25/16
- e. Diablo Fire Safe Council/Interface (Staff/Nagel):
- f. Correspondence: Thank you from Dana & Diane; thank you from Thea; thank you from Mez and Laurie Powles; holiday season greetings from the Kurzer-Ogul family; holiday season greetings from Sunset View

**ADJOURNMENT.** The next regular meeting of the Board of Directors of the Kensington Fire Protection District will be held on Wednesday, February 10, 2016, at 7:00 p.m. at the Kensington Community Center, 59 Arlington Avenue, Kensington, CA 94707.

The deadline for agenda items to be included in the Board packet for the next regular meeting of 2/10/16 is Wednesday, 1/27/16 by 1:00 p.m. The deadline for agenda-related materials to be included in the Board packet is Wednesday, 2/3/16 by 1:00 p.m., Fire Protection District Administration Office, 217 Arlington Ave., Kensington.

IF YOU CHALLENGE A DECISION OF THE BOARD OF DIRECTORS IN COURT, YOU MAY BE LIMITED TO RAISING ONLY THOSE ISSUES YOU OR SOMEONE ELSE RAISED AT THE BOARD MEETING OR IN WRITTEN CORRESPONDENCE DELIVERED AT, OR PRIOR TO, THE BOARD MEETING

# **CONSENT CALENDAR**

**MINUTES OF THE NOVEMBER 18, 2015 MEETING OF THE BOARD OF DIRECTORS  
OF THE KENSINGTON FIRE PROTECTION DISTRICT**

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**PRESENT:**     Directors:     Joe de Ville, Nina Harmon, Janice Kosel, Larry Nagel  
                  Staff:            Chief Lance Maples  
                  Absent:          Director Don Dommer, Manager Brenda Navellier

**CALL TO ORDER:**

President Nagel called the meeting to order at 7:00 p.m. Director Dommer was excused and Manager Navellier is off on family leave.

Director Kosel made a motion to move the agenda to item #7. Director Harmon seconded the motion.

AYES:           de Ville, Harmon, Kosel, Nagel  
NOES:           None  
ABSENT:         Dommer

**NEW BUSINESS:**

Special Districts Investments Presentation by Wells Fargo Advisors/Proposal to Utilize CalTrust for District Investments: Sandra Wheeler introduced herself and Catherine Hobbs who have 21 years and 23 years of experience in the industry, respectively. Wheeler has primarily been working with cemetery districts but many of the guidelines are the same. Wheeler reviewed Wells Fargo's handout that was included in the Board packet. The topics included overview of your investment policy, bond investing 101, the current interest rate environment, and the county pool vs. investing outside the county. The Finance Committee could also serve as the Investment Committee. Wheeler reviewed what investments are allowed for special districts and what is not, and also purchasing bonds and what affects their pricing. Wheeler discussed bond "call risk" and a ladder investment strategy over a five year period. The federal government is expected to raise rates in December though it will probably be a very small increment. Hobbs noted that CD rates are starting to move a tiny bit. Wheeler said duration is a measurement of volatility and reviewed examples of that. Wheeler distributed a sample portfolio in comparison to Contra Costa County LAIF. CCC investments are currently yielding .49% prior to expenses. Wheeler & Hobbs reviewed the handout and gave explanations. Wells Fargo estimated annual income is approximately \$40,000. The yield is about 1.64% with anticipated slight increases every year depending on interest rates. Director Kosel said the District is looking at investing \$2.5 million and keeping about \$1 million with the County. Funding only comes through twice a year with property tax payments in April and December. The District knows that it will need about \$600,000 in FY18-19 to replace the Type III engine. After that purchase, investments should be able to be equally laddered. The District currently has \$10,000 budgeted for interest income. There would be a modest increase in risk by using Wells Fargo. The County does not take this approach because they need liquidity. Resident Rick Artis asked about laddering bonds vs. CDs. Wheeler responded that the District is required to follow government code and can only put so much of their funds into CDs. A discussion ensued on risk. Director Kosel made a motion to revise the District's policy manual to include investing funds with a licensed qualified broker. A sample of that proposed change was included in the Board packet. Director de Ville seconded the motion. Since this would be the first reading of the policy manual change, a second reading would be required at the Board's next meeting.

AYES:           de Ville, Harmon, Kosel, Nagel  
NOES:           None  
ABSENT:         Dommer

Director Kosel made a second motion to utilize Wells Fargo Advisors for investing \$2.5 million of District reserves. The Board will follow-up after the second reading at next month's meeting. Manager Navellier will contact Wells Fargo before that time to set up a District account. Wheeler and Hobbs left the Board meeting.

**APPROVAL OF CONSENT ITEMS:**

President Nagel moved the agenda back to item 1, approval of the consent calendar. He called for the approval of the consent calendar (items 3 & 4), consisting of approval of the approval of the monthly September/October 2015 financial report and approval of policy handbook changes listed (Policy 1080). Director Kosel moved the adoption of the consent calendar items 3 & 4 as submitted. Director deVille seconded the motion.

AYES: de Ville, Harmon, Kosel, Nagel  
NOES: None  
ABSENT: Dommer

Rick Artis asked about presentations lasting more than 20 minutes in light of the new changes to Policy 1080. Chief Maples said presentations are not subject to the 20 minutes. President Nagel clarified that the 20 minute time frame per subject matter is for discussion from audience members. A resident asked if the policy was necessary and if it was possible to waive that at any time. The Board responded that they believed it was good policy to have in place and yes, it could be waived.

**ORAL COMMUNICATIONS:**

President Nagel congratulated the entire staff of El Cerrito-Kensington Fire Department on the successful pasta feed. Everyone seemed to have a good time, the toy barrels were all full and monetary donations were also made. Director Kosel also complimented staff on the shredding event held earlier this month; turnout was very good again.

**FIRE CHIEF'S REPORT:**

Chief Maples reported that there was a grass fire near Costco recently and by the time the first engine arrived, two acres had already been burned. There is still a great threat along the interface in particular despite some recent precipitation. Staff has ordered sand bags for the Kensington community. 120 sand bags were delivered on November 5<sup>th</sup>. The District is now on its sixth pallet of sand bags. For now, the sand bags will be taken out of the contingency fund until a budget amendment is made in February and a line item is created for sand bags. B/C Bond gave a sand bag stacking demonstration at Kensington Public Safety Council's last meeting. The Board thanked Chief Maples for taking the initiative with the sand bags and providing the service to the community. Based on the feedback the District is receiving, the community is very appreciative. Maples said he and Manager Navellier have talked to Mack5 about developing an RFP for a needs assessment/feasibility study/location search. They are willing and qualified to assist the District with this task. Rick Artis wanted to know how the grass fire started and also suggested that in some circumstances using a light 25-foot roll that is sold at Urban Farmer and can be staked down can take the place of sand bags.

**PRESIDENT'S REPORT:**

None.

**BOARD REPORTS:**

Finance: Director Kosel said the Board will have its mid-year budget review at the February meeting. A line item will be added for sand bags. Funds have already been budgeted for the needs assessment. Director Harmon thanked Director Kosel for inviting Wells Fargo to present to the Board.

Public Safety Building: Director de Ville noted the project is complete and signed-off.

Education: The Fire Plug was mailed out late last month.

CSDA: Director Nagel and Director Harmon attended the last meeting on October 19<sup>th</sup>. The guest speaker was from BART. A presentation was held on BART's upgrade program and rolling stock. There was also a presentation from Contra Costa Co. Resource District. There was a talk from LAFCO regarding open space. CSDA gave away its first scholarship in September. LAFCO's work on the second round of MSR's continues. Over 700 people attended the annual CSDA conference in September.

Correspondence: Two thank you notes were received from residents and an email praising the CERT Boot Camp presenters.

Diablo Fire Safe Council: Chief Maples noted that every year the Fire Marshal and Fire Prevention Officer work with the Carmelite monastery on vegetation management issues. This year, staff convinced them to apply for a DFSC grant and they were awarded \$5,000 a week ago. Kensington has received a large share of grants from DFSC.

**ADJOURNMENT:** The meeting was adjourned at 8:37 p.m.

MINUTES PREPARED BY: Brenda J. Navellier

These minutes were approved at the regular Board meeting of the Kensington Fire Protection District on January 13, 2016.

Attest:

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Larry Nagel, Board Secretary

**MINUTES OF THE DECEMBER 9, 2015 MEETING OF THE BOARD OF DIRECTORS  
OF THE KENSINGTON FIRE PROTECTION DISTRICT**

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**PRESENT:**      Directors:      Joe de Ville, Don Dommer, Nina Harmon, Janice Kosel  
                                 Staff:                      Chief Lance Maples, Manager Brenda Navellier  
                                 Absent:                      Director Larry Nagel

**CALL TO ORDER:**

Vice President Harmon called the meeting to order at 7:00 p.m. and noted that President Larry Nagel was excused; all other Directors and staff were present.

**APPROVAL OF CONSENT ITEMS:**

Vice President Harmon called for the approval of the consent calendar (items 4, 5 & 6), consisting of approval of the October 14, 2015 minutes, approval of monthly transmittal #6, and approval of the monthly October/November 2015 financial report. Director Kosel moved the adoption of the consent calendar items 4, 5 & 6 as submitted. Director deVille seconded the motion.

AYES:                      de Ville, Dommer, Harmon, Kosel  
NOES:                      None  
ABSENT:                      Nagel

**ORAL COMMUNICATIONS:**

Resident Ciara Wood passed around fundraising information by direct appeal to residents and users of the interface trail by Diablo Fire Safe Council. The amount is nearly \$5,000 for 2015. Wood expects additional funds by the end of the year. Cheryl Miller recently spoke at a Saturday meeting about applying for grants from DFSC. Wood offered to be a contact for anyone who is willing to apply for the grants. KFPD will put information about the DFSC grants on its website. Wood said DFSC is looking at "proof of concept projects" which could include east/west routes through Kensington and the removal of juniper. Wood noted that narrow streets, parking, trucks, etc. all affect response times and how residents move through the community and should not be compared with El Cerrito's wider streets.

**NEW BUSINESS:**

**Presentation by Contra Costa County on Treasury Services and Investments:** Russell Watts, Contra Costa County (CCC) Treasurer/Tax Collector, and Brice Bins, Deputy County Treasurer/Tax Collector, introduced themselves. CCC services 21 other voluntary districts in its investment pool including KFPD for at least 50 years. Watts said he understood that the District is considering moving its investment funds to Wells Fargo. Bins went over a power point presentation that was printed and distributed at the meeting which included the pool participants in a 2.4 billion dollar pool. The Treasurer's office has the fiduciary responsibility of the funds. Also the District has the benefit of the Auditor's office that performs tax collection, accounts payable, etc. KFPD passed a resolution in 2001 delegating investment authority to the County Treasurer's office unless revoked. Allocation of the pool includes the largest portion in money market funds and U.S. agencies. CCC has AAAF/S1 rating since 2007. Nearly 75% of the funds are less than a one year maturity. The goal is safety, liquidity and yield. All of KFPD's current investments are in Local Agency Investment Fund (LAIF) which is managed by the State Treasurer's Office. CCC also has accounts at Wells Fargo Asset Management and Cal Trust. Bins reviewed several yield curves and basis points. The County has continued using a Treasury Oversight Committee even though there is no longer a mandate for one. The Treasurer's office is also audited once a year. Most Counties in the State have a standard pool. CCC is unique in that it offers a "directed investment policy". KFPD could direct its investment timelines such as 6, 9, 12 or 18 mos. CCC charges \$20 in and \$20 out plus 1/3 of 1% of the interest earned. Bins reviewed KFPD's investments as of 12/4/15. The most important thing with directed investments is to know your cash flow. We are in a rising interest rate environment. Bins said the County policy is that KFPD is a voluntary participant and they are either "all in" or "all out". It is not acceptable to pull out some of the investment funds from the County but still benefit from the other County services. If Wells Fargo is the best fit, then KFPD would have to cut ties with the County. Bins said the County has the same resources as Wells Fargo at a much cheaper rate. By leaving KFPD's money with the County, KFPD has the benefit of other County services (accounts payable, etc.). With the directed investments, the County currently allows the investor to choose the amount and time frame but not the vehicle;

however, they are open to looking into that option. Kosel asked for the rationale behind the "all or nothing" concept. Watts said he is looking into the policy; Bins said because the District would still benefit from County services and it wouldn't be fair. Watts reminded that as the County Treasurer he assumes the fiduciary responsibility. He doesn't know of any other special district examples in the State where that responsibility is "split". Watts said the Auditor-Controller is out of the office this week but will question them upon return on whether the County would still collect KFPD's taxes were they to invest with Wells Fargo. Again, Watts does not know of any other examples and could not locate supporting documentation. Watts and Bins will follow up with Manager Navellier on the answers.

Paul Dorroh asked the County to quantify the other services they provide the District which Bins answered. Linnea Due asked if the directed investment costs are the same as LAIF which Bins said they are. Due asked why the Board was considering Wells Fargo over the County. Kosel said Wells Fargo said they can get the District about 1.8% percent or approximately \$40-50,000 in income a year. Watts reminded again that the County has the same access to the market as Wells Fargo. The District's plan was to equally ladder investments over five years. Kosel reviewed the designated funds and the OPEB trust. The County's CD's are FDIC insured. Wells Fargo gave the District a sample portfolio which the District gave a copy to the County. Wells Fargo's fees are harder to determine since their fees are in the buy/sell differential. The County cannot advise on investments. More discussion followed on rates, risk, LAIF, Wells Fargo and Cal Trust. Mr. Watts and Mr. Bins left the meeting. The Board decided to agenda the item again in January for additional discussion and possible action once answers are received from the County on outstanding questions. Kosel gave a summary of the Wells Fargo presentation from last month's meeting. Maples said the Board should also consider the other function in the "all in/all out" scenario. The District would then have to take on the accounts receivable/accounts payable and other functions that the County currently does which would take away from any extra profit made outside of the County.

#### **FIRE CHIEF'S REPORT:**

Chief Maples introduced Battalion and Operations Chief, Michael Pigoni. B/C Pigoni presented the District's incident activity reports for the last five months, July through November. During that time E65 went on 166 calls within Kensington and a total of 299 calls within Kensington and the surrounding communities. B/C Pigoni then reviewed each month's statistics. During July E65 responded to its first call in Berkeley since the adoption of the mutual aid agreement. During August, E65 along with Berkeley, Moraga-Orinda and EBRPD engines responded to a grass fire in Tilden. During November there was an increase in calls. During rainy weather there are usually calls for down trees, down wires, vehicle accidents, etc. B/C Pigoni gave the median and 90<sup>th</sup> percentile response times for Kensington only, El Cerrito only and both combined. All times were listed in the Board packet. E65 averages one call a day though it varies from day to day. Two sets ago, E65 ran seven calls all in Kensington in one day. During 2014 E65 responded to 94% of all calls in Kensington with either E71 or E72 or both responding to the other 6%. Reasons that E65 may not be available could be they are out of the area training, they are on another call, personnel are required to ride along in the ambulance, etc.

