

GOLDEN RAIN FOUNDATION

2022 BUDGET



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CHIEF EXECUTIVE OFFICER BUDGET MESSAGE 2022 OPERATING BUDGET

INTRODUCTION

Following the most challenging year in a century, 2021 has proven to be nearly on par with 2020, although with glimmers of hope as the economy has generally rebounded as the majority of Americans and nearly all of Rossmoor have been vaccinated. The latest virus variant caused the State to pull back on the relaxation of safety protocols that were implemented in June and require all people, regardless of vaccination status, to wear masks indoors. The effect on Americans of the global pandemic and the massive scope of natural disasters all occurring in a second year in a row is without precedent and will continue to have an effect on GRF operations.

In our zip code, the State reports that nearly 94% of residents over the age of 12 are at least partially vaccinated. The zip includes nearly 7,000 people who live outside Rossmoor and likely have a vaccination rate lower than Rossmoor, so it is safe to assume that the vaccination rate in Rossmoor is even higher.

Despite the restrictions and safety protocols, there are still many things for Rossmoor residents to do. Golf has surged to a new high as many people have discovered or re-discovered the sport. Similarly, other outdoor activities such as tennis, pickleball, lawn bowling, and bocce all indicate robust participation.

At GRF, we are very fortunate to have a dedicated staff that has persevered through this crisis. Managers have redesigned their services, multiple times over the last 18 months due to the changes in the Health Orders. Maintenance and Landscaping Departments have continued to keep the mutuals and Trust properties in good shape. The Order Desk continues to process thousands of calls for service each month. The newspaper and TV station have redesigned their media offerings. The Recreation Department has created entirely new programming utilizing YouTube, channel 28 and live streaming for entertainment and classes. The Golf Department, as the first amenity that was allowed to resume, has kept up with the maintenance routines and various changes in operating protocols to ensure participant safety, while catering to a record number of golfers.

Similarly, the Aquatics Department has effectively managed very challenging operating restrictions to minimize health risks for swimmers and staff, as the pools were finally allowed to re-open without restrictions in June. The Fitness Department has created a series of workout videos geared to residents at home and the trainers have resumed personal instruction online and on the phone, as they also have transitioned to providing services at the facility for the last 3 months. The Counseling Office has assisted hundreds of residents and their families who are struggling through the pandemic's forced isolation. Public Safety has continued to safely process thousands of authorized visitors every day.

and promptly responded to medical emergencies throughout the Rossmoor community.

Governance in Rossmoor has adapted to new methods of meeting by using Zoom teleconferencing, which has generated increased participation from residents in the community and will continue until the virus variants pose less of a risk. Attendance at many board and committee meetings continues at a very high rate.

Earlier this year, the GRF Board revoked its 2020 suspension of discretionary and non-essential operational and capital spending, so projects and capital purchases have resumed. As a result of the ongoing pandemic, many of Rossmoor's clubs have not fully resumed their meeting and event schedules. Residents are also not participating in other indoor activities at pre-pandemic levels so attendance and services have been limited. GRF has also experienced an unusually high number of retirements and resignations over the last 18 months. Due to the decreased demand for many services and the difficulty in hiring replacement workers in the current economy, a number of positions have remained unfilled. As a result, GRF expects to generate an operating surplus at year end.

This spring, GRF received notification that the \$3.57 million loan for the Paycheck Protection Program (PPP) had been forgiven by the federal government. All proceeds from the loan were used on payroll related costs in accordance with the terms of the PPP.

Throughout 2020 and the first half of 2021, most Board planning and decisions have revolved around the pandemic's impact on GRF. Most capital projects were suspended for 2020, but the Board allowed certain projects to continue that had already commenced or that posed a threat to the structural integrity of GRF assets.

The operating environment for GRF in 2022 is tenuous with the uncertain impact of the pandemic. Real estate activity, while suspended in the spring of 2020, has resumed and is on pace to exceed sales compared to the last several years.

There are mixed signs of potential inflationary factors on the horizon. Unemployment in the 9 county Bay Area region was 5.8% in July compared to 12.2% a year ago. The number of open jobs available nationwide hit a record 10 million in June. The Employment Cost Index for the Bay Area—a measure of the relative increase in wages and benefits published quarterly by the Department of Labor—increased to 3.4% for the 12 months ending in June following a 2.1% increase in the previous year. The Consumer Price Index for All Urban Consumers also increased for the 12 months ending in June to 3.2%—doubling from 1.6% in June 2020.

It's impossible to know with certainty how the economy will affect Rossmoor in 2022 but it is likely to be not markedly different than the latter half of 2021. It is worth noting that there are some additional inflationary pressures specific to Rossmoor, in particular, a 3.4% increase in PG&E rates as well as a 4% increase in EBMUD water rates. In the last 10 years, EBMUD rates have increased 102%, not including the drought surcharges from a few years ago. The catastrophic losses in the insurance industry since 2017 as well as Rossmoor's multi-million dollar claims for a major landslide and several recent fires has

resulted in another large increase in property insurance. The property insurance alone is expected to increase nearly 40% for GRF in 2022. Property insurance rates have more than doubled in the last 3 years alone.

DRAFT BUDGET AS IT AFFECTS THE COUPON

The staff is pleased to submit the 2022 budget for consideration. The managers and Finance team have spent hundreds of hours preparing the assumptions and numbers included in the budget. The primary assumption for 2022 is that services and staffing levels will revert to pre-COVID levels. (In the 2021 budget, we assumed that staffing and services would be reduced through the first half of the year.)

Following a recommendation from three years ago, staff continues to recommend that the Trust Maintenance Reserve be steadily built up to cushion significantly higher forecasted rate increases in future years when the Trust maintenance items will be even more costly. Approximately \$315,000 over and above expected expenditures has been added to the coupon to keep the Trust Maintenance Expense budget relatively stable. However, the staff recommends that the Board consider allocating a portion of the surplus to the Trust Maintenance Reserve instead thereby removing approximately \$3.94 from the coupon. Annual contributions with modest periodic increases will be necessary in the future to provide the cushion when it is expected to be needed in future years to partially offset spikes in Trust Maintenance costs.

GRF Net Expenses from Operations are forecasted to increase 4.96% next year. After adding in the Trust Facility budget, the GRF portion of the coupon before Cable TV and Broadband increases \$12.75 to \$254.52, an increase of 5.27%.

CABLE TV AND BROADBAND

The decision to add broadband services (high-speed internet) to the cable TV contract was made in 2017. Over the initial 5 years of the contract, residents will save \$34 million compared to the current retail price of the bulk TV and broadband package. The contract with Comcast provides for up to a 4% increase in the rate at the end of the second and subsequent years, plus government taxes. In 2018 and 2019, Comcast did not end up increasing their fee but Comcast moved TCM from the cable package and inserted into the Sports Entertainment package in late 2019. GRF negotiated a 78% reduction in the package fee. As a result, the Comcast fee increased to \$57.25 in 2020. In accordance with the terms of the contract, Comcast has not yet provided notice that they intend on raising their rate in 2022. We have budgeted for a new rate of \$59.54 for 2024, up 4% (\$2.29) per manor per month.

