



NEWCASTLE FIRE PROTECTION DISTRICT

9350 OLD STATE HIGHWAY, NEWCASTLE, CA 95658

530-878-0405 FAX 530-878-0959 WWW.NEWCASTLEFIRE.ORG

*DIRECTORS: Lawrence Bettencourt, John Burns, Jonita Elder, James Heisterkamp, Roger Lee
Fire Chief Ian Gow*

NOTICE OF A REGULAR MEETING and AGENDA

Wednesday, March 18, 2026 @ 6:00 p.m.

Long Valley Community Hall, 2008 Rattlesnake Rd., Newcastle CA 95658

This meeting will be open to in-person attendance.

1. **CALL MEETING TO ORDER:** Pledge of Allegiance
2. **APPROVAL OF AGENDA:**
3. **APPROVAL OF MINUTES:** January 21, 2026 Regular Meeting
4. **BILL APPROVAL AND FINANCIAL REPORT:** January - March 2026
5. **CORRESPONDENCE:**
6. **PUBLIC COMMENT:** (The Newcastle Fire Protection District Board of Directors has provided this period for members of the public to address the Board on items of interest to the public and which are applicable to the district. No action may be taken on any matter, which is not already on the agenda for consideration. Public comment will be limited to three (3) minutes per person, unless specifically authorized otherwise by the Chair).
7. **CHIEFS REPORTS:**
 - (A) Fire Chief
 - (B) Operations
 - (C) Prevention
8. **SIERRA NEVADA FIREFIGHTERS, LOCAL 3800 REPORT**
9. **BOARD COMMITTEE REPORTS:**
 - (A) Building Committee: Fire station (Director Bettencourt and Director Lee).
 - (B) Inter-district Cooperation Ad-hoc Committee (Chair Heisterkamp and Director Elder).
10. **INFORMATIONAL AND DISCUSSION ITEMS:**
 - (A) Board to discuss the progress on the reorganization and the LAFCo process for Newcastle and Placer Hills Fire Protection Districts
 - (B) Status on Placer County Local Hazard Mitigation update for 2026
11. **ACTION ITEMS REQUIRE A VOTE BY ROLL CALL**
 - (A) Consider and adopt Resolution No. 2026-01 Review and Accept the State Mandated Annual Fire Inspection Report for 2025
 - (B) Consider and approve the second reading of an addendum to the Wellness and Fitness Program Policy
 - (C) Consider and accept a proposal for the renewal of the District's insurance policy with CalMutuals JPRIMA for April 1, 2026 to April 1, 2027
 - (D) Consider and approve the Audit from Fiscal Year 2024-2025 prepared by Smith & Newell CPA's
12. **DIRECTORS REPORTS:**
13. **MEETING ADJOURNED:**

Next Board meeting: April 15, 2026

Newcastle Fire Protection District is committed to accommodate individuals with disabilities to participate in the public meeting process. If you have a special need to attend or participate in our public meetings, please contact our office at (530) 878-0405, in advance of the regular meeting so that we may make every reasonable effort to accommodate you.

NEWCASTLE FIRE PROTECTION DISTRICT IS AN EQUAL OPPORTUNITY PROVIDER AND EMPLOYER.

Newcastle Fire Protection District
Minutes of Regular Board of Directors Meeting
January 21, 2026
Long Valley Community Hall
2005 Rattlesnake Rd., Newcastle, CA 95658

1. Call Meeting to Order

- a. Chairman Heisterkamp called the meeting to order at 6:00 p.m.
- b. VC Bettencourt led the flag salute.
- c. All directors were present.
- d. Chief Gow, BC Williamson and Fire Marshal D'Ambrogi were present.

2. Approval of Agenda

- a. Director Elder made a motion to approve the agenda as presented. Director Lee seconds the motion. Motion carries unanimously (5/0).

3. Approval of Minutes

- a. Director Lee made a motion to approve the minutes of the December 17th regular meeting as presented. Director Elder seconds the motion. Motion carries (4/0) with VC Bettencourt abstaining.

4. Approval of Financial Report

- a. Chairman Heisterkamp made a motion to approve the financial report as presented by Chief Gow. VC Bettencourt seconds the motion. Motion carries unanimously (5/0).

5. Correspondence

- a. None

6. Public Comment

- a. Jon Anacker appreciates the quick response when he emailed a question to Chief Gow.

7. Chief's Report

- a. Chief Gow reporting:
 - i. Finalizing the Lexipol updates. Will be ready for the first reading in February.
 - ii. The County Fire Chiefs are actively discussing ambulance service in Placer County.
 - iii. Eric Reams has been promoted to Battalion Chief at Placer Hills.
 - iv. Joint testing (all 4 agencies) for Engineer is being coordinated.
- b. BC Williamson provided the Fire Marshal report:
 - i. SFD Plans in 0
 - ii. Hydro/Rough Inspection (SFD) 0
 - iii. SFD Final 1
 - iv. Defensible Space Inspection 0
 - v. LPG 0
- c. BC Williamson provided the Operations report:
 - i. 70 calls for service in December.
 - ii. Aid given to other agencies: 14
 - iii. Aid received: 6
 - iv. Total incidents in 2025: 820
 - v. Total incidents in 2024: 781

8. Newcastle Professional Firefighter's Association

- i. No report.

9. Board Committee Reports

- a. Building Committee report on the new fire station.
 - i. No report.
- b. Inter-district Cooperation Ad-hoc Committee.
 - i. Chief Gow is working on setting up the next meeting.
 - ii. Chairman Heisterkamp would like the meeting scheduled after 2/11 (LAFCO meeting).

10. Informational/Non-Action Items

- a. Board to discuss the progress of the reorganization and the LAFCO process for Newcastle and Placer Hills Fire Protection Districts.
 - i. Chief Gow re-capped the process up to now.
 - ii. Has posted the Notice of Public Hearing to property owners within the Newcastle Fire Protection District.

- iii. Chief Gow is confident with the process.
 - iv. LAFCO will hear the application on February 11, 2026.
 - v. Chairman Heisterkamp will not be able to attend the LAFCO meeting but has written a letter to the commission.
 - 1. Chairman Heisterkamp would like any attendees at the LAFCO meeting to follow Chief Gow's lead when it comes to discussions.
 - vi. Fire Marshal D'Ambrogi reported that post cards with the dates of the upcoming Town Hall Meetings have gone out. They will be held on 1/31/2026 at 2:00 p.m. and 2/3/2026 at 6:00 p.m. Both meetings will be held at the Long Valley Community Hall.
- b. Status on Placer County Local Hazardous Mitigation update for 2026.
- i. Fire Marshal D'Ambrogi reporting:
 - 1. Draft copies of each agency's annexes have been sent out and reviewed by staff. Corrections were made and returned to consultants.
 - 2. Planning committee meeting to be held in February to review the final draft.
 - 3. Public meeting to be held in March to review.
 - c. Review and discuss the Sub-Joint Operations Agreement by and between Placer Hills Fire Protection District (PHF) and Auburn City Fire Department (ABR).
 - i. Chief Gow reported:
 - 1. Fire Marshal D'Ambrogi and District Manager Armstrong are working on the contracts.
 - 2. Plan to go "Live" on 1/31/2026.

11. Action Items

- a. Consider and approve the first reading of an addendum to the Wellness and Fitness Program Policy.
 - i. Chief Gow reported that the requested changes have been incorporated.
 - ii. Chairman Heisterkamp made a motion to approve the first reading of the addendum to the Wellness and Fitness Program Policy as presented. VC Bettencourt seconds the motion. Motion carries unanimously via roll call vote (5/0).
- b. Election of Board officers and appointment of Board Committees.
 - i. Chairman Heisterkamp made a motion to keep the slate of board officers the same since there will be upcoming changes when the reorganization with PHF is complete. Director Elder seconds the motion. Motion carries unanimously via roll call vote (5/0).
 - 1. Chairman: Heisterkamp
 - 2. Vice-Chair: Bettencourt
 - 3. Secretary: Burns
 - ii. VC Bettencourt made a motion to keep the board committee assignments the same. Director Elder seconds the motion. Motion carries unanimously via roll call vote (5/0).
 - 1. Building Committee: Bettencourt/Lee
 - 2. Personnel Committee: Burns/Heisterkamp
 - 3. Finance Committee: Elder/Heisterkamp
 - 4. Contract Administration: Bettencourt/Lee
 - 5. Inter-district Ad Hoc: Heisterkamp/Elder

12. Director's Reports

- a. Secretary Burns reported that the North Auburn and Ophir Fire Safe Councils are merging with the Greater Auburn Fire Safe Council.

13. Chairman Heisterkamp adjourned the meeting at 7:05 p.m.

Respectfully Submitted:


Patrice Metz, Recording Secretary

Approved

**Newcastle Fire General Fund
Revenue and Expense Report
Fiscal Year 2025/2026**

	<u>Jul 1, '25 - Mar 13, 26</u>	<u>Budget</u>	<u>% of Budget</u>
Income			
REVENUE			
Property Taxes			
40010 Current Secured Property	189,409.78	344,474.00	55.0%
40040 Railroad Unitary Property	186.28	339.00	54.9%
40050 Unitary Property	4,754.63	8,645.00	55.0%
40060 Current Unsecured	7,237.77	7,550.00	95.9%
40090 Delinquent Unsecured	93.85	0.00	100.0%
40100 Current Supplemental Prop	3,549.21	7,515.00	47.2%
40110 Delinquent Supplemental	6.70	0.00	100.0%
Total Property Taxes	<u>205,238.22</u>	<u>368,523.00</u>	<u>55.7%</u>
40180 Other Taxes			
40180 Other Taxes Measure B	221,637.80	402,978.00	55.0%
40180 Other Taxes Measure F	125,458.04	227,607.00	55.1%
Total 40180 Other Taxes	<u>347,095.84</u>	<u>630,585.00</u>	<u>55.0%</u>
42010 Investment Income	6,511.44	10,000.00	65.1%
44350 State Homeowners Relief	837.96	1,643.00	51.0%
46090 Planning, pre-development	249.90	0.00	100.0%
46350 Fire Services			
Fire Recovery	0.00	2,500.00	0.0%
Strike Team deployments	11,470.33	50,000.00	22.9%
JOA staffing	19,361.43	0.00	100.0%
Total 46350 Fire Services	<u>30,831.76</u>	<u>52,500.00</u>	<u>58.7%</u>
46360 Other Fees and Charges			
Fire Code Compliance Inspection	2,625.00	7,500.00	35.0%
Total 46360 Other Fees and Charges	<u>2,625.00</u>	<u>7,500.00</u>	<u>35.0%</u>
47010 Donations	20.00	0.00	100.0%
48030 Miscellaneous	370.50	200.00	185.3%
49030 Proceeds asset sale	9,000.00	9,000.00	100.0%
Total REVENUE	<u>602,780.62</u>	<u>1,079,951.00</u>	<u>55.8%</u>
46360 Fuel Reimbursement	1,921.71	15,000.00	12.8%
Total Income	<u>604,702.33</u>	<u>1,094,951.00</u>	<u>55.2%</u>
Expense			
EXPENSES			
55510 Operating Transfer Out	11,921.05	59,413.00	20.1%
52030 Fire Protective clothing	2,448.03	5,000.00	49.0%
52040 Communication Services	0.00	500.00	0.0%
52060 Station/Household Expense	353.30	3,500.00	10.1%
52080 General Liability Ins	20,035.50	44,177.00	45.4%
52160 Equipment Maintenance	6,007.12	18,500.00	32.5%
52440 SC3460 Engine Rental	0.00	3,000.00	0.0%
52170 Fuels & Lubricants	11,129.38	25,000.00	44.5%
52380 Building maintenance	4,455.52	3,000.00	148.5%

**Newcastle Fire General Fund
Revenue and Expense Report
Fiscal Year 2025/2026**

	<u>Jul 1, '25 - Mar 13, 26</u>	<u>Budget</u>	<u>% of Budget</u>
52220 Gases, medical	1,668.41	3,500.00	47.7%
52260 Miscellaneous Expense	2,050.39	1,000.00	205.0%
52330 General Office	641.83	1,500.00	42.8%
52360 Special Services			
Parcel Tax preparation	2,000.00	2,000.00	100.0%
SC2820 Personnel/policies	4,534.22	4,500.00	100.8%
SC2840 Parcel collection charge	6,297.43	6,306.00	99.9%
SC2860 Prop Tax Admin costs	6,086.17	6,086.00	100.0%
SC2880 Admin Services	92,135.00	184,270.00	50.0%
SC2900 Audit Costs	0.00	6,750.00	0.0%
SC3070 LAFCO fees	1,405.23	1,530.00	91.8%
Total 52360 Special Services	112,458.05	211,442.00	53.2%
52370 Professional Services	13,054.53	11,500.00	113.5%
52390 County Services	6,219.59	6,220.00	100.0%
52460 Small Tools, Accessories	53.62	2,000.00	2.7%
52570 Publications Legal Notice	104.27	150.00	69.5%
52580 Special District Expense	935.00	3,900.00	24.0%
52800 Utilities	22,296.59	38,950.00	57.2%
53190 Taxes and Assessments	8.43	0.00	100.0%
Total EXPENSES	215,840.61	442,252.00	48.8%
54450 Fixed Assets Equipment	26,684.83	26,232.00	101.7%
Payroll Expenses			
51010 Salaries & Wages	285,620.85	485,255.00	58.9%
51030 Extra Help	3,856.26	5,250.00	73.5%
51040 Overtime Call Back	127,869.42	100,000.00	127.9%
51220 Payroll Tax	33,013.15	51,190.00	64.5%
51310 Employee Group Insurance	50,075.85	76,500.00	65.5%
51360 Workers Comp Insurance	35,503.50	49,954.00	71.1%
Total Payroll Expenses	535,939.03	768,149.00	69.8%
Total Expense	778,464.47	1,236,633.00	63.0%
Net Income	-173,762.14	-141,682.00	122.6%

Newcastle Fire General Fund
Check Detail
January 14 through March 13, 2026

<u>Date</u>	<u>Name</u>	<u>Memo</u>	<u>Account</u>	<u>Paid Amount</u>
01/14/2026	William L Adams PC		Placer County	
01/09/2026			52370 Professional Services	-717.00
TOTAL				-717.00
01/21/2026	Fire Risk Management Services		Placer County	
01/21/2026			51360 Workers Comp Insurance	-11,834.50
TOTAL				-11,834.50
01/21/2026	Kaiser		Placer County	
01/21/2026			51310 Employee Group Insurance	-2,710.66
TOTAL				-2,710.66
01/21/2026	Life Assist Inc		Placer County	
01/21/2026			52220 Gases, medical	-168.95
TOTAL				-168.95
01/21/2026	US Bank		Placer County	
01/21/2026			Phone/Cable/Internet	-867.52
			Pest control	-113.00
			52460 Small Tools, Accessories	-11.79
			52380 Building maintenance	-66.13
TOTAL				-1,058.44
01/26/2026	Nationwide Retirement Solutions		Placer County	
01/26/2026			Payroll Liabilities	-2,000.00
			51310 Employee Group Insurance	-1,176.92
TOTAL				-3,176.92
01/28/2026	Hunt Propane Inc.		Placer County	
01/28/2026			9350 State Hwy propane	-762.81
TOTAL				-762.81
01/28/2026	Metz, Patrice		Placer County	
01/28/2026			52360 SC2981 Recording Sec	-75.00
TOTAL				-75.00
01/28/2026	PG&E		Placer County	
01/28/2026			Electricity/gas	-787.93
TOTAL				-787.93
01/28/2026	Principal Life		Placer County	

Newcastle Fire General Fund
Check Detail
January 14 through March 13, 2026

<u>Date</u>	<u>Name</u>	<u>Memo</u>	<u>Account</u>	<u>Paid Amount</u>
01/28/2026			51310 Employee Group Insurance	-243.75
TOTAL				-243.75
01/28/2026	United Healthcare		Placer County	
01/28/2026			51310 Employee Group Insurance	-124.40
TOTAL				-124.40
02/04/2026	Harris Industrial Gases		Placer County	
02/04/2026			52220 Gases, medical	-57.92
TOTAL				-57.92
02/04/2026	Nevada Co Pro FFs Local 3800		Placer County	
02/04/2026			Payroll Liabilities	-500.00
TOTAL				-500.00
02/04/2026	PCWA		Placer County	
02/04/2026			Water	-246.56
TOTAL				-246.56
02/04/2026	TargetSolutions Learning LLC		Placer County	
02/04/2026			SC4000 Education & Training	-560.00
TOTAL				-560.00
02/05/2026	Nationwide Retirement Solutions		Placer County	
02/05/2026			Payroll Liabilities	-2,000.00
			51310 Employee Group Insurance	-2,151.92
TOTAL				-4,151.92
02/20/2026	Hunt and Sons		Placer County	
02/20/2026			52170 Fuels & Lubricants	-1,276.48
TOTAL				-1,276.48
02/20/2026	Kaiser		Placer County	
02/20/2026			51310 Employee Group Insurance	-2,710.66
TOTAL				-2,710.66
02/20/2026	Metz, Patrice		Placer County	
02/20/2026			52360 SC2981 Recording Sec	-75.00
TOTAL				-75.00
02/20/2026	Principal Life		Placer County	

Newcastle Fire General Fund
Check Detail
January 14 through March 13, 2026

<u>Date</u>	<u>Name</u>	<u>Memo</u>	<u>Account</u>	<u>Paid Amount</u>
02/20/2026			51310 Employee Group Insurance	-243.75
TOTAL				-243.75
02/20/2026	United Healthcare		Placer County	
02/20/2026			51310 Employee Group Insurance	-124.40
TOTAL				-124.40
02/20/2026	William L Adams PC		Placer County	
02/20/2026			52370 Professional Services	-741.75
TOTAL				-741.75
02/20/2026	Nationwide Retirement Solutions		Placer County	
02/20/2026			Payroll Liabilities	-2,000.00
			51310 Employee Group Insurance	-2,276.92
TOTAL				-4,276.92
02/27/2026	PCWA		Placer County	
02/27/2026			Water	-236.22
TOTAL				-236.22
02/27/2026	PG&E		Placer County	
02/27/2026			Electricity/gas	-738.16
TOTAL				-738.16
02/27/2026	US Bank		Placer County	
02/27/2026		Fencing supplies - rei...	Miscellaneous expenses	-1,373.04
			SC2660 Supplies	-121.07
			Phone/Cable/Internet	-867.52
TOTAL				-2,361.63
03/05/2026	Nationwide Retirement Solutions		Placer County	
03/05/2026			Payroll Liabilities	-2,000.00
			51310 Employee Group Insurance	-2,276.92
TOTAL				-4,276.92

Newcastle Fire Development Fees

Revenue & Expense

July 1, 2025 through March 13, 2026

	<u>Jul 1, '25 - Mar 13, 26</u>	<u>Budget</u>	<u>% of Budget</u>
Income			
Income Mitigation Fees			
42010 Investment Income	454.54	1,000.00	45.5%
46440 Mitigation Fees	78,917.52	50,000.00	157.8%
Total Income Mitigation Fees	79,372.06	51,000.00	155.6%
Total Income	79,372.06	51,000.00	155.6%
Expense			
Operating Transfer Out	74,565.75	84,600.00	88.1%
Total Expense	74,565.75	84,600.00	88.1%
Net Income	4,806.31	-33,600.00	-14.3%

2:28 PM

03/13/26

Accrual Basis

Newcastle Fire - USDA
Profit & Loss
July 1, 2025 through March 13, 2026

	<u>Jul 1, '25 - Mar 13, 26</u>
Income	
42010 Investment Income	1,879.93
49080 Operating Transfer In	86,486.80
Total Income	<u>88,366.73</u>
Expense	
53060 Bond Interest	82,210.50
Bond Principal	62,000.00
Total Expense	<u>144,210.50</u>
Net Income	<u><u>-55,843.77</u></u>



PLACER HILLS – NEWCASTLE – PENRYN FIRE PROTECTION DISTRICTS



Date: February 13, 2026
To: Newcastle Fire Protection District Board of Directors
From: Matthew Slusher, Acting Fire Chief
Subject: Newcastle Fire Response Statistics – Calendar Year 2025



Response Statistics

- **Calls for Service –**
 - **Fires –** 59
 - **Over Pressure, Rupture, Explosion -** 0
 - **Rescue & EMS -** 477
 - **Hazardous Condition -** 25
 - **Service Call -** 88
 - **Good Intent Call -** 143
 - **False Alarm & False Call -** 27
 - **Severe Weather -** 1
- **Total Incidents 2025 -** 820

- **Total Unit Responses -** 860

- **Aid Given to other fire agencies -** 208
- **Aid Received from other fire agencies -** 46

- **Total Incidents Calendar Year 2024** 763



PLACER HILLS-NEWCASTLE-PENRYN FIRE PROTECTION DISTRICTS

STAFF REPORT

To:	Board of Directors, Newcastle Fire Protection District
From:	Ian Gow, Fire Chief
By:	Mark D'Ambrogi, Fire Marshal/John Williamson, DC
Date:	February 18, 2026
Subject:	Review and Accept the State Mandated Annual Fire Inspection Report for 2025

The Issue

Shall the Board review the State Mandated Annual Fire Inspection Report and by resolution accept the 2025 Inspection Report?