Anthony Knight asked the significance of the median and the 90<sup>th</sup> percentile times. The 90<sup>th</sup> percentile time is a National Fire Protection Association standard. In answer to a question, B/C Pigoni believes the response times in El Cerrito are slightly better because of Kensington hills and narrow, windy streets. Rick Artis thanked B/C Pigoni for all the time he spent working with him on the statistics. He said that the 90 percent response times for El Cerrito and Kensington should never be mixed. Chief Maples responded that the department reports out what is asked of them. Karl Krueger said that response times in Kensington were two seconds faster than in El Cerrito in 2011. Rick Artis asked if the department tracks where the engine starts from. They do not. Paul Dorroh said the Kensington 2007 90<sup>th</sup> percentile is lower than 2014. Is there a plan to improve upon that time? Chief Maples responded that compared to other agencies, KFPD/El Cerrito response times are great and the slight increase is not a red flag at this point. Maples reported that Rick Artis has been gathering response time statistics from other agencies including Moraga-Orinda whose 90<sup>th</sup> percentile response time is 10:30 minutes compared to Kensington's 7:36. Maples noted that he runs all three stations as one system. Emergency response is a partnership. Vice President Harmon introduced El Cerrito's labor union representative, Joe Gagne, and also the Vice President of Local 1230 that were in attendance. Rachelle Sherris-Watts wondered if the response times have increased slightly because of the increased population and amount of cars on the road.

Chief Maples reported that EBMUD is beginning to dismantle the roof of the reservoir. All construction routes are through Berkeley. A holiday pancake breakfast/toy drive will be held at the El Cerrito community center on Saturday, December 12<sup>th</sup>. The Sundar Shadi holiday display will be put up this Saturday. All volunteers are welcome. Director Harmon moved to accept the incident activity reports for July, August, September, October and November as submitted. Director Kosel seconded the motion.



AYES: de Ville, Dommer, Harmon, Kosel  
NOES: None  
ABSENT: Nagel

**PRESIDENT'S REPORT:**

None

**NEW BUSINESS CONTINUED:**

Election of Officer for Calendar Year 2016:

President: Director deVille nominated Director Nagel to serve as President. Director Kosel nominated Director Dommer to serve as President. Director Harmon called for a vote of those in favor of Director Nagel.

AYES: de Ville  
NOES: Harmon, Kosel, Dommer  
ABSENT: Nagel

Director Harmon called for a vote of those in favor of Director Dommer to serve as President.

AYES: Harmon, Kosel, Dommer  
NOES: de Ville  
ABSENT: Nagel

Vice President: Director Harmon nominated Director Kosel to serve as Vice President. Director Harmon closed the nominations and called for a vote.

AYES: de Ville, Harmon, Kosel, Dommer  
NOES: None  
ABSENT: Nagel

Secretary: Director Harmon nominated Director Nagel to serve as Secretary. Director Harmon closed the nominations and called for a vote.

AYES: de Ville, Harmon, Kosel, Dommer  
NOES: None  
ABSENT: Nagel

**BOARD REPORTS:**

Finance: The Finance Committee will meet in early January.

CSDA: The next quarterly Contra Costa County CSDA meeting will be held on January 26, 2016.

Public Safety Building: Chief Maples reported he has talked to Mack5 about developing an RFP for a needs assessment for the building.

**ADJOURNMENT:** The meeting was adjourned at 9:01 p.m.

MINUTES PREPARED BY: Brenda J. Navellier

These minutes were approved at the regular Board meeting of the Kensington Fire Protection District on January 13, 2016.

Attest:

\_\_\_\_\_  
Larry Nagel, Board Secretary

TRANSMITTAL - APPROVAL

TO: Auditor Controller of Contra Costa County.  
 Forwarded herewith are the following invoices and claims for goods and services received which have been approved for payment:

		KENSINGTON FPD		PY/CY:		
		TRANSMITTAL - APPROVAL		BATCH #:		
		Invoices		DATE :		
				LOCATION #:		
				FILENAME:		
				KENSINGTON		
00982	Delta Dental	1/1/2016	BE001433479 Jan dental	7840	1061	1,189.07
01406	KFPD	1/8/2016	Reimburse revolving fund	7840	2490	16,123.78
01169	CalPERS	12/14/15	7072901257 Feb medical	7840	1061	8,147.99
01634	Vision Service Plan	12/21/15	00102770001 Jan vision	7840	1061	346.72
02120	City of El Cerrito	01/01/16	Jan fire protection	7840	2328	193,265.49
50086	Hi-Tech Emergency Vehicle	12/17/15	152171 Type I Engine	7840	2490	340,016.70
<b>TOTAL</b>						<b>559,089.75</b>

Kensington FPD Approval  
 Date: 1/1/16  
*[Signature]*  
 Date: 1/8/16

January 8, 2016

**Attachment to Transmittal 0116**  
Kensington Fire Protection District Revolving Fund 01406

Detailed invoice for reimbursement to the Revolving Fund for payment of the following expenditures:

INVOICE DATE	DESCRIPTION	AMOUNT
12/8/2015	Pagepoint - website updates	22.50
11/26/2015	Canepa - landscape maint.	120.00
11/30/2015	Mack5 - Nov project mgmt	247.50
12/10/2015	SCIF - workers comp	223.02
12/17/2015	Payroll processing	129.13
12/17/2015	Payroll - 12/1-12/15/15	2,500.06
12/17/2015	Withholding payroll taxes 12/1-12/15/15	1,133.51
12/4/2015	Office Depot - office supplies	380.67
12/10/2015	Meyers Nave - legal counsel	306.18
12/5/2015	AT&T - telephone	402.81
12/9/2015	Sprint - telephone	65.82
12/8/2015	EBMUD -water/wastewater	397.15
12/7/2015	PG&E - electric	1,442.34
12/6/2015	PG&E - gas	259.34
12/15/2015	Terminix - pest control	113.00
1/1/2016	Stericycle - medical waste	248.39
12/11/2015	Mechanics Bank - sandbags, open house, etc.	2,124.49
1/4/2016	Payroll processing	57.23
1/4/2016	Payroll - 12/15-12/31/15	2,501.32
1/4/2016	Withholding payroll taxes 12/15-12/31/15	1,228.90
1/1/2016	Allways Green Service - janitorial	105.00
12/21/2015	Russell - November accounting	390.00
12/22/2015	Comcast - internet	108.95
12/18/2015	L.N. Curtis - Type I engine equip	681.75
1/5/2016	ICMA RC - Dec deferred comp	934.72
	<b>Total</b>	<b>16,123.78</b>

Please complete the enclosed deposit ticket and mail in the attached envelope to The Mechanics Bank.

**Kensington Fire Protection District**  
**Balance Sheet**  
As of December 11, 2015

	Dec 11, 15
<b>ASSETS</b>	
<b>Current Assets</b>	
Checking/Savings	
Petty Cash	200.00
KFPD Revolving Acct - Gen Fund	4,933.00
General Fund	213,779.54
Special Tax Fund	7,423.54
Capital Fund	4,976.77
<b>Total Checking/Savings</b>	231,312.85
Accounts Receivable	
Due from County for Reimb.	16,751.33
Accounts Receivable	2,119.08
Advance on Taxes	3,500,953.66
Advance on Supplemental Taxes	50,869.79
<b>Total Accounts Receivable</b>	3,570,693.86
<b>Other Current Assets</b>	
Prepaid Services - EC	1,382,225.81
Prepaid Exp.	9,577.92
Prepaid CERBT - Retiree Trust	994,589.92
Investments	
Capital Replacement Funds	1,368,947.00
Fire Protect. Contract Reserves	2,369,530.00
Investments - Other	-734,556.30
<b>Total Investments</b>	3,003,920.70
<b>Total Other Current Assets</b>	5,390,314.35
<b>Total Current Assets</b>	9,192,321.06
<b>Fixed Assets</b>	
Land	5,800.00
Equipment	1,363,137.14
Accumulated Depreciation-Equip	-778,846.15
Building and Improvements	2,032,063.85
Accumulated Depreciation - Bldg	-794,494.00
Current Capital Outlay	
Apparatus Bay Construction	358,317.41
<b>Total Current Capital Outlay</b>	358,317.41
<b>Total Fixed Assets</b>	2,185,978.25
<b>Other Assets</b>	
Suspense	-2,200.31
<b>Total Other Assets</b>	-2,200.31
<b>TOTAL ASSETS</b>	<b>11,376,099.00</b>
<b>LIABILITIES &amp; EQUITY</b>	
<b>Liabilities</b>	
<b>Current Liabilities</b>	
Accounts Payable	
Due to Revolving Acct - Gen Fnd	16,751.33
Due to Other - Issued by CCC	49,952.91
<b>Total Accounts Payable</b>	66,704.24
<b>Other Current Liabilities</b>	
EI Cerrito Service Contract Pay	1,382,225.81
<b>Total Other Current Liabilities</b>	1,382,225.81
<b>Total Current Liabilities</b>	1,448,930.05

# Kensington Fire Protection District

## Balance Sheet

As of December 11, 2015

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	Dec 11, 15
Total Liabilities	1,448,930.05
Equity	
Fund Equity - General	3,325,448.26
Fund Equity - Capital Projects	548,373.00
Fund Equity - Special Revenue	17,789.00
Fund Equity - Gen Fixed Asset	1,321,009.00
Fund Equity	2,427,211.90
Net Income	2,287,337.79
Total Equity	9,927,168.95
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>11,376,099.00</b>

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**Kensington Fire Protection District  
Revenue & Expense Prev Year Comparison**

July 1 through December 11, 2015

	Jul 1 - Dec 11, 15	Jul 1 - Dec 11, 14	\$ Change	% Change
<b>Ordinary Income/Expense</b>				
<b>Income</b>				
Property Taxes	3,400,696.81	3,203,716.55	196,980.26	6.2%
Special Taxes	200,345.40	200,345.40	0.00	0.0%
Other Tax Income	0.00	153.26	-153.26	-100.0%
Interest Income	3,280.90	2,299.21	981.69	42.7%
Salary Reimbursement Agreement	20,976.75	20,706.15	270.60	1.3%
Miscellaneous Income	0.00	13,408.57	-13,408.57	-100.0%
<b>Total Income</b>	<b>3,625,299.86</b>	<b>3,440,629.14</b>	<b>184,670.72</b>	<b>5.4%</b>
<b>Expense</b>				
<b>OUTSIDE PROFESSIONAL SERVICES</b>				
LAFCO Fees	1,801.11	1,796.45	4.66	0.3%
Contra Costa County Expenses	2,341.66	2,590.36	-248.70	-9.6%
El Cerrito Contract Fee	967,304.22	1,006,391.05	-19,086.83	-1.9%
Water System Improvements	220,000.00	110,000.00	110,000.00	100.0%
Fire Abatement Contract	500.00	0.00	500.00	100.0%
Risk Management Insurance	11,491.00	11,523.00	-32.00	-0.3%
<b>Professional Fees</b>				
Accounting	1,608.75	2,080.00	-471.25	-22.7%
Audit	8,000.00	13,000.00	-5,000.00	-38.5%
Legal Fees	575.10	649.08	-73.98	-11.4%
<b>Total Professional Fees</b>	<b>10,183.85</b>	<b>15,729.08</b>	<b>-5,545.23</b>	<b>-35.3%</b>
Wildland Vegetation Mgmt	630.00	3,045.00	-2,415.00	-79.3%
<b>Total OUTSIDE PROFESSIONAL SER...</b>	<b>1,234,251.84</b>	<b>1,151,074.94</b>	<b>83,176.90</b>	<b>7.2%</b>
<b>RETIREE MEDICAL BENEFITS</b>				
PERS Medical	12,605.36	9,985.04	2,620.32	26.2%
Delta Dental	1,277.46	1,277.54	-0.08	0.0%
Vision Care	347.46	347.54	-0.08	0.0%
<b>Total RETIREE MEDICAL BENEFITS</b>	<b>14,230.28</b>	<b>11,610.12</b>	<b>2,620.16</b>	<b>22.6%</b>
<b>COMMUNITY SERVICE ACTIVITIES</b>				
Public Education	5,232.75	4,684.70	548.05	11.7%
Comm. Pharmaceutical Drop-Off	71.90	773.38	-701.48	-90.7%
Open Houses	825.88	253.51	572.37	225.8%
Community Shredder	1,623.40	0.00	1,623.40	100.0%
<b>Total COMMUNITY SERVICE ACTIVITI...</b>	<b>7,753.93</b>	<b>5,711.59</b>	<b>2,042.34</b>	<b>35.8%</b>
<b>DISTRICT ACTIVITIES</b>				
Firefighters' Expenses	8,997.12	1,793.99	7,203.13	401.5%
Staff Appreciation	0.00	21.05	-21.05	-100.0%
Professional Development	3,253.49	0.00	3,253.49	100.0%
<b>Building Maintenance</b>				
Janitorial Service	630.00	630.00	0.00	0.0%
Medical Waste Disposal	1,205.35	1,192.72	12.63	1.1%
Building alarm	180.00	100.00	80.00	80.0%
Gardening service	360.00	360.00	0.00	0.0%
Miscellaneous Maint.	5,065.47	4,929.35	136.12	2.8%
<b>Total Building Maintenance</b>	<b>7,440.82</b>	<b>7,212.07</b>	<b>228.75</b>	<b>3.2%</b>
<b>Building Utilities/Service</b>				
Garbage	346.40	336.28	10.12	3.0%
Gas and Electric	2,967.63	2,753.22	214.41	7.8%
Water/Sewer	857.91	855.26	2.65	0.3%
<b>Total Building Utilities/Service</b>	<b>4,171.94</b>	<b>3,944.76</b>	<b>227.18</b>	<b>5.8%</b>
Election	0.00	399.18	-399.18	-100.0%
Memberships	6,309.00	5,888.00	421.00	7.2%
<b>Office</b>				
Office Expense	2,159.42	901.12	1,258.30	139.6%
Office Supplies	336.87	556.09	-219.22	-39.4%
Telephone	3,331.34	3,087.99	243.35	7.9%
<b>Total Office</b>	<b>5,827.63</b>	<b>4,545.20</b>	<b>1,282.43</b>	<b>28.2%</b>
<b>Total DISTRICT ACTIVITIES</b>	<b>36,000.00</b>	<b>23,804.25</b>	<b>12,195.75</b>	<b>51.2%</b>
<b>Staff</b>				
Wages	32,547.20	31,295.00	1,252.20	4.0%
Longevity Pay	1,000.00	1,000.00	0.00	0.0%
Overtime Wages	591.46	135.41	456.05	336.8%
Medical/dental ins compensation	3,250.00	3,250.00	0.00	0.0%
Retirement Contribution	2,473.60	2,378.38	95.22	4.0%
Payroll Taxes	2,860.25	2,480.94	379.31	15.3%
Workers Compensation/Life Ins	1,476.31	1,318.34	157.97	12.0%
Payroll Processing	572.30	599.50	-27.20	-4.5%
<b>Total Staff</b>	<b>44,771.12</b>	<b>42,457.57</b>	<b>2,313.55</b>	<b>5.5%</b>
<b>Contingency</b>				
General	954.90	0.00	954.90	100.0%