PRIOR YEAR SURPLUS

The Trust Agreement provides the Board with discretion to use a surplus in a manner that effectively returns it to the membership. Based on July's year-end forecast, staff is projecting to end 2021 with a surplus in excess of \$3.77 million due to expense reductions

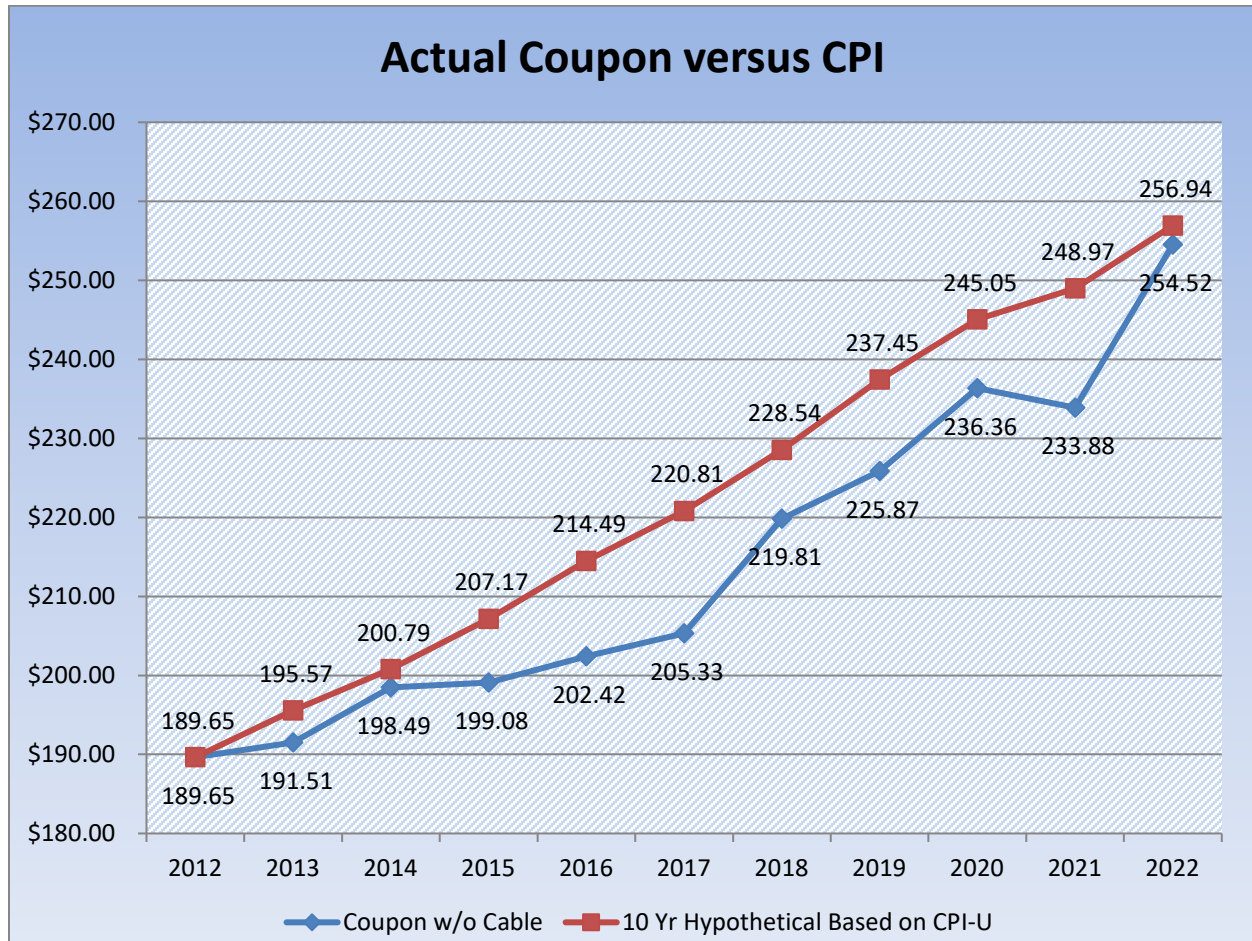
related to the closure of the amenities, reductions in programming, temporary staffing reductions, an unanticipated increase in golf revenues, and forgiveness of the PPP loans. In a report to the Board last month, the Finance Committee recommended up to \$250,000 of the surplus be used to reimburse the Trust Estate Fund for COVID-related expenditures, \$383,000 to MOD to reimburse its shortfall due to the pandemic in 2020, and increase the operating fund reserve by \$450,000. The Committee recommended that the remaining \$2,689,000 could be used to reduce the coupon or return the surplus to the mutuals.

In the 2021 budget, the Board used \$631,805 of the anticipated surplus for that year as a reduction in the 2021 coupon. If no surplus is allocated to 2022, then the 2022 coupon has to be increased by that amount (\$7.89 per manor) to make up for the lack of a funding source in 2022.

The Total GRF Coupon including cable TV/broadband, but before adding any new programs or making any budget adjustments, is forecasted to increase \$22.93 in 2022 to \$314.06 per manor per month, an increase of 7.88%.

THE GRF BUDGET VERSUS THE CPI

The following chart illustrates how the actual GRF coupon excluding Cable TV has grown for the years 2012 through 2022 as compared to hypothetical growth using the Consumer Price Index (CPI). The CPI is based on the San Francisco/Oakland/San Jose index for All Urban Consumers. For the years 2021 and 2022 inflationary growth was assumed based on the CPI for the 12-month period ending June 2021. For the 10-year period, the CPI has averaged a 3.0% annual increase while the GRF portion of the coupon increased by an average 2.3% annually during the same period. While the 0.7% difference is modest, it is 23% lower than CPI over the 10 year period. Had the coupon grown at the rate of inflation, Rossmoor residents would have paid an additional \$7,091,000 over the ten year period, equivalent to \$1,062 per manor.



KEY FACTORS INFLUENCING THE PROPOSED 2022 BUDGET**1. Operating Cash**

Operating Budget Principle 17 states that cash in excess of the \$1.5 million targeted balance may be used as a source of funds to offset operation costs or to fund the Trust Maintenance Operating Fund which shall have the effect of minimizing future Trust Maintenance expense fluctuations.

As of July 31, 2021 the operating cash balance was \$7,210,400. The Board may consider transferring all or part of the balance in excess of \$1.5 million to offset operation cost and/or fund the Trust Maintenance Operating Fund.

Staff recommends the Board consider increasing the targeted balance to \$2.0 million due to increased insurance premiums to be paid in the beginning of 2022.