Conclusion and Recommendation

Staff recommends the Board review the State Mandated Annual Fire Inspection Report and by resolution accept the 2025 Inspection Report.

Background

On September 27, 2018, California Senate Bill 1205 (SB1205) became effective, and added a new section to the California Health and Safety Code which affects every fire department or fire district in the State. Existing state law requires every fire department or district providing fire protection services to inspect every building used as a public or private school annually. This same annual inspection requirement is applicable to hotels, motels, lodging houses, and apartment houses. With the signing of SB 1205, the California Health Safety and Code was amended to require that all fire departments perform such annual inspections and report annually to its administrating authority such compliance.

The purpose of annual fire inspections is to mitigate known hazards, reduce risk to the community and ensure reasonable compliance with applicable codes and regulations. During the period of January 2025 through December 2025, the required facilities were inspected as per SB 1205.

The following is a report of those inspections:

Newcastle Fire District

Occupancy Type	Description	Number of	Inspected	Percentage
E (educational)	Schools, public and private, includes large Day Care facilities	6	6	100%
R1/R2	Hotels, Motels, lodging houses, and apartments	1	1	100%
Totals		7	7	100%

The Fire District completed 100% of all required annual inspections of all known mandated facilities for the year 2025.

The acceptance of this compliance report by resolution will meet the statutory requirements contained in California Health and Safety Code Section 13146.2, 13146.3 and 13146.4, as amended by SB1205.

Alternatives Available to the Board

1. Review and approve by resolution, the State Mandated Annual Fire Inspection Report;
2. Take no action, the District will not be in compliance with SB 1205.

Fiscal Impact

No fiscal impact or costs incurred to the budget is associated by this action. Inspections performed by personnel are part of the services provided to our communities.

PHF

Occupancy Type	Description	Number of	Inspected	Percentage
E (educational)	Schools, public and private, includes large Day Care facilities	12	12	100%
R1/R2	Hotels, Motels, lodging houses, and apartments	4	3	75%
Totals		16	15	94%

NEW

Occupancy Type	Description	Number of	Inspected	Percentage
E (educational)	Schools, public and private, includes large Day Care facilities	6	6	100%
R1/R2	Hotels, Motels, lodging houses, and apartments	1	1	100%
Totals		7	7	100%

RYN

Occupancy Type	Description	Number of	Inspected	Percentage
E (educational)	Schools, public and private, includes large Day Care facilities	4	4	100%
R1/R2	Hotels, Motels, lodging houses, and apartments	1	1	100%
Totals		5	5	100%



NEWCASTLE FIRE PROTECTION DISTRICT BOARD OF DIRECTORS

Lawrence Bettencourt, John Burns, Jonita Elder, James Heisterkamp, Roger Lee, Fire Chief Ian Gow

RESOLUTION No. 2026-01

A RESOLUTION OF THE BOARD OF DIRECTORS OF THE NEWCASTLE FIRE PROTECTION DISTRICT ACCEPTING THE STATE MANDATED ANNUAL FIRE INSPECTION REPORT IN COMPLIANCE WITH SB 1205 FOR JANUARY 2025

THROUGH DECEMBER 2025

WHEREAS, California Health & Safety Code Section 13146.4 was added in 2018, and became effective on September 27, 2018; and

WHEREAS, California Health & Safety Code Sections 13146.2 and 13146.3 requires all fire departments, that provide fire protection services to perform annual inspections in every building used as a public or private school, hotel, motel, lodging house, apartment house, and certain residential care facilities for compliance with building standards, as provided; and

WHEREAS, California Health & Safety Code Section 13146.4 requires all fire departments that provide fire protection services to report annually to its administering authority on its compliance with Sections 13146.2 and 13146.3; and

WHEREAS, the Newcastle Fire District inspected 6 out of the 6 Educational Group E school facilities, which is a 100% compliance rate for this reporting period; and

WHEREAS, the Newcastle Fire District inspected 1 out of the 1 Residential Group R facilities, which is a 100% compliance rate for this reporting period.

NOW, THEREFORE, the Board of Directors of the Newcastle Fire District does resolve as follows:

1. That the above recitations are true and correct.
2. That the Board of Directors accepts the report on the status of all state mandated annual fire inspections in the Newcastle Fire District in compliance with SB 1205 and California Health and Safety Code Section 13146.4 .

PASSED AND ADOPTED at a regular meeting of the Governing Board of the Newcastle Fire Protection District on March 18, 2026 by the following vote:

AYES:
NOES:
ABSENT:

APPROVED:

James Heisterkamp, Chair

ATTEST: _____
John Burns, Secretary

Wellness and Fitness Program

1021.1 PURPOSE AND SCOPE

The purpose of this policy is to establish the guidelines for the Wellness and Fitness Program that will assist members in developing greater stamina and strength, decreasing the risk of injury, disability or death from disease or injury, improving performance, increasing energy and recovering more quickly from strenuous and exhaustive work.

1021.1.1 POLICY

It is the policy of the Placer Hills-Newcastle Fire District that the wellness and fitness of its members is an organizational priority.

1021.2 PROGRAM COMPONENTS

1021.2.1 MEDICAL EXAMINATIONS

All firefighting members should have an annual medical examination. Medical examinations specifics should be established by a qualified health care professional but may include:

- Medical history
- Blood draw/analysis
- Vital signs
- Cardiovascular
- Pulmonary
- Gastrointestinal
- Genitourinary, hernia exam
- Lymph nodes exam
- Neurological exam
- Musculoskeletal
- Urinalysis
- Vision test
- Hearing
- Chest X-ray (initial baseline with repeat every five years or as required)
- Cancer screening

1021.2.2 FITNESS EVALUATIONS

All firefighting members should have an annual fitness evaluation consisting of an assessment questionnaire (developed by a qualified health care professional) and testing to evaluate immunization and disease screening, and physical fitness and conditioning.

Placer Hills-Newcastle Fire District

Joint Fire District Policy Manual

Wellness and Fitness Program

1021.2.3 IMMUNIZATION AND DISEASE SCREENING

All firefighting members should have an annual immunization and disease screening to ensure all recommended vaccinations against work-related exposures are current and that members are free from work-related disease. Specific vaccinations and diseases should be identified by a qualified medical professional but may include:

- Tuberculosis
- Hepatitis C
- Hepatitis B
- Tetanus/diphtheria vaccine (booster every 10 years)
- Measles, mumps, rubella (MMR)
- Polio
- Influenza
- H1N1
- HIV (optional)

1021.2.4 PHYSICAL FITNESS AND CONDITIONING

A physical fitness and conditioning program should correspond to the physical movement patterns and aerobic capacity required in the performance of firefighter duties. The program should also provide, for example, fitness equipment in fire stations with the available space or a fitness club membership to a facility that is within the fire station's response area. The fitness and conditioning program should be developed in coordination with a trained and certified fitness and conditioning trainer and should comply with the Physical Fitness Policy.

1021.2.5 PEER FITNESS TRAINERS

Volunteers should be solicited to serve as peer fitness trainers (PFTs). Selected PFTs shall receive specialized fitness and conditioning training and education sufficient to pass certification requirements. PFTs will assist in the promotion of the Wellness and Fitness Program and be capable of assisting firefighters on a one-to-one basis to increase levels of fitness.



NEWCASTLE FIRE PROTECTION DISTRICT



Policy 1021 Wellness and Fitness - Addendum

1021.2.6

1. The District agrees to provide cancer screening and cancer preventative screenings. Parties (District and Local 3800 Representative) agree to meet every six months to make any necessary adjustments to District practice/policy to ensure employees are properly covered.
2. Employees who decline the District physical may see their own provider. All private exams will need to include spirometry as per OSHA regulations. The examiner shall provide a work note.
3. The District will schedule the exams for those using the Districts' provider. The District will pay for the annual exams for either the District's provider, or up to \$500 for the personal provider.
4. The District will pay for the DMV paperwork if needed by the employee.



PLACER HILLS-NEWCASTLE-PENRYN FIRE PROTECTION DISTRICTS

STAFF REPORT

To:	Board of Directors, Placer Hills, Newcastle, and Penryn Fire Districts
From:	Ian Gow, Fire Chief
By:	Rhiannon Fairchild, Administrative Assistant
Date:	September 24th, 2025
Subject:	Position Paper: Physical Exams for Employees

1. Discussion:
 - a. The industry standard is a pre-employment physical followed by an annual exam. See NFPA, CICCQ Qualification Guide (California Incident Command Certification System) and the IAFF/IAFC Wellness and Fitness Initiative.
 - b. District Policy #1021 states all employees should have an annual physical.
2. Purpose:
 - a. Primarily as a cancer/cardiac screening for our employees.
 - b. All employees must have a red card in order to respond to wildland incidents. A red card is issued on the sole authority of the Fire Chief. CICCQ states that in order to receive a red card, an exam plus an evaluation tool to show that physical demands can be met (pack test) must be completed. Note: The District has historically used the physical exam to be sufficient to determine fitness.
 - c. Regulations also require an annual respiratory clearance form.
3. Potential Issues:
 - a. Cost (See cost comparison spreadsheet).
 - b. Employee concerns that medical data will become known to the Fire District.
 - c. Employees who do not wish to complete physicals/medical care.
 - d. Staff has received multiple complaints regarding Occu-Med.
 - i. Difficulty getting appointments.
 - ii. Difficulty getting to remote sites.
 - iii. Displeasure with Occu-Med staff/procedures/policies.
4. Options:
 - a. See cost comparison spreadsheet for the four local vendors (Occu-Med, Kaiser, 1582, and On-Duty).
 - b. See services provided and optional costs.
5. Discussion:
 - a. Kaiser is costly considering the product offered, and not covered by any of our Worker's Comp carriers. Location is the Roseville facility.
 - b. Occu-Med is the cheapest option with known issues.
 - c. 1582 cost to Placer Hills is moderate. Cost for Newcastle and Penryn is much less due to the insurance-provided subsidy. Their service is mobile, and they will come to us. The level of care is provided by physicians. The tests done are comprehensive with good added

- options. They do handle our respiratory requests, plus the “meets medical standards” form. We have received favorable comments from neighboring agencies. They provide a 3-year contract that we can opt out of.
- d. On-Duty cost is higher for Placer Hills. Cost for Newcastle and Penryn is much less due to the insurance-provided subsidy. Their service is mobile and they will come to us. The level of care is provided by Nurse Practitioners/Physician’s Assistants. The tests done are adequate with good added options. They can handle our respiratory requests plus the “meets medical standards” form. They were moderately difficult to get ahold of and much less responsive than 1582. They will provide a 1-3 year contract. 3 years locks the price in.
 - e. Current users of 1582: Rocklin and Lincoln Fire. Current user of On-Duty: South Placer.
 - i. Note: Auburn will choose a vendor soon. We are collaborating with them.
 - ii. Rocklin has asked to “team up” with us as well.
 - f. Total staff numbers: Placer Hills FPD (20), Newcastle (6), Penryn (6), Auburn (15)
6. Mitigation of Potential Issues:
- a. Cost: 1582 seems to be the best option for the level of service received.
 - b. Our contract with 1582 will be written such as to only allow the district to receive the two attached forms. All medical information will be between the employee and the provider.
 - c. Employees who decline a physical will be allowed to present a note from their physician stating that they are fit-for-duty. (The Districts will pick up any cost not covered by the employees’ insurance.)
 - i. Employees who decline any physician visit will have to pass a pack test given by the District. They will be required to sign a note declining the physical, plus a waiver for the pack test.
 - d. Our issues with Occu-Med will not adversely affect our pre-employment exams.
7. Chief’s Recommendations
- a. Keep Occu-Med for pre-employment exams.
 - b. Contract with 1582 for all three agencies.
 - i. Districts will cover the cost for DMV paperwork if needed.
 - ii. Any costs above the basic exam will be paid for by the employee.
8. Procedure
- a. Review with Command Staff and Local 3800 President
 - b. Send to all 3 Board Presidents for pre-review
 - c. Send to All Staff
 - d. Meet with all 3 committees and shop stewards
 - e. Add to Board Agendas
 - f. Create addendum to Policy #1021
 - g. Add as side letter for MOU with Local 3800

Respectfully Submitted,



Ian Gow, Fire Chief

District Physical Cost Comparison				
	Kaiser	Occumed	1582 (Mobile Company)	On-Duty (Mobile Company)
Placer Hills	602 or 642	418.72	675*	859**
Newcastle	602 or 642	0	212.06*	396.06**
Penryn	602 or 642	0	212.06*	396.06**

**Does not account for the on-site visit fee of \$2500. 40 employee minimum requirement per site visit.*

***30 Employee Minimum with no added site fee.*

Occu-Med

MECP Name	MECP Line Item Component
Firefighter Series (Pre-Employment)	General Physical Examination, Per Occu-Med Guidelines Authorization for Release of Information from Medical Record Form Dipstick Urinalysis Audiogram with OSHA Approved Sound Booth (500 - 6000Hz) Examinee Consent & Acknowledgment Occu-Med NEW Medical History Questionnaire (5-Page) Pulmonary Function Test with Interpretation (Clinical Reference Laboratory) Complete Blood Count WITH DIFF (WQ17) [CRL][CBC] (Clinical Reference Laboratory) Chem 23 (WQ18) [CRL]
Annual Firefighter Series (Annual Physical)	General Physical Examination, Per Occu-Med Guidelines Authorization for Release of Information from Medical Record Form Dipstick Urinalysis Audiogram with OSHA Approved Sound Booth (500 - 6000Hz) Examinee Consent & Acknowledgment Occu-Med NEW Medical History Questionnaire (5-Page) Pulmonary Function Test with Interpretation (Clinical Reference Laboratory) Chem 23 (WQ18) [CRL] (Clinical Reference Laboratory) Complete Blood Count WITH DIFF (WQ17) [CRL][CBC]
DOT Exam & Certificate	Authorization for Release of Information from Medical Record Form Examinee Consent & Acknowledgment DOT Exam & Certificate

Kaiser Physical Exams

FIREFIGHTER PREPLACEMENT EXAM (FFPP)		
300398	Firefighter Physical Exam	\$127.00
92552	Audiogram, screening	\$54.00
94010	Spirometry	\$60.00
85025	CBC with automated differential	\$20.00
80053	Chem Comprehensive Panel	\$41.00
36415	Venipuncture	\$15.00
71046	Chest X-Rays (2 views, PA & Lateral)	\$75.00
300422	PPD, 2 step, 2 placements and readings -OR-	\$30.00
86480	QuantiFERON	\$145.00
93000	EKG, resting	\$50.00
93015	Cardiac Stress Test with Treadmill	\$230.00
86706	Titer: Hepatitis B Surface Antibody (HBsAb)	\$35.00
86704	Titer: Hepatitis B Core Antibody (HBcAb)	\$31.00
86803	Titer: Hepatitis C Antibody Screen	\$56.00
86708	Titer: Hepatitis A IgG Antibody (HAAb)	\$40.00
As Employer Requested:		
300420	Collection for Drug Screen-Preferred Alliance "Quick Test" -OR-	Billed by Preferred Alliance
300411	Collection for Drug Screen-Preferred Alliance -OR-	Billed by Preferred Alliance
99000	Collection for Drug Screen – Other TPA	\$20.00
As Clinically Indicated:		
90746	Vaccine: Hepatitis B, may need series of 3 injections	\$130.00/injection
90632	Vaccine: Hepatitis A, may need series of 2 injections	\$114.00/injection
90636	Vaccine: Twinrix (Hep B and Hep A combo), series of 3 injections	\$191.00/injection
90707	Vaccine: Measles Mumps Rubella (MMR), may need series of 2 injections	\$103.00/injection
90716	Vaccine: Varivax (Varicella or Chickenpox), may need series of 2 injections	\$152.00/injection
90715	Vaccine: Tdap	\$63.00
90658	Vaccine: Influenza (when seasonally available)	\$20.00
86735	Titer: Mumps Antibody Screen	\$35.00
86762	Titer: Rubella Antibody Screen (German Measles)	\$35.00
86765	Titer: Rubeola Antibody Screen (Measles)	\$35.00
86787	Titer: Varicella (Varicella or Chickenpox) Antibody Screen	\$35.00
81001	Urinalysis with microscopy	\$16.00

86580	PPD, 1 step, placement and reading	\$20.00
71045	Chest X-Ray, 1 view	\$55.00
75571	Cardiac calcium scoring CT scan	\$265.00
300408	Physician Consultation, each 15 minutes	\$64.00/15 mins
FIREFIGHTER ANNUAL/PERIODIC EXAM (FFANN)		
300398	Firefighter Physical Exam	\$127.00
92552	Audiogram, screening	\$54.00
94010	Spirometry	\$60.00
80053	Chem Comprehensive Panel	\$41.00
85025	CBC with automated differential	\$20.00
36415	Venipuncture	\$15.00
86580	PPD, 1 step, placement and reading	\$20.00
	-OR-	
86480	QuantiFERON	\$145.00
93000	EKG, resting	\$50.00
93015	Cardiac Stress Test with Treadmill	\$230.00
As Employer Requested:		
300420	Collection for Drug Screen-Preferred Alliance "Quick Test"	Billed by Preferred Alliance
	-OR-	
300411	Collection for Drug Screen-Preferred Alliance	Billed by Preferred Alliance
	-OR-	
99000	Collection for Drug Screen – Other TPA	\$20.00
As Clinically Indicated:		
71045	Chest X-Ray, 1 view	\$55.00
71046	Chest X-Ray, 2 views	\$75.00
81001	Urinalysis with microscopy	\$16.00
86706	Titer: Hepatitis B Surface Antibody (HBsAb)	\$35.00
86708	Titer: Hepatitis A IgG Antibody (HAAb)	\$40.00
86735	Titer: Mumps Antibody Screen	\$35.00
86762	Titer: Rubella Antibody Screen (German Measles)	\$35.00
86765	Titer: Rubeola Antibody Screen (Measles)	\$35.00
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90707	Vaccine: Measles Mumps Rubella (MMR), may need series of 2 injections	\$103.00/injection
90716	Vaccine: Varivax (Varicella or Chickenpox), may need series of 2 injections	\$152.00/injection
90715	Vaccine: Tdap	\$63.00

90658	Vaccine: Influenza (when seasonally available)	\$20.00
75571	Cardiac calcium scoring CT scan	\$265.00
300408	Physician Consultation, each 15 minutes	\$64.00/15 mins