**Kensington Fire Protection District  
Revenue & Expense Prev Year Comparison**

July 1 through December 11, 2015

	Jul 1 - Dec 11, 15	Jul 1 - Dec 11, 14	\$ Change	% Change
Total Contingency	954.90	0.00	954.90	100.0%
Total Expense	1,337,962.07	1,234,658.47	103,303.60	8.4%
Net Ordinary Income	2,287,337.79	2,205,970.67	81,367.12	3.7%
Other Income/Expense				
Other Income				
Transfers In - General	2,073.09	1,356.94	716.15	52.8%
Total Other Income	2,073.09	1,356.94	716.15	52.8%
Other Expense				
Transfers Out - Capital	2,073.09	1,356.94	716.15	52.8%
Total Other Expense	2,073.09	1,356.94	716.15	52.8%
Net Other Income	0.00	0.00	0.00	0.0%
Net Income	<u>2,287,337.79</u>	<u>2,205,970.67</u>	<u>81,367.12</u>	<u>3.7%</u>

**Kensington Fire Protection District  
Revenue & Expense Budget vs. Actual**

July through November 2015

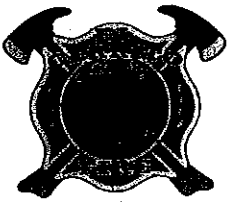
	Jul - Nov 15	Budget	\$ Over Budget	% of Budget
<b>Ordinary Income/Expense</b>				
<b>Income</b>				
Property Taxes	3,201,698.44	3,328,995.00	-127,296.56	96.2%
Special Taxes	200,345.40	200,345.00	0.40	100.0%
Other Tax Income	0.00	0.00	0.00	0.0%
Lease Agreement	0.00	1.00	-1.00	0.0%
Interest Income	3,280.90	2,250.00	1,030.90	145.8%
Salary Reimbursement Agreement	20,976.75	21,494.15	-517.40	97.6%
Miscellaneous Income	0.00	0.00	0.00	0.0%
<b>Total Income</b>	<b>3,426,301.49</b>	<b>3,553,085.15</b>	<b>-126,783.66</b>	<b>96.4%</b>
<b>Expense</b>				
<b>OUTSIDE PROFESSIONAL SERVICES</b>				
LAFCO Fees	1,801.11	1,800.00	1.11	100.1%
Contra Costa County Expenses	154.51	150.00	4.51	103.0%
El Cerrito Contract Fee	987,304.22	987,304.15	0.07	100.0%
Water System Improvements	220,000.00	185,000.00	35,000.00	118.9%
Fire Abatement Contract	500.00	8,000.00	-7,500.00	6.3%
Risk Management Insurance	11,491.00	11,490.00	1.00	100.0%
<b>Professional Fees</b>				
Accounting	1,608.75	1,875.00	-266.25	85.8%
Actuarial Valuation	0.00	1,750.00	-1,750.00	0.0%
Audit	8,000.00	6,500.00	1,500.00	123.1%
Legal Fees	575.10	12,500.00	-11,924.90	4.6%
<b>Total Professional Fees</b>	<b>10,183.85</b>	<b>22,625.00</b>	<b>-12,441.15</b>	<b>45.0%</b>
Wildland Vegetation Mgmt	630.00	4,166.65	-3,536.65	15.1%
<b>Total OUTSIDE PROFESSIONAL SERVI...</b>	<b>1,232,064.69</b>	<b>1,220,535.80</b>	<b>11,528.89</b>	<b>100.9%</b>
<b>RETIREE MEDICAL BENEFITS</b>				
PERS Medical	12,605.36	8,908.35	3,697.01	141.5%
Delta Dental	1,064.55	1,139.60	-75.05	93.4%
Vision Care	347.46	310.40	37.06	111.9%
<b>Total RETIREE MEDICAL BENEFITS</b>	<b>14,017.37</b>	<b>10,358.35</b>	<b>3,659.02</b>	<b>135.3%</b>
<b>COMMUNITY SERVICE ACTIVITIES</b>				
Public Education	4,562.42	5,416.65	-854.23	84.2%
Comm. Pharmaceutical Drop-Off	71.90	500.00	-428.10	14.4%
CERT Emerg Kits/Sheds/Prepared	0.00	0.00	0.00	0.0%
Open Houses	172.64	0.00	172.64	100.0%
Community Shredder	1,484.07			
<b>Total COMMUNITY SERVICE ACTIVITIES</b>	<b>6,291.03</b>	<b>5,916.65</b>	<b>374.38</b>	<b>106.3%</b>
<b>DISTRICT ACTIVITIES</b>				
Firefighters' Expenses	8,997.12	4,166.65	4,830.47	215.9%
Staff Appreciation	0.00	0.00	0.00	0.0%
Professional Development	3,184.49	2,975.00	209.49	107.0%
<b>Building Maintenance</b>				
Janitorial Service	525.00	625.00	-100.00	84.0%
Medical Waste Disposal	956.96	1,666.65	-709.69	57.4%
Building alarm	180.00	200.00	-20.00	90.0%
Gardening service	240.00	833.35	-593.35	28.8%
Miscellaneous Maint.	5,065.47	5,208.35	-142.88	97.3%
<b>Total Building Maintenance</b>	<b>6,967.43</b>	<b>8,533.35</b>	<b>-1,565.92</b>	<b>81.6%</b>
<b>Building Utilities/Service</b>				
Garbage	346.40	360.00	-13.60	96.2%
Gas and Electric	4,395.74	3,125.00	1,270.74	140.7%
Water/Sewer	1,548.88	865.00	683.88	179.1%
<b>Total Building Utilities/Service</b>	<b>6,291.02</b>	<b>4,350.00</b>	<b>1,941.02</b>	<b>144.6%</b>
Election	0.00	0.00	0.00	0.0%
Memberships	6,309.00	6,230.00	79.00	101.3%
<b>Office</b>				
Office Expense	2,085.53	1,458.35	627.18	143.0%
Office Supplies	336.87	1,041.65	-704.78	32.3%
Telephone	3,217.64	3,522.90	-305.26	91.3%
<b>Total Office</b>	<b>5,640.04</b>	<b>6,022.90</b>	<b>-382.86</b>	<b>93.6%</b>
<b>Total DISTRICT ACTIVITIES</b>	<b>37,389.10</b>	<b>32,277.90</b>	<b>5,111.20</b>	<b>115.8%</b>
<b>Staff</b>				
Wages	32,547.20	32,543.35	3.85	100.0%
Longevity Pay	1,000.00	1,000.00	0.00	100.0%
Overtime Wages	591.46	541.65	49.81	109.2%
Vacation Wages	0.00	0.00	0.00	0.0%
Medical/dental ins compensation	3,250.00	3,250.00	0.00	100.0%
Retirement Contribution	2,473.60	2,472.50	1.10	100.0%
Payroll Taxes	2,860.25	2,650.00	210.25	107.9%
Workers Compensation/Life Ins	1,253.29	1,400.00	-146.71	89.5%
Payroll Processing	515.07	627.10	-112.03	82.1%
<b>Total Staff</b>	<b>44,490.87</b>	<b>44,484.60</b>	<b>6.27</b>	<b>100.0%</b>



**Kensington Fire Protection District  
Revenue & Expense Budget vs. Actual**

July through November 2015

	Jul - Nov 15	Budget	\$ Over Budget	% of Budget
Contingency General	0.00	10,416.65	-10,416.65	0.0%
Total Contingency	0.00	10,416.65	-10,416.65	0.0%
Total Expense	1,334,253.06	1,323,989.95	10,263.11	100.8%
Net Ordinary Income	2,092,048.43	2,229,095.20	-137,046.77	93.9%
Other Income/Expense				
Other Income				
Transfers In - General	2,073.09	0.00	2,073.09	100.0%
Total Other Income	2,073.09	0.00	2,073.09	100.0%
Other Expense				
Transfers Out - Capital	2,073.09	0.00	2,073.09	100.0%
Total Other Expense	2,073.09	0.00	2,073.09	100.0%
Net Other Income	0.00	0.00	0.00	0.0%
Net Income	2,092,048.43	2,229,095.20	-137,046.77	93.9%

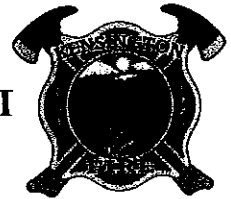


# EL CERRITO-KENSINGTON FIRE DEPARTMENT

10900 San Pablo Avenue • El Cerrito • CA • 94530

(510) 215-4450 • FAX (510) 232-4917

[www.el-cerrito.org](http://www.el-cerrito.org)



January 2016

**TO:** Kensington Fire Protection District Board Members

**FROM:** Michael Pigoni: Battalion Chief

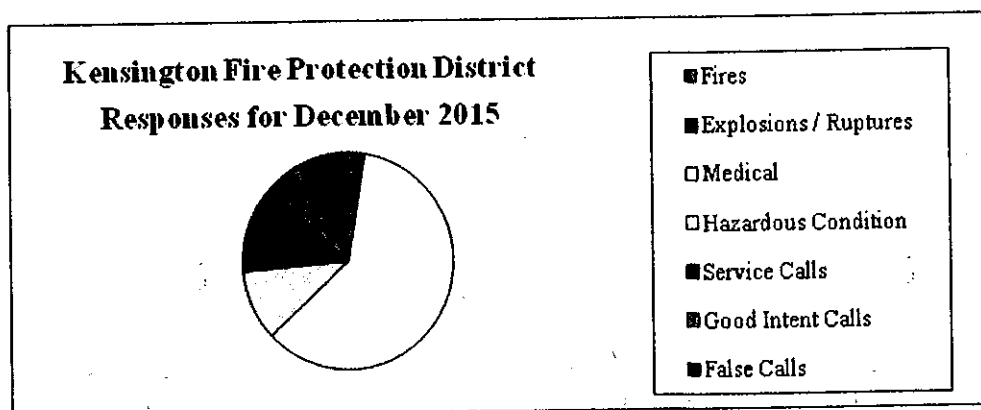
**RE:** Incident Activity Reports for the Month of December 2015

There were 38 incidents that occurred during the month of December in the community of Kensington. Please see the attached "Incident Log" for the dates and times locations and incident type for these calls that the Fire Department responded to this past month. Kensington calls are shown in the charts at the bottom of this page. During this month E65 responded to a total of 65 calls in all districts.

While these incidents were not in Kensington, on December 15, E65 responded for a possible heart attack on Seaview Drive. Upon arrival, they encountered a person in full arrest. Through their ALS intervention, they were able to revive the patient and assisted with the transport to the hospital. Later in the day E65 responded to a vehicle accident on Terrace Drive involving 4 cars with two patients that required extrication. An additional engine was dispatched to assist and the patients were transported to the hospital.

The chart below is broken down into NFIRS incident types. The following is a list of the response types, the number of responses for each type and the percentage of the total calls for each type.

<u>Call Type</u>		<u>Incident Count</u>	<u>Percentages</u>
Fires	<i>(Structure, Trash, Vehicles, Vegetation Fires)</i>	1	2.63%
Explosions / Ruptures	<i>(Over Pressure/Ruptures, Explosions, Bombs)</i>	0	0.00%
Medical	<i>(EMS, Vehicle Accidents, Extrication Rescue)</i>	23	60.53%
Hazardous Condition	<i>(Chemical Spills, Leaks, Down Power Lines)</i>	4	10.53%
Service Calls	<i>(Distress, Water/Smoke/Odor Problems, Public Assists)</i>	5	13.16%
Good Intent Calls	<i>(Cancelled En Route, Wrong Location)</i>	2	5.26%
False Calls	<i>(Wrong Company/Unit Dispatched)</i>	3	7.89%
<b>Totals</b>		<b>38</b>	<b>100.00%</b>



# Kensington Fire Protection District Response Log for December 2015

#	Incident Number	Date & Time	Address	City	Apparatus ID	Incident Type*
8	1503083	04-Dec-15 19:01:26	256 LAKE DR	Kensington	E65	113
10	1503110	07-Dec-15 11:02:29	681 COVENTRY DR	Kensington	E72	311
23	1503219	17-Dec-15 13:33:28	256 PURDUE AVE	Kensington	E65	311
4	1503063	03-Dec-15 07:29:31	295 PURDUE AVE	Kensington	E65	321
5	1503068	03-Dec-15 13:36:16	129 PURDUE AVE	Kensington	E65	321
6	1503076	04-Dec-15 09:07:01	1 HIGHGATE RD	Kensington	E65	321
9	1503094	05-Dec-15 22:55:36	205 ARLINGTON AVE	Kensington	E65	321
11	1503112	07-Dec-15 12:58:46	205 PURDUE AVE	Kensington	E72	321
12	1503114	07-Dec-15 13:39:20	9 WINDSOR AVE	Kensington	E65	321
13	1503120	07-Dec-15 22:48:11	86 ARLINGTON AVE	Kensington	E65	321
14	1503126	08-Dec-15 19:37:52	36 KENYON AVE	Kensington	E65	321
16	1503133	09-Dec-15 13:52:00	205 PURDUE AVE	Kensington	E65	321
18	1503161	12-Dec-15 08:02:50	28 NORWOOD AVE	Kensington	E65	321
19	1503171	13-Dec-15 02:01:23	205 ARLINGTON AVE	Kensington	E65	321
21	1503198	15-Dec-15 12:16:31	1624 OAK VIEW AVE	Kensington	E65	321
22	1503217	17-Dec-15 08:37:12	177 PURDUE AVE	Kensington	E65	321
26	1503238	19-Dec-15 17:51:59	205 PURDUE AVE	Kensington	E71	321
28	1503255	21-Dec-15 17:07:29	259 WILLAMETTE AVE	Kensington	E65	321
29	1503269	23-Dec-15 05:43:55	38 SUNSET DR	Kensington	E65	321
30	1503270	23-Dec-15 06:55:20	91 ARLINGTON AVE	Kensington	E65	321
31	1503275	24-Dec-15 04:05:09	91 ARLINGTON AVE	Kensington	E65	321
32	1503280	24-Dec-15 15:51:54	256 PURDUE AVE	Kensington	E72	321
36	1503313	28-Dec-15 09:47:27	1 HIGHGATE RD	Kensington	E65	321
7	1503078	04-Dec-15 12:16:48	257 YALE AVE	Kensington	E65	324
3	1503062	02-Dec-15 19:57:56	260 COLUMBIA AVE	Kensington	E65	412
33	1503284	25-Dec-15 12:30:49	90 HIGHLAND BLVD	Kensington	E65	412
37	1503320	29-Dec-15 13:00:55	214 ARLINGTON AVE	Kensington	E65	412
38	1503332	30-Dec-15 21:48:17	257 AMHERST AVE	Kensington	E65	442
20	1503174	13-Dec-15 09:13:24	291 LEXINGTON DR	Kensington	E65	520
24	1503228	18-Dec-15 21:10:26	375 OCEAN VIEW AVE	Kensington	E65	520