2. Trust Facility/Property Maintenance

In 2021, \$608,500 was budgeted for Trust Facilities/Property Maintenance projects. For 2022, staff is proposing a Trust Facilities/Property Maintenance program package of \$700,000. The requested maintenance items total \$385,000, of which most are important periodic maintenance and safety items needed for the preservation of owned assets. The remaining amount in the budget is to build the Trust Maintenance Reserve to smooth the coupon in future years when expenditures are considerably higher.

3. Insurance

Each year our broker, A. J. Gallagher provides a projection of insurance premiums. For 2021, increases of 50% for cyber; 25% for property and umbrella, 20% for directors and officers and automobile; 15% for general liability; 12% for worker's compensation; 10% for earthquake; and 5% for crime. In addition, Gallagher adjusted the property valuations which caused GRF's property insurance to increase even higher than for premium forecast as noted above.

4. Utilities

The budget for water expense is based on 12 months of usage using July 2021 rates for January through June 2022 and applying a projected 4% rate increase effective July 2022.

Energy costs were projected using 12 months of usage and applying a 5% PG&E rate increase for 2022.

5. Public Safety – Securitas

The 2022 draft budget includes a \$73,582 cost increase primarily due to a 3.8% increase included in the contract with Securitas.

6. Property Taxes

The budget includes a 2% increase in property taxes on existing property.

7. Comcast

Golden Rain signed a new contract with Comcast effective January 1, 2017. The agreement includes cable TV and internet for an initial rate of \$55.00 per manor per month plus all applicable taxes and fees. As noted above, the contract was increased to \$57.25 effective January 1, 2020. The contract allows for a maximum 3% increase in 2018 and a 4% increase in each year thereafter. The 2022 budget includes a 4% increase over the 2020 actual expense.

8. Personnel Costs

In the 2021 budget there was a temporary decrease of 5.28 full time equivalents due to the pandemic. The 2022 budget includes an increase of 5.0 full time equivalent positions. This restores the total headcount to be nearly in line with the 2019 and 2020 budgeted numbers. There are currently several open positions that are expected to be filled in 2022.

- a.) Defined benefit pension: the plan contribution budgeted is \$707,250, consistent with 2021.
- b.) 401(k) retirement plan: The annual expense continues to increase as new employees are hired who are not eligible to participate in the pension plan.
- c.) Wages/Salaries for non-represented employees include:
 - 3.8% CPI increase
 - A \$75,000 Merit/Market pool to be used by the CEO to appropriately adjust non-represented employee wages
- d.) Wages and benefits for represented employees (Union): Approximately \$192,000 was authorized for estimated increases in contractual costs.
- e.) Non represented employee benefits: An additional aggregate amount of \$19,100 was authorized to be included in the budget for premium increases for health, vision, dental, and other benefit premium costs incurred for non-represented employees.

9. Revenues

- a.) Revenue from facility rentals, resident excursions, ticketed events, personal training, facilities usage fees and Creekside rental have been increased by a

total of \$700,000 in anticipation of revenues restoring to pre pandemic levels. The increase in revenue is partially offset by increases in the costs of ticketed events and excursions totaling \$255,500.

- b.) Golf revenue is increased by \$185,000 due to price increases in the golf rates as well as a continued increase in golf play since the beginning of the pandemic.
- c.) Rossmoor News revenues are projected to increase by \$65,000 due to changes in the print advertising marketplace and the additional revenue generated from selling digital advertising.

SECTION 1

SUMMARIES

Included in this section are four summary documents:

1. Coupon Computation: This is a synopsis of the approved 2021 operations budget and coupon computation and the proposed 2022 operations budget and coupon. The proposed budget reflects implementation of the approved 2022 Budget Principles. The net result is a proposed 2022 coupon, not including the \$59.54 cable television component, of \$254.52, a \$20.64 increase from the \$233.88 per month 2021 coupon amount.
2. 2021–2022 Operating Expense by Type of Service: This schedule illustrates the year over year expense variance by type of service.
3. 2013–2022 Comparison of the Coupon by Type of Service: This schedule shows the ten year history of the coupon by type of service expressed as dollars on the coupon.
4. 2022 Operating Budget Summary: This schedule summarizes the 2022 proposed operating budget, revenue and expenses, by line item and major categories, displays the variance between the 2021 approved budget and the 2022 proposed budget, and illustrates 2019 and 2020 actual revenue and expenses. Background text for any significant year over year changes is also included following the summary spreadsheets for items highlighted on the spreadsheet.
5. Enterprise Risk Management Schedule: The GRF Board, together with staff have prepared and reviewed a list of possible risks and solutions along with staff recommendations.

Golden Rain Foundation Coupon Computation

	2021 Budget		2022 Budget		Variance		Percentage Variance
	Coupon Amount	Net Exp/(Income)	Coupon Amount	Net Exp/(Income)	Coupon Amount	Net Exp/(Income)	
GRF Operations	234.17	18,759,436	245.78	19,690,014	11.61	930,578	4.96%
Trust Facility/Property Maintenance	7.60	608,500	8.74	700,000	1.14	91,500	15.00%
Coupon Before Operating Cash Applied	241.77	19,367,936	254.52	20,390,014	12.75	1,022,078	5.27%
Refund of Prior Year Surplus	(7.89)	(631,805)	-	-	7.89	631,805	
Trust Maintenance Reserve	-	-	-	-	-	-	
Coupon Before Cable Television	233.88	18,736,131	254.52	20,390,014	20.64	1,653,883	8.83%
Cable Television	57.25	4,586,573	59.54	4,770,036	2.29	183,463	4.00%
						-	
Total Coupon	291.13	23,322,704	314.06	25,160,050	22.93	1,837,346	7.88%