RESPIRATOR BASELINE/PERIODIC (RESP)		
300415	Review of OSHA Respirator Questionnaire by MD/NP/RN	\$35.00
As Employer Requested:		
94010	Spirometry	\$60.00
300391	Respirator Clearance Physical Exam	\$64.00
300410	Respirator Fit Test, qualitative	\$41.00
As Clinically Indicated:		
300391	Respirator Clearance Physical Exam	\$64.00
94010	Spirometry	\$60.00
71046	Chest X-Ray (2 views)	\$75.00
93000	EKG, resting	\$50.00
93015	Cardiac Stress Test with Treadmill	\$230.00
300408	Physician Consultation, each 15 minutes	\$64.00/15 mins

DMV/DOT EXAM (DMV/DOT)		
300390	DMV/DOT Physical Exam	\$115.00
As Clinically Indicated:		
92552	Audiogram, screening	\$54.00

VACCINATION ONLY (VAX)		
300406	History/Review of Tests/Brief Screen - No Physical Exam	\$42.00
As Clinically Indicated:		
90746	Vaccine: Hepatitis B, may need series of 3 injections	\$130.00/injection
90632	Vaccine: Hepatitis A, may need series of 2 injections	\$114.00/injection
90636	Vaccine: Twinrix (Hep B and Hep A combo), series of 3 injections	\$191.00/injection
90707	Vaccine: Measles Mumps Rubella (MMR), may need series of 2 injections	\$103.00/injection
90716	Vaccine: Varivax (Varicella or Chickenpox), may need series of 2 injections	\$152.00/injection
90715	Vaccine: Tdap	\$63.00
90658	Vaccine: Influenza (when seasonally available)	\$20.00

LABORATORY ONLY (LAB)		
300406	History/Review of Tests/Brief Screen - No Physical Exam	\$42.00
36415	Venipuncture	\$15.00
As Clinically Indicated:		
86706	Titer: Hepatitis B Surface Antibody (HBsAb)	\$35.00
86708	Titer: Hepatitis A IgG Antibody (HAAb)	\$40.00
86735	Titer: Mumps Antibody Screen	\$35.00
86762	Titer: Rubella Antibody Screen (German Measles)	\$35.00
86765	Titer: Rubeola Antibody Screen (Measles)	\$35.00
86787	Titer: Varicella (Varicella or Chickenpox) Antibody Screen	\$35.00

TB CLEARANCE PPD – INTRADERMAL SKIN TEST (PPD/TB CLEARANCE)		
86580	PPD, 1 step, 1 placement and reading	\$20.00
As Clinically Indicated:		
300422	PPD, 2 step, 2 placements and readings	\$30.00
71045	Chest X-Ray, 1 view	\$55.00
71046	Chest X-Ray, 2 views	\$75.00
99211	Brief encounter with non-MD Provider (PPD-Review of Symptoms Form)	\$25.00
TB CLEARANCE QUANTIFERON (PPD/TB CLEARANCE)		
86480	QuantiFERON	\$145.00
36415	Venipuncture	\$15.00
As Clinically Indicated:		
71045	Chest X-Ray, 1 view	\$55.00
71046	Chest X-Ray, 2 views	\$75.00
99211	Brief encounter with non-MD Provider (PPD-Review of Symptoms Form)	\$25.00

**FRMS Subsidized
1582 Compliant Exam – 2025**

This “all-inclusive” NFPA 1582 Compliant Exam has been approved and supported by FRMS. We are contracted to provide these services to members of FRMS. Our exams are conducted onsite on your Fire District.

As required in NFPA 1582, we use *only* licensed physicians for your evaluations. Many our competitor(s) use mid-level providers, such as nurse practitioners or physician assistants to conduct your member evaluations which does not achieve the NFPA standard.

1582 FASIS Panel

	1582 FASIS Panel
Laboratory Blood / Urine Testing:	
Complete Blood Count w/ Differential	Included
Comprehensive Metabolic Panel	Included
Fasting Lipid Panel (LDL, HDL, Trig, Cholesterol)	Included
Urinalysis (with Micro if indicated)	Included
Diabetes Screening - Fasting Blood Glucose / Hemoglobin A1C	Included
Thyroid Panel with TSH	Included
Hemocult Test (at age 40+)	Included
CA-125 (female fighters only)	Included
Prostate Specific Antigen Screening (male firefighters only)	Included
Vitamin D	Included
High-Sensitivity C-Reactive Protein (hs-CRP)	Included
Occupational Health Testing	
Audiogram (OSHA Rated Hearing Booth)	Included
Biometric Screening (BMI or Calipers Skinfold)	Included
Spirometry (Pulmonary Function Test)	Included
Vital Signs	Included
Vision Screening	Included
Blood Pressure Monitoring	Included
Resting EKG	Included
Cardiopulmonary / Fitness Evaluation (Chapter 8)	
Stress EKG, WFI Protocol <i>(Chapter 8.2.2.1 - An evaluation of aerobic capacity shall be performed after appropriate medical evaluation)</i>	Included
Physician Exam - (NFPA 1582 Compliant)	
Physical Examination (as outlined in Chapter 7.6)	Included
Medical History Review	Included
Skin Cancer Assessment	Included
Health Promotion Counseling	Included
Sleep Disturbance Apnea Questionnaire	Included
Cardiac Risk Stratification	Included
OSHA Resp. Questionnaire / Clearance Letter	Included
Firefighter Medical Clearance – 1582 Tiers	Included

Total Cost per Fire Member **\$675.00**
FRMS Subsidized Amount to 1582 **- \$462.94**

Final Cost to the Fire District per Member **\$212.06**

Minimum of 40 appointments at this rate, volumes less than 40 requires possible negotiation

ONSITE FEE of \$2,500.00 is required due to Increased Cost in California for Travel Expenses

Optional Additional Services

Price

Ultrasound Screening Panel*	\$ 200.00
Thyroid, Carotid and Aortic Aneurysm Ultrasounds*	
Pancreas, Liver, Gallbladder, Spleen and Kidney Ultrasounds*	
Optional: External Pelvic Ultrasound (Females)*, Prostate Ultrasound (Males)*, Testicular Ultrasound (Males)*	
<i>Must have Sonographer Scheduled and Minimum Volumes are required</i>	
<i>* denotes this is a non-diagnostic screening only</i>	

Chapter 8 - Muscular Strength, Endurance & Flexibility	\$ 50.00
-------------------------------------------------------------------	-----------------

Lab Testing	
Grail (One Test) Cancer Screening	\$ 699.00
Hepatitis A Titer	\$ 30.00
Hepatitis B Titer	\$ 30.00
Measles, Mumps, Rubella (MMR) Titer	\$ 80.00
Meningococcal Titer	\$ 30.00
Polio Titer	\$ 50.00
Tetanus Diphtheria Titer	\$ 45.00
Varicella Titer	\$ 45.00
Testosterone Blood Test	\$ 35.00
C Reactive Protein (Cardiac)	\$ 45.00
NMR Lipoprotein	\$ 75.00
Heavy Metal (24 Hour Urine Occupational Exposure – Hazmat Testing)	\$ 125.00
Cholinesterase (Hazmat)	\$ 76.00
Infectious Disease Screening	
Hepatitis A Virus Screening Test	\$ 35.00
Hepatitis B Virus Screening Test	\$ 35.00
Hepatitis C Virus Screening Test	\$ 35.00
Hepatitis Profile Screening (Immunization and Infection Hep A,B,C)	\$ 80.00
HIV Screening	\$ 40.00
PPD TB Skin Test	\$ 40.00
QuantiFERON Gold TB Blood Test	\$ 75.00
Additional Services	
MET Test Cardiopulmonary Stress Test (with Cardiology Overread)	\$ 200.00
CDL Paperwork (if bundled with 1582 Physical)	\$ 50.00
DOT CDL Examination and Paperwork (Standalone)	\$ 100.00

NFPA 1582 Medical Standard Evaluation

FIRE DEPARTMENT:

FIRE CONTACT:

FIREFIGHTER: _____

The following Firefighter completed the Annual 1582 Medical Evaluation and has been deemed as:

- | | |
|---------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tier 1 | Meets NFPA 1582 Medical Standards. Firefighter is <u>at</u> or <u>above</u> the recommended NFPA 1582 fitness level and is encouraged maintain their current fitness level. |
|---------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

- | | |
|---------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| Tier 2 | Meets NFPA 1582 Medical Standards. Firefighter is encouraged to <u>improve</u> current fitness level to comply with NFPA 1582 fitness standards. |
|---------------|--------------------------------------------------------------------------------------------------------------------------------------------------|

- | | |
|---------------|-------------------------------------------------------------------------------------------------------------------------------------------------|
| Tier 3 | Meets NFPA 1582 Medical Standards. Participation in a prescribed fitness program is <u>required</u> to comply with NFPA 1582 fitness standards. |
|---------------|-------------------------------------------------------------------------------------------------------------------------------------------------|

- | | |
|---------------|------------------------------------------------------------------------|
| Tier 4 | <u>May require removal</u> from firefighting duty due to fitness level |
|---------------|------------------------------------------------------------------------|

- | | |
|---------------|----------------------------------------------------------------------------|
| Tier 5 | <u>May require removal</u> from firefighting duty due to medical condition |
|---------------|----------------------------------------------------------------------------|

Doctor Signature

Date:

Doctor Name (Printed)

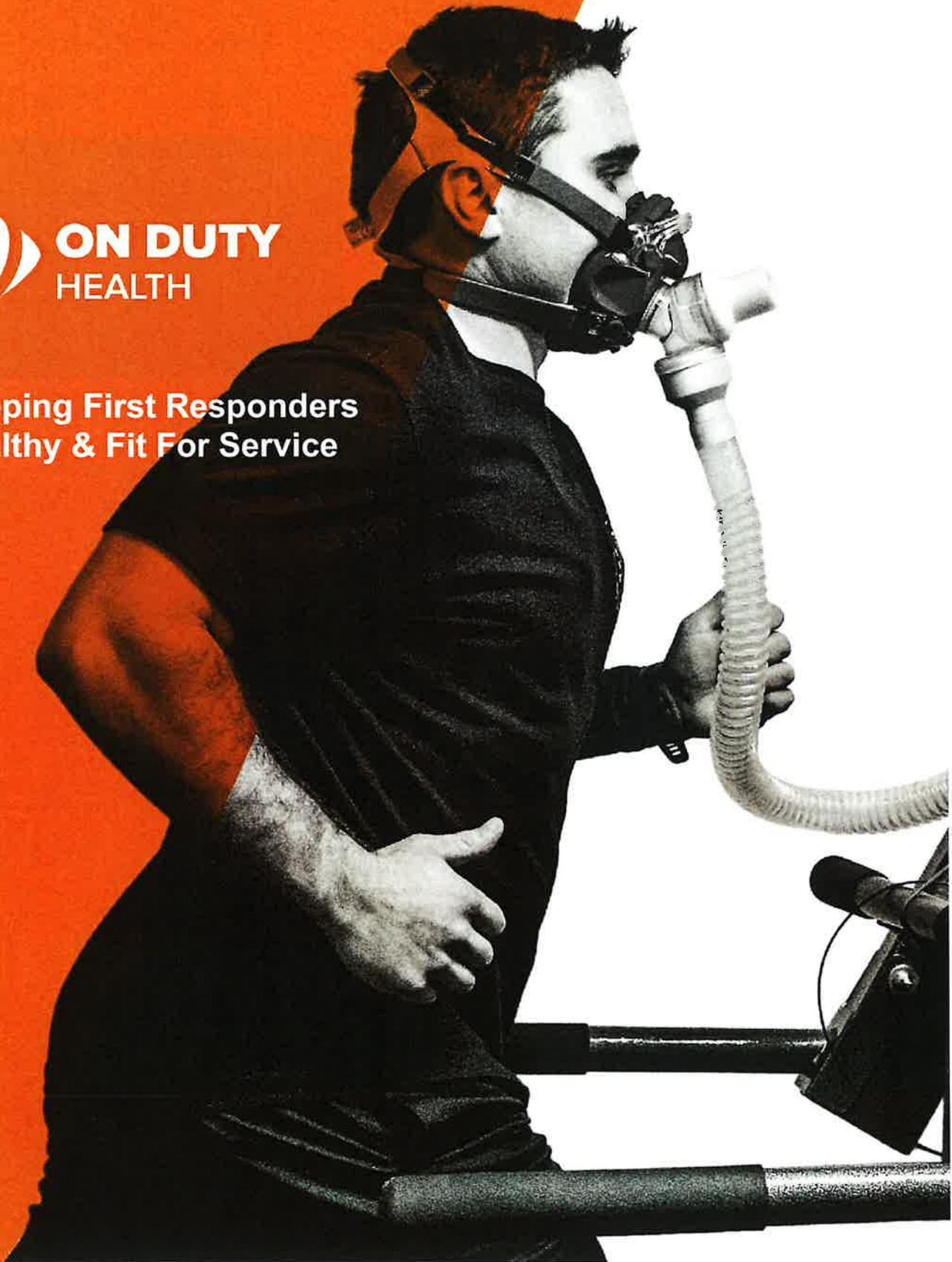
Disclaimer:

Per NFPA 1582, it is up to each department to decide who is or is not qualified. That is not a decision that we are making, as the Medical Provider. Our objective is to identify if members are or are not meeting the NFPA 1582 standard. In closure, the Fire department is required to decide whether any particular standard in NFPA 1582 applies to their department, as well as that particular individual's essential job duties and position.

Firefighter & Physician Owned



Keeping First Responders
Healthy & Fit For Service





Keeping First Responders
Healthy & Fit For Service

▶ Proposal for
**Placer Hills/Newcastle/Penryn
Fire Districts**

**Health and Fitness Assessments with enhanced
Cancer, Cardiac and Mental Health Screening**

**On-site Occupational Health
Providers Specialized in
First Responder Health**

Prepared For
Rhiannon Fairchild

Proposed On
9-12-2025

Proposal is CONFIDENTIAL

Dear Placer Hills/Newcastle/Penryn Fire Districts:

Thank you for your proposal request from On Duty Health regarding your upcoming annual first responder health & fitness assessments. We take very seriously the high calling that it is to serve this critical population. And we're confident that we'll provide you with expert health assessments as well as excellent customer service.

Included in this proposal, you'll find the outline of services we offer, including a full NFPA 1580 and WFI compliant annual assessment at your department. This includes a full body ultrasound screening, comprehensive labs, maximal stress testing utilizing WFI protocol, TRUE VO2 Max testing, vision and audiometry testing, muscular strength and endurance testing, in-depth behavioral health assessment, and more.

Our medical record system is fully electronic, meaning that each of your patients will always have a secure online portal through which they can track their health results year to year. And, we provide administration with a department-wide analytics dashboard to help inform your decisions on where to implement health improvement plans, with our guidance.

We also hope to partner with you to offer continuing services such as return-to-duty assessments, new hire assessments, health education seminars, behavioral health support, nutrition counseling and fitness training. Consider us your one-stop-shop for all your fire health needs.

Our Co-owner and Chief Operating Officer is a recently retired Fire Chief with 29 years in the industry, bringing a first responder-tailored experience and perspective to everything we do. We practice evidence-based medicine, following current peer-reviewed research, offering novel cancer screening tools such as the Galleri Multi-Cancer Detection Blood Test and Low Dose CT. Our physicians are board certified in cardiology, radiology, dermatology, general and preventative medicine. And our team of Physician Assistants, Nurse Practitioners, Ultrasound Technicians, Exercise Physiologists, Counselors, Nutritionists, Personal Trainers and Phlebotomists are all specifically trained in first responder occupational health.

Again, thank you for your request. I'm hopeful that we'll be working together soon to help keep your first responders healthy and fit for service. And please don't hesitate to call or email us if you have any questions.



Warm regards,

Kristin Batla, DMSc, PA-C
Chief Medical Officer, Co-owner
On Duty Health

Highlights

- Full NFPA 1580 and WFI compliant annual assessment at your department.
- Full body ultrasound screening, including Radiology followup for abnormal findings
- CPET - Cardiopulmonary Exercise Testing (stress testing with TRUE VO2 Max testing), including Cardiology followup for abnormal findings
- Comprehensive labs and urinalysis
- Vision and audiometry testing
- Muscular strength and endurance testing
- In-depth behavioral health assessments
- Department-wide de-identified Health Dashboards
- Human Performance Data Analysis
- Return-to-duty assessments
- New hire assessments
- Health education seminars
- Behavioral health support
- Nutrition counseling
- Fitness training
- Conducting, participating in, and incorporating the latest research in first responder health



Company Profile

On Duty Health is a physician, firefighter and female-owned, customer-service-centered healthcare company specifically specialized in mobile first responder health. We currently serve over 9,000 first responders in 138 agencies across California, Texas, Missouri, Iowa & Colorado with our comprehensive annual health and fitness assessments.

This company was founded specifically to improve health outcomes for first responders; a highly at-risk population. These risks include:

Elevated Risk for Cancers (Firefighters)

Cardiac Deaths (Law Enforcement & Firefighters)

Behavioral Health Issues (Law Enforcement & Firefighters)



With the above issues in mind, our system has been designed to identify life threatening issues early so a first responder may have the best chance at not only surviving, but thriving well into retirement. We go well beyond any standard occupational medicine physical by incorporating the latest research and knowledge in first responder-specific health concerns. And, we bring the best value for your taxpayer dollars by focusing on providing the most comprehensive option, for the best pricing; This includes providing our full physical assessment for every patient, every year, as well as providing for Radiology and Cardiology followups when indicated.