Kensington	E65	553
Kensington	E65	553
Kensington	E65	554
Kensington	E65	611P
Kensington	E65	651
Kensington	E65	700
Kensington	E65	740
Kensington	E65	740

15	1503130	09-Dec-15 10:13:00	22 AVON DR
17	1503155	11-Dec-15 14:25:31	11 KENILWORTH DR
35	1503312	27-Dec-15 23:15:32	49 NORWOOD AVE
34	1503301	26-Dec-15 22:58:36	49 NORWOOD AVE
2	1503054	02-Dec-15 10:47:40	90 HIGHLAND BLVD
27	1503254	21-Dec-15 16:07:16	620 COVENTRY DR
1	1503043	01-Dec-15 16:37:13	246 PURDUE AVE
25	1503236	19-Dec-15 15:52:34	600 PARKSIDE CT

\* See Attached Table for Incident Type Explanations

Type Series	Description
100	(Structure, Trash, Vehicle, Vegetation Fire)
200	(Over Pressure/Ruptures Explosions, Bombs)
300	(EMS, Vehicle Accidents, Extrication, Rescue)
400	(Chemical Spills, Leaks, Down power Lines)
500	(Distress, Water/ Smoke/Odor Problems, Public Assists)
600	(Cancelled En Route, Wrong Location)
700	(Wrong Company/Unit Dispatched)

# Kensington Fire Protection District

## Engine 65 Response Log for December 2015

#	Incident Number	Date & Time	Address	City	Apparatus ID	Incident Type*
1	1503039	01-Dec-15 11:57:54	CARLSON BLVD	Richmond	E65	150
2	1503043	01-Dec-15 16:37:13	246 PURDUE AVE	Kensington	E65	740
3	1503049	02-Dec-15 03:55:04	10203 SAN PABLO AVE	El Cerrito	E65	651
4	1503054	02-Dec-15 10:47:40	90 HIGHLAND BLVD	Kensington	E65	651
5	1503062	02-Dec-15 19:57:56	260 COLUMBIA AVE	Kensington	E65	412
6	1503063	03-Dec-15 07:29:31	295 PURDUE AVE	Kensington	E65	321
7	1503068	03-Dec-15 13:36:16	129 PURDUE AVE	Kensington	E65	321
8	1503076	04-Dec-15 09:07:01	1 HIGHGATE RD	Kensington	E65	321
9	1503078	04-Dec-15 12:16:48	257 YALE AVE	Kensington	E65	324
10	1503082	04-Dec-15 17:35:10	8015 TERRACE DR	El Cerrito	E65	321
11	1503083	04-Dec-15 19:01:26	256 LAKE DR	Kensington	E65	113
12	1503091	05-Dec-15 19:49:57	6211 ARLINGTON BLVD	Richmond	E65	118
13	1503093	05-Dec-15 22:11:28	890 SHEVLIN DR	El Cerrito	E65	321
14	1503094	05-Dec-15 22:55:36	205 ARLINGTON AVE	Kensington	E65	321
15	1503103	06-Dec-15 10:46:31	922 ASHBURY AVE	El Cerrito	E65	611X
16	1503114	07-Dec-15 13:39:20	9 WINDSOR AVE	Kensington	E65	321
17	1503119	07-Dec-15 21:57:34	7714 TERRACE DR	El Cerrito	E65	311
18	1503120	07-Dec-15 22:48:11	86 ARLINGTON AVE	Kensington	E65	321
19	1503126	08-Dec-15 19:37:52	36 KENYON AVE	Kensington	E65	321
20	1503130	09-Dec-15 10:13:00	22 AVON DR	Kensington	E65	553
21	1503133	09-Dec-15 13:52:00	205 PURDUE AVE	Kensington	E65	321
22	1503143	10-Dec-15 13:13:15	716 BALRA DR	El Cerrito	E65	700
23	1503145	10-Dec-15 17:16:27	7230 FAIRMOUNT AVE	El Cerrito	E65	611X
24	1503151	11-Dec-15 07:38:58	10203 SAN PABLO AVE	El Cerrito	E65	744
25	1503155	11-Dec-15 14:25:31	11 KENILWORTH DR	Kensington	E65	553
26	1503160	12-Dec-15 05:22:13	925 KING DR	El Cerrito	E65	553
27	1503161	12-Dec-15 08:02:50	28 NORWOOD AVE	Kensington	E65	321
28	1503165	12-Dec-15 13:28:46	1259 BRIGHTON	Albany	E65	381
29	1503168	12-Dec-15 18:10:28	747 NORVELL ST	El Cerrito	E65	321
30	1503171	13-Dec-15 02:01:23	205 ARLINGTON AVE	Kensington	E65	321

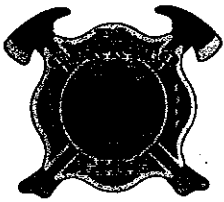
31	1503174	13-Dec-15 09:13:24	291 LEXINGTON DR	Kensington	E65	520
32	1503186	14-Dec-15 14:56:12	7894 TERRACE DR	El Cerrito	E65	321
33	1503198	15-Dec-15 12:16:31	1624 OAK VIEW AVE	Kensington	E65	321
34	1503200	15-Dec-15 14:29:39	856 SEAVIEW DR	El Cerrito	E65	321
35	1503209	16-Dec-15 14:14:15	7981 TERRACE DR	El Cerrito	E65	322
36	1503217	17-Dec-15 08:37:12	177 PURDUE AVE	Kensington	E65	321
37	1503218	17-Dec-15 12:10:39	951 POMONA AVE	El Cerrito	E65	321
38	1503219	17-Dec-15 13:33:28	256 PURDUE AVE	Kensington	E65	311
39	1503225	18-Dec-15 15:35:11	716 HANCOCK WAY	El Cerrito	E65	444
40	1503228	18-Dec-15 21:10:26	375 OCEAN VIEW AVE	Kensington	E65	520
41	1503236	19-Dec-15 15:52:34	600 PARKSIDE CT	Kensington	E65	740
42	1503243	20-Dec-15 03:04:33	1006 KING DR	El Cerrito	E65	321
43	1503251	21-Dec-15 09:26:04	960 AVIS DR	El Cerrito	E65	611F
44	1503254	21-Dec-15 16:07:16	620 COVENTRY DR	Kensington	E65	700
45	1503255	21-Dec-15 17:07:29	259 WILLAMETTE AVE	Kensington	E65	321
46	1503259	21-Dec-15 21:24:39	501 BONNIE DR	El Cerrito	E65	440
47	1503263	22-Dec-15 10:06:24	10203 SAN PABLO AVE	El Cerrito	E65	611X
48	1503267	22-Dec-15 15:38:50	499 COLUSA AVE	El Cerrito	E65	321
49	1503269	23-Dec-15 05:43:55	38 SUNSET DR	Kensington	E65	321
50	1503270	23-Dec-15 06:55:20	91 ARLINGTON AVE	Kensington	E65	321
51	1503275	24-Dec-15 04:05:09	91 ARLINGTON AVE	Kensington	E65	321
52	1503279	24-Dec-15 15:34:06	402 BALRA DR	El Cerrito	E65	321
53	1503282	24-Dec-15 21:33:54	936 SHEVLIN DR	El Cerrito	E65	746
54	1503283	25-Dec-15 12:22:30	7808 TERRACE DR	El Cerrito	E65	553
55	1503284	25-Dec-15 12:30:49	90 HIGHLAND BLVD	Kensington	E65	412
56	1503296	26-Dec-15 17:40:26	828 SHEVLIN DR	El Cerrito	E65	611M
57	1503301	26-Dec-15 22:58:36	49 NORWOOD AVE	Kensington	E65	611P
58	1503305	27-Dec-15 11:22:58	100 GOLF COURSE DR	Contra Costa C	E65	321
59	1503309	27-Dec-15 14:54:02	NATURE CENTER TILDEN PARK	Contra Coasta C	E65	321
60	1503312	27-Dec-15 23:15:32	49 NORWOOD AVE	Kensington	E65	554
61	1503313	28-Dec-15 09:47:27	1 HIGHGATE RD	Kensington	E65	321
62	1503319	29-Dec-15 11:45:42	711 HANCOCK WAY	El Cerrito	E65	321
63	1503320	29-Dec-15 13:00:55	214 ARLINGTON AVE	Kensington	E65	412
64	1503326	29-Dec-15 19:44:01	1050 LENEVE PL	El Cerrito	E65	321
65	1503332	30-Dec-15 21:48:17	257 AMHERST AVE	Kensington	E65	442

\* See Attached Table for Incident Type Explanations

Type Series	Description
100	(Structure, Trash, Vehicle, Vegetation Fire)
200	(Over Pressure/Ruptures Explosions, Bombs)
300	(EMS, Vehicle Accidents, Extrication, Rescue)
400	(Chemical Spills, Leaks, Down power Lines)
500	(Distress, Water/ Smoke/Odor Problems, Public Assists)
600	(Cancelled En Route, Wrong Location)
700	(Wrong Company/Unit Dispatched)

# **CHIEF'S REPORT**



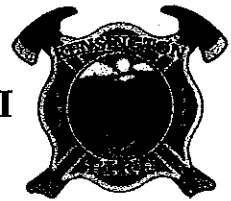


# EL CERRITO-KENSINGTON FIRE DEPARTMENT

10900 San Pablo Avenue • El Cerrito • CA • 94530

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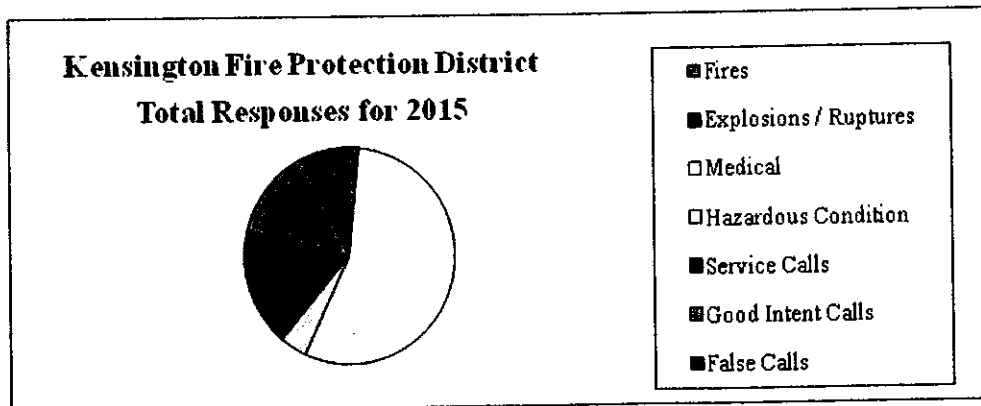


**DATE:** January 2016  
**TO:** Kensington Fire Protection District Board Members  
**FROM:** Michael Pigoni: Battalion Chief  
**RE:** Total Incident Activity Reports for 2015

The El Cerrito/Kensington Fire Department responded to a total of 384 incidents this year in the community of Kensington.

The chart below is broken down into NFIRS incident types. The following is a list of the response types, the number of responses for each type and the percentage of the total calls for each type.

<u>Call Type</u>		<u>Incident Count</u>	<u>Percentages</u>
<b>Fires</b>	<i>(Structure, Trash, Vehicles, Vegetation Fires)</i>	6	1.56%
<b>Explosions / Ruptures</b>	<i>(Over Pressure/Ruptures, Explosions, Bombs)</i>	0	0.00%
<b>Medical</b>	<i>(EMS, Vehicle Accidents, Extrication Rescue)</i>	213	55.47%
<b>Hazardous Condition</b>	<i>(Chemical Spills, Leaks, Down Power Lines)</i>	16	4.17%
<b>Service Calls</b>	<i>(Distress, Water/Smoke/Odor Problems, Public Assists)</i>	68	17.71%
<b>Good Intent Calls</b>	<i>(Cancelled En Route, Wrong Location)</i>	53	13.80%
<b>False Calls</b>	<i>(Wrong Company/Unit Dispatched)</i>	28	7.29%
<b>Totals</b>		<b>384</b>	<b>100.00%</b>



# **NEW BUSINESS**

**KENSINGTON FIRE  
PROTECTION DISTRICT**

Actuarial Valuation of  
Postretirement Healthcare Benefits  
Valuation Date: July 1, 2015



December 3, 2015

Ms. Brenda Navellier  
Administrator  
Kensington Fire Protection District  
217 Arlington Avenue  
Kensington, CA 94707

Dear Ms. Navellier:

**Re: Actuarial Valuation of Postretirement Healthcare Program**

The Kensington Fire Protection District ("the District") has retained Nicolay Consulting Group to complete this valuation of the District postemployment medical program as of July 1, 2015.

The purpose of this valuation is to determine the value of the expected postretirement benefits for current and future retirees and the Actuarial Accrued Liability and Annual Required Contribution recognized under Government Accounting Standards Board Statement No. 45 (GASB 45) requirements for the fiscal years ending September 30, 2016. The amounts reported herein are not necessarily appropriate for use for a different fiscal year without adjustment.