(1) Totals are subject to a minor rounding adjustment

**GOLDEN RAIN FOUNDATION
YEAR 2021 BUDGET VS 2022 BUDGET
NET OPERATING EXPENSE BY TYPE OF SERVICE**

	2021 Budget		2022 Budget		Variance	
	Coupon Amount	Net Exp/(Income)	Coupon Amount	Net Exp/(Income)	Coupon Amount	Net Exp/(Income)
Executive	\$ 6.88	551,097	\$ 7.48	599,411	\$ 0.60	48,314
Human Resources	\$ 4.44	355,543	\$ 4.94	395,487	\$ 0.50	39,944
Accounting	\$ 8.62	690,451	\$ 9.20	737,158	\$ 0.58	46,707
Information Technology	\$ 5.91	473,665	\$ 6.35	508,686	\$ 0.44	35,021
Public Safety/Securitas	\$ 26.97	2,161,011	\$ 27.50	2,203,034	\$ 0.53	42,023
Bus Transportation	\$ 11.26	901,908	\$ 14.31	1,146,428	\$ 3.05	244,520
Counseling	\$ 5.48	438,705	\$ 5.77	462,536	\$ 0.29	23,831
Handyman Service	\$ (1.29)	(103,290)	\$ (1.22)	(97,971)	\$ 0.07	5,319
Recreation	\$ 15.89	1,272,784	\$ 14.87	1,191,662	\$ (1.02)	(81,122)
Aquatics	\$ 9.42	754,386	\$ 10.11	809,706	\$ 0.69	55,320
Fitness Center	\$ 10.09	808,715	\$ 9.77	782,791	\$ (0.32)	(25,924)
Golf Course	\$ 17.44	1,396,871	\$ 17.53	1,404,134	\$ 0.09	7,263
Lawn Bowling	\$ 1.77	141,828	\$ 1.92	153,659	\$ 0.15	11,831
Pro Shop	\$ 1.32	105,430	\$ 1.27	102,101	\$ (0.05)	(3,329)
Facilities Maintenance	\$ 10.34	828,307	\$ 11.73	940,106	\$ 1.39	111,799
Vehicle Maintenance	\$ 5.01	401,016	\$ 5.61	449,469	\$ 0.60	48,453
Landscape Maintenance	\$ 11.21	898,087	\$ 11.84	948,164	\$ 0.63	50,077
Custodial Services	\$ 20.74	1,661,576	\$ 21.18	1,697,133	\$ 0.44	35,557
Rossmoor News	\$ 7.98	639,467	\$ 7.93	635,508	\$ (0.05)	(3,959)
Rossmoor Channel	\$ 3.85	308,155	\$ 3.69	295,423	\$ (0.16)	(12,732)
Unallocated/General Services	\$ 50.85	4,073,724	\$ 53.99	4,325,389	\$ 3.14	251,665
GRF Operations (1)	\$ 234.17	18,759,436	245.78	19,690,014	\$ 11.61	930,578

(1) Totals are subject to a minor rounding adjustment

Golden Rain Foundation Historical Coupon Comparison By Function

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Executive	7.39	7.25	7.41	7.75	7.73	8.20	7.66	6.99	6.88	7.48
Human Resources	6.78	6.73	7.03	7.53	8.66	9.32	4.03	4.12	4.44	4.94
Accounting	5.89	6.81	6.82	7.13	7.40	7.85	8.05	8.26	8.62	9.20
Information Technology	5.34	5.41	5.75	5.65	6.01	6.22	5.82	6.06	5.91	6.35
Public Safety/Securitas	21.29	22.37	22.86	23.63	23.15	23.48	25.64	26.30	26.97	27.50
Bus Transportation	14.75	14.43	14.24	13.21	14.29	14.13	13.80	14.61	11.26	14.31
Counseling	4.40	4.70	4.79	4.55	4.68	5.01	4.89	5.40	5.48	5.77
Handyman Service	(0.62)	(1.04)	(1.12)	(1.12)	(1.16)	(1.13)	(0.78)	(0.80)	(1.29)	(1.22)
Recreation	9.33	9.72	10.39	9.92	9.34	10.04	13.37	13.69	15.89	14.87
Aquatics	6.39	7.00	7.46	7.12	7.37	7.76	8.37	9.11	9.42	10.11
Fitness Center	7.88	8.52	9.42	9.75	9.66	10.42	11.13	10.90	10.09	9.77
Golf Course	13.95	14.45	15.01	14.79	14.24	15.41	15.57	17.33	17.44	17.53
Lawn Bowling	1.40	1.58	1.61	1.64	1.70	1.75	1.80	1.74	1.77	1.92
Pro Shop	0.45	0.22	(0.05)	0.01	0.30	0.30	0.32	0.72	1.32	1.27
Facilities Maintenance	8.52	9.45	10.07	10.15	10.59	11.04	11.14	11.31	10.34	11.73
Vehicle Maintenance	3.16	3.28	3.63	3.60	3.56	3.55	4.69	4.78	5.01	5.61
Landscape Maintenance	8.91	9.18	9.47	9.45	9.87	11.04	11.03	11.04	11.21	11.84
Custodial Services	14.12	15.78	16.54	17.77	17.98	18.64	19.63	20.02	20.74	21.18
Rossmoor News	2.88	2.59	2.66	2.78	3.19	4.21	5.60	7.25	7.98	7.93
Rossmoor Channel	2.99	3.07	3.02	3.04	3.23	3.46	3.49	3.76	3.85	3.69
Unallocated/General Services	45.22	49.74	39.64	39.85	42.88	43.45	45.31	45.53	50.85	53.99
GRF Operations (1)	190.38	201.24	196.66	198.21	204.66	214.14	220.55	228.13	234.17	245.78
Trust Maintenance Reserve	-	-	-	3.12	-	-	-	-	-	-
Trust Facility/Property Maintenance	16.10	4.11	11.50	11.07	4.54	5.67	5.32	8.23	7.60	8.74
Refund of Prior Year Surplus	(14.97)	(6.86)	(9.08)	(9.98)	(3.87)	-	-	-	(7.88)	
Subtotal Before Cable TV	191.51	198.49	199.08	202.42	205.33	219.81	225.87	236.36	233.89	254.52
Cable TV	36.63	36.63	37.66	37.66	55.00	56.65	55.05	57.25	57.25	59.54
Total Coupon (1)	228.14	235.12	236.73	240.08	260.33	276.46	280.92	293.60	291.13	314.06

(1) Totals are subject to a minor rounding adjustment

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OPERATING BUDGET
12/31/2021

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800 ROCKVIEW DRIVE
WALNUT CREEK CA 94595