Packages & Options

BRONZE PACKAGE

Offers Basic NFPA 1580 compliance

Description	Crew	Unit Price
BRONZE HEALTH & FITNESS ASSESSMENT PACKAGE	30	\$859
Labs & Urinalysis		
<ul style="list-style-type: none">• Urinalysis• Complete Blood Count• Complete Metabolic Panel• Lipid Panel with LDL/HDL Ratio (Total Cholesterol)• A1C (Glucose/Hemoglobin)• Thyroid Stimulating Hormone• Prostate Specific Antigen (males patients over 40)		
Comprehensive Physical Examination		
<ul style="list-style-type: none">• Vitals• Health History & Review of Symptoms• Vision Testing• Audiometry Testing• Skin Cancer Assessment• Behavioral Health Assessment• Review of Results w/ Personalized Health Plan		
Cardiopulmonary Screening & Fitness Assessment		
<ul style="list-style-type: none">• EKG Treadmill Stress Testing; Consisting of 12-lead EKG treadmill/bicycle stress test to maximal volition utilizing WFI protocol, VO2 Max Calculation• Pulmonary Function Testing (Spirometry)• Metabolic Analysis w/ Body Composition• Muscular Endurance, Strength and Flexibility Evaluation		
	Total	\$25,770

SILVER PACKAGE *(most popular)*

Description	Crew	Unit Price
SILVER HEALTH & FITNESS ASSESSMENT PACKAGE	30	\$959
Labs & Urinalysis		
<ul style="list-style-type: none">• Urinalysis• Complete Blood Count:• Complete Metabolic Panel• Lipid Panel with LDL/HDL Ratio• A1C• Thyroid Stimulating Hormone• Prostate Specific Antigen (male patients 40 and over)• FIT Fecal Occult Screening Kit (patients 40 and over)		
Full Physical		
<ul style="list-style-type: none">• Comprehensive Physical with Health History & Vitals• Titmus V2 Advanced Vision Testing• Audiometry Testing• Skin Cancer Assessment• Behavioral Health Assessment (Questionnaires & Oral exam)• Sleep Disruption Questionnaire• Review of Results w/ Personalized Health Plan		
Cardiopulmonary Screening & Fitness Assessment		
<ul style="list-style-type: none">• Cardiopulmonary Exercise Testing (CPET) consisting of 12-lead EKG treadmill or bicycle stress test to maximal volition utilizing WFI protocol, Blood Pressure readings, and TRUE VO2 Max Testing• Pulmonary Function Testing (Spirometry)• Metabolic Analysis w/ Body Composition• Muscular Endurance, Strength and Flexibility Evaluation• Cardiology followup as indicated		
Ultrasound Enhanced Cancer Screening		
<ul style="list-style-type: none">• Ultrasound imaging of the carotid arteries, aorta & aortic valves, thyroid, liver, pancreas, gall bladder, spleen, kidneys, bladder, pelvic (women), testicular and prostate (men)• Radiology followup for abnormal findings, as indicated		
	Total	\$28,770

GOLD PACKAGE

Description	Crew	Unit Price
GOLD HEALTH & FITNESS ASSESSMENT PACKAGE	30	\$1,359
Labs & Urinalysis		
<ul style="list-style-type: none">• Silver package Labs		
Full Physical		
<ul style="list-style-type: none">• Silver package Physical		
Cardiopulmonary Screening & Fitness Assessment		
<ul style="list-style-type: none">• Silver package Cardiopulmonary Assessment		
Ultrasound Enhanced Cancer Screening		
<ul style="list-style-type: none">• Silver package Ultrasound Screening		
Low Dose CT Lung Screening		
<ul style="list-style-type: none">• Lung Cancer CT Screening• Conducted through regional partner• Conducted every 5 years (1/5 department annually)		
Brain MRI Screening		
<ul style="list-style-type: none">• Brain Cancer MRI Screening• Conducted through regional partner• Conducted every 5 years (1/5 department annually)		
Galleri Multicancer Test		
<ul style="list-style-type: none">• Able to detect over 50 types of active cancers with very high specificity (99.5%) and very low false positivity (~0.5%)• Twelve of the most deadly cancers detected• Conducted every 5 years (1/5 department annually)		
	Total	\$40,770

PLATINUM PACKAGE (5 Year Program)

Description	Crew	Unit Price
PLATINUM Five Year Screening Program	30	\$1,709
Every Year: Labs & Urinalysis Comprehensive Physical Cardiopulmonary Screening & Fitness Assessment Ultrasound Enhanced Cancer Screening plus Spouse/Partner* Ultrasounds Included at no additional cost ¹³⁵ LP-PLA ₂ - Lipoprotein-associated Phospholipase A ₂ - Stroke and Cardiovascular Disease Risk Blood Test ¹ (conducted one time) PFAS (Perfluoroalkyl and polyfluoroalkyl) Substance Testing ¹ Low Dose CT Lung Screening with Coronary Calcium Scoring ² Galleri 50+ Multicancer Detection Blood Test ³ (or equivalent) Brain Cancer Screening MRI ⁴ Enhanced Psychological Screening ⁵ (may be excluded if department has program in place)		
Total		\$51,270

¹Conducted on Year One, ²Conducted on Year Two, ³Conducted on Year Three, ⁴Conducted on Year Four, ⁵Conducted on Year Five, *Patients must provide a marriage license for this service to be provided

Element	Year 1	Year 2	Year 3	Year 4	Year 5
Standard Labs	√	√	√	√	√
Full Physical	√	√	√	√	√
Cardiopulmonary Assessment	√	√	√	√	√
Ultrasound	√		√		√
Spouse/Partner Ultrasound	√		√		√
PFAS	√				
LP-PLA ₂	√				
Low Dose CT Lung and Coronary Calcium Scoring		√			
Galleri Test			√		
Brain MRI				√	
Enhanced Psychological Screening					√

New Hire & Return to Duty Screening Options

Item	Description	Pricing
New Hire Physical	<ul style="list-style-type: none"> Includes all elements of Bronze Package (full labs, physical, and EKG Stress Testing). Physicals are to be performed at a nearby department, Rapid Strike new hire option is available on-site with a minimum of 3 patients. 	\$859
Extended New Hire Lab Panel (Optional)	<ul style="list-style-type: none"> Recommended to establish baseline, then repeated post-exposure Hepatitis Panel (A, B, C) HIV Screening TB Screening (QuantiferON Gold Blood Test) Urine Drug Screen Heavy Metals I Profile 	\$435
Preemployment Psychological Screening	<ul style="list-style-type: none"> Hosted in-person POST Standard. Includes questionnaires and an evaluation with a licensed mental health specialist, specialized in first responder health Employer receives a "suitable" or "unsuitable" recommendation 	\$499
Annual Enhanced Psychological Screening	<ul style="list-style-type: none"> Enhanced Behavioral Health Questionnaires Telemedicine evaluation includes 30 minute check-in with a licensed mental health professional, specialized in first responder health 	\$199
Return-to-Duty Physical	<ul style="list-style-type: none"> Patient is reevaluated and cleared/not cleared based on the issue in question 	\$299

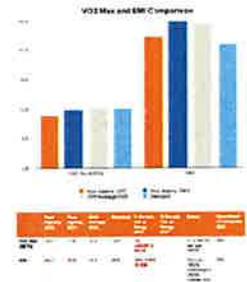
Additional Services Available (per person)

Item	Description	Pricing
Cancer Labs	Galleri Multi-Cancer Early Detection Blood Test (50+ cancers)	\$749
	CancerGuard Ex Multicancer Blood Test	\$649
	EsoGuard Esophageal Cancer Test	\$1,399
	Cancer Marker Screening Panel (CEA, CA 19-9, AFP, Amylase, Lipase)	\$99
	CA-125 (ovarian cancer screening - women)	\$49
	Cancer antigen 15-3 (CA 15-3) [breast cancer]	\$99
	Additional Fecal Occult Colorectal Cancer Screening Kits	\$69
Other Labs	Hepatitis A, B and C Test (Acute Hepatitis Panel)	\$69
	QuantiFERON Gold TB (Blood test)	\$89
	Medical Professionals Urine Drug Screen (12 drug panel)	\$99
	Nicotine Screening (Urine)	\$49
	HIV testing	\$49
	Heavy Metals Profile I, Blood (arsenic, lead, mercury)	\$129
	Heavy Metals Profile II, Blood (arsenic, cadmium, lead, mercury)	\$159
	Cholinesterase (HazMat) testing	\$69
	Testosterone levels	\$49
	Lp-PLA2 Activity - Aid in predicting risk of coronary heart disease	\$99
PFAS Toxin Testing (Polyfluoroalkyl - man made chemicals)	\$399	
CT Scanning	Low Dose CT Lung Screening (available through regional partners)	\$499
	CT Coronary Artery Calcium Scoring (available through regional partners)	\$299
MRI	Brain MRI (available through regional partners)	\$699
DMV/DOT	DOT Certified Medical Examination (Class B)	\$99
	DMV Form Sign-off (Firefighter Endorsement Form 546)	\$19
Continuous Health Monitoring	In a partnership with Transcend Health, patients wear a smartwatch to monitor their health metrics 24/7, with on-call providers to guide their health.	\$99/mo
Personal Training	Our certified personal trainer can build individual or group packages to improve health outcomes through customized workout routines and demonstrations	\$169/mo
Nutrition Counseling	Each health assessment comes standard with nutrition recommendations. However, our licensed nutritionist can build individual or group packages to work with your patients for guidance in meal planning, shopping, cooking, and more for enhanced health outcomes.	\$169/mo

On Duty Health Key Advantages:

Decision Science through Data Analytics

Awareness of your department's overall health is extremely important. We assist you by providing a de-identified Health Dashboard which shares various key health metrics, guiding you for improving the health and longevity of your crew. This data-driven model allows department administration to see exactly where attention and investment might be needed.



Electronic Medical Records & Patient Portal

Gone are the days of scribbling all of your patient history down on multiple sheets of paper, and then receiving printouts of your health information, only to misplace them and potentially compromising your Private Health Information. We are fully electronic. Every aspect of our assessment goes directly into our EMR system, and each patient gets secure access to their own Patient Portal, where they can access results, track their health from year to year, message their provider, and more.



Human Performance & Health Analysis

Each of our exams comes with a personal Human Performance health data profile that helps each patient see their health and fitness levels, by the numbers. This helps, in a tangible and visual way, for the patient to see areas for improvement. As well, it helps the patient track their health statistics from year to year to see an overall picture of their health trends.



No Patient Left Behind

We offer the most competitive pricing, while also offering the most advanced, comprehensive exam available. Our COO, as a retired Fire Chief, has made it a priority for us to offer this high-level of service, while keeping costs down to ensure taxpayers that their dollars are being spent wisely. From our lower pricing, you can see one simple, but important reality: On Duty Health is focused on First Responder Health, *not maximizing profits*. An important principle in our pricing structure is: **NO PATIENT LEFT BEHIND**. That means, for most of our packages, **every patient is receiving the Ultrasound Screening and Stress Testing every year**. While there is some research to support age stratification, where patients under 40 receive these tests over longer intervals, we regularly find cancer and life threatening heart conditions in this younger population. **Our system does not cut corners to save ourselves money**. We provide the most comprehensive option by including these important testing elements for each patient every year.



Research Driven

We are not only interested in utilizing the newest available research for first responder health, we are driving it. Currently, we are involved in multiple research studies to further first responder health and wellness, particularly in regards to first responder Behavioral Health, Cancer, and Cardiac Health. We are currently partnered with organizations such as the National Fire Academy, Fire Service Psychology Association, University of Arizona's Center for Firefighter Health Collaborative Research, the National Disease Research Interchange's Center for Fire, Rescue, and EMS Health



Research, and Loma Linda University. With these current research projects, we are hoping to further the fire industry as a whole, by continuing to develop the best standards possible for patient health.

Nutrition and Fitness Coaching

We are your year-round partner for First Responder Health. That's why we offer more than just a "point in time," annual health assessment; we also offer many continuing services to improve your crews' health throughout the year. Each of our patient's gets free access to our On Duty Health app (*coming soon*), which includes Fitness Training Plans, Nutrition Plans, a quick access copy of our Health Standards to help you train, invitations to participate in Fitness Challenges, and more. We also offer personal Fitness and Nutrition programs through tele-health for your patients who need extra assistance to reach their goals, for an additional fee. And, through our partnership with Transcend Health, we offer a revolutionary system that utilizes a patient's smartwatch and AI algorithms to monitor their health on a 24/7/365 basis, giving valuable insights and recommendations for health improvements, along with constant access to tele-health medical providers for consults, followups, and coaching.



Galleri 50+ Multicancer Test

We have partnered with Grail to offer the Galleri test, which is a revolutionary new blood test that can detect over 50 different types of active cancers. Incredibly, this test has a false positivity rate of 0.5% and a specificity of 99.5%. Our rate is drastically reduced from the standard price of \$949/pp (plus provider fees) due to an agreement with the IAFF. Click the picture to the right to learn more.



Qualifications & Certifications

Our medical team is fully certified and licensed per state and national healthcare law requirements. Our Advanced Practice Providers (NPs & PAs) are currently licensed to practice in the State of California and are specifically trained in Occupational Health. They are supervised by our Medical Director, Wayne Dysinger, MD, MPH, who is a physician in Loma Linda with 38 years of experience. Dr. Dysinger is specially trained in Lifestyle Medicine.



We are also fully compliant with Corporate Practice of Medicine Laws (CPOM) in the State of California.

California Based

We are based in Southern California, and currently serve 55 California cities, from the San Diego area all the way up to Eureka.

CA References:

Wayne Seacrist, Palm Springs Fire & Police - 120 patients
wayne.Seacrist@palmspringsca.gov, 760.880.1037

Alex Kargbo, Santa Barbara Fire - 100 patients
akargbo@SantaBarbaraCA.gov, 408.964.0013

Jay Enns, Paso Robles Fire & Police - 90 patients
JEnns@prcity.com, 805.227.7560

Sid Jamotte, Marin County Firefighters (Ross Valley, CA) - 200 patients
sjamotte@gmail.com, 415.250.8236

Reviews:

★★★★★ *On Duty Health has set a very high bar for Health and Wellness screenings, and consulting. The team at On Duty Health took great care of our Firefighters, spent ample time explaining the findings of our assessments, and set us up for success to better serve our community. We look forward to working with them annually.* -Sid Jamotte, Health & Wellness Coordinator, Ross Valley, CA FD.

★★★★★ *On Duty Health has been great for all our members at Santa Barbara City Fire and would recommend ODHs services to any and everybody. Amazing staff and end product.* -Alex Kargbo, Health & Wellness Coordinator, Santa Barbara, CA FD.

★★★★★ *This is our second year using this service. We are very pleased. Thank you for keeping our people healthy. Amazing staff and end product.* -Brian Hayward, Division Chief, Heartland Fire & Rescue, CA.

★★★★★ *To say we are thrilled with the quality of service provided by your crew is an understatement. I can't say enough how much we enjoyed having them here for four weeks and the fact that they want to come back is better yet! We would love to have any and all of them back next year - they were all very friendly, professional and clearly experienced in handling the unique challenges of providing physical assessments to members of the fire service.* -Jim Wold, Health & Wellness, Stockton, CA FD

CURRENT CA CLIENTS:

Arcata
Atascadero
Barona
Big Bear
Carpenteria-Summerland
Central Marin
Chino Valley
Coronado
Culver City
El Cajon PD
Escondido
Eureka PD
Five Cities
Heartland (El Cajon, La Mesa, Lemon Grove)
Humboldt Bay
Kentfield
Loma Linda
Manteca
Montecito
Morrow Bay
Mountain View
National City
North County Fire Authority (Daly City)

North County Fire Protection Dist (Fallbrook)
Oceanside
Ontario
Oxnard
Palm Springs
Paso Robles FD & PD
Rancho Cucamonga
Rancho Santa Fe
Redwood City
Rialto
Ross Valley
San Bernardino County
San Manuel
San Miguel
San Rafael
Santa Barbara City
Santa Barbara County
Santa Maria
Santee
South Placer
Stockton
Tiburon
Ukiah
Vista

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2028 E Ben White Blvd, STE 240-4949
Austin, TX 78741

www.onduty.health



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**CALIFORNIA ASSOCIATION OF MUTUAL WATER COMPANIES
JOINT POWERS RISK AND INSURANCE MANAGEMENT AUTHORITY (JPRIMA)
PACKAGE/AUTO/EXCESS
(Fire Exposures)**

**COVERAGE PROPOSAL FOR:
Newcastle Fire Protection District**

**COVERAGE PERIOD:
4/1/2026 - 4/1/2027**

**PRESENTED BY:
ISU Insurance Services - Atwood Agency**

PROGRAM MANAGER
Allied Public Risk, LLC
CA DBA: Allied Community Insurance Services, LLC
CA License No. 0L01269
National Producer No. 17536322
www.alliedpublicrisk.com
(858) 866-8966

PREMIUM SUMMARY

NOTE: This proposal is prepared from information supplied to us on the application submitted by you or your insurance broker. It may or may not contain all terms requested on the application. Please review carefully and let us know if any additional information is required. In addition, this proposal may contain unintentional errors or omissions. We encourage you to bring them to our attention for review. This proposal does not amend, or otherwise affect or alter, the provisions of coverage provided. This proposal does not guarantee coverage for specific claims or losses under the policy. The availability of coverage depends on the JPRIMA Memorandum of Coverage (MOC) and is subject to its terms and conditions, the facts surrounding any potential claims, and relevant legal requirements. A specimen MOC is available for your review, as is the JPRIMA Member Agreement. Enrollment in the JPRIMA requires execution of the JPRIMA Member Agreement as well as membership in the California Association of Mutual Water Companies (Cal Mutuals).

SECTION	COVERAGE		PREMIUM
1	PROPERTY (Including Equipment Breakdown, if granted)	\$	17,036.00
2	INLAND MARINE	\$	159.00
3	COMMERCIAL CRIME (Including Faithful Performance, if granted)	\$	866.00
4	COMMERCIAL GENERAL LIABILITY (Including Professional Healthcare Liability, if granted)	\$	12,986.00
5	PUBLIC OFFICIALS & MANAGEMENT LIABILITY (Including Wrongful Acts, Employment Practices, or Employee Benefits, if granted)	\$	5,235.00
6	BUSINESS AUTO	\$	2,195.00
7	COMMERCIAL EXCESS LIABILITY (Including Commercial General Liability, Wrongful Acts, Employment Practices, Employee Benefits, Business Auto, and Employers Liability, if granted)	\$	5,291.00
	MEMBER CONTRIBUTION (excludes state-imposed taxes, surcharges, and fees)	\$	43,768.00
	JPRIMA ADMINISTRATION FEES	\$	4,478.00
	TOTAL AMOUNT DUE*	\$	48,246.00

*Payment is due within 30 days of the effective date.

NOTES:

The JPRIMA MOC has a common anniversary date of April 1.
Terrorism Coverage is automatically included for Property, General Liability and Excess in most regions of CA.

Please see subjectivities on page 19 of proposal.

Section 1. PROPERTY (Included in the proposal? Yes)

ISSUER:	<ul style="list-style-type: none"> California Association of Mutual Water Companies Joint Powers Risk and Insurance Management Authority (JPRIMA) No Joint and Several Liability for Members 100% Reinsured
REINSURER	<ul style="list-style-type: none"> A+ XV (Superior) A.M. Best Rating AA- Standard & Poor's Rating
FORM:	Proprietary & Integrated

LIMITS

Total Insured Values: (Real Property & Business Personal Property)	\$4,759,292	
Loss of Income (aka: Business Income)	\$250,000	
Extra Expense	\$250,000	
Equipment Breakdown	\$4,759,292	
*Flood Zone Low/Moderate [N/A] (Each Occurrence)	Excluded	

* Munich/APR cannot warrant or provide information as to what zone(s) a specific location/address is situated in. Flood zones can and do change. It is ultimately the responsibility of the member and their insurance advisor to determine if the flood zones and flood limits proposed are adequate for their needs.

DEDUCTIBLES

Property Deductible (per occurrence)	\$5,000	Flood Zone Low/Moderate (\$) Deductible (per occurrence)	N/A
Equipment Breakdown Deductible (per occurrence) – aboveground and less than 50 feet belowground	\$5,000	Flood Zone Low/Moderate (%) Deductible (per occurrence/each affected item)	N/A
Equipment Breakdown Deductible (per occurrence) – greater than 50 feet belowground	\$5,000		

COVERED LOCATIONS:

Per Statement of Values: Blanket coverage applies unless otherwise noted.

SCHEDULE OF PROPERTY LIMITS – INDIVIDUAL LIMITS

LOC./BLDG NUM	BUILDING DESCRIPTION	BUILDING VALUE	CONTENTS VALUE	TOTAL INSURED VALUE	VALUATION	COINS. %
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This schedule does not apply.

COINSURANCE: N/A

POLICY HIGHLIGHTS:

- Broad Definition of Covered Property
- Option for Special Property Floater
- Form: Special Form (including Theft)
- Proprietary Coverage Extensions

VALUATION:

- Replacement Cost: Real Property & Business Personal Property (All Buildings subject to Property Valuation²)
- Actual Loss Sustained: Loss of Income (aka: Business Income)
- Optional Extended Business Income & Extra Expense (12 months or \$1,000,000, whichever is less)

MEMBER: Newcastle Fire Protection District
EFFECTIVE DATE: 4/1/2026

DISCLAIMER: Actual coverage is subject to the language of the policies as issued.
Your issued policy may contain limits, exclusions, and limitations that are not detailed in this proposal.

²Functional Replacement Cost and/or Actual Cash Value are available for older and lower valued buildings.

SELECTED OPTIONAL COVERAGES:

SCADA Upgrades

Unintentional Errors

Extension of Coverage Utility Services - Direct Damage

KEY EXCLUSIONS:

- Earthquake & Earth Movement
- Flood (unless coverage is designated above, such coverage would be limited to locations in Zone X (Unshaded)/C only)

SPECIAL COVERAGES

Newly Acquired or Under Construction Real Property and Related Personal Property: Pays up to \$1,000,000 for your newly acquired real property or under construction “real property” intended for use in your “operations” acquired or where construction began after policy inception. This applies to “real property” you buy, lease, rent, or construction, including temporary structures. An additional \$500,000 limit of insurance applies to “personal property” located at new premises.