In preparing this report we relied on employee data and plan information provided by the District. The results of the valuation are dependent on the accuracy of the data and other information provided. These data are not audited by Nicolay Consulting Group, although they were reviewed for reasonableness. Calculations presented in this valuation do not reflect any other postemployment benefits than those described in this report.

The financial projections presented in this report are intended for internal use in evaluating the potential cost of the retiree medical program and for the plan sponsor's financial statements. Use of this report for any other purpose may not be appropriate and may result in mistaken conclusions due to failure to understand applicable assumptions, methodologies, or inapplicability of the report for that purpose. No one may make any representations or warranties based on any statements or conclusions contained in this report without the written consent of Nicolay Consulting Group.



Ms. Brenda Navellier  
December 3, 2015  
Page 2

On the basis of the data provided, this report has been prepared in accordance with generally accepted actuarial principles and methods. The assumptions for termination, retirement, mortality and health care claims morbidity rates are those used in the most recent California PERS Public Agency retirement plan valuations. Mortality improvement was reflected based on the most recent tables published by the Society of Actuaries. Morbidity rates for age-adjusting claims rates are based on the most recent tables published by CalPERS. Certain other assumptions were selected specifically for this valuation, and in many cases, including assumed health care trend, reflect changes from that used in the prior valuation. For all other assumptions, we believe they are reasonable for the measurement of the obligation involved. It should be recognized, however, that there can be significant differences between actual experience and the assumptions. Moreover, other sets of reasonable assumptions can yield materially lesser or greater results.

GASB stipulates that if the plan is prefunded, the discount rate should be the long-term yield on investments to be used to pay plan benefits. The District participates in the California Employers' Retiree Benefit Trust Fund (CERBT). The discount rate specified is the rate currently specified by the CERBT for employers who contribute at least the ARC and select Asset Allocation Strategy 2. Any changes in funding policy or asset allocation may result in changes to the discount rate assumption.

Future actuarial measurements may differ significantly from the current measurements presented in this report due to such factors as the following: retiree group benefits program experience differing from that anticipated by the assumptions; changes in assumptions; increases or decreases expected as part of the natural operation of the methodology used for these measurements (such as the end of an amortization period); and changes in retiree group benefits program provisions or applicable law. Retiree group benefits models necessarily rely on the use of approximations and estimates, and are sensitive to changes in these approximations and estimates. Small variations in these approximations and estimates may lead to significant changes in actuarial measurements. Because of limited scope, we have not performed analysis of the potential range of such future differences.



Ms. Brenda Navellier  
December 3, 2015  
Page 3

Based on the foregoing, the cost results and actuarial exhibits presented in this report were determined on a consistent and objective basis in accordance with applicable Actuarial Standards of Practice and generally accepted actuarial procedures. They fully and fairly disclose the actuarial position of the Plan based on the plan provision, employee and plan cost data submitted.

The passage of healthcare reform in March 2010 ushered in a number of changes that might be expected to impact postretirement medical plans over time. We analyzed the effects of these changes for the District and summarized the results in this report.

This report represents a statement of actuarial opinion by the undersigned actuaries, who are members of the American Academy of Actuaries (AAA) and are qualified to issue that opinion. Questions about the report should be directed to Doug Tokerud or Gary Cline at (415) 512-5300 x220 or x231, respectively.

Sincerely,

By: *Douglas R. Tokerud*  
Douglas R. Tokerud, F.S.A., M.A.A.A.

By: *Gary E. Cline*  
Gary E. Cline, A.S.A., M.A.A.A.

# KENSINGTON FIRE PROTECTION DISTRICT

Actuarial Valuation of  
Postretirement Healthcare Benefits  
Valuation Date: July 1, 2015

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# SECTION I

## Summary of Valuation Results

Table 1-1  
Summary of Valuation Results

	<u>7/1/2015</u>	<u>7/1/2013</u>
<b>Present Value of Future Benefits/Actuarial Accrued Liability</b>		
Active	\$0	\$0
Retiree	<u>\$1,542,166</u>	<u>\$1,343,575</u>
Total	\$1,542,166	\$1,343,575
 <b>Actuarial Value of Assets</b>	 \$1,516,185	 \$1,540,816
 <b>Unfunded Actuarial Accrued Liability</b>	 \$25,981	 (\$197,241)
 <b>Expected Employer Share of Current Year Plan Cost (Pay-As-You-Go)</b>	 \$104,813	 \$110,278
 <b>Annual Required Contribution</b>	 \$2,583	 (\$21,737)
 <b>Number of Plan Participants</b>		
Retirees	7	8
Retiree Spouses	7	8
Surviving Spouses	4	3
Actives	<u>0</u>	<u>0</u>
Total	18	19
 <b>Discount rate</b>	 6.73%	 7.06%
 <b>Assumed Increase in Per-Capita Claim Costs</b>		
Initial Rate		
Pre-65	8.0%	6.1%
Post-65	5.5%	6.1%
Ultimate Rate	5.0%	5.0%
Year Ultimate Rate Reached	2027	2021



The Actuarial Accrued Liability (AAL) has increased \$198,591 from \$1,343,575 as of July 1, 2013 to \$1,542,166 as of July 1, 2015. A breakdown of the sources of this change in liability is shown in Table 1-2.

Table 1-2  
Sources of Liability Change (millions)

	<u>Amount</u>	<u>Percent</u>
Expected Benefits Earned, Benefit Payments and Interest	(\$0.04)	(3%)
Discount Rate Change from 7.06% to 6.73%	0.04	3%
Revised CalPERS Assumed Mortality Rates	0.14	11%
Age-Related Implicit Subsidy	0.10	7%
Revised Health Care Cost Assumed Trend Rates	0.05	4%
Actual Demographic and Other Experience	<u>(0.09)</u>	<u>(7%)</u>
Total Liability Change	\$0.20	15%

Expected Benefits Earned, Benefit Payments and Interest: The liabilities were expected to decrease 3% from the prior actuarial valuation due to net effect of active employees continuing to earn benefits, retirees receiving benefit payments, and interest.

Discount Rate Change from 7.06% to 6.73%: The discount rate is based on the assume rate of return of assets in the CEBRT and is based on the allocation of assets and expected returns of the individual asset classes. The discount rate is the District uses is published by the CEBRT and applicable for plan sponsors contributing at least the ARC and select Asset Allocation Strategy 2. The decrease in the discount rate led to a 3% increase in liabilities.

Revised CalPERS Assumed Mortality Rates: We updated the valuation assumed mortality rates to reflect those rates most recently published by CalPERS, and the projection scales most recently published by the Society of Actuaries, which drove an 11% increase in liabilities. This increase is primarily caused by an observed improvement in longevity for the overall population in the SOA study.

Age-Related Implicit Subsidy: Since healthcare costs generally increase with age, there exists an implicit subsidy, which is the difference between the total premiums of its participants and their actual age-graded medical costs.

Effective with measurement dates on or after March 31, 2015, Actuarial Standard of Practice No. 6 (ASOP 6) requires actuarial valuations to reflect the impact of aging on claims. We have revised our assumptions in this valuation to reflect this change and determined there to be an implicit subsidy of approximately \$97,000, an increase of 7%. This subsidy is positive (an increase in the liability), which reflects the fact that premiums are lower than the true cost of coverage (i.e., the younger aggregate population of participants in CalPERS plans is subsidizing the older District participants).

Revised Health Care Cost Assumed Trend Rates: Initial trend rates in the in the July 1, 2013 valuation were a blend of the pre- and post-65 trend rates. For the July 1, 2015 valuation we adopted stand-alone initial pre- and post-65 trend rates. The initial pre-65 trend rates increased from 6.1% to 8.0% and the initial post-65 trend rates decreased from 6.1% to 5.5% as a result of this change. This change led to a 4% increase in liabilities.

Actual Demographic and Other Experience: This is a catch-all category that refers to updates in the termination, retirement, and mortality rates to reflect most recent tables published by CalPERS (and, in the case of projected mortality improvement, the Society of Actuaries). "Other Demographic Experience" refers to actual demographic experience (e.g., termination, retirement, death, disability, marriage, plan participation, etc.) being different than assumed. In total, these changes led to a 7% decrease in liabilities.

## SECTION II

### Development of ARC and GASB 45 Disclosures

Table 2-1 presents the Present Value of Future Benefits (i.e., liability based on all future service) and the Actuarial Accrued Liability (i.e., liability based on past service only) broken down by participant status and benefit type.

The implicit subsidy is the obligation associated with the difference between premiums and the assumed true per capita healthcare costs for District participants.

	<u>District Paid Premiums</u>	<u>Implicit Subsidy</u>	<u>Total</u>
<b>Present Value of Future Benefits (PVB)/Actuarial Accrued Liability (AAL)</b>			
Actives	\$0	\$0	\$0
Retirees	<u>\$1,445,474</u>	<u>\$96,692</u>	<u>\$1,542,166</u>
Total	<u>\$1,445,474</u>	<u>\$96,692</u>	<u>\$1,542,166</u>

This valuation was completed using the Entry Age Normal Actuarial Cost method and assumes a closed 20-year amortization of the Unfunded Actuarial Accrued Liability using the level percentage of payroll amortization method.

## Projected Health Benefit Costs

Table 2-2 contains a ten-year projection of the District pay-as-you-go cost to provide postemployment medical benefits.

	<u>District Benefit</u>	<u>Implicit Subsidy</u>	<u>Total</u>
2015/16	\$105,205	(\$392)	\$104,813
2016/17	\$110,283	\$1,550	\$111,833
2017/18	\$114,610	\$3,611	\$118,221
2018/19	\$118,761	\$5,865	\$124,626
2019/20	\$122,760	\$8,262	\$131,022
2020/21	\$118,559	\$7,122	\$125,681
2021/22	\$109,932	\$5,509	\$115,441
2022/23	\$99,487	\$3,120	\$102,607
2023/24	\$100,532	\$4,215	\$104,747
2024/25	\$101,316	\$5,268	\$106,584

## Health Benefit Costs Under GASB 45

Annual Required Contribution (ARC) consists of the Normal Cost plus the current year amortization of the Unfunded Actuarial Accrued Liability (UAAL). The level dollar amortization method was used in this valuation. We assumed the amortization will occur over a closed 20-year period that commenced in the 2008/09 fiscal year.

Because the entire group covered by the District's program consists of retirees and their dependents, the District's Normal Cost is \$0.

Table 2-3  
Fiscal Year 2015/16 OPEB Annual Required Contribution

	<u>2015</u>	<u>2013</u>
Discount rate	6.73%	7.06%
Actuarial Accrued Liability	\$1,542,166	\$1,343,575
Actuarial Value of Assets	<u>\$1,516,185</u>	<u>\$1,540,816</u>
Unfunded Actuarial Accrued Liability	\$25,981	(\$197,241)
Remaining Amortization Period	13 years	15 years
Level percent of pay Amortization Factor (based on a 6.73% discount rate and a 3.25% annual increase in payroll)	10.060	9.073
Annual Level Percentage of Pay Amort. of Unfunded AAL	\$2,583	(\$21,737)
Normal Cost (based on the Entry Age Normal Method)	<u>\$0</u>	<u>\$0</u>
Annual Required Contribution	\$2,583	(\$21,737)
Interest on Net OPEB Obligation	(\$67,310)	(\$77,401)
Adjustment to ARC	<u>\$99,415</u>	<u>\$120,827</u>
Annual OPEB Cost	\$34,687	\$21,689

Table 2-4 presents a two-year projection under the assumption that the District makes the full Annual Required Contribution (ARC) to the CERBT during the 2-year period, the Fund earns 6.73% per year, and the discount rate remains 6.73%. We assumed mid-year benefit withdrawals from the Trust.

Table 2-4  
**Kensington Fire Protection District**  
**Three-year Projection of Annual OPEB Cost and Net OPEB Obligation**  
**Based on a 6.73% discount rate the Entry Age Normal Actuarial Cost Method and**  
**assuming full ARC funding**

	<u>2015/16</u>	<u>2016/17</u>
Actuarial Accrued Liability (AAL)	\$1,542,166	\$1,537,671
Actuarial Value of Assets at beginning of year	<u>\$1,516,185</u>	<u>\$1,509,942</u>
Unfunded Actuarial Accrued Liability (UAAL)	\$25,981	\$27,729
Remaining Amortization Period	13	12
Normal Cost	\$0	\$0
Amortization of UAAL	<u>\$2,583</u>	<u>\$2,940</u>
Annual Required Contribution (ARC)	\$2,583	\$2,940
Annual Required Contribution (ARC)	\$2,583	\$2,940
Interest on net OPEB Obligation	(\$67,310)	(\$72,029)
Adjustment to ARC	<u>\$99,415</u>	<u>\$113,486</u>
Annual OPEB Cost	\$34,688	\$44,397
Pay-as-you-go Cost	<u>(\$104,813)</u>	<u>(\$111,833)</u>
Increase in net OPEB Obligation	(\$70,125)	(\$67,436)
<b>Net OPEB Obligation - Beginning of Year</b>	<b>(\$1,000,148)</b>	<b>(\$1,070,273)</b>
<b>Net OPEB Obligation - End of Year</b>	<b>(\$1,070,273)</b>	<b>(\$1,137,709)</b>
Projected pay-as-you-go Cost	\$104,813	\$111,833

Note: A substantial change in GASB accounting rules is scheduled for Fiscal Year 2017/18 and later years and we have not reflected the change in GASB rules in the above projection results.

Amounts that can be counted as contributions towards the ARC include:

- Contributions made to the CERBT
- Employer paid premium payments for retirees made directly to providers net any reimbursements from the CERBT
- Interest on the above amounts to the end of the measurement period

## SECTION III

### Plan Description and Demographic Summary

#### Eligibility

The District has assumed responsibility for providing the entire cost of postretirement medical, dental and vision benefits to a closed group of retirees and their dependents.

#### Medical Plans

The District participates in the Cal PERS medical program. Retirees may enroll in any of the plans offered by the District. Retirees are currently enrolled in Blue Shield, PERS Care and Kaiser plans. The District also provides postretirement dental coverage through Delta Dental and postretirement vision coverage through VSP.

The District participates in the CalPERS medical program. The 2015 and 2016 calendar year retiree premium rates are shown in Table 3-1.