GOLDEN RAIN FOUNDATION
1001 GOLDEN RAIN ROAD
WALNUT CREEK CA 94595

		2019 ACTUAL	2020 ACTUAL	JAN-JUNE2021 ACTUAL	2021 BUDGET	2022 BUDGET	DIFFERENCE
OCCUPANCY INCOME							
5001	CABLE TV & INTERNET COUPON	(1) 4,410,166	4,586,412	2,293,206	4,586,573	4,770,036	-183,463
5101	OPERATION FEE COUPON	18,094,897	18,934,471	9,368,297	18,736,131	20,390,014	-1,653,883
	TOTAL OCCUPANCY INCOME	22,505,063	23,520,883	11,661,503	23,322,704	25,160,050	-1,837,346
COMMUNITY FACILITIES INCOME							
5401	RENTALS-COMMUNITY	(2) 174,976	69,026	32,997	60,000	175,000	-115,000
5404	GUEST GOLF FEES	202,662	181,869	160,408	248,000	295,000	-47,000
5405	RESIDENT GOLF FEES	346,367	439,313	263,816	400,000	450,000	-50,000
5406	GOLF CARDS	315,575	357,041	391,801	340,000	390,000	-50,000
5409	EXCURSION COLLECTION	(2) 269,914	5,900	0	40,000	250,000	-210,000
5410	TOURNAMENT FEES	(2) 17,050	0	1,056	15,000	18,000	-3,000
5412	TICKETED EVENTS	(2) 207,645	37,242	9,353	72,000	202,000	-130,000
5419	RV SPACE LEASE	5,859	44,910	41,892	45,000	45,000	0
5420	PERSONAL TRAINING	(2) 230,056	92,883	98,903	115,000	230,000	-115,000
5430	MERCHANDISE SALES	162,378	135,966	87,470	180,000	180,000	0
5431	PRO SHOP CART RENTAL	95,196	121,851	79,594	130,000	140,000	-10,000
5432	PRO SHOP CLUB REPAIR	420	30	0	1,000	1,000	0
5433	PRO SHOP GOLF LESSON	27,823	43,581	38,108	35,000	45,000	-10,000
5434	PRO SHOP DRIVING RNG	46,937	68,492	51,369	60,000	75,000	-15,000
	TOTAL COMMUNITY FACILIT	2,102,857	1,598,104	1,256,765	1,741,000	2,496,000	-755,000
FINANCIAL INCOME							
5502	INTEREST	4,774	8,838	4,548	0	6,000	-6,000
	TOTAL FINANCIAL INCOME	4,774	8,838	4,548	0	6,000	-6,000
NEWSPAPER INCOME							
5702	NEWSPAPER DIGITAL ADVERTISING	(3) 0	0	39,300	0	40,000	-40,000
5703	NEWSPAPER SUBSCRIPTION OTHER	3,150	4,265	1,415	2,750	2,000	750
5704	NEWSPAPER ADVERTISING	812,662	770,355	356,190	701,100	729,600	-28,500
5705	CLASSIFIED ADVERTISING	54,629	64,270	31,042	60,000	60,000	0
5706	BUS ADVERTISING	46,770	28,365	19,853	30,000	27,000	3,000
	TOTAL NEWSPAPER INCOME	917,211	867,255	447,799	793,850	858,600	-64,750
OTHER INCOME							
5116	BUS GRANT	(4) 153,313	109,966	24,440	124,920	63,017	61,903
5117	UC DAVIS GRANT	0	0	87,500	170,000	175,000	-5,000
5422	RENTAL INCOME-MEDICAL CENTER	0	0	58,642	0	0	0
5801	FACILITIES USAGE FEE	37,750	30,963	20,650	20,000	37,000	-17,000
5802	MISCELLANEOUS INCOME	42,457	15,212	5,530	19,000	25,500	-6,500
5803	CREEKSIDE REVENUE	(5) 144,643	79,507	26,929	50,000	163,373	-113,373
5806	BUSINESS INCOME-VEHICLE MAINTENANCE	72,754	77,927	41,683	65,000	65,000	0
5810	RFID REVENUE	41,650	26,780	11,000	40,000	40,000	0
5820	HANDYMAN INCOME	383,679	421,221	230,062	440,000	440,000	0
5821	GAIN/LOSS OF FIXED ASSETS	15,584	0	0	0	0	0
	TOTAL OTHER INCOME	891,831	761,576	506,435	928,920	1,008,890	-79,970
	TOTAL REVENUE	26,421,736	26,756,656	13,877,050	26,786,474	29,529,540	-2,743,066
EXPENSES							
6104	OVERTIME WAGES	146,302	60,139	52,080	107,900	115,400	7,500
6107	TEMPORARY HELP	133,713	64,451	2,195	16,600	19,500	2,900

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		2019 ACTUAL	2020 ACTUAL	JAN-JUNE2021 ACTUAL	2021 BUDGET	2022 BUDGET	DIFFERENCE
6110	SALARIES AND WAGES	(6) 8,037,737	8,321,006	4,106,826	8,402,477	8,886,499	484,022
6112	SEVERANCE PAY	16,277	0	0	0	0	0
	TOTAL SALARY AND WAGES	8,334,029	8,445,596	4,161,101	8,526,977	9,021,399	494,422
6200	EMPLOYEE BENEFITS	7,999	8,085	4,078	8,000	8,500	500
6201	SOCIAL SECURITY TAX	576,713	572,974	298,796	614,863	653,206	38,343
6202	FEDERAL UNEMPLOYMENT INSURANCE	7,385	6,737	4,339	6,132	6,234	102
6203	STATE UNEMPLOYMENT INSURANCE	34,494	23,230	14,577	26,572	27,452	880
6204	HEALTH INSURANCE-NON UNION	(7) 758,947	793,907	415,044	866,389	895,697	29,308
6205	LIFE INSURANCE - NON UNION	33,129	40,065	20,007	44,745	40,954	-3,791
6206	LONG TERM DISABILITY INSURANCE	20,817	21,545	10,718	24,052	22,025	-2,027
6207	RETIREMENT-NON UNION	707,250	707,250	353,625	707,250	707,250	0
6209	HEALTH & WELFARE 324	(8) 589,448	599,083	297,929	670,650	711,666	41,016
6210	RETIREMENT-UNION	(8) 947,792	895,296	431,382	946,351	994,244	47,893
6211	WORKER'S COMPENSATION	265,765	220,241	110,752	261,491	332,773	71,282
6213	TRAVEL AND MEAL ALLOWANCE	10,613	9,615	3,737	12,000	16,800	4,800
6214	401(k) MATCH GRF	134,074	147,258	78,091	150,608	181,355	30,747
6217	EMPLOYMENT ADS	14,366	8,457	14,199	15,000	22,250	7,250
6218	PRE-EMPLOYMENT PHYSICALS	12,102	7,443	5,205	14,000	14,000	0
6219	STAFF TRAINING	32,580	17,700	5,206	35,500	31,800	-3,700
6220	STAFF SUPPORT	35,555	26,535	9,218	36,000	38,500	2,500
6222	EMPLOYEE UNIFORMS & LAUNDRY	63,713	48,355	16,822	53,850	48,850	-5,000
6224	DUES AND MEMBERSHIPS	33,583	35,423	21,556	48,215	57,665	9,450
6225	SUBSCRIPTIONS AND BOOKS	12,961	36,161	16,629	41,900	43,856	1,956
6226	EMPLOYEE LICENSES/PERMITS/FEES	400	0	0	0	0	0
6227	VISION CARE	7,073	7,979	3,897	8,469	8,156	-313
6229	DENTAL INSURANCE	53,276	58,035	28,345	66,883	62,818	-4,065
6230	PERSONAL SAFETY EQUIPMENT	4,919	3,891	2,624	3,500	6,100	2,600
	TOTAL OTHER EMPLOYEE EXPE	4,364,954	4,295,265	2,166,777	4,662,420	4,932,151	269,731
6302	PROFESSIONAL SERVICES	506,140	414,587	227,743	508,500	550,653	42,153
6303	LEGAL SERVICES	161,084	166,895	61,762	120,000	130,000	10,000
6310	POSTAGE AND DELIVERY	23,230	16,583	6,174	25,856	25,456	-400
6311	COPY/PRINTING SERVICES	8,973	2,567	3,109	10,325	10,875	550
6312	BUSINESS PROMOTION	10,265	1,276	1,897	11,500	12,500	1,000
6401	COST OF MATERIAL USED/SOLD	144,780	122,298	72,807	163,400	163,400	0
6402	ADMINISTRATIVE SUPPLIES	155,157	109,000	63,453	123,100	133,500	10,400
6403	FUEL FOR VEHICLES	132,923	71,138	48,070	100,000	120,000	20,000
6404	AUTOMOTIVE SUPPLIES	121,897	135,522	57,782	110,000	120,000	10,000
6405	EMERGENCY PREPAREDNESS	2,777	3,388	487	18,000	21,000	3,000
6408	SAFETY/SECURITY SUPPLIES	18,231	21,694	9,508	17,250	20,250	3,000
6409	SUPPLIES-COMPUTER EQUIPMENT	42,910	38,971	31,156	48,800	62,010	13,210
6410	ROUTINE ENTERTAINMENT SPECIAL	85,516	35,858	27,633	85,000	90,000	5,000
6414	MISCELLANEOUS OPERATIONS	3,084	1,286	157	3,000	2,500	-500
6415	SWIMMING POOL SUPPLIES	45,504	30,605	25,666	63,000	60,000	-3,000
6416	LANDSCAPING SUPPLIES	51,731	50,956	39,314	50,000	55,000	5,000
6417	FERTILIZER SUPPLIES	93,634	92,501	27,480	92,000	95,000	3,000
6419	TURF MAINTENACE SUPPLIES	70,859	63,266	30,454	70,000	69,000	-1,000
6420	SUPPLIES	276,766	258,202	112,176	279,000	301,000	22,000
6423	GRANT EXPENSES	0	8,006	6,820	0	20,000	20,000
6430	APPLIANCE SUPPLIES	478	1,255	271	1,500	1,000	-500
6431	MECHANICAL/ELECTRICAL SUPPLIES	27,911	13,691	14,792	36,000	31,000	-5,000
6432	PLUMBING SUPPLIES	7,722	5,044	2,321	6,500	6,500	0
6440	BUILDING SUPPLIES	11,277	14,025	9,495	10,000	12,000	2,000
6441	RANGE SUPPLIES	5,596	8,001	7,417	8,000	10,000	2,000
6447	COST OF TICKETED EVENTS	(9) 167,412	31,503	0	62,500	168,000	105,500
6450	GOLF CART LEASE	32,769	36,520	16,297	37,000	37,000	0
6455	SUPPLIES SMALL TOOLS/EQUIPMENT	36,794	31,412	11,140	33,300	31,500	-1,800
6460	PAINTING SUPPLIES	4,661	7,613	217	4,000	6,000	2,000