Equipment Breakdown³: Pays up to the limit in the declarations for direct physical damage to covered real property or personal property and loss of income sustained and extra expense incurred that is the result of an accident or electronic circuitry impairment. The most paid under any one equipment breakdown is the limit for real property and personal property for the applicable premises. The most paid for loss of income or extra expense in any one equipment breakdown is the limit of insurance shown in the declarations under C. Loss of Income and D. Extra Expense, respectively. The limits in this extension are part of and not in addition to the limits applicable in Section I – Coverages.

Under this extension, the following coverages also apply to loss caused by or directly resulting from an accident or electronic circuitry impairment. However, with respect to coverage (9) Service Interruption below, coverage will apply only to the direct result of an accident and will not apply to the direct result of an electronic circuitry impairment. The coverages described in (1) through (10) below do not provide additional amounts of insurance, they are part of and not in addition to the applicable limits of insurance:

- (1) **Data Restoration** – Pays up to your reasonable and necessary cost to research, replace and restore lost electronic data. The most we will pay for loss, damage, or expense for electronic data restoration including actual loss of income you sustain and necessary extra expense you incur is **\$500,000**.
- (2) **Expediting Expenses** – With respect to your covered real property and personal property that is damaged, we will pay the reasonable cost to make temporary repairs; and expedite permanent repairs or permanent replacement. The most we will pay for loss or expense under this coverage is **\$100,000**.
- (3) **Extra Expense** – Extra expense is extended to apply to extra expense incurred as a result of an accident or electronic circuitry impairment covered under this extension, and subject to the policy limit.
- (4) **Green** – Subject to more extensive provisions outlined in the policy, we will pay additional costs for the repair, replacement, disposal, etc. and/or damages as they relate to items associated with a recognized environmental standards program. The most we will pay for any qualifying loss, damage, or expense under this coverage, including actual loss of Business Income you sustain and any necessary Extra Expense you incur is **\$100,000**.
- (5) **Hazardous Substances** – Pays for the additional cost to repair or replace covered real property or personal property because of contamination by a hazardous substance. This includes the additional expense to clean up or dispose of such property. This does not include contamination of perishable goods by refrigerant. The most we will pay for loss, damage, or expense under this coverage, including actual loss of income you sustain and necessary extra expense you incur is **\$250,000**.
- (6) **Loss of Income** – Loss of Income is extended to apply to loss of income sustained as a result of an accident or electronic circuitry impairment covered under this extension, and subject to the policy limit as show in the Equipment Breakdown Coverage Supplemental Declarations.
- (7) **Off-Premises Equipment Breakdown** – Subject to more extensive provisions outlined in the policy, this extends coverage to apply to an accident or electronic circuitry impairment for the following types of equipment used in the member’s firefighting, ambulance or rescue operations, whether mobile/portable or permanently mounted on a vehicle, anywhere in the policy territory: 1) mobile cascade units; 2) mobile electrical generators; 3) portable pumping units; and 4) portable extrication devices, such as jaws-of-life. For equipment other than that used in your firefighting, ambulance or rescue operations, we will pay for physical damage to transportable covered equipment that, at the time of the accident or impairment is not at a covered location, among other offerings. The most we will pay is **\$25,000**.

- (8) Public Relations** – Subject to you sustaining an actual loss of income covered under this extension, this pays for reasonable costs for professional services to create and disseminate communications, when the need for such communications arises direction for the interruption of your business. Communication must be directed to the media, public, or your customers/clients/members. Costs are subject to being incurred during the period of restoration + 30 days. The most we will pay for loss or expense under this coverage is **\$5,000**.
- (9) Service Interruption** – Subject to more extensive provisions outlined in the policy, any insurance provided for loss of income, extra expense, data restoration or spoilage is extended to apply to your loss, damage, or expense caused by a failure or disruption of service.
- (10) Spoilage** – We will pay for physical damage to perishable goods due to spoilage; for physical damage to perishable goods due to contamination from the release of refrigerant; and/or any necessary expenses you incur to reduce the amount of loss under this coverage. Valuation and replacement conditions apply. The most we will pay for loss, damage or expense under this coverage is **\$100,000**.

³Please consult the exact policy language for all provisions that apply to each of the above Equipment Breakdown coverage.

Pollution Remediation Expenses: Pays up to \$25,000 (covered cause of loss) or \$100,000 (specified cause of loss) for remediation expenses incurred as a result of an actual, alleged, or threatened presence of pollution conditions at a premises described in the Declarations from a Covered Causes of Loss or Specified Cause of Loss occurring during the policy period and reported within 180 days. Covered Causes of Loss means risks of direct physical loss unless the loss is excluded or limited by the Property Coverage Form. Limits may be increased for a charge.

Specified Cause of Loss means the following: fire, lightning, windstorm or hail, explosion, riot or civil commotion, vehicles or aircraft, smoke, sonic boom, vandalism and malicious mischief, sprinkler leakage, sinkhole collapse, volcanic action, falling objects, weight of ice, snow or sleet, or water damage. Water damage means only accidental discharge or leakage of water or steam as the direct result of the breaking or cracking of any part of a system or appliance containing water or steam.

Property In Transit or Off Premises: Pays up to \$100,000 for direct physical loss or damage to covered property (real and personal property) while in transit or while temporarily off premises caused by a covered cause of loss, including your covered computer hardware while off premises.

SCADA Upgrades: Pays up to \$100,000 to upgrade your scheduled SCADA system after direct physical loss from a Covered Cause of Loss. The upgrade is in addition to its replacement cost. SCADA means the Supervisory Control and Data Acquisition system used in water and wastewater treatment and distribution to monitor leaks, waterflow, water analysis, and other measurable items necessary to maintain operations.

Unintentional Errors: Pays up to \$250,000 for any unintentional error or omission you make in determining or reporting values or in describing the covered property or covered locations.

Personal Effects: Pays up to \$25,000 for direct physical loss or damage to personal effects owned by you, your officers, managers, elected or appointed officials, employees, or volunteer workers caused by a covered cause of loss at your premises. Will pay up to “replacement cost.”.

Lock Replacement: Pays up to \$25,000 for lock, lock cylinder, & key replacement after theft at covered premises or damage to a lock as a result of a covered cause of loss at a covered premises. No deductible applies.

Foundations: Your real property includes foundations located at a described premise.

KEY DEFINITIONS

Covered Equipment: Means covered real property and personal property that generates, transmits, or utilizes energy or which, during normal usage, operates under vacuum or pressure, other than the weight of its contents. Covered equipment may utilize conventional design and technology or new or newly commercialized design and technology.

None of the following is covered equipment: (a) structures, foundation, cabinet or compartment; (b) insulating or refractory material; (c) sewer piping, buried vessels or piping, piping forming or part of a sprinkler or fire suppression system; (d) water piping other than boiler feedwater piping, boiler condensate return piping or water piping form as part of a refrigerating or air conditioning system; (e) vehicle or any equipment mounted on a vehicle; (f) satellite, spacecraft or any equipment mounted on a satellite or spacecraft; (g) dragline, excavation, or construction equipment; (h) equipment manufactured by you for sale; or (h) electronic data.

Electronic Circuitry: Means microelectronic components, including but not limited to circuit boards, integrated circuits, computer chips, and disk drives.

Electronic Circuitry Impairment:

- (a) Means a fortuitous event involving electronic circuitry within covered equipment to suddenly lose its ability to function as it had been functioning immediately before such event. This definition is subject to the conditions specified in (b), (c), and (d) below.
- (b) We shall determine that the reasonable and appropriate remedy to restore such covered equipment's ability to function is the replacement of one or more electronic circuitry components of the covered equipment.
- (c) The covered equipment must be owned or leased by you or operated under your control.
- (d) None of the following is an electronic circuitry impairment:
 - (i) Any condition that can be reasonably remedied by:
 - 1) Normal maintenance, including but not limited to replacing expendable parts, recharging batteries or cleaning;
 - 2) Rebooting, reloading, or updating software or firmware; or
 - 3) Providing necessary power or supply.
 - (ii) Any condition caused by or related to:
 - 1) Incompatibility of the covered equipment with any software or equipment installed, introduced, or networked within the prior 30 days; or
 - 2) Insufficient size, capability, or capacity of the covered equipment;
 - 3) Exposure to adverse environmental conditions, including but not limited to change in temperature or humidity, unless such conditions result in an observable loss of functionality. Loss of warranty shall not be considered an observable loss of functionality.

Outdoor Property: Fixed or permanent structures including but not limited to:

- › Docks, wharves, piers, pilings, or bulkheads;
- › Dumpsters, concrete trash containers, or permanent recycling bins;
- › Electric utility power transmission and distribution lines, poles and related equipment owned by the member;
- › Exterior signs not located at a premises;
- › Fences and retaining walls;
- › Historical markers and flagpoles;
- › Hydrants, not associated with a sprinkler system;
- › Lighting towers;
- › Playground equipment, park shelters, pedestrian-only bridges, picnic tables, water fountains or coolers, benches, dugouts, bleachers, or scoreboards;
- › Storage sheds, garages, pavilions, or other similar buildings or structures not located at a premises; or
- › Traffic lights, streetlights, traffic signs, parking meters, or bus shelters.

Personal Property: Means all property used in your operations other than real property, including but, not limited to:

- › Furnishings and office equipment
- › Building contents;
- › Computer equipment;
- › Communication systems;

- Materials, supplies (including your inventory of vehicle parts and supplies) while held on your premises awaiting installation;
- Base stations and dispatching systems, provided the property is on your premises and also provided you own the property, or the property is in your custody or control, and you are responsible for it, even though it belongs to someone else;
- Value of your right to use improvements made as a tenant, if you have paid for alterations or additions to any building or structure that you do not own (improvements must be at a premises).

Pollution Conditions: The discharge, dispersal, release, seepage, migration, or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, hazardous materials, waste materials (including medical, infectious and pathological wastes) or electromagnetic fields into or upon land or any structures thereon, the atmosphere, or any watercourse or body of water including groundwater.

Real Property: The items at a premises described in the Declarations.

This includes:

- Aboveground piping;
- Aboveground and belowground "penstock";
- Additions under construction;
- Air cascade units that are not designed to be used off "premises";
- All appurtenant buildings or structures other than playground equipment, park shelters, pedestrian-only bridges, picnic tables, water fountains or coolers, benches, dugouts, bleachers, or scoreboards;
- Alterations and repairs to the buildings or structures;
- Completed additions;
- Exterior signs, meaning neon, automatic, mechanical, electric or other signs either attached to the outside of a building or structure, or standing free in the open;
- Foundations;
- Materials, equipment, supplies and temporary structures you own or for which you are responsible, on the "premises" or in the open (including property inside "vehicles") within 1,000 feet of the "premises", used for making additions, alterations or repairs to buildings or structures at the "premises";
- Outdoor fixtures;
- Paved surfaces such as sidewalks, bike paths, walkways, patios or parking lots;
- Permanently installed fixtures, machinery, and equipment;
- "Personal property" used for the maintenance and service of buildings or structures, including tools, lawn care equipment, and free-standing appliances for refrigerating, ventilating, cooking, dishwashing and laundering;
- Submersible pumps, pump motors and engines; or
- Underground piping located on or within 100 feet of a "premises" described in the Declarations.

Remediation Expenses: Expenses incurred for or in connection with the investigation, monitoring, removal, disposal, treatment, or neutralization of pollution conditions to the extent required by: (1) federal, state or local laws, regulations or any subsequent amendments thereof enacted to address pollution conditions; and (2) a legally executed state voluntary program governing the cleanup of pollution conditions.

Tools and Equipment: All tools and equipment, together with attached devices, accessories and trailers, that are used in your operations. Tools and equipment include, but are not limited to, hand tools, mechanics tools, power tools, meter readers, generators, air compressors, welders, trash pumps, trenchers, saws, jackhammers, maintenance or diagnostic equipment including specialized audio-visual equipment and its associated laptop, as well as recreational equipment, such as outdoor portable seating, temporary stands, food service trailers not licensed for road use, or portable restrooms.

Tools and equipment also include mobile equipment such as, but not limited to, bulldozers, mobile equipment that travels on crawler treads, tractors, loaders, backhoes, excavators, graders, or road surfacing equipment, and equipment whether self-propelled or not, maintained primarily to provide mobility to permanently mounted cranes, shovels, loaders, diggers, and drills. Tools and equipment also include snowplows, salt spreaders, and other similar equipment when not attached to a vehicle.

PROPERTY SUBLIMITS	
Coverage	Limit
Accounts Receivable	\$50,000
Arson, Theft, or Vandalism Information Reward	\$25,000
Building Glass – Tenant	Lesser of replacement cost or amount liable under contract
Claim Expense	\$20,000
Commandeered Property (RC + loss of use)	For the time you officially use the commandeered property + reasonable return time.
Damage to Building from Theft	\$100,000
Debris Removal Expenses	25% + \$100,000
Equipment Breakdown	Building + BPP Limit + Loss of Income & Extra Expense
Fine Arts	\$50,000 (appraised) \$25,000 (unappraised – subject to \$1,500/item max)
Fire Department Charges	\$25,000
Fire Extinguishing Equipment Recharge Costs	“Necessary and reasonable” (per policy)
Limited Coverage for Fungus, Wet Rot or Dry Rot	\$25,000
Lock Replacement	\$25,000
Newly Acquired or Under Construction Real Property (Coverage A) and Related Personal Property (Coverage B)	Coverage A: \$1,000,000 Coverage B: \$500,000
Non-owned Detached Trailers	\$50,000
Ordinance Coverage Coverage A: Undamaged Real Property Coverage B: Demolition Coverage C: Increased Cost	Coverage A: Limit of Insurance (applicable to that item) Coverage B and Coverage C: Greater of 100% of direct physical loss or \$1,000,000
Outdoor Property	\$150,000
Personal Effects	\$25,000
Pollution Remediation Expense (covered cause of loss)	\$25,000
Pollution Remediation Expense (specified cause of loss)	\$100,000
Preservation of Property	Included
Real Property or Personal Property in Transit or Off-Premises	\$100,000
Software	\$500,000
Spoilage Due to Off Premises Electric Service Interruption	\$50,000
Supplementary Provisions for Coverage C. “Loss of Income” and Coverage D “Extra Expense”	Included
Trees, Shrubs, Plants and Lawns (max \$1,000 any one item)	\$25,000
Utility Services – Direct Damage	\$100,000
Valuable Papers and Records	\$50,000
Water Contamination Notification Expense	\$25,000 (annual aggregate)
Water Sewer Backup	\$100,000

NOTES:

Contribution is calculated from application’s property schedule (please review property schedule for coverage and limit adequacy).

Lenders Loss Payable – JPA PE PR 407 applies

United States Department of Agriculture

11661 Blocker Dr, Ste 120

Auburn, CA 95603

Description: Location 1-1 9350 Old State Hwy, Newcastle, CA 95658

MEMBER: Newcastle Fire Protection District

EFFECTIVE DATE: 4/1/2026

DISCLAIMER: Actual coverage is subject to the language of the policies as issued.
Your issued policy may contain limits, exclusions, and limitations that are not detailed in this proposal.

Section 2. INLAND MARINE (Included in the proposal? Yes)

ISSUER:	<ul style="list-style-type: none"> ▪ California Association of Mutual Water Companies Joint Powers Risk and Insurance Management Authority (JPRIMA) ▪ No Joint and Several Liability for Members ▪ 100% Reinsured
REINSURER	<ul style="list-style-type: none"> ▪ A+ XV (Superior) A.M. Best Rating ▪ AA- Standard & Poor's Rating
FORM:	Proprietary & Integrated

LIMITS

Coverage A: Blanket Tools and Equipment: (Unscheduled, Maximum \$10,000 any one item)	\$25,000
Coverage B: Scheduled Equipment:	\$10,000
Coverage C: Blanket Emergency Services Equipment:	Guaranteed Replacement Cost

COVERAGE EXTENSIONS – Adds or extends the coverage under Section I – Coverages. Unless stated otherwise in the policy, a) each extension is limited to direct physical loss or damage cause by or resulting from a covered cause of loss; b) the limits in each extension are in addition to the limits applicable in Section I – Coverages; and c) All other applicable terms and conditions of the coverage form apply to each extension. (**whichever comes first)

Debris Removal Expenses	Max \$15,000 (per occurrence)
Employee Tools (no deductible applies)	Max \$25,000 (per occurrence)
Emergency Services and Law Enforcement Personal Effects (Coverage C extension, no deductible applies)	Replacement Cost
Rented or Borrowed Equipment	
<ul style="list-style-type: none"> ▪ Coverage A: Blanket Tools and Equipment and Coverage C: Blanket Emergency Services Equipment (\$1,000 deductible applies) ▪ Coverage B: Scheduled Equipment (Extended to equipment not owned by you, \$1,000 deductible applies) 	<p>**Replacement Cost or \$10,000 (per occurrence)</p> <p>**Actual Cash Value or \$100,000 (per occurrence)</p>
Newly Acquired Scheduled Equipment (Coverage B extension, \$1,000 deductible applies)	30 days on Replacement Cost (not to exceed purchase price)
Personal Watercraft and Watercraft (Coverage A & C extension only)	**Replacement Cost or \$25,000 (per occurrence)
Rental Reimbursement for Scheduled Equipment (Coverage B extension, no deductible applies)	Max \$10,000 (per occurrence)
Unmanned Aircraft (\$500 deductible applies)	Max \$25,000 (per occurrence)
Fire Department Charges (no deductible applies)	Max \$1,000 (per occurrence)
Fire Extinguishing Recharge Costs (no deductible applies)	Necessary and Reasonable Costs (extinguishing equipment must be for the protection of your inland marine equipment)

DEDUCTIBLES		
Coverage A: Blanket Tools and Equipment		\$5,000
Coverage B: Scheduled Equipment		\$5,000
Coverage C: Blanket Emergency Services Equipment		\$5,000

POLICY HIGHLIGHTS:

- Blanket Coverages: “Tools and Equipment” and “Emergency Services Equipment”
- Suite of Coverage Extensions available in the core form.
- Deductible Waiver in certain circumstances for Coverages A & B.
- Service Animal Floater Purchased: No – Valuation: Agreed Value (No deductible applies)

VALUATION:

- Coverage A: Blanket Tools and Equipment: Replacement Cost
- Coverage B: Scheduled Equipment: Replacement Cost or Actual Cash Value
- Coverage C: Blanket Emergency Services Equipment: Guaranteed Replacement Cost

NOTES:

Please note that L/B/R coverage is an extension of Schedule Equipment. As such, we must add a \$10,000 scheduled item in order to offer the L/B/R coverage extension. Please advise “Description” and “Year” for equipment to be added i.e. “2022 Riding Lawn Mower”.

Section 3. COMMERCIAL CRIME (Included in the proposal? Yes)

ISSUER:	<ul style="list-style-type: none"> ▪ California Association of Mutual Water Companies Joint Powers Risk and Insurance Management Authority (JPRIMA) ▪ No Joint and Several Liability for Members ▪ 100% Reinsured
REINSURER	<ul style="list-style-type: none"> ▪ A+ XV (Superior) A.M. Best Rating ▪ AA- Standard & Poor's Rating
FORM:	Proprietary & Integrated

LIMITS

Coverage Group	Employee Theft	Forgery or Alteration	Theft of Money & Securities (Inside the Premises)	Robbery or Safe Burglary (Inside the Premises)	Outside the Premises	Computer & Funds Transfer Fraud	Money Orders & Counterfeit Money
5	\$250,000	\$250,000	\$250,000	\$100,000	\$250,000	\$250,000	\$250,000

DEDUCTIBLE

\$1,000 (each claim)

POLICY HIGHLIGHTS:

Separate Limits Apply to Each Coverage
 Broad Definition of Employee
 Non-auditable
 Faithful Performance of Duty

NOTES:

Fraudulent Impersonation is excluded.