**Table 3-1**

**Monthly CalPERS Bay Area Retiree Premium Rates**

Plan	Pre-Medicare Rates					
	2015			2016		
	EE	Couple	Family	EE	Couple	Family
Blue Shield	\$870.60	\$1,741.20	\$2,263.56	\$1,033.86	\$2,067.72	\$2,688.04
Kaiser	\$714.45	\$1,428.90	\$1,857.57	\$746.47	\$1,492.94	\$1,940.82
PERSCare	\$775.08	\$1,550.16	\$2,015.21	\$889.27	\$1,778.54	\$2,312.10
Plan	Post-Medicare Rates					
	2015			2016		
	EE	Couple	Family	EE	Couple	Family
Blue Shield	\$352.63	\$705.26	\$1,057.89	n/a	n/a	n/a
Kaiser	\$295.51	\$591.02	\$886.53	\$297.23	\$594.46	\$891.69
PERSCare	\$368.76	\$737.52	\$1,106.28	\$408.04	\$816.08	\$1,224.12

#### Duration of Benefits

District provided benefits continue for the life of the retiree and spouse.

## Demographic Data

The District provided demographic information on the closed group of retirees and dependents who are receiving benefits under this program. Table 3-2 contains a summary of 6 retirees, 6 retiree spouses, and 4 surviving spouses who are receiving postemployment healthcare benefits. Note: one additional retiree and spouse are covered by the dental and vision plans, but not the medical plan.

Table 3-2

**Age and Sex Table**  
**All Retirees, Retiree Spouses, and Surviving Spouses**  
**Currently Receiving Postemployment Healthcare Benefits**  
 as of July 1, 2015

<u>Age</u>	<u>Retirees and Surviving Spouses</u>		<u>Retiree Spouses</u>		<u>Total</u>
	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	
Under 50	0	0	0	0	0
50-54	0	0	0	0	0
55-59	0	1	0	1	2
60-64	0	0	0	1	1
65-69	2	0	0	2	4
70-74	2	0	0	0	2
75-79	2	2	0	1	5
80+	<u>0</u>	<u>1</u>	<u>0</u>	<u>1</u>	<u>2</u>
<b>Total</b>	<b>6</b>	<b>4</b>	<b>0</b>	<b>6</b>	<b>16*</b>

\*Excludes one retiree and spouse only receiving dental benefits.



## **SECTION IV**

### **Actuarial Method and Assumptions**

---

In order to project the District's liability, a number of economic, demographic, and baseline cost assumptions are necessary. For this valuation, we have used assumptions consistent with those specified in the 2014 "OPEB Assumption Model" released by the CalPERS Health Benefits Committee.

#### **Actuarial Cost Method**

The valuation was completed using the Entry Age Normal Cost Method. An Actuarial Cost Method is a procedure for allocating the actuarial present value of benefits and expenses and for developing an actuarially equivalent allocation of such value to time periods, usually in the form of a Normal Cost and an Actuarial Accrued Liability. The Entry Age Normal cost method allocates the present value of future benefits on a level basis over the earnings or service (in this case earnings) of each employee individual between the hire date and assumed retirement age. The portion of the present value of future benefits allocated to a valuation year is called the Normal Cost. The portion allocated to all prior years is called the Actuarial Accrued Liability.

#### **Valuation Date**

The valuation date is July 1, 2015. This date is the starting point from which current health premium costs are increased according to the assumed annual rates of health care cost trend. The District census is projected from the valuation date to the date of the final benefit payment for each retiree on the census. After calculating future costs for the projected retiree and dependent population, all liabilities are discounted back to the valuation date to obtain the present value of future costs.

#### **Amortization Methodology**

GASB 45 allows amortization of the Unfunded Actuarial Accrued Liability based on a level dollar approach or as a level percentage of covered payroll. The maximum amortization period is 20 years.

This valuation is based on a closed, 20-year amortization of the Unfunded Actuarial Accrued Liability as a level percentage of payroll; increasing each year as earnings increase. 7 years of amortization have occurred; 13 years remain.

#### **Actuarial Value Assets**

Actuarial Value of assets are assumed to be equal to market value of assets as reported by the California Employees' Retiree Benefit Trust Fund as of the valuation date.

## Economic Assumptions

### Discount Rate

A discount rate is required to calculate the present value of future benefit payments which are used to determine financial statement expense. GASB Statement No. 45 specifies that the selected rate should be "the long-term investment yield on investments that are expected to be used to finance the payment of benefits". At the District's request we completed this valuation at a 6.73% discount rate. This rate matches the Asset Allocation Strategy #2 CERBT portfolio expected annual rate of return.

### Health Care Trend

We used the annual trend rates shown in Table 4-1. These rates represent our best estimate of future annual increases in healthcare premium rates.

<u>Year Beginning</u>	<u>Increase in CalPERS Regional Premium Rates</u>	
	<u>Pre-65</u>	<u>Post-65</u>
January 1, 2017	8.00%	5.50%
January 1, 2018	7.75%	5.25%
January 1, 2019	7.50%	5.00%
January 1, 2020	7.25%	5.00%
January 1, 2021	7.00%	5.00%
January 1, 2022	6.75%	5.00%
January 1, 2023	6.50%	5.00%
January 1, 2024	6.25%	5.00%
January 1, 2025	6.00%	5.00%
January 1, 2026	5.75%	5.00%
January 1, 2027	5.50%	5.00%
January 1, 2028	5.25%	5.00%
January 1, 2029 and later	5.00%	5.00%

Dental premiums are assumed to increase at 4% per year, and vision premiums are assumed to increase at 1% per year.

### Payroll Increases

In this valuation we assumed a 3.25% annual rate of increase in payroll. This rate is a component of the Entry Age Normal Actuarial Cost Method and is used in the calculation of the amortization component of the Annual Required Contribution.

This amortization component is for current retiree liability only. The salary assumption allows the amortization to be a level percent of payroll.

## **Baseline Cost**

Estimates of retiree health benefit obligations are normally based on current costs for a one year period. We refer to this as the *baseline cost*. The baseline cost and the current plan population are projected into the future to estimate the cost of future benefits.

For the 2015/16 plan year baseline cost we used 2015 and 2016 calendar year CalPERS Bay Area medical, Delta Dental and VSP premium rates. Table 3-1 lists the premium rates used in the valuation. Each retiree was valued based on their current enrollment.

The initial trend rate assumption represents an estimate of short term cost increases based on recent health care marketplace experience, and taking into consideration the cost characteristics of plans available to District retirees. Annual increases in national health expenditures have exceeded the general growth in GDP for many years. However, there are practical limitations to how long these trends can continue. It is unrealistic to assume that health care expenditures will be allowed to consume the majority of the economy. Therefore, over the long term we expect that health care costs will be constrained by the public's ability and willingness to pay the higher cost of health care coverage. This assumption implies that the ultimate trend rate should be related to the expected long-term growth in the economy.

Therefore, we assume the ultimate rate to be comprised of real growth in per capita GDP, long-term growth attributable to technology innovations, and the assumed long-term inflation rate. The initial trend is assumed to decrease ratably to this ultimate rate over time.

## **Plan Assets**

As of June 30, 2015, the District's CERBT balance was \$1,516,185.

## **Per Capita Health Plan Costs**

Due to the small size of the retiree population, the per capita claims were developed using the age adjusted premiums for the current District population and age-specific morbidity factors developed by CalPERS for like plans and geographic regions (see below). The premiums for CalPERS are based on community-rated claims experience by region for all CalPERS member agencies.

For the July 1, 2013 valuation, unadjusted premiums were used as a proxy for per-capital claims cost.

## **Administrative Expenses**

We did not include any administrative expenses in this valuation other than those assumed to be included as part of the health premium.

### Age-Based Morbidity

The unisex age morbidity factors for pre- and post-Medicare morbidity were developed by CalPERS based on 2013 data. CalPERS developed these tables for use in complying with ASOP 6. Table 4-2 illustrates the age-adjusted costs that we used for each plan. Since all pre-Medicare retirees and spouses receiving medical benefits are paying Bay Area premiums, and post-Medicare premiums do not vary by region, we did not account for regional variations in premium.

Table 4-2  
Age-Adjusted Costs by Plan at Selected Ages

<u>Age</u>	<u>Blue Shield Access+</u>	<u>Kaiser</u>	<u>PERS Care</u>
55	\$10,253	\$8,617	\$8,778
60	\$11,951	\$10,044	\$10,227
65	\$3,288	\$2,763	\$3,447
70	\$3,814	\$3,205	\$4,112
75	\$4,355	\$3,660	\$4,796
80	\$4,768	\$4,007	\$5,366
85	\$4,879	\$4,101	\$5,556
90	\$4,848	\$4,075	\$5,544

### Demographic Assumptions

Because this valuation only includes retirees and their dependents it is not necessary to select withdrawal or retirement rates. The only demographic assumption that is needed is a mortality table.

### Mortality

The mortality rates used in this valuation are those used in the most recent California PERS pension valuations. These rates provide a starting point for the projection of future mortality rates. The mortality rates for each future year were determined based on a generational mortality projection using Projection Scale MP-2014. This scale consists of a set of Annual Mortality improvement factors as a function of age and sex. The resulting projected mortality rates were applied to each employee and retiree.

Table 4-3  
**Sample Mortality Rates**  
 (prior to the application of Projection Scale MP-2014)

<u>Age</u>	<u>Active Employees</u>		<u>Retired Employees</u>	
	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>
55	0.260%	0.176%	0.474%	0.243%
60	0.395%	0.266%	0.720%	0.431%
65	0.608%	0.419%	1.069%	0.775%
70	0.914%	0.649%	1.675%	1.244%
75			3.080%	2.071%
80			5.270%	3.749%
85			9.775%	7.005%
90			16.747%	12.404%

### Health Plan Participation

We assumed that retirees and spouses will not change their medical plan enrollment.

### Dependent Coverage

All current spouses and surviving spouses were included in the valuation.

### Medicare Coverage

We assumed that all retirees and spouses will be eligible for Medicare when they reach age 65.

### Health Care Reform Considerations

Health care delivery is going through an evolution due to enactment of Health Care Reform. The Patient and Affordable Care Act (PPACA), was signed March 23, 2010, with further changes enacted by the Health Care and Education Affordability Reconciliation Act (HCEARA), signed March 30, 2010. This valuation uses various assumptions that may have been modified based on considerations under PPACA. This section discusses particular legislative changes that were reflected in our assumptions. We have not identified any other specific provision of PPACA that would be expected to have a significant impact on the measured obligation. As additional guidance on the Act continues to be issued, we'll continue to monitor impacts.

### Individual Mandate

Under PPACA, individuals (whether actively employed or otherwise) must be covered by health insurance or else pay a penalty tax to the government. While it is not anticipated that the Act will result in universal coverage, it is expected to increase the overall portion of the population with coverage. We believe this will result in an

increased demand on health care providers, resulting in higher trend for medical services for non-Medicare eligible retirees. (Medicare costs are constrained by Medicare payment mechanisms already in place, plus additional reforms added by PPACA and HCERA.) While we believe that the mandate may result in somewhat higher participation overall, this issue is moot since we assume 100% participation upon retirement.

### **Employer Mandate**

Health Care Reform includes various provisions mandating employer coverage for active employees, with penalties for non-compliance. Those provisions do not directly apply to the postemployment coverage included in this valuation.

### **Medicare Advantage Plans**

Effective January 1, 2011, the Law provides for reductions to the amounts that would be provided to Medicare Advantage plans starting in 2011. We considered the effect of these reductions in federal payments to Medicare Advantage plans when setting our trend assumption.

### **Expansion of Child Coverage to Age 26**

Health Care Reform mandates that coverage be offered to any child, dependent or not, through age 26, consistent with coverage for any other dependent. We assume that this change has been reflected in current premium rates. While this plan covers dependents, we do not currently assume non-spouse dependent coverage other than for firefighters. We believe the impact this assumption has on the valuation is immaterial due to the lack of retirees that have had or are expected to have non-spouse dependents for any significant amount of time during retirement.

### **Elimination of Annual or Lifetime Maximums**

Health Care Reform provides that annual or lifetime maximums have to be eliminated for all "essential services." We assume that current premium rates already reflect the elimination of any historic maximums.

### **Cadillac Tax (High Cost Plan Excise Tax)**

The PPACA legislation added a new High-Cost Plan Excise Tax (also known as the "Cadillac Tax") starting in calendar year 2018. For valuation purposes, we assumed that the value of the tax will be passed back to the plan in higher premium rates.

- The tax is 40% of the excess of (a) the cost of coverage over (b) the limit. We modeled the cost of the tax by calculating (a) using the working rates projected with trend. We calculated (b) starting with the statutory limits (\$10,200 single and \$27,500 family), adjusted for the following:

- Limits will increase from 2018 to 2019 by 4% (CPI plus 1%);
  - Limits will increase after 2019 by 3% (CPI); and
  - For retirees over age 55 and not on Medicare, the limit is increased by an additional dollar amount of \$1,650 for single coverage and \$3,450 for family coverage.
- Based on the above assumptions, we estimate that the tax will apply as early as 2018 for some of the District's pre-Medicare plans. In addition, we estimate that the tax will not apply to any of the post-Medicare plans.

### **Other Revenue Raisers**

The Health Care Reform includes a variety of other revenue raisers that involve additional costs on providers (such as medical device manufacturers) and insurers. We considered these factors when developing the trend assumptions.

## SECTION V

### Glossary

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- Accrual Accounting – A method of matching the cost of an employee's service, including long term obligations such as OPEB, to that employee's period of active service.
- Actuarial Accrued Liability (AAL) – The Actuarial Present Value of all postemployment benefits attributable to past service. Note: the AAL is sometimes referred to as the Past Service Liability.
- Actuarial Cost Method – A procedure for allocating the actuarial present value of benefits and expenses and for developing an actuarially equivalent allocation of such value to time periods, usually in the form of a Normal Cost and an Actuarial Accrued Liability.
- Actuarial Present Value – The value of an amount or series of amounts payable or receivable at various times. Each such amount or series of amounts is:
  - a. adjusted for the probable financial effect of certain intervening events (such as changes in compensation levels, marital status, etc.)
  - b. multiplied by the probability of the occurrence of an event (such as survival, death, disability, termination of employment, etc.) on which the payment is conditioned, and
  - c. discounted according to an assumed rate (or rates) of return to reflect the time value of money
- Actuarial Valuation – The determination, as of a valuation date, of the Normal Cost, Actuarial Accrued Liability, Actuarial Value of Assets and related Actuarial Present Values.
- Actuarial Value of Assets – The value of cash, investments and other property belonging to a plan. These are amounts that may be applied to fund the Actuarial Accrued Liability. Note: assets must be segregated and placed in a Trust in order to be considered OPEB assets
- Amortization Payment – That portion of the Annual OPEB cost which is designed to pay interest on and to amortize the Unfunded Actuarial Accrued Liability.



In the year that Statement 45 becomes effective an employer is allowed to commence amortization of the Unfunded Actuarial Accrued Liability, over a period not to exceed 30 years.