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		2019 ACTUAL	2020 ACTUAL	JAN-JUNE2021 ACTUAL	2021 BUDGET	2022 BUDGET	DIFFERENCE
6463	COST OF RESIDENT EXCURSIONS	(9) 216,237	22,914	-1,541	40,000	190,000	150,000
6466	GOLF CART FUEL	-3	0	0	0	0	0
	TOTAL OPERATING EXPENSES	2,466,316	1,816,577	914,060	2,137,531	2,555,144	417,613
6501	TRANSPORTATION TAX/LICENSES	13,375	13,000	9,830	12,500	15,000	2,500
6502	FEDERAL/STATE INCOME TAX	800	826	943	800	800	0
6503	PROPERTY TAX	921,460	945,031	500,482	968,800	1,024,850	56,050
6505	SALES AND USE TAX	5,411	2,062	163	5,000	500	-4,500
6506	OTHER LICENSES AND FEES	49,649	48,073	32,130	45,000	45,000	0
	TOTAL TAXES	990,696	1,008,992	543,549	1,032,100	1,086,150	54,050
6601	HAZARD INSURANCE	(10) 153,371	209,227	146,635	310,000	403,500	93,500
6602	AUTOMOBILE INSURANCE	(10) 46,836	43,824	23,060	62,500	74,100	11,600
6604	BUSINESS LIABILITY INSURANCE	(10) 169,268	173,947	103,595	192,000	288,000	96,000
6606	CYBER INSURANCE	(10) 11,335	12,546	5,529	13,000	17,500	4,500
6610	SPECIFIC FIDELITY INSURANCE	(10) 21,295	19,831	11,194	21,000	22,000	1,000
6612	EARTHQUAKE INSURANCE	(10) 186,560	224,368	138,413	247,000	275,000	28,000
6613	OFFICERS/DIRECTORS INSURANCE	(10) 69,346	81,818	44,166	94,000	110,200	16,200
6614	UMBRELLA LIABILITY	(10) 104,459	109,671	114,206	133,000	268,200	135,200
	TOTAL INSURANCE	762,470	875,232	586,798	1,072,500	1,458,500	386,000
6701	WATER	(11) 347,247	493,163	280,295	486,000	579,000	93,000
6702	TELEPHONE	129,755	147,391	91,484	132,700	158,200	25,500
6703	WASTE DISPOSAL	160,155	136,505	68,315	132,500	137,500	5,000
6704	GAS AND ELECTRICITY	861,907	711,554	362,601	804,800	775,200	-29,600
6707	TV & INTERNET CABLE CONTRACT	(1) 4,418,227	4,586,574	2,293,283	4,586,573	4,770,036	183,463
	TOTAL UTILITIES	5,917,291	6,075,186	3,095,979	6,142,573	6,419,936	277,363
6801	NEWSPAPER PRINTING	218,909	225,099	111,845	232,000	244,560	12,560
6803	PUBLIC SAFETY CONTRACT	1,881,500	1,935,223	982,542	1,973,684	2,047,266	73,582
6807	ELEVATOR CONTRACT	3,147	2,980	1,278	6,500	6,000	-500
6809	COMPUTER PROGRAM MAINTENANCE	134,771	164,911	96,005	161,660	183,500	21,840
	TOTAL CONTRACTUAL SERVICE	2,238,326	2,328,214	1,191,671	2,373,844	2,481,326	107,482
6901	EQUIPMENT RENTAL	14,305	17,598	6,127	16,900	12,000	-4,900
6903	EQUIPMENT REPAIR/MAINTENANCE	185,520	179,681	92,081	206,500	208,500	2,000
6905	BUILDING REPAIR/MAINTENANCE	92,916	75,811	28,260	60,000	60,000	0
6906	ELECTRICAL REPAIR/MAINTENANCE	2,947	9,214	0	5,000	5,000	0
6907	PEST CONTROL	16,041	11,498	6,028	19,000	17,000	-2,000
6919	REPAIR TEES, GREENS & FAIRWAYS	168,010	174,888	81,330	177,000	177,000	0
6927	SWIMMING POOL REPAIR/MAINTENAN	1,175	9,398	0	12,500	12,500	0
6929	APPLIANCE/MECHANICAL REPAIR/MA	13,707	28,212	1,290	15,000	15,000	0
6935	TREE MAINTENANCE/REMOVAL	145,983	145,356	59,152	138,000	145,000	7,000
6972	LANDSCAPE REPAIR/MAINTENANCE	121,614	122,073	59,376	123,234	131,234	8,000
6981	TRUST FACILITY MAINTENANCE	(12) 388,544	240,420	215,596	608,500	700,000	91,500
	TOTAL REPAIRS AND MAINTEN	1,150,761	1,014,150	549,239	1,381,634	1,483,234	101,600
7003	BANK CHARGES-ALL TYPES	97,174	78,630	46,384	87,200	90,200	3,000
7005	UNCOLLECTIBLE ACCOUNTS	330	0	0	1,500	1,500	0
	TOTAL FINANCIAL EXPENSES	97,504	78,630	46,384	88,700	91,700	3,000
7102	VEHICLE MAINTENANCE	157,369	167,780	73,785	132,000	145,300	13,300
	TOTAL INTER-DEPTARTMENT C	157,369	167,780	73,785	132,000	145,300	13,300