Section 4. COMMERCIAL GENERAL LIABILITY (Included in the proposal? Yes)

ISSUER:	<ul style="list-style-type: none"> ▪ California Association of Mutual Water Companies Joint Powers Risk and Insurance Management Authority (JPRIMA) ▪ No Joint and Several Liability for Members ▪ 100% Reinsured
REINSURER	<ul style="list-style-type: none"> ▪ A+ XV (Superior) A.M. Best Rating ▪ AA- Standard & Poor's Rating
FORM:	Proprietary & Integrated

LIMITS

General Aggregate	\$10,000,000
Products & Completed Operations Aggregate	\$10,000,000
Each Occurrence	\$1,000,000
Personal & Advertising Injury Limit	\$1,000,000
Damage to Premises Rented to You	\$1,000,000
Medical Payments	\$10,000

DEDUCTIBLE (Excluding Expenses)

\$0 (each occurrence)

SELECTED OPTIONAL COVERAGES

Professional Healthcare Liability

POLICY HIGHLIGHTS:

- Duty to Defend w/ Defense Costs In Addition to Limits
- Broad Definition of Enrolled Named Member – including, but not limited to Employees, Volunteers, Elected or Appointed Officials
- Host Liquor Liability, Unless Otherwise Excluded
- Owned (Up to 100 HP – higher available by endorsement) & Nonowned Watercraft
- Blanket Additional Enrolled Named Member
- Non-auditable

NOTABLE EXCLUSIONS:

- PFAS Chemicals

SPECIAL COVERAGES

Contractual Liability - Railroads: Coverage is provided for any contract or agreement that indemnifies a railroad for bodily injury or property damage arising out of construction or demolition operations, within 50 feet of any railroad property and affecting any railroad bridge or trestle, tracks, road-beds, tunnel, underpass or crossing. Available via endorsement only.

Pollution: The pollution exclusion contains the following exceptions:

- To bodily injury if sustained within a building owned or occupied by a member and caused by smoke, fumes, vapor, or soot if produced or originating from certain equipment.
- To bodily injury or property damage arising out of heat, smoke, fumes from a hostile fire occurring or originating from certain premises, sites, or locations as outlined in the policy.
- To bodily injury or property damage that occurs as a result of your operations (unless otherwise specifically excluded) including:
 - Emergency operations conducted away from premises owned by or rented to you or any fire department, hazardous materials unit, first aid squad, ambulance squad or rescue squad qualifying as an insured under this coverage part;
 - Training operations;
 - Water runoff from the cleaning of equipment used in "emergency operations";
 - Urgent response for the protection of property, human life, health or safety conducted away from premises owned by or rented to or regularly occupied by you;
 - Smoke drift from controlled or prescribed burning that has been authorized and permitted by the respective regulatory agency;
 - Natural gas or propane gas you use in your water or wastewater treatment process;
 - Storage or application of pesticides/herbicides if such storage or application meets all standards of any statute, ordinance, regulation or license requirement of any federal, state or local government; or
 - Fuels, lubricants or other operating fluids needed to perform the normal electrical, hydraulic or mechanical functions necessary for the operation of "mobile equipment" subject to additional policy terms.
 - To bodily injury or property damage if such bi/pd is caused by the escape of back-up of sewage or wastewater from any sewage treatment facility or fixed conduit that you own, operate, lease, control.

Who is Covered: Coverage is extended to Scheduled Named Members comprising individuals, spouses, partnerships, joint ventures, corporations, trusts, limited liability companies, public entities, operating authorities, boards, commissions, districts, governmental units, nonprofit entities, and other organizations. Members also include: elected or appointed officials; employees or volunteer workers; real estate managers; temporary custodians; legal representatives; medical directors; mutual aid agreements; Good Samaritans; owners of commandeered equipment; blanket additional enrolled named members; and newly acquired or formed entities.

KEY DEFINITIONS

Insured (Member) Contract:

- A contract for a lease or premises (see full terms and conditions).
- A sidetrack agreement;
- Any easement or license agreement, except in connection with construction or demolition operations on or within fifty (50) feet of a railroad;
- An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
- An elevator maintenance agreement;
- That part of any other contract or agreement pertaining to your operations (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another party to pay for bodily injury or property damage to a third person or organization (see full terms and conditions).

Suit: Means a civil proceeding in which damages because of bodily injury, property damage, personal and advertising injury, medical incident, law enforcement wrongful act, or a water or wastewater professional activity to which this insurance applies are alleged. Suit includes: a) An arbitration proceeding in which such damages are claimed and to which the member must submit or does submit with our consent; or 2) Any other civil alternative dispute resolution proceeding in which such

damages are claimed and to which the member submits with our consent.

NOTES:

Primary and Noncontributory - Other Insurance Condition – JPA PE GL 315 01 20 applies

Section 5. PUBLIC OFFICIALS & MANAGEMENT LIABILITY (Included in the proposal? Yes)

ISSUER:	<ul style="list-style-type: none"> ▪ California Association of Mutual Water Companies Joint Powers Risk and Insurance Management Authority (JPRIMA) ▪ No Joint and Several Liability for Members ▪ 100% Reinsured
REINSURER	<ul style="list-style-type: none"> ▪ A+ XV (Superior) A.M. Best Rating ▪ AA- Standard & Poor's Rating
FORM:	Proprietary & Integrated – Occurrence

LIMITS

Coverage A: Wrongful Acts - Employment Practices - Employee Benefits Liability	\$	1,000,000 Included Included	Each Wrongful Act or Offense
Coverage B: Injunctive Relief	\$	5,000	Each Action
Aggregate Limit	\$	10,000,000	Coverage A & B Combined

WRONGFUL ACTS DEDUCTIBLE	EMPLOYMENT PRACTICES DEDUCTIBLE
\$10,000 (each Wrongful Act or Offense Including Expenses)	\$25,000 (each Wrongful Act or Offense Including Expenses)
WRONGFUL ACTS RETROACTIVE DATE (CLAIMS-MADE)	EMPLOYMENT PRACTICES RETROACTIVE DATE (CLAIMS-MADE)
N/A	N/A

EMPLOYEE BENEFITS LIABILITY RETROACTIVE DATE (CLAIMS-MADE)
N/A

POLICY HIGHLIGHTS:

- Duty To Defend
- Broad Definition of Named Enrolled Named Member
- Third Party Offense Coverage
- Non-auditable

KEY DEFINITIONS

Employment Practices: Injury, including consequential bodily injury, arising from any of your employment practices including, but not limited to:

- › Discrimination;
- › Harassment;
- › Retaliation;
- › Any actual or alleged wrongful dismissal, discharge, or termination (either actual or constructive) of employment, including breach of an implied employment contract or an implied covenant of good faith and fair dealing in an employment contract;
- › Any actual or alleged wrongful hiring, demotion, discipline, evaluation, supervision and investigation of an employee or intentional interference with an employment contract;
- › Any actual or alleged wrongful deprivation of a career opportunity, to promote an employee or the wrongful failure to employ;
- › Any actual or alleged false arrest, false imprisonment, false detention or malicious prosecution, liable, slander, defamation, disparagement or invasion of the right of privacy, as respects employment practices;
- › The violation of any federal, state, or local statues, rules or regulations applicable to employers;

MEMBER: Newcastle Fire Protection District
EFFECTIVE DATE: 4/1/2026

DISCLAIMER: Actual coverage is subject to the language of the policies as issued.
Your issued policy may contain limits, exclusions, and limitations that are not detailed in this proposal.

- The development, implementation, and enforcement of any and all practices, policies and procedures governing any aspect of employment practices;

Injunctive or Declaratory Relief: (a) means equitable relief sought through the demand for the issuance of a permanent, preliminary, or temporary injunction, restraining order, or similar prohibitive writ against, or order for specific performance by, a member; or (b) any request that a court make a finding of law or fact, provided such action is filed during the policy period.

Wrongful Act: means any actual or alleged error, act, omission, neglect, misfeasance, nonfeasance, or breach of duty, including violation of any civil rights law, by any member in discharge of their duties individually or collectively that results directly but unexpectedly and unintentionally in damages to others.

NOTES:

Section 6. BUSINESS AUTO (Included in the proposal? Yes)

ISSUER:	<ul style="list-style-type: none"> ▪ California Association of Mutual Water Companies Joint Powers Risk and Insurance Management Authority (JPRIMA) ▪ No Joint and Several Liability for Members ▪ 100% Reinsured
REINSURER	<ul style="list-style-type: none"> ▪ A+ XV (Superior) A.M. Best Rating ▪ AA- Standard & Poor's Rating
FORM:	Proprietary & Integrated

PORTFOLIO

Coverage	Symbol	Limit
Combined Single Limit for Bodily Injury & Property Damage (each accident)	1	\$1,000,000
Hired Auto Liability	8	\$1,000,000
Non-Owned Auto Liability	9	\$1,000,000
Medical Payments	2	\$5,000
Uninsured / Underinsured Motorists	2	\$1,000,000
Hired Physical Damage	8	\$100,000
Physical Damage – Comprehensive	7	Agreed Value
Physical Damage – Collision	7	Agreed Value

DEDUCTIBLE

Liability:	FULL (per accident)
Comprehensive:	\$2,000 (each covered auto)
Collision:	\$2,000 (each covered auto)

FLEET COVERAGE ENHANCEMENTS & COVERAGE EXTENSIONS (As Applicable)

- › Agreed Value Endorsement (for qualifying vehicles)
- › Commercial Auto 360 Endorsement
- › Pollution Liability – Broadened Coverage for Covered Autos
- › Covered Auto Designation Symbol 10 Added Endorsement

NOTES:

The Business Auto Coverage requires 17-digit VIN Numbers. The member's policy cannot be released without this information.

Auto deductible is \$5,000 for vehicles with agreed value ≥ \$100,000.

Agreed Value Endorsement – JPA AU 3002 applies

Section 7. COMMERCIAL EXCESS LIABILITY (Included in the proposal? Yes)

ISSUER:	<ul style="list-style-type: none"> ▪ California Association of Mutual Water Companies Joint Powers Risk and Insurance Management Authority (JPRIMA) ▪ No Joint and Several Liability for Members ▪ 100% Reinsured
REINSURER	<ul style="list-style-type: none"> ▪ A+ XV (Superior) A.M. Best Rating ▪ AA- Standard & Poor's Rating
FORM:	Proprietary & Integrated

LIMITS

\$4,000,000/\$4,000,000

SCHEDULED UNDERLYING COVERAGE FORMS

Commercial General Liability – Included

Auto Liability – Included

Public Officials & Management Liability (Wrongful Acts) – Included

Employers' Liability: (minimum underlying limit requirement of \$500,000 / \$500,000 / \$500,000) – Excluded

Other:

NOTABLE COVERAGES INCLUDED IN THE EXCESS (require minimum underlying limits of \$1,000,000)

Hired and Non-Owned Auto Liability (General Liability) – Excluded

Employee Benefit Plans (General Liability) – Excluded

Hired and Non-Owned Auto Liability (Owned Auto) – Included

Employment Practices (POML) – Included

Employee Benefit Plans (POML) – Included

NOTABLE EXCLUSIONS:

- Workers' Compensation
- Uninsured Motorists / Underinsured Motorists
- Underlying Limits < \$1,000,000 except for Employer's Liability

NOTES:

Employers' Liability subject to MRSI security requirements.

Please provide a copy of the current W/C declarations for review and affirmation of coverage.

Section 8. UNDERWRITING SUBJECTIVITIES AND GENERAL NOTES

ISSUER:	<ul style="list-style-type: none"> ▪ California Association of Mutual Water Companies Joint Powers Risk and Insurance Management Authority (JPRIMA) ▪ No Joint and Several Liability for Members ▪ 100% Reinsured
REINSURER:	<ul style="list-style-type: none"> ▪ A+ XV (Superior) A.M. Best Rating ▪ AA- Standard & Poor's Rating
FORM:	Proprietary & Integrated
MEMBER:	Newcastle Fire Protection District

GENERAL NOTES

QUOTE SUBJECTIVITIES:

Please provide a current budget. Once received, terms and premiums may change.

Please note that L/B/R coverage is an extension of Schedule Equipment. As such, we must add a \$10,000 scheduled item in order to offer the L/B/R coverage extension. Please advise "Description" and "Year" for equipment to be added i.e. "2022 Riding Lawn Mower". Once received, terms and premiums may change.

Please provide a signed statement of values and equipment schedule. Once received, terms and premiums may change.

THE FOLLOWING ITEMS ARE DUE AT THE TIME OF BINDING:

- ▶ Signed and Dated JPRIMA Application and Member FEIN # (required to bind auto).
- ▶ Terrorism: This coverage is included in most jurisdictions (all but 8) without an associated charge for Package (Property/GL). In those instances, a signed selection/rejection is **not** required. In the 8 jurisdictions with an associated charge including the entire State of California for Excess, a signed selection/rejection form is required to be returned at the time of binding.
- ▶ Signed and Dated Uninsured/Underinsured Motorist Selection/Rejection Form.
- ▶ Copy of the latest Dam Inspection reports and member response to any inspection deficiencies, if applicable and not already provided.
- ▶ Signed Statement of Values (Property, Inland Marine and Auto, as applicable).
- ▶ Provide Name, Phone Number, and Email Address for both the Risk Manager and Boiler & Machinery Inspection contacts.
- ▶ Provide a complete driver schedule including name, date of birth, and license number.

MEMBER: Newcastle Fire Protection District
EFFECTIVE DATE: 4/1/2026

DISCLAIMER: Actual coverage is subject to the language of the policies as issued.
Your issued policy may contain limits, exclusions, and limitations that are not detailed in this proposal.



A D J U S T E R S , I N C

• CLAIMS ADMINISTRATORS • ADJUSTERS • INVESTIGATORS

Stanford Place I - 8055 East Tufts Avenue, Suite 600, Denver, CO 80237 – Ph: 877-533-1211

CLAIM CALL CENTER

**8055 E. Tufts Ave
Suite 600
Denver, CO 80237**

877-533-1211

**Adam Beltz– Ext 765
Reyleen Wood Ext 699
J. Mayer – Ext 664**

**Karen Zapata – Ext. 326
Subrogation Supervisor**

TO REPORT A NEW CLAIM OR LOSS

- **PHONE** **877-533-1211 Option 3
24 Hour Call Center**

- **E-MAIL** **networknewloss@networkadjusters.com**

ALLIED PUBLIC RISK - STATEMENT OF VALUES
 INSURED: Newcastle Fire Protection District
 POLICY YEAR EFFECTIVE: 4/1/2026 - 4/1/2027

LOC./ BLDG NUM	ADDRESS	BUILDING DESCRIPTION	INCL IN BLANKET	BUILDING VALUE	CONTENTS VALUE	TOTAL INSURED VALUE	VALUATION	FLOOD (Y or N)	EARTH- QUAKE (Y or N)
1-1	9350 Old State Hwy, Newcastle, CA 95658	Garage	Yes	\$4,655,163	\$104,129	\$4,759,292	Replacement Cost	N	N

Total Values Subject to the Blanket: \$4,759,292
 All Other Values: \$0

 PRINTED NAME AUTHORIZED SIGNATURE DATE

ALLIED PUBLIC RISK - INLAND MARINE SCHEDULE
INSURED: Newcastle Fire Protection District
POLICY YEAR EFFECTIVE: 4/1/2026 - 4/1/2027

ITEM NUM	IM CATEGORY	DESCRIPTION	SERIAL #/ID#	TOTAL INSURED VALUE	DEDUCTIBLE	VALUATION
1	Scheduled Equipment	TBD	TBD	\$10,000	\$5,000	ACV

PRINTED NAME

AUTHORIZED SIGNATURE

DATE

**NEWCASTLE
FIRE PROTECTION DISTRICT,
CALIFORNIA**

**Draft Report
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Use Only**

**FINANCIAL STATEMENTS
TOGETHER WITH
INDEPENDENT AUDITOR'S REPORT
FOR THE YEAR ENDED
JUNE 30, 2025**

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NEWCASTLE FIRE PROTECTION DISTRICT
Annual Financial Report
For the Year Ended June 30, 2025

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INTRODUCTORY SECTION

- **List of Officials**

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NEWCASTLE FIRE PROTECTION DISTRICT

List of Officials

For the Year Ended June 30, 2025

Board of Directors

Jim Heisterkamp	President
Lawrence Bettencourt	Vice President
John Burns	Secretary
Jonita Elder	Director
Roger Lee	Director

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FINANCIAL SECTION

- **Independent Auditor's Report**
- **Basic Financial Statements**
- **Required Supplementary Information**

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INDEPENDENT AUDITOR'S REPORT

To the Board of Directors
Newcastle Fire Protection District
Newcastle, California

Report on the Audit of the Financial Statements

Opinions

We have audited the accompanying financial statements of the governmental activities and each major fund of Newcastle Fire Protection District, California (District), as of and for the year ended June 30, 2025, and the related notes to the financial statements, which collectively comprise the District's basic financial statements as listed in the table of contents.

In our opinion, the financial statements referred to above present fairly, in all material respects, the respective financial position of the governmental activities and each major fund of the District as of June 30, 2025, and the respective changes in financial position, thereof for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinions

We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in Government Auditing Standards, issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the District and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the District's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

To the Board of Directors
Newcastle Fire Protection District
Newcastle, California

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinions. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards and Government Auditing Standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards and Government Auditing Standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the District's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the District's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

To the Board of Directors
Newcastle Fire Protection District
Newcastle, California

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the budgetary comparison information as listed in the table of contents be presented to supplement the basic financial statements. Such information is the responsibility of management and, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Management has omitted the management's discussion and analysis that accounting principles generally accepted in the United States of America require to be presented to supplement the basic financial statements. Such missing information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. Our opinion on the basic financial statements is not affected by this missing information.

Other Information

Management is responsible for the other information included in the annual report. The other information comprises the introductory section but does not include the basic financial statements and our auditor's report thereon. Our opinions on the basic financial statements do not cover the other information, and we do not express an opinion or any form of assurance thereon.

In connection with our audit of the basic financial statements, our responsibility is to read the other information and consider whether a material inconsistency exists between the other information and the basic financial statements, or the other information otherwise appears to be materially misstated. If, based on the work performed, we conclude that an uncorrected material misstatement of the other information exists, we are required to describe it in our report.

Other Reporting Required by Government Auditing Standards

In accordance with Government Auditing Standards, we have also issued our report dated XXX, 2026, on our consideration of the District's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the District's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with Government Auditing Standards in considering the District's internal control over financial reporting and compliance.

Smith & Newell CPAs
Yuba City, California
XXX, 2026

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Basic Financial Statements

- **Government-Wide Financial Statements**

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NEWCASTLE FIRE PROTECTION DISTRICT
Statement of Net Position
June 30, 2025

	<u>Total Governmental Activities</u>
ASSETS	
Cash and investments	\$ 593,844
Receivables:	
Interest	241
Capital assets:	
Non-depreciable	123,130
Depreciable, net	5,145,975
Total capital assets	<u>5,269,105</u>
Total Assets	<u>5,863,190</u>
LIABILITIES	
Accrued salaries and benefits	25,794
Long-term liabilities:	
Due within one year	77,556
Due in more than one year	<u>3,607,354</u>
Total Liabilities	<u>3,710,704</u>
NET POSITION	
Net investment in capital assets	1,615,305
Restricted for:	
Development	33,640
Debt service	75,603
Unrestricted	<u>427,938</u>
Total Net Position	<u><u>\$ 2,152,486</u></u>

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The notes to the basic financial statements are an integral part of this statement.