- Annual Other Postemployment Benefit Cost (OPEB) cost - An accrual-basis measure of the periodic cost of an employer's participation in a defined benefit OPEB plan. The annual OPEB cost is the amount that must be calculated and reported as an expense.

When an employer has no net OPEB obligation (e.g., in the year of implementation) the annual OPEB cost is equal to the Annual Required Contribution (ARC).

In subsequent years the Annual OPEB cost will include:

- the ARC (equal to the Normal Cost plus one year's amortization of the Unfunded Actuarial Accrued Liability);
  - one year's interest on the net OPEB obligation at the beginning of the year using the valuation discount rate; and
  - an adjustment to the ARC. This adjustment is intended to provide a reasonable approximation of that portion of the ARC that consists of interest associated with past contribution deficiencies. GASB Statement No. 45 specifies that this adjustment should be equal to an amortization of the discounted present value of the net OPEB obligation at the beginning of the year. The amortization should be calculated using the same amortization method and period used in determining the ARC for that year. If the net OPEB obligation is positive the adjustment should be deducted from the ARC.
  - Note: As long as the net OPEB obligation is zero, there will not be any interest charge or adjustment to the ARC. However, if an employer does not contribute the full amount of the ARC, a net OPEB obligation will emerge.
- Annual required contributions of the employer (ARC) - The employer's periodic required contributions to a defined benefit OPEB plan, calculated in accordance with the parameters.
  - Defined benefit OPEB plan - An OPEB plan having terms that specify the *benefits* to be provided at or after separation from employment. The benefits may be specified in dollars (for example, a flat dollar payment or an amount based on one or more factors, such as age, years of service, and compensation), or as a type or level of coverage (for example, prescription drugs or a percentage of healthcare insurance premiums).

- Discount rate - the estimated long-term investment yield on the investments that are expected to be used to finance the payment of benefits. The discount rate is used to calculate the present value of future benefits.
- Employer's contributions - Contributions made in relation to the annual required contributions of the employer (ARC). An employer has made a contribution in relation to the ARC if the employer has (a) made payments of benefits directly to or on behalf of a retiree or beneficiary, (b) made premium payments to an insurer, or (c) irrevocably transferred assets to a trust, or an equivalent arrangement, in which plan assets are dedicated to providing benefits to retirees and their beneficiaries in accordance with the terms of the plan and are legally protected from creditors of the employer(s) or plan administrator.
- Healthcare cost trend rate - The rate of change in per capita health claims costs over time as a result of factors such as medical inflation, utilization of healthcare services, plan design, and technological developments.
- Investment return assumption (discount rate) - The rate used to adjust a series of future payments to reflect the time value of money.
- Mortality rates - the assumed probability of dying at a specified age. In this valuation the rates are a function of age and gender.
- Net OPEB obligation - The cumulative difference since the effective date of GASB Statement 45 between annual OPEB cost and the employer's contributions to the plan, including the OPEB liability (asset) at transition, if any, and excluding (a) short-term differences and (b) unpaid contributions that have been converted to OPEB-related debt.

Most employers will have no net OPEB obligation at the beginning of the year in which Statement 45 is implemented.

If an employer contributes the annual OPEB cost to the plan each year, and there are no actuarial or investment gains or losses then the net OPEB Obligation will remain zero.

- Normal Cost - That portion of the Actuarial Present Value of benefits and expenses which is allocated to a valuation year by the Actuarial Cost Method. Another interpretation is that the Normal Cost is the present value of future benefits that are "earned" by employees for service rendered during the current year.
- OPEB assets - The amount recognized by an employer for contributions to an OPEB plan greater than OPEB expenses.

- OPEB expense - The amount recognized by an employer in each accounting period for contributions to an OPEB plan on the accrual basis of accounting.
- Other postemployment benefits (OPEB) - Postemployment benefits other than pension benefits. Other postemployment benefits (OPEB) include postemployment healthcare benefits, regardless of the type of plan that provides them, and all postemployment benefits provided separately from a pension plan, except benefits defined as special termination benefits.
- Plan assets - Resources, usually in the form of stocks, bonds, and other classes of investments, that have been segregated and restricted in a trust, or in an equivalent arrangement, in which (a) employer contributions to the plan are irrevocable, (b) assets are dedicated to providing benefits to retirees and their beneficiaries, and (c) assets are legally protected from creditors of the employer(s) or plan administrator, for the payment of benefits in accordance with the terms of the plan.
- Present Value – See Actuarial Present Value.
- Projected Unit Credit Cost Method – An actuarial cost method under which the projected benefits of each individual included in an Actuarial Valuation are separately calculated and allocated to each year service by a consistent formula.
- Retirement rates – the annual rate of retirement. In this valuation the rates are a function of retirement age and years of service at retirement.
- Substantive plan - The terms of an OPEB plan as understood by the employer(s) and plan members.
- Unfunded Actuarial Accrued Liability (UAAL) – The excess of the Actuarial Accrued Liability over the Actuarial Value of Assets.
- Valuation date – The date as of which the postretirement benefit obligation is determined.
- Withdrawal rates – the annual rate of withdrawal from service. In this valuation the rates are a function of age at hire and years of service.

January 7, 2016

Kensington Fire Protection District  
217 Arlington Ave  
Kensington, CA 94707

Attention: Ms. Brenda Navellier

Subject: Proposal for Structural Engineering Services  
Seismic Assessment - Kensington Fire Station

Dear Brenda:

Per phone conversations with Don Dommer, Biggs Cardosa Associates (BCA) is pleased to submit this proposal for structural engineering services for the subject project. It is our understanding that you would like BCA to perform a structural assessment of the existing seismic resisting system of the Kensington Fire Station and prepare a letter report stating our opinion regarding its condition.

Our scope-of-services is as follows:

1. Review the following available documents:

- Original drawings prepared by Jeffries Lyon and Hills, dated 09/19/1967.
- Renovation drawings prepared by Marcy U. Wong and The Crosby Group, dated 09/10/1998.
- Renovation drawings prepared by Italo A. Calpestri III and Baseline Engineering, dated 06/21/2004.
- Foundation repair drawings prepared by Biggs Cardosa Associates, dated 06/22/2009.
- Soils report prepared by Woodward Clyde and Associates, dated May 28, 1969.
- Soils report prepared by Seidelman Associates, dated 06/8/1990.
- Soils report prepared by Geomatrix, dated October 1997.

2. Perform a site visit to visually assess the structural condition of the building.

3. Prepare a brief letter report describing the findings of our field observations and cursory review of the available documents.

Please note that the results of this assessment will be based on our limited observations of the existing structural framing systems, the age, type and condition of the framing, engineering judgment, and experience obtained from evaluating and retrofitting similar structures. None of the existing finish material will be removed as part of this assessment and no physical testing of the existing construction material will be performed. Also, no structural calculations will be performed as part of this assessment. It should be noted that there could be concealed structural damage or deficiencies, which we will not be able to uncover in this type of limited visual assessment.


The following items are not included in this seismic assessment of the Fire Station:

- ADA Requirements
- Architectural Features
- MEP Systems
- Geotechnical Engineering
- Civil Engineering
- Roofing
- Waterproofing

Biggs Cardosa Associates proposes to provide the structural engineering services described above for a fixed fee of \$5,000. Please refer to the attached Charge Rate Schedule for our current hourly billing rates.

Please sign and date this agreement below and return to our office at your earliest convenience. Should you have any questions or comments please do not hesitate to call.

Sincerely,  
Biggs Cardosa Associates, Inc.



Dennes J. Furia  
Associate

**APPROVAL:**

Signature: \_\_\_\_\_  
Kensington Fire Protection District

Name/Title: \_\_\_\_\_

Date: \_\_\_\_\_

cc: Mahvash Harms, Biggs Cardosa Associates, Inc.  
Don Dommer, Don Dommer Associates

Attachment: Charge Rate Schedule

**BIGGS CARDOSA  
ASSOCIATES INC**  
STRUCTURAL ENGINEERS

885 The Alameda  
San Jose, CA 95126-3133  
Telephone 408-296-5515  
Facsimile 408-296-8114

**CHARGE RATE SCHEDULE**

Principal	\$210 to 270.00/hr.
Associate	186.00
Engineering Manager	160.00
Project Administrator	132.00
Senior Engineer	144.00
Project Engineer	130.00
Staff Engineer	118.00
Assistant Engineer	108.00
Junior Engineer	102.00
Senior Computer Drafter	118.00
Computer Drafter	102.00
Junior Computer Drafter	92.00
Secretarial Services	85.00
Construction Manager	192.00
Senior Structural Representative	170.00
Structural Representative	150.00
Assistant Structures Representative	120.00
Subconsultants	Cost Plus 10%
Expenses	Cost Plus 15%
In-House CADD Plots	
Prints	\$0.30/ sq. ft.
Plots	\$1.50/ sq. ft.
Mylar Plots	\$3.00/ sq. ft.

Charge Rates Applicable October 1, 2015 Thru September 30, 2016



# **OLD BUSINESS**

Date: 12/18/2015 [11:15:47 PM]  
From: Brice Bins <Brice.Bins@tax.cccounty.us>  
To: "Brenda J. Navellier" <fire@kensingtonfire.org>, Russell Watts  
<Russell.Watts@tax.cccounty.us>  
Cc: Belinda Zhu <Belinda.Zhu@tax.cccounty.us>, Bob Campbell <Bob.Campbell@ac.cccounty.us>  
Subject: RE: County Treasurer

Brenda,

The following is in response to the questions following the County Treasurer's presentation at the Districts December 9th Board meeting.

#1. The County Treasurer's Annual Investment Policy confirms the all in/all out statement.

#### Section 18.2 Withdrawal Request

"Voluntary participants may withdraw funds from and subsequently deposit the funds outside the Pool for investment purposes upon the County Treasurer's approval. However, such withdrawals shall be made for the entire amount of the participant's funds deposited in the Pool. Upon completion of such withdrawals, the voluntary participants will no longer be able to participate in the Pool or receive further services from the County Treasurer's Office. NO partial withdrawals from the Pool for investment purposes are permitted."

#2 District as a "settling agency".

The Auditor-Controller has confirmed that, should the District withdraw all funds from the pool in accordance with Section 18.2 of the Treasurer's Annual Investment Policy, the District would then be classified as a settling agency. Any authorized Special Tax or Assessment would still be collected but the tax apportionment would be made available to the District in accordance with the Auditor-Controller's payment schedule each fiscal year. The District would also assume responsibility for their own general accounting, payroll and cash management/treasury needs.

If you have any questions regarding settling agency status, please contact Bob Campbell, County Auditor-Controller.

#3 Five year ladder of Districts investments.

#### Assumptions:

\$2.5M of District surplus funds available for investment  
Securities in the amount of \$150,000 each shall mature on a quarterly basis beginning with Q1 2016  
Once fully invested, each maturity would be re-invested at the direction of the District for a term of 5 years or less.

#### Considerations:

The securities used in this example were offered and priced as of December 16-17, 2015. Availability, quantity and price of securities in example are subject to change.  
County financial software does not have functionality to create and "simulate" a portfolio and analysis.  
County example of five year ladder reflects a conservative strategy and "buy-and-hold" approach with Safety and Liquidity of most importance then Yield.  
County is available to discuss and apply an alternative ladder approach that may better fit the Districts cash flow needs.



**Portfolio example for Kensington Fire**

	<b>Par</b>	<b>YTM</b>	<b>Percent of Portfolio</b>
<b>U.S. Treasury</b>	150,000.00	1.586%	6.00%
<b>Federal Agency</b>	2,100,000.00	1.112%	84.00%
<b>Corporate Note</b>	150,000.00	1.002%	6.00%
<b>Money Market Security</b>	-	0.000%	0.00%
<b>LAIF</b>	100,000.00	0.374%	4.00%
<b>TOTAL</b>	<b>2,500,000.00</b>	<b>1.105%</b>	<b>100.00%</b>

Regards,

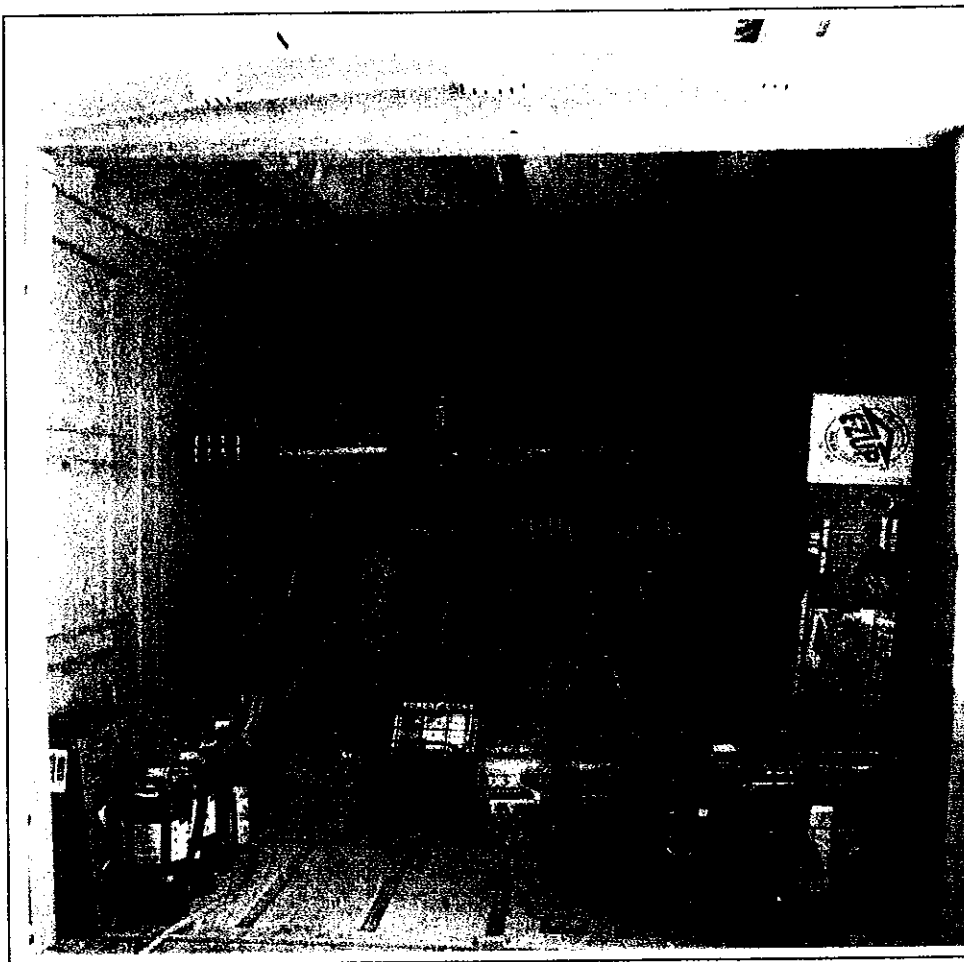
Brice Bins  
Chief Deputy Treasurer-Tax Collector  
625 Court Street, Room 100  
Martinez, CA 94553  
925-957-2848

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The contents of this document must not be disclosed to any other person, nor copies made.