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		2019	2020 JAN-JUNE2021		2021	2022	DIFFERENCE
		ACTUAL	ACTUAL	ACTUAL	BUDGET	BUDGET	
8551	RECOVERIES-INTER DEPARTMENT	-157,095	-167,780	-73,785	-132,000	-145,300	-13,300
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	TOTAL RECOVERIES	-157,095	-167,780	-73,785	-132,000	-145,300	-13,300
	TOTAL EXPENSES	26,322,621	25,937,842	13,255,557	27,418,279	29,529,540	2,111,261
	DIFFERENCE	99,115	818,815	621,494	-631,805	0	-631,805
		=====	=====	=====	=====	=====	=====

2022 OPERATING BUDGET SUMMARY**EXPLANATION OF SIGNIFICANT YEAR-OVER YEAR COST
INCREASES/INCOME DECREASES****1. Account Codes 5001 and 6707: Cable TV Coupon**

Golden Rain signed a new contract with Comcast effective January 1, 2017. The agreement includes cable TV and internet for an initial rate of \$55.00 per manor per month plus all applicable taxes and fees. The contract allows for a maximum 4% increase in 2022.

2. Account Codes 5401, 5409, 5410, 5412, and 5420

Due to the restrictions related to the Covid-19 pandemic revenues were reduced for the 2021 budget. The 2022 budget restores projected revenues to pre Covid-19 levels as many activities have returned to full operations. Recreation revenue including facility rentals, excursions and ticketed events are increased by \$455,000. Fitness Center personal training revenue is increased by \$115,000.

3. Account Codes 5702: Newspaper Digital Advertising

Newspaper advertising has begun to shift to an online format. The News department began selling digital advertising in 2021 and is budgeting \$40,000 for 2022.

4. Account Code 5116: Bus Grant

Golden Rain has received a grant from Measure J transportation sales tax measure for the operation of the Green Line and subsidized shared ride services. The amount remaining on the grant for the first half of 2022 is \$63,017. A new call for projected has not been released at this time.

5. Account Code 5803: Creekside Revenue

Due to the uncertainties related to the Covid-19 pandemic and possible restrictions budgeted revenues from Creekside rent were significantly reduced. For the 2022 budget Creekside rent has been increased to \$163,373 expecting full operations.

6. Account Code 6110 : Salaries and Wages

An increase in salaries and wages includes a 3.8% CPI increase and a \$75,000 wage pool approved by the GRF Board at the June 2021 Board meeting. In 2021 there have been several vacant positions that have not

been filled due to the Covid-19 pandemic. The 3.8% CIP Increase is included in the various departmental budget, whereas the \$75,000 is included in the unallocated department. For the 2022 budget management has budgeted an increase in the total number of full-time equivalent positions to return numbers to pre-pandemic levels. A net increase of \$484,022 is budgeted for 2022.

7. Account Code 6204: Health Insurance – Non Union

The increase in cost includes projected premiums in health costs received from our brokers. The actual expense may change with any updated projections.

8. Account Code 6209 and 6210: Health and Welfare – Union/Retirement – Union

The union contract allow for increases in the pension and health and welfare benefits.

9. Account Codes 6447 and 6463 – Cost of Ticketed Events/Resident Excursions

Recreation events and excursions in revenues have been increased to pre Covid-19 levels, thus the 2022 budget also reflects an increase of \$255,500 in costs.

10. Accounts 6601 – 6614: Insurance

Insurance expense is based on projections received from our broker, A. J. Gallagher. The actual expense is not known until December when the policies are placed. In 2021 additional liability policies were obtained for pollution and real estate E&O, thus resulting in an increase in liability. The broker is estimating a 25% cost increase for hazard insurance for 2022.

11. Accounts 6701: Water

With the last few years ranking as some of the driest two-year periods in recent history an increase in usage of EBMUD water rather than creek water has significantly increased the expense to water the golf courses. The budget for water expense is based on historical usage and incorporating the EBMUD increase of 4% beginning in July 2022. For the 2022 budget, water has been increased by \$93,000.

12. Accounts 6981: Trust Facility Maintenance

Following a recommendation from a few years ago, staff has budgeted \$700,000 in Trust Facility Maintenance with the goal of steadily building up the Trust Maintenance Reserve. The amount of expenditure requested for 2022 is \$385,000, with the difference of \$315,000 going to build the Trust Maintenance Reserve. Building the reserve is intended to provide an offsite to future years' spikes in Trust Maintenance costs.

Golden Rain Foundation Headcount Budget

	2021	2022
	Budgeted FTE's	Budgeted FTE's
CHIEF EXECUTIVE OFFICE	3.63	4.00
HUMAN RESOURCES	3.00	3.00
PUBLIC SAFETY	1.00	1.00
BUS TRANSPORTATION	9.00	10.50
COUNSELING SERVICES	4.00	4.00
ACCOUNTING & INFORMATION TECHNOLOGY	8.00	8.00
HANDYMAN PROGRAM	2.00	2.00
RECREATION	11.50	12.25
AQUATICS	11.00	11.00
FITNESS CENTER	9.20	10.23
GOLF COURSE, BOWLING GREEN, PRO SHOP	19.65	20.00
FACILITIES MAINTENANCE	5.00	6.00
VEHICLE MAINTENANCE	3.00	3.00
LANDSCAPE MAINTENANCE	7.00	7.00
CUSTODIAL SERVICES	15.00	15.00
ROSSMOOR NEWS	10.55	10.55
ROSSMOOR CHANNEL 28	3.30	3.30
Total	125.83	130.83