NEWCASTLE FIRE PROTECTION DISTRICT
Statement of Activities
For the Year Ended June 30, 2025

<u>Functions/Programs</u>	<u>Expenses</u>	<u>Program Revenues</u>		<u>Capital Grants and Contributions</u>	<u>Net (Expense) Revenue and Changes in Net Position</u>
		<u>Charges for Services</u>	<u>Operating Grants and Contributions</u>		<u>Total Governmental Activities</u>
Governmental activities:					
Public protection	\$ 1,274,154	\$ 722,880	\$ 48,871	\$ -	\$ (502,403)
Interest on long-term debt	83,606	-	-	-	(83,606)
Total Governmental Activities	<u>1,357,760</u>	<u>722,880</u>	<u>48,871</u>	<u>-</u>	<u>(586,009)</u>
Total	<u>\$ 1,357,760</u>	<u>\$ 722,880</u>	<u>\$ 48,871</u>	<u>\$ -</u>	<u>(586,009)</u>
General revenues:					
Taxes:					
Property taxes					350,642
Interest and investment earnings					19,818
Miscellaneous					68,514
Loss from the sale of capital assets					(70,275)
					<u>368,699</u>
					<u>Change in Net Position</u>
					<u>(217,310)</u>
					<u>Net Position - Beginning</u>
					2,274,097
					Prior period adjustment
					110,000
					Change in accounting principle
					(14,301)
					<u>Net Position - Beginning, Restated</u>
					2,369,796
					<u>Net Position - Ending</u>
					<u>\$ 2,152,486</u>

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Basic Financial Statements

- **Fund Financial Statements**

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NEWCASTLE FIRE PROTECTION DISTRICT
Balance Sheet
Governmental Funds
June 30, 2025

	<u>General Fund</u>	<u>Mitigation Fees</u>	<u>Debt Reserve</u>	<u>Totals</u>
ASSETS				
Cash and investments	\$ 484,842	\$ 33,640	\$ 75,362	\$ 593,844
Receivables:				
Interest	-	-	241	241
Total Assets	<u>\$ 484,842</u>	<u>\$ 33,640</u>	<u>\$ 75,603</u>	<u>\$ 594,085</u>
LIABILITIES				
Accrued salaries and benefits	\$ 25,794	-	-	\$ 25,794
Total Liabilities	<u>25,794</u>	<u>-</u>	<u>-</u>	<u>25,794</u>
FUND BALANCES				
Restricted	-	33,640	75,603	109,243
Unassigned	459,048	-	-	459,048
Total Fund Balances	<u>459,048</u>	<u>33,640</u>	<u>75,603</u>	<u>568,291</u>
Total Liabilities and Fund Balances	<u>\$ 484,842</u>	<u>\$ 33,640</u>	<u>\$ 75,603</u>	<u>\$ 594,085</u>

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The notes to the basic financial statements are an integral part of this statement.

**NEWCASTLE FIRE PROTECTION DISTRICT
 Reconciliation of the Governmental Funds Balance
 Sheet to the Government-Wide Statement of
 Net Position - Governmental Activities
 June 30, 2025**

Total Fund Balances - Governmental Funds	\$ 568,291
Amounts reported for governmental activities in the Statement of Net Position are different because:	
Capital assets used in governmental activities are not financial resources and therefore are not reported in the governmental funds Balance Sheet.	5,269,105
Certain liabilities are not due and payable in the current period and therefore are not reported in the governmental funds.	
Loans payable	(3,653,800)
Compensated absences	(31,110)
	\$ 2,152,486
Net Position of Governmental Activities	\$ 2,152,486

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The notes to the basic financial statements are an integral part of this statement.

NEWCASTLE FIRE PROTECTION DISTRICT
Statement of Revenues, Expenditures
and Changes in Fund Balances
Governmental Funds
For the Year Ended June 30, 2025

	<u>General Fund</u>	<u>Mitigation Fees</u>	<u>Debt Reserve</u>	<u>Totals</u>
REVENUES				
Taxes	\$ 350,642	\$ -	\$ -	\$ 350,642
Assessments:				
Measure B	391,079	-	-	391,079
Measure F	221,347	-	-	221,347
Use of money and property	16,211	920	2,687	19,818
Intergovernmental	48,871	-	-	48,871
Charges for services	38,713	71,741	-	110,454
Other revenues	68,514	-	-	68,514
Total Revenues	<u>1,135,377</u>	<u>72,661</u>	<u>2,687</u>	<u>1,210,725</u>
EXPENDITURES				
Public protection:				
Salaries and benefits	766,461	-	-	766,461
Services and supplies	360,975	5,242	-	366,217
Debt service:				
Principal	-	-	62,000	62,000
Interest	-	-	83,606	83,606
Capital outlay	13,130	-	-	13,130
Total Expenditures	<u>1,140,566</u>	<u>5,242</u>	<u>145,606</u>	<u>1,291,414</u>
Excess of Revenues Over (Under) Expenditures	<u>(5,189)</u>	<u>67,419</u>	<u>(142,919)</u>	<u>(80,689)</u>
OTHER FINANCING SOURCES (USES)				
Transfers in	-	-	144,908	144,908
Transfers out	(41,605)	(103,303)	-	(144,908)
Total Other Financing Sources (Uses)	<u>(41,605)</u>	<u>(103,303)</u>	<u>144,908</u>	<u>-</u>
Net Change in Fund Balances	<u>(46,794)</u>	<u>(35,884)</u>	<u>1,989</u>	<u>(80,689)</u>
Fund Balances - Beginning	<u>505,842</u>	<u>69,524</u>	<u>73,614</u>	<u>648,980</u>
Fund Balances - Ending	<u>\$ 459,048</u>	<u>\$ 33,640</u>	<u>\$ 75,603</u>	<u>\$ 568,291</u>

The notes to the basic financial statements are an integral part of this statement.

NEWCASTLE FIRE PROTECTION DISTRICT
Reconciliation of the Statement of Revenues, Expenditures
and Changes in Fund Balances of the Governmental Funds to the
Government-Wide Statement of Activities - Governmental Activities
For the Year Ended June 30, 2025

Net Change in Fund Balances - Total Governmental Funds \$ (80,689)

Amounts reported for governmental activities in the Statement of Activities are different because:

Governmental funds report capital outlay as expenditures. However, in the Statement of Activities the cost of those assets is allocated over their estimated useful lives and reported as depreciation expense.

Expenditures for capital outlay	13,130
Less current year depreciation	(143,303)

Governmental funds only report the disposal of assets to the extent proceeds are received from the sale. In the Statement of Activities, a gain or loss is reported for each disposal. This is the net cost of the capital assets disposed. Proceeds from the sale of capital assets were \$0.

(70,275)

Debt proceeds provide current financial resources to governmental funds, but issuing debt increases long-term liabilities in the Statement of Net Position. Repayment of principal is an expenditure in the governmental funds, but the repayment reduces long-term liabilities in the Statement of Net Position.

Principal retirements	62,000
-----------------------	--------

Some expenses reported in the Statement of Activities do not require the use of current financial resources and therefore are not reported as expenditures in the governmental funds.

Change in compensated absences	1,827
--------------------------------	-------

Change in Net Position of Governmental Activities \$ (217,310)

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Basic Financial Statements

- **Notes to Basic Financial Statements**

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NEWCASTLE FIRE PROTECTION DISTRICT
Notes to Basic Financial Statements
For the Year Ended June 30, 2025

NOTE 1: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A. Reporting Entity

Newcastle Fire Protection District (the “District”) is located in the Sierra Foothills of Placer County, California. The District was established in 1868 and had been located in the same building from 1922 to 2023 in the heart of the town of Newcastle. In 2023, the District moved to its newly constructed fire station. The District covers 15 square miles, serves approximately 6,200 people and responds to over 600 calls every year. The District is governed by a five-member Board of Directors, which is elected by voters of the District.

The District is an “All-Risk” Fire Department that provides a timely response to all types of fires, medical emergencies, rescues and hazardous material incidents. Additional services delivered include a year-round Fire Prevention program incorporating building occupancy inspections, new building plan reviews and an aggressive risk reduction and public education delivery model.

Component Units

Generally accepted accounting principles require government financial statements to include the primary government and its component units. Component units of a governmental entity are legally separate entities for which the District is considered to be financially accountable and for which the nature and significance of their relationship with the primary government are such that exclusion would cause the combined financial statements to be misleading. The primary government is considered to be financially accountable if it appoints a majority of an organization’s governing body and is able to impose its will on that organization or there is a potential for the organization to provide specific financial benefits to or impose specific financial burdens on the primary government.

Based on the application of the criteria set forth by the Governmental Accounting Standards Board, management has determined that there are no component units of the District.

Joint Agencies

The District is a participant in the Fire District’s Association of California - Fire Agencies Self Insurance System (FDAC-FASIS), the purpose of which is to provide workers’ compensation benefits to each member agency including claims administration and program administration. FDAC-FASIS is composed of approximately 200 members and is governed by a board of directors appointed by the members. Complete financial information can be obtained from the Association office at 700 R Street, Sacramento, CA 95811. The District is not financially accountable for this organization and therefore it is not a component unit under Statement Nos. 14, 39 and 61 of the Governmental Accounting Standards Board.

B. Basis of Presentation

Government-Wide Financial Statements

The Statement of Net Position and Statement of Activities display information on all of the activities of the District. These statements include the financial activities of the overall District. Eliminations have been made to minimize the double counting of internal activities. These statements report the intergovernmental activities of the District, which are normally supported by property taxes, special assessments, and intergovernmental revenues. The District had no business-type activities at June 30, 2025.

NEWCASTLE FIRE PROTECTION DISTRICT
Notes to Basic Financial Statements
For the Year Ended June 30, 2025

NOTE 1: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

B. Basis of Presentation (Continued)

Government-Wide Financial Statements (Continued)

The Statement of Activities presents a comparison between direct expenses and program revenues for each function of the District's governmental activities. Direct expenses are those that are specifically associated with a program or function and; therefore, are clearly identifiable to a particular function. Program revenues include 1) charges paid by the recipients of goods and services offered by the program, 2) operating grants and contributions, and 3) capital grants and contributions. Taxes and other items not properly included among program revenues are reported instead as general revenues.

Fund Financial Statements

Fund financial statements of the District are organized into three funds, each of which is considered to be a separate accounting entity. Each fund is accounted for by providing a separate set of self-balancing accounts that constitute its assets, deferred outflows of resources, liabilities, deferred inflows of resources, fund equity, revenues, and expenditures. The funds of the District are organized into the governmental category. The emphasis is placed on major funds within the governmental category.

The District reports the following major governmental funds:

- The General fund is used to account for all revenues and expenditures necessary to carry out basic governmental activities of the District that are not accounted for through other funds. For the District, the General fund includes such activities as fire safety and protection and medical services.
- The Mitigation Fees fund is a special revenue fund used to account for all revenues and expenditures related to mitigation fees. Funding comes primarily from mitigation fees collected and interest earnings.
- The Debt Reserve fund is a debt service fund used to account for the debt payments paid to the USDA for the fire station.

C. Basis of Accounting and Measurement Focus

The government-wide financial statements are reported using the economic resources measurement focus and the accrual basis of accounting. Revenues are recognized when earned and expenses are recorded at the time liabilities are incurred, regardless of when the related cash flows take place. Nonexchange transactions, in which the District gives (or receives) value without directly receiving (or giving) equal value in exchange, include property taxes and assessments, grants, entitlements, and donations. Under the accrual basis, revenue from property taxes and assessments are recognized in the fiscal year for which they are levied. Revenues from grants, entitlements, and donations are recognized in the fiscal year in which all eligibility requirements have been satisfied.

NEWCASTLE FIRE PROTECTION DISTRICT
Notes to Basic Financial Statements
For the Year Ended June 30, 2025

NOTE 1: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

C. Basis of Accounting and Measurement Focus (Continued)

Governmental funds are reported using the current financial resources measurement focus and the modified accrual basis of accounting. Under this method, revenues are recognized when measurable and available. Property taxes and assessments, interest, certain state and federal grants, and charges for services are considered susceptible to accrual and are accrued when their receipt occurs within sixty days after the end of the fiscal year. Expenditures are generally recorded when a liability is incurred, as under accrual accounting. However, debt service expenditures as well as expenditures related to claims and judgments are recorded only when payment is due. General capital asset acquisitions are reported as expenditures in governmental funds. Proceeds of governmental long-term debt and acquisitions under leases are reported as other financing sources.

D. Non-Current Governmental Assets/Liabilities

Non-current governmental assets and liabilities, such as capital assets and long-term liabilities, are reported in the governmental activities column in the government-wide Statement of Net Position.

E. Cash and Investments

The District pools all cash and investments with the County of Placer. The Placer County Treasury is an external investment pool for the District and the District is considered an involuntary participant. Each fund's share in this pool is displayed in the accompanying financial statements as cash and investments.

Participant's equity in the investment pool is determined by the dollar amount of participant deposits, adjusted for withdrawals and distributed investment income. Investment income is determined on an amortized cost basis. Interest payments, accrued interest, accreted discounts, amortized premiums, and realized capital gains and losses, net of administrative fees, are apportioned to pool participants every month.

F. Receivables

Receivables for governmental activities consist of interest revenues. Management believes its receivables are fully collectible and accordingly, no allowance for doubtful accounts is required.

G. Other Assets

Inventory

Inventories are recorded as expenditures at the time the inventory is purchased rather than when consumed. Records are not maintained of inventory and supplies on hand, although these amounts are not considered material.

H. Capital Assets

Capital assets, which include property, plant, and equipment, are valued at historical cost or estimated historical cost if actual historical cost is unavailable. Donated capital assets are valued at their estimated fair market value at the date of donation. Major outlays for capital assets and improvements are capitalized as projects are constructed.

NEWCASTLE FIRE PROTECTION DISTRICT
Notes to Basic Financial Statements
For the Year Ended June 30, 2025

NOTE 1: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

H. Capital Assets (Continued)

Capital assets used in operations are depreciated or amortized using the straight-line method over the assets' estimated useful lives. The range of estimated useful lives by type of asset is as follows:

<u>Depreciable Asset</u>	<u>Estimated Lives</u>
Structures and Improvements	7 to 30 years
Equipment	5 to 15 years
Vehicles	5 to 20 years

Maintenance and repairs are charged to operations when incurred. Betterments and major improvements which significantly increase values, change capacities or extend useful lives are capitalized. Upon sale or retirement of capital assets, the cost and related accumulated depreciation are removed from the respective accounts and any resulting gain or loss is included in the results of operations.

I. Compensated Absences and Other Postemployment Benefits

The District accrues accumulated unpaid vacation and sick leave benefits when earned by employees. Vacation is accrued by each employee at a rate based on the years of full-time employment. Each represented employee shall earn fourteen hours of sick leave per month to be used under specific circumstances.

The District's policy regarding accrued vacation is to permit employees to accumulate earned but unused vacation leave up to 48 hours unless specifically approved by the Chief. In accordance with GASB Statement No. 101, Compensated Absences, sick leave is recognized when it is attributable to services already rendered, the leave accumulates, and the leave is more likely than not to be used for time off or otherwise paid in cash or settled through noncash means. Management evaluates sick leave for other District employees to determine the amount that is more likely than not to be used for time off or otherwise paid in cash or settled through noncash means. In the government-wide financial statements the accrued compensated absences are recorded as an expense and related liability, with the current portion estimated based on historical trends. In the governmental fund financial statements, the expenditures related to those obligations are recognized only when they mature.

The District does not currently provide other postemployment benefits.

J. Property Tax

Placer County is responsible for the collection and allocation of property taxes. Under California law, property taxes are assessed and collected by the County of Placer up to 1 percent of the full cash value of taxable property, plus other increases approved by the voter and distributed in accordance with statutory formulas.

The valuation/lien date for all taxes is January 1. Secured property tax is due in two installments, the first is due November 1 and delinquent with penalties after December 10; the second is due February 1 and delinquent with penalties after April 10. Unsecured property tax is due on March 1 and becomes delinquent if unpaid on August 31.

The County uses the alternative method of property tax apportionment known as the "Teeter Plan". Under this method of property tax apportionment, the County remits the entire amount levied and handles all delinquencies, retaining interest and penalties.

NEWCASTLE FIRE PROTECTION DISTRICT
Notes to Basic Financial Statements
For the Year Ended June 30, 2025

NOTE 1: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

K. Special Taxes

Measure B

On November 10, 2011, the District Board of Directors passed Resolution #2011-11-10B calling for an election to be held for a special fire tax for emergency medical response and fire protection services. This resolution was submitted to the Placer County Registrar of Voters and was assigned the name of “Measure B.” Measure B was placed on the ballot of the election held on March 6, 2012 and passed.

Consumer Price Index	3.00%
For taxes done and submitted in	2024/2025
Base tax rate per parcel	\$ 190.93
Square footage rate over 3,000	\$ 0.0652

Measure F

On February 13, 1997, the District Board of Directors passed Resolution No. 512-88, calling for an election to be held on June 30, 1998. This special tax measure was assigned the name “Measure F,” and it was for fire protection and prevention. Measure F was approved by the registered voters in the District.

	<u>Tax Rate</u>
Improved parcel base rate	\$ 102.59
Improved parcel acreage rate	\$ 6.22
Unimproved parcel acreage rate	\$ 5.54
Mobile home rates	\$ 3.77
General maximum fee per parcel	\$ 188.45

Placer County assesses properties, bills and collects and distributes assessments to the District.

Assessments are due in two installments (secured roll), on November 1 and March 1 and become delinquent after December 10 and April 10, respectively.

L. Estimates

The preparation of basic financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

NEWCASTLE FIRE PROTECTION DISTRICT
Notes to Basic Financial Statements
For the Year Ended June 30, 2025

NOTE 1: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

M. Implementation of Governmental Accounting Standards Board (GASB) Statements

The following Governmental Accounting Standards Board (GASB) Statements have been implemented, if applicable, in the current financial statements.

Statement No. 101, Compensated Absences. The objective of this statement is to better meet the information needs of financial statement users by updating the recognition and measurement guidance for compensated absences. That objective is achieved by aligning the recognition and measurement guidance under a unified model and by amending certain previously required disclosures.

Statement No. 102, Certain Risk Disclosures. The objective of this statement is to provide users of government financial statements with essential information about its risks related to a government’s vulnerabilities due to certain concentrations or constraints.

N. Future Accounting Pronouncements

The following GASB Statements will be implemented, if applicable, in future financial statements:

Statement No. 103 “Financial Reporting Model Improvements” The requirements of this statement are effective for fiscal years beginning after June 15, 2025. (FY 25/26)

Statement No. 104 “Disclosure of Certain Capital Assets” The requirements of this statement are effective for fiscal years beginning after June 15, 2025. (FY 25/26)

NOTE 2: STEWARDSHIP, COMPLIANCE, AND ACCOUNTABILITY

A. Restatement of Net Position

During fiscal year ended June 30, 2025, the District recorded an additional expenditure for sick leave due to the implementation of GASB No. 101, Compensated Absences, which was not previously reported in the financial statements resulting in an understatement of prior year expenditures of \$14,301 as well as a correction to capital assets for land donated in prior years. The effect of implementing GASB No. 101 and correcting capital assets is shown in the table below.