Kensington Fire Protection District

# **COMMUNITY EMERGENCY SUPPLY PROGRAM APPLICATION**



This packet contains an application, criteria, and supporting information  
for the Community Emergency Supply Program

217 Arlington Avenue, Kensington, CA 94707

**APPLICATION FOR FY2016  
COMMUNITY EMERGENCY SUPPLY PROGRAM**

After a catastrophic earthquake, government resources (people and supplies) may not be available for several days. It is essential that every household, family, neighborhood, building resident and CERT Area be prepared to survive for up to 10 to 14 days until utilities and other vital services may be restored. CERT Areas will require an array of tools and equipment to assist their neighbors and this cache will assist with those needs.

**Kensington CERT Area or other Community Group:**

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**Kensington CERT Area Coordinator or other Community Group Representative:**

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**(Address)**

**(Zip)**

**(Phone)**

**(E-mail Address)**

**Area Covered:** \_\_\_\_\_

**Approx. Number of Households:** \_\_\_\_\_

**Number of Street Blocks Involved:** \_\_\_\_\_

---

Signed \_\_\_\_\_

Date \_\_\_\_\_

**Return to: Kensington Fire Protection District  
217 Arlington Avenue  
Kensington, CA 74707**

**FY 2015 Community Disaster Supply Program  
Kensington Fire Protection District  
July 2015**

**EMERGENCY SUPPLY CONTENTS**  
(Subject to change based upon availability and pricing)

<b>EACH KIT CONTAINS</b>	<b>Number of Items</b>
<b>STORAGE CONTAINER: 5'5"W x 6'D x 6'5" H</b>	1
Combination Padlock	1
50 person Medical Kit	1
5000 Watt Generator	1
10 x10 Dome Canopy	1
<b>LIGHTING</b>	
Utility Lamp 500 W	4
7' Tripod Light	1
Power Strip	2
12/3-50' Extension Cords	4
<b>COMMUNICATION EQUIPMENT</b>	
F/S Portable Radios	6
AM/FM Radio	1
<b>PROTECTIVE WEAR</b>	
Hard Hats	6
Small Work Gloves	3
Medium work gloves	3
X Large work gloves	3
Light Duty Dust Masks	6
Protective Goggles	6
<b>TOOLS AND SUPPLIES</b>	
36" Axe	1
3" X 1000' rolls caution tape	2
Duct Tape	4 rolls
Hammers	3
Flashlights	2
Can opener	1
<b>FIRE SUPPRESSION</b>	
ABC Fire Extinguishers	2
3/4" fire hose, 50 feet each	4
Hose nozzles, brass	4
1" diameter to garden hose increase coupling	4
1" nozzle, aluminum	4
1" Shut Off Valve	1
Backpack pump and bag 5 gallon	1
Collapsible yellow pails, 3 gallon	1

**LETTER OF UNDERSTANDING BETWEEN  
AND THE  
KENSINGTON FIRE  
PROTECTION DISTRICT**

This agreement, entered into this \_\_\_\_\_ day of \_\_\_\_\_, constitutes a Letter of Understanding ("LOU") between the Kensington Fire Protection District ("DISTRICT") and the

\_\_\_\_\_  
("CERT AREA/GROUP") regarding the pre-placement of containers filled with emergency supplies in designated areas of the community as a precautionary measure in the event of a disaster.

## **I. BACKGROUND**

As a result of the 1989 Loma Prieta Earthquake and the 1991 East Bay Hills Fire, the District accelerated disaster planning throughout the community. An important component of that planning is the availability of emergency supplies should a catastrophic disaster occur, and the designated CERT Areas are an integral component of disaster planning. In a catastrophic disaster, government resources (people and supplies) may not be available for several days following the event. It is essential that every household, family, neighborhood and CERT Area be prepared to survive for up to 10 to 14 days until utilities and other vital services may be restored.

In addition to providing for the emergency needs of the community's residents, supplies located in the designated CERT Areas would greatly assist the District's response to local disasters. The District and CERT AREA/GROUP have established and wish to continue a partnership to provide emergency containers with basic medical, search and rescue and other supplies for such an occurrence. The District will provide the initial supplies and the container to store the supplies to the CERT AREA/GROUP without charge. By executing this agreement, the CERT AREA/GROUP acknowledges that all members of the CERT AREA/GROUP have been or will be made aware by the undersigned CERT AREA/GROUP representative that participation in the CERT AREA/GROUP is voluntary, and that certain tasks could involve lifting objects, operating vehicles, and other miscellaneous activities that occur in making voluntary preparations for a disaster, and possibly taking voluntary action during a disaster. Except as specifically provided for in this agreement, by providing these emergency supplies and containers, the District does not create any continuing obligation to provide additional supplies or containers in the future.

## **II. DEFINITION, USE AND RESPONSIBILITIES**

### **A. Disaster Defined**

For purposes of this LOU, a disaster shall mean the actual or threatened existence of conditions of disaster or of extreme peril to the safety of persons and property within the Community, caused by such conditions as fire, flood, storm, epidemic, toxic hazards, earthquake, or other conditions as declared by order including conditions resulting from war or imminent threat of war, but other than conditions resulting from a labor controversy which conditions are or are likely to be beyond the control of the services, personnel, equipment and facilities of the District.

**B. Purposes and Use of Emergency Supplies:**

The primary purpose of the Kensington Fire Protection District's Supplemental Emergency Supply Program is to provide backup emergency equipment to serve the greatest number of residents in the event of an emergency/disaster. The provided containers shall only be used for emergency supplies and equipment. Emergency response personnel may use container contents for purposes of managing a local emergency.

**C. Responsibilities:**

**CERT AREA/GROUP Responsibilities:**

**1. Non-disaster:**

- Identify site and host the supplies in secure area;
- Maintain emergency supplies;
- Hold regular meetings to plan for emergencies;
- Identify up to three individuals responsible to hold keys and who will be responsible for opening the container;
- Complete regular CERT training.

**2. Post-Disaster Response Recovery**

- Use container supplies to support the District's response efforts in a coordinated manner.
- Use equipment to serve the greatest number of residents in your group.
- Develop teams to assess needs and provide equipment for teams to use, e.g. search and rescue, fire suppression, medical, sheltering, etc.
- Use communication equipment to communicate with each other (two way radios), with other CERT Areas.
- Maintain situation status board to track activity and location of resources and responders.
- Maintain command post until no longer needed.
- Communicate with Fire personnel or First Responders when they are able to come and assist with rescue efforts.

**III. OWNERSHIP OF CACHE SUPPLIES**

- A. The containers and their contents are owned by the hosting CERT AREA/GROUP. The CERT AREA/GROUP agrees to host the cache indefinitely and use it for the purposes identified above. Should the CERT AREA/GROUP determine they are no longer able to maintain the cache, the CERT AREA/GROUP shall contact the Kensington Fire Protection District to reassign the cache to another qualifying CERT Area/group in the Community.

- B. Should an emergency occur in the nearby area deeming it necessary, in the District's sole discretion, to use the cache supplies, the District or their representatives may access and use the supplies for the emergency, and call on the residents to assist. In that event, the District is responsible for replacing the supplies used for that emergency.

**IV. WHO USES SUPPLIES?**

The supplies are intended to serve the CERT AREA/GROUP's residents under the leadership of the CERT AREA/GROUP. If necessary, the District may use the supplies in an emergency.

**V. HOW THE SUPPLIES WILL BE USED:**

To carry out response and recovery efforts in disasters and for training purposes.

**VI. HOW THE CONTAINERS WILL BE ACCESSED:**

The CERT AREA/GROUP will hold keys for the containers. The containers may be accessed by a maximum of three individuals holding keys in the hosting CERT Area or Group.

**VII. MAINTENANCE OF CONTAINERS AND SUPPLIES:**

CERT AREA/GROUP shall maintain the containers and supplies, including efforts to avoid such problems as leakage and pest infestation, in order to prolong their use as storage bins for emergency supplies. Both parties recognize that any built structure has a useful, but inevitable lifespan. Security of the container and supplies is a recognized consideration of maintenance. CERT AREA/GROUP shall secure the container and supplies from theft and damage with the best efforts practicable. The CERT AREA/GROUP is responsible for replacing supplies that are damaged or lost due to theft. Nothing in this agreement shall mandate additional expenditures by the CERT AREA/GROUP or District. Supplies used for emergencies shall be replaced in a timely manner by the entities that use them, either by the District or their representatives or the hosting CERT AREA/GROUP.

**VII. STANDARD SUPPLIES INVENTORY:**

A suggested basic inventory of supplies has been developed by the District in order to ensure that appropriate supplies are available for disasters. (See attachment B).

**IX. DISCLAIMER – (legal)**

**A. Entire Agreement**

The terms and conditions of this LOU, all exhibits attached and any documents expressly incorporated by reference represent the entire LOU between the parties with respect to the subject matter of this LOU. This LOU shall supersede any and all prior agreements, oral or written, regarding the subject matter between the District and CERT AREA/GROUP. No other contract, statement, or promise relating to the subject matter of this LOU shall be valid or binding except by a written amendment to this LOU.

**B. Severability**

If any part of this LOU or the application thereof is declared invalid for any reason, such invalidity shall not affect the other provisions of this LOU which can be given effect without the invalid provision or application, and to this end the provisions of this LOU are declared severable.

**C. Amendments**

The terms and conditions of this LOU shall not be altered or otherwise modified except by a written amendment to this LOU which can be given affect without the invalid provision or application, and to this end the provisions of this LOU are declared to be severable.

IN WITNESS WHEREOF, \_\_\_\_\_ CERT AREA/GROUP and District have executed this LOU as of the date written in the first paragraph of this Agreement.

\_\_\_\_\_  
CERT AREA or GROUP

By: \_\_\_\_\_  
Representative

By \_\_\_\_\_  
Board President

By \_\_\_\_\_  
Fire Chief



# **BOARD REPORTS**

Dear Capt Jones, Emory Jan and Capt McCallagh,

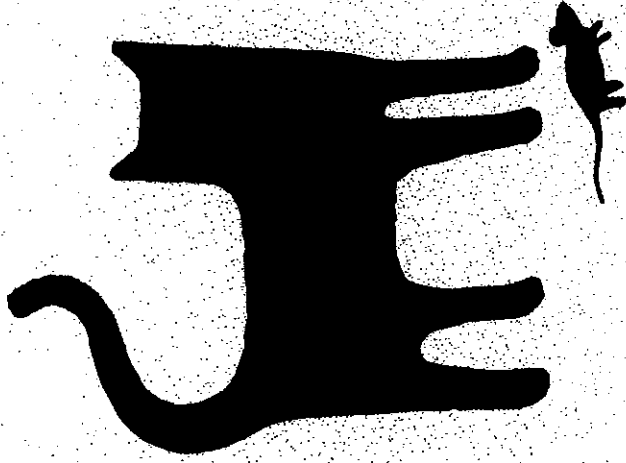
Thank you very much for coming out to our house early Saturday morning to rescue our not-so-little Little Jey cat. He was wedged between the shed and the garage overnight. We are grateful for all that you do and admire your ingenuity, dedication and compassion. Thank you for valuing Little Jey's life and our bond.

Cheers to you!

Dana, Deane & Little Jey

Please accept this wine, Jeyo for its donation and donation to Siberian Husky Rescue as a small token of our gratitude.

THANK YOU



Dec. 2015

Gentle morn

Thanks for coming

Wishing you a blizzard  
of holiday cheer

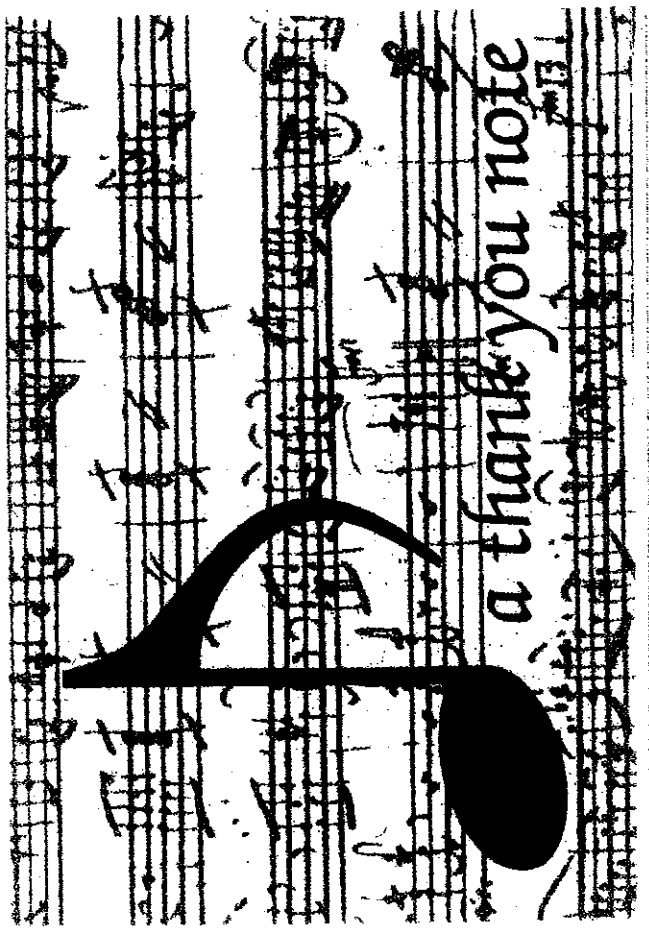
Go my home at

11/16/15. Fri, on Sunday

I had dead rats  
brown

But they picked them  
up yesterday

Thanks for Im help



Many thanks for  
your help and excellent  
care. Your teams are  
amazing!  
Meg and Laurie Forbes  
Have a wonderful holiday.

Dear Kensington  
Firefighters,

Thanks for all  
you do for our  
community.

Enjoy the holiday  
season.

The Kurzer-Dgol  
family

2015



BEST WISHES FOR A  
JOYOUS HOLIDAY SEASON  
AND A HAPPY NEW YEAR

Thank you for everything you do!  
From all of us at

Sunset View