During fiscal year 2025, a change in accounting principle and prior period adjustment resulted in restatements of beginning net position as follows:

	Reporting Units Affected by Adjustments to and Restatements of Beginning Balances
	Governmental Activities
Net Position, June 30, 2024, as previously reported	\$ 2,274,097
Correction of capital assets	110,000
Change in accounting principle – GASB No. 101	(14,301)
Net Position, July 1, 2024, as restated	\$ 2,369,796

NEWCASTLE FIRE PROTECTION DISTRICT
Notes to Basic Financial Statements
For the Year Ended June 30, 2025

NOTE 3: CASH AND INVESTMENTS

A. Financial Statement Presentation

As of June 30, 2025, the District's cash and investments consisted of the following:

Cash and Investments:	
Placer County Treasurer's Pool	\$ 593,844
Total Cash and Investments	<u>\$ 593,844</u>

B. Investments

The District does not have a formal investment policy. At June 30, 2025, all investments of the District were in the Placer County investment pool. Under the provisions of the County's investment policy and the California Government Code, the County may invest or deposit in the following:

Local Agency Obligations
US Treasury Securities
US Agency Securities
Bankers' Acceptances
Commercial Paper
Negotiable Certificates of Deposit
Collateralized Certificates of Deposit
Repurchase Agreements
Corporate Notes
Local Agency Investment Fund (LAIF)
CDARS Certificates of Deposit
Supranationals - Washington Dollar - Denominated IBRD, IFC or IAD

Fair Value of Investments - The District measures and records its investments using fair value measurement guidelines established by generally accepted accounting principles. These guidelines recognize a three-tiered fair value hierarchy as follows:

- Level 1: Quoted prices for identical investments in active markets;
- Level 2: Observable inputs other than quoted market prices; and,
- Level 3: Unobservable inputs

The District's position in external investment pools is in itself regarded as a type of investment and looking through to the underlying investments of the pool is not appropriate. Therefore, the District's investments in external investment pools are not recognized in the three-tiered fair value hierarchy described above.

NEWCASTLE FIRE PROTECTION DISTRICT
Notes to Basic Financial Statements
For the Year Ended June 30, 2025

NOTE 3: CASH AND INVESTMENTS (CONTINUED)

B. Investments (Continued)

At June 30, 2025, the District had the following recurring fair value measurements:

<u>Investment Type</u>	<u>Fair Value</u>	<u>Fair Value Measurements Using</u>		
		<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
Investments by Fair Value Level				
None	\$ -	\$ -	\$ -	\$ -
Total Investments Measured at Fair Value	-	<u>-</u>	<u>-</u>	<u>-</u>
Investments in External Investment Pool				
Placer County Treasurer's Pool	<u>593,844</u>			
Total Investments	<u>\$ 593,844</u>			

Interest Rate Risk - Interest rate risk is the risk of loss due to the fair value of an investment falling due to interest rates rising. Generally, the longer the maturity of an investment the greater the sensitivity of its fair value to changes in market interest rates. To limit exposure to fair value losses resulting from increases in interest rates, the County's investment policy limits investment maturities to a term appropriate to the need for funds so as to permit the County to meet all projected obligations.

Credit Risk - Credit risk is the risk that an issuer of an investment will not fulfill its obligation to the holder of the investment. This is measured by the assignment of a rating by a nationally recognized statistical rating organization. The County's investment policy sets specific parameters by type of investment to be met at the time of purchase. As of June 30, 2025, the District's investments were all held with the County of Placer investment pool, which is not rated by a nationally recognized statistical rating organization.

Custodial Credit Risk - Custodial credit risk for investments is the risk that, in the event of the failure of a depository financial institution, the District will not be able to recover its deposits or collateral securities that are in the possession of an outside party. Custodial credit risk does not apply to a local government's indirect investments in securities through the use of mutual funds or government investment pools.

Concentration of Credit Risk - Concentration of credit risk is the risk of loss attributed to the magnitude of the District's investment in a single issuer of securities. When investments are concentrated in one issuer, this concentration presents a heightened risk of potential loss. The County's investment policy contains limitations on the amount that can be invested in any one issuer. As of June 30, 2025, all investments of the District were in the Placer County investment pool, which contains a diversification of investments.

NEWCASTLE FIRE PROTECTION DISTRICT
Notes to Basic Financial Statements
For the Year Ended June 30, 2025

NOTE 3: CASH AND INVESTMENTS (CONTINUED)

C. Investments in External Pool

The Placer County Pooled Investment Fund is a pooled investment fund program governed by the County which monitors and reviews the management of public funds maintained in the investment pool in accordance with the County investment policy and the California Government Code. The Board of Supervisors review and approve the investment policy annually. The County Treasurer prepares and submits a comprehensive investment report to the Board of Supervisors every month. The report covers the type of investments in the pool, maturity dates, par value, actual cost and fair value. Investments in the Placer County Pooled Investment Fund are highly liquid as deposits and withdrawals can be made at any time without penalty. The Pool does not impose a maximum investment limit. Required disclosure information regarding categorization of investments and other deposit and investment risk disclosures can be found in the County's financial statements. The County of Placer's financial statements may be obtained by contacting the County of Placer Auditor-Controller's office at 2970 Richardson Drive, Auburn, CA 95603.

NOTE 4: CAPITAL ASSETS

Capital assets activity for the year ended June 30, 2025, was as follows:

	Balance July 1, 2024	Additions	Transfers/ Retirements	Balance June 30, 2025
Capital Assets, Not Being Depreciated:				
Land	\$ -	\$ -	\$ 110,000	\$ 110,000
Construction in progress	-	13,130	-	13,130
Total Capital Assets, Not Being Depreciated	-	13,130	110,000	123,130
Capital Assets, Being Depreciated:				
Buildings and improvements	5,229,904	-	(82,595)	5,147,309
Equipment	239,018	-	-	239,018
Vehicles	386,976	-	-	386,976
Total Capital Assets, Being Depreciated	5,855,898	-	(82,595)	5,773,303
Less Accumulated Depreciation For:				
Buildings and improvements	(158,058)	(102,870)	12,320	(248,608)
Equipment	(93,757)	(15,001)	-	(108,758)
Vehicles	(244,530)	(25,432)	-	(269,962)
Total Accumulated Depreciation	(496,345)	(143,303)	12,320	(627,328)
Total Capital Assets, Being Depreciated, Net	5,359,553	(143,303)	(70,275)	5,145,975
Total Capital Assets, Net	\$ 5,359,553	(\$ 130,173)	\$ 39,725	\$ 5,269,105

Depreciation

Depreciation expense was charged to governmental activities as follows:

Public Protection	<u>\$ 143,303</u>
Total Depreciation Expense	<u>\$ 143,303</u>

Construction in Progress

Construction in progress relates primarily to deposits on equipment.

NEWCASTLE FIRE PROTECTION DISTRICT
Notes to Basic Financial Statements
For the Year Ended June 30, 2025

NOTE 5: INTERFUND TRANSACTIONS

Transfers

Transfers are indicative of funding for capital projects, lease payments or debt service, and re-allocations of special revenues. The following are the interfund transfer balances as of June 30, 2025:

	Transfers In	Transfers Out
General Fund	\$ -	\$ 41,605
Mitigation Fees	-	103,303
Debt Reserve	144,908	-
Total	\$ 144,908	\$ 144,908

NOTE 6: LONG-TERM LIABILITIES

The following is a summary of changes in long-term liabilities for the year ended June 30, 2025:

<u>Type of Indebtedness</u>	<u>Balance July 1, 2024</u>	<u>Additions</u>	<u>Retirements</u>	<u>Balance June 30, 2025</u>	<u>Amounts Due Within One Year</u>
Direct borrowing					
loans payable	\$ 3,715,800	\$ -	(\$ 62,000)	\$ 3,653,800	\$ 62,000
Compensated absences	18,636	14,301	(1,827)	31,110	15,556
Total	\$ 3,734,436	\$ 14,301	(\$ 63,827)	\$ 3,684,910	\$ 77,556

Individual issues of debt payable outstanding at June 30, 2025, are as follows:

Loans from Direct Borrowings:

USDA Community Facilities Program loan, dated January 25, 2023, principal will be paid on or prior to January 25 of each year during the term of the loan, semi-annual interest only payments due on July 25 and January 25, with an interest rate of 2.25%, amortizing to January 25, 2063. The loan was used to take out the construction loan for the new fire station.	\$ 3,653,800
Total Loans from Direct Borrowings	3,653,800
Total	\$ 3,653,800

NOTE 7: NET POSITION

The government-wide financial statements utilize a net position presentation. Net position is categorized as net investment in capital assets, restricted and unrestricted.

- **Net investment in capital assets** - consists of capital assets including restricted capital assets, net of accumulated depreciation and reduced by the outstanding balances of any bonds, mortgages, notes or other borrowings that are attributable to the acquisition, construction or improvement of those assets.
- **Restricted net position** - consists of net position with constraints placed on the use either by (1) external groups such as creditors, grantors, contributors or laws or regulations of other governments; or (2) law through constitutional provisions or enabling legislation. These principally include restrictions for capital projects and other special revenue fund purposes.

NEWCASTLE FIRE PROTECTION DISTRICT
Notes to Basic Financial Statements
For the Year Ended June 30, 2025

NOTE 7: NET POSITION (CONTINUED)

- **Unrestricted net position** - all other net position that does not meet the definition of “restricted” or “net investment in capital assets”.

Net Position Flow Assumption

When a government funds outlays for a particular purpose from both restricted and unrestricted resources, a flow assumption must be made about the order in which the resources are considered to be applied. When both restricted and unrestricted net position are available, it is considered that restricted resources are used first, followed by the unrestricted resources.

NOTE 8: FUND BALANCES

As prescribed by GASB Statement No. 54, governmental funds report fund balance in classifications based primarily on the extent to which the District is bound to honor constraints on the specific purposes for which amounts in the funds can be spent. Fund balances for governmental funds can be made up of the following:

- **Nonspendable fund balance** - amounts that cannot be spent because they are either (a) not in spendable form, or (b) legally or contractually required to be maintained intact. The “not in spendable form” criterion includes items that are not expected to be converted to cash, for example: inventories and prepaid amounts.
- **Restricted fund balance** - amounts with constraints placed on their use that are either (a) externally imposed by creditors, grantors, contributors, or laws and regulations of other governments; or (b) imposed by law through constitutional provisions or enabling legislation.
- **Committed fund balance** - amounts that can only be used for the specific purposes determined by formal action of the District’s highest level of decision-making authority. The Board of Directors is the highest level of decision-making authority for the District that can, by Board action, commit fund balance. Once adopted, the limitation imposed remains in place until a similar action is taken to remove or revise the limitation. The underlying action that imposed the limitation needs to occur no later than the close of the reporting period.
- **Assigned fund balance** - amounts that are constrained by the District’s intent to be used for specific purposes. The intent can be established at either the highest level of decision-making authority, or by a body or an official designated for that purpose.
- **Unassigned fund balance** - the residual classification for the District’s General fund that includes all amounts not contained in the other classifications. In other funds, the unassigned classification is used only if expenditures incurred for specific purposes exceed the amounts restricted, committed, or assigned to those purposes.

NEWCASTLE FIRE PROTECTION DISTRICT
Notes to Basic Financial Statements
For the Year Ended June 30, 2025

NOTE 8: FUND BALANCES (CONTINUED)

The fund balances for all governmental funds as of June 30, 2025, were distributed as follows:

	<u>General Fund</u>	<u>Mitigation Fees</u>	<u>Debt Reserve</u>	<u>Totals</u>
Restricted for:				
Capital improvement	\$ -	\$ 33,640	\$ -	\$ 33,640
Debt service	<u>-</u>	<u>-</u>	<u>75,603</u>	<u>75,603</u>
Total restricted	-	33,640	75,603	109,243
Unassigned	<u>459,048</u>	<u>-</u>	<u>-</u>	<u>459,048</u>
Total	<u>\$ 459,048</u>	<u>\$ 33,640</u>	<u>\$ 75,603</u>	<u>\$ 568,291</u>

Fund Balance Flow Assumption

When a government funds outlays for a particular purpose from both restricted and unrestricted resources (the total of committed, assigned, and unassigned fund balance), a flow assumption must be made about the order in which the resources are considered to be applied. When both restricted and unrestricted fund balance are available, it is considered that restricted fund balance is depleted before using any of the components of unrestricted fund balance. Further, when the components of unrestricted fund balance can be used for the same purpose, committed fund balance is depleted first, followed by assigned fund balance. Unassigned fund balance is applied last.

Fund Balance Policy

The Board of Directors has not established a fund balance policy which would establish procedures for reporting fund balance classifications and establish a hierarchy for fund balance expenditures.

NOTE 9: DEFERRED COMPENSATION

The District provides each employee with the ability to contribute to a 457 deferred compensation account. The District will contribute matching funds up to a maximum of \$7,000 annually for each employee's contribution. Also, the District provides the option to contribute \$3,600 annually to the plan in lieu of health benefits. At June 30, 2025, the District's expense for these two benefits was \$31,111.

NOTE 10: RISK MANAGEMENT

The District is exposed to various risks of loss related to torts; theft of, damage to, and destruction of assets; errors and omissions; injuries to employees; and natural disasters. The District has joined together with other fire districts in the State to participate in the Fire Agencies Self Insurance System. This joint venture is a public entity risk pool which serves as a common risk management and insurance program for workers compensation coverage for member fire districts. The District has also joined together with other fire districts in the State to participate in the Northern California Fire District Association. This joint venture is a public entity risk pool which serves as a common risk management and insurance program for liability and automobile coverage for its member districts.

The District continues to carry commercial insurance for all other risks of loss. Settled claims resulting from these risks have not exceeded commercial insurance coverage in any of the past three fiscal years.

NEWCASTLE FIRE PROTECTION DISTRICT
Notes to Basic Financial Statements
For the Year Ended June 30, 2025

NOTE 11: OTHER INFORMATION

Management has evaluated events subsequent to June 30, 2025, through XXX, 2026, the date on which the financial statements were available for issuance. Management has determined no subsequent events requiring disclosure have occurred.

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**Required Supplementary Information
(Unaudited)**

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NEWCASTLE FIRE PROTECTION DISTRICT
Required Supplementary Information
Budgetary Comparison Schedule
General Fund
For the Year Ended June 30, 2025

	Original Budget	Final Budget	Actual (Budgetary Basis)	Variance with Final Budget Positive (Negative)
REVENUES				
Taxes	\$ 347,708	\$ 350,479	\$ 350,642	\$ 163
Assessments:				
Measure B	391,397	391,079	391,079	-
Measure F	219,862	220,527	221,347	820
Use of money and property	2,500	13,500	16,211	2,711
Intergovernmental	54,161	48,827	48,871	44
Charges for services	10,000	40,072	38,713	(1,359)
Other revenues	200	138,000	68,514	(69,486)
Total Revenues	<u>1,025,828</u>	<u>1,202,484</u>	<u>1,135,377</u>	<u>(67,107)</u>
EXPENDITURES				
Public protection:				
Salaries and benefits	713,518	796,095	766,461	29,634
Services and supplies	351,844	454,992	360,975	94,017
Capital outlay	-	40,500	13,130	27,370
Total Expenditures	<u>1,065,362</u>	<u>1,291,587</u>	<u>1,140,566</u>	<u>151,021</u>
Excess of Revenues Over (Under) Expenditures	<u>(39,534)</u>	<u>(89,103)</u>	<u>(5,189)</u>	<u>83,914</u>
OTHER FINANCING SOURCES (USES)				
Transfers out	-	(41,605)	(41,605)	-
Total Other Financing Sources (Uses)	<u>-</u>	<u>(41,605)</u>	<u>(41,605)</u>	<u>-</u>
Net Change in Fund Balances	<u>(39,534)</u>	<u>(130,708)</u>	<u>(46,794)</u>	<u>83,914</u>
Fund Balances - Beginning	<u>505,842</u>	<u>505,842</u>	<u>505,842</u>	<u>-</u>
Fund Balances - Ending	<u>\$ 466,308</u>	<u>\$ 375,134</u>	<u>\$ 459,048</u>	<u>\$ 83,914</u>

NEWCASTLE FIRE PROTECTION DISTRICT
Required Supplementary Information
Budgetary Comparison Schedule
Mitigation Fees - Major Special Revenue Fund
For the Year Ended June 30, 2025

	Original Budget	Final Budget	Actual (Budgetary Basis)	Variance with Final Budget Positive (Negative)
REVENUES				
Use of money and property	\$ 1,000	\$ 1,000	\$ 920	\$ (80)
Charges for services	75,000	72,000	71,741	(259)
Total Revenues	<u>76,000</u>	<u>73,000</u>	<u>72,661</u>	<u>(339)</u>
EXPENDITURES				
Public protection:				
Services and supplies	20,000	5,500	5,242	258
Total Expenditures	<u>20,000</u>	<u>5,500</u>	<u>5,242</u>	<u>258</u>
Excess of Revenues Over (Under) Expenditures	<u>56,000</u>	<u>67,500</u>	<u>67,419</u>	<u>(81)</u>
OTHER FINANCING SOURCES (USES)				
Transfers out	(145,606)	(103,303)	(103,303)	-
Total Other Financing Sources (Uses)	<u>(145,606)</u>	<u>(103,303)</u>	<u>(103,303)</u>	<u>-</u>
Net Change in Fund Balances	<u>(89,606)</u>	<u>(35,803)</u>	<u>(35,884)</u>	<u>(81)</u>
Fund Balances - Beginning	<u>69,524</u>	<u>69,524</u>	<u>69,524</u>	<u>-</u>
Fund Balances - Ending	<u>\$ (20,082)</u>	<u>\$ 33,721</u>	<u>\$ 33,640</u>	<u>\$ (81)</u>

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NEWCASTLE FIRE PROTECTION DISTRICT
Required Supplementary Information
Note to Budgetary Comparison Schedules
For the Year Ended June 30, 2025

NOTE 1: BUDGETARY BASIS OF ACCOUNTING

Formal budgetary integration is employed as a management control device during the year. The District presents a comparison of annual budget to actual results for the General fund and the major special revenue fund. The amounts reported on the budgetary basis are generally on a basis consistent with accounting principles generally accepted in the United States of America (GAAP).

The following procedures are performed by the District in establishing the budgetary data reflected in the financial statements:

- (1) The fiscal officer submits to the Board of Directors a recommended budget for the fiscal year commencing the following July 1. The budget includes recommended expenditures and the means of financing them.
- (2) The Board of Directors reviews the recommended budget at regularly scheduled meetings, which are open to the public. The Board also conducts a public hearing on the recommended budget to obtain comments from interested persons.
- (3) Prior to July 1, the budget is adopted through the passage of a resolution.
- (4) A revised adopted budget is usually drafted in April and approved by the Board in May.

The District does not use encumbrance accounting, under which purchase orders, contracts, and other commitments for the expenditure of monies are recorded in order to reserve that portion of the applicable appropriation.

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**INDEPENDENT AUDITOR’S REPORT ON INTERNAL CONTROL OVER FINANCIAL
REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN
AUDIT OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH
GOVERNMENT AUDITING STANDARDS**

To the Board of Directors
Newcastle Fire Protection District
Newcastle, California

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in Government Auditing Standards issued by the Comptroller General of the United States, the financial statements of the governmental activities and each major fund of Newcastle Fire Protection District, California (District) as of and for the year ended June 30, 2025, and the related notes to the financial statements, which collectively comprise the District’s basic financial statements and have issued our report thereon dated XXX, 2026.

Report on Internal Control Over Financial Reporting

In planning and performing our audit of the financial statements, we considered the District's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinions on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the District's internal control. Accordingly, we do not express an opinion on the effectiveness of the District's internal control.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A material weakness is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected, on a timely basis. A significant deficiency is a deficiency or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be a material weakness. However, material weaknesses or significant deficiencies may exist that were not identified.

To the Board of Directors
Newcastle Fire Protection District
Newcastle, California

Report on Compliance and Other Matters

As part of obtaining reasonable assurance about whether the District's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under Government Auditing Standards.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the entity's internal control or on compliance. This report is an integral part of an audit performed in accordance with Government Auditing Standards in considering the entity's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Smith & Newell CPAs
Yuba City, California
XXX, 2026

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