ENTERPRISE RISK MANAGEMENT: Board & Staff Review
13-Aug-21 Updated based on BOD Retreat on June 23, 2021

Item #	Risk Category	Risk Name	Risk Description	Possible Solutions Proposed by Board at Retreat	Staff Recommendation	Notes
1	Deadly Pathogen	Plant pathogens/ Plant Blights	Diseases that could kill large species at once	Reforestation; arborist evaluation.	Recommend monitoring trees and plants as necessary and promptly addressing issues	Pollon: pathogens are becoming more common with several plant species. Lack of water can be a cause, specifically to trees as they become susceptible to blights.
2	Deadly Pathogen	Contagious disease/epidemic/ H1N1/ the Plague	Travels fast and nothing is in place to mitigate the spread of an infectious disease in Rossmoor	Shelter in place, cleanliness/ Follow what the CDC recommends and look to what the City of Walnut Creek or Lafayette has set in place-try to mimic	Generally, this is the responsibility of public health officials at fed/state/local levels; GRF could put its own protocols in place including evaluating offsite places to work or ordering employees to stay home.	
3	Facilities: infrastructure, pools, roads, etc...	Catastrophic event	Catastrophic fire or earthquake causes significant damage to facilities / infrastructure	1. Maintain sufficient insurance coverage to cover possible projected losses 2. Maintain sufficient fund balance/debt capacity to pay insurance deductible	1. Done 2. Currently building up in the Trust Fund	Donner: keep resident activities going for one to two years in a clubhouse; potentially move to trailers in interim. Add to BRP document
4	Facilities	Business continuity	Unable to resume business activities with minimal downtime after a major event	Create Business Resumption Plan (BRP) to include capability to work offsite	Done and continually updating as required.	
5	Financial	Capital availability	Lack of affordable capital to fund non-discretionary projects	1. Create a long term fund projection model that includes a minimum fund balance 2. Identify debt capacity with bank 3. Consider raising the GRF coupon to fund required projects	1. Done 2. Done 3. Regardless of whether we sell the medical center	Walker- add Facilities Master Plan as a solution.
6	Financial	GRF coupon payments	Material disruption in coupon payments from the Mutuals due to a catastrophic event	Increased Business Interruption Insurance from \$5M to \$30M in 2021 for possible loss of revenue.	Done	
7	Financial	Membership transfer fees	Significant reduction in membership transfer fees due to market conditions	1. Maintain a minimum fund balance in the in the Trust Estate 2. Curtail discretionary spending	1. Done 2. Board prerogative	
8	Financial	Medical center	Inability to find a tenant to rent the building	1. Maintain a sufficient fund balance/debt capacity to upgrade the building 2. Consider selling the building 3. Possible need to increase coupon due to loss of money.	The property is in contract for sale.	consider raising coupon, or MTF; monthly monitoring of MTF
9	Financial	Medical center	Cost of renovations now for a tenant (\$3 to 6 million) or major costs at expiration of long term lease (\$10 to \$30 million)	1. Maintain a sufficient fund balance/debt capacity to upgrade the building 2. Consider selling the building	See above	
10	Financial	Pension Fund	Underfunding of plan due to a significant drop in the stock market	1. The budget has included a static contribution that has built up a prefunded balance in good market years to offset market decreases. 2. Monitor and maintain sufficient funds to make sure the same thing from 2000 doesn't happen.	On-going	Continue the \$1M annual funding
11	Geological	Landslide	A landslide on GRF owned property causing a safety risk or property damage	1. create a Geologic Hazard Abatement District 2. create a Geologic Hazard Reserve Fund	1. Would need to retain specialists to create the GHAD 2. Board could establish a Reserve Fund at any time, however, there is no assurance that future boards will respect the fund	
12	Golf	Water reduction	Future droughts or rationing could affect availability of water	Water reclamation; new plants and new hybrid grasses use less water	Water reclamation feasibility is underway	
13	Golf	Golf interest reduction	Less people playing golf nationally	Reduce # of courses	Consider increasing outside play; undertake marketing campaign to get residents on the course;	
14	Golf Course Bridges	Creek, Golf Bridges are currently in poor condition	There are 2 bridges in disrepair, with all bridges requiring some attention/investment/replacement	Updated evaluation of creek, bridges. Jeff stated that there is a long range plan put in place for repair and replacements schedules. There is no danger of bridge collapse at this time and the bridges in question are under surveillance and due for repair.	The bridges are in the long range plan from 2022 to 2037.	

ENTERPRISE RISK MANAGEMENT: Board & Staff Review
13-Aug-21 Updated based on BOD Retreat on June 23, 2021

Item #	Risk Category	Risk Name	Risk Description	Possible Solutions Proposed by Board at Retreat	Staff Recommendation	Notes
15	Governance	Loss of resident attendance at Board Meetings	Loss of information spread to the community	Unsure, since Board can't force residents to attend the meetings	No recommendation; this is a business meeting of the Board; keep Ch 28 and YouTube channels and newspaper as the primary information mediums	
16	GRF	Competition from other senior communities	Other senior communities could draw buyers away	Maintain the facilities; enhance facilities i.e. add dome for pickleball;	Not seen as risk at this time. Sales are still strong with waiting lists; could consider increasing marketing;	
17	GRF	Trust expiration	Loss of rights to operate the GRF amenities	Modify Trust and extend/eliminate expiration date	January 2020 BOD meeting approved \$30K to modify Trust.	On hold until management agreement terms are resolved.
18	GRF	Lack of Board succession	Lack of interest on serving on the Board or committees	Recruit new candidates; volunteer table at Newcomers event; news articles asking for volunteers	Board prerogative	Created recruitment video.
19	Human Resources	Compensation	Failure to determine and pay competitive employee compensation leading to inability to retain key employees	Creation of compensation management process to ensure that employees are paid competitively.	Done; requires monitoring by Comp Com.	Wong: need to evaluate employee benefits
20	Human Resources	Succession	Lack of planning to manage the succession of key positions	1. Managers create succession plan for key positions. 2. Carl mentioned cross training in all departments. 3. Dale mentioned back up persons and Sue said GRF staff wear many hats and deferred to Carl's suggestion.	Staff has developed a succession plan for key positions; where appropriate, staff are cross-trained	
21	Human Resources	Employee strike	If employees go on strike that will leave MOD, custodians, and other jobs abandoned	Contract expires in summer of 2021.	Continue to maintain good relations with the union; maintain a fair contract with fair wages and benefits to prevent a strike	
22	Infrastructure	Underground infrastructure	Sewers, drainage, electrical, water systems are all old and can break down or collapse	Bob: is there technology that can be used to evaluate conditions and repairs? Rebecca suggested that PGE may cover certain underground powerlines and that the CCSD would handle up to a certain point just after the entry point of the home for any issues, all issues towards a point entering the home is the owners responsibility. Someone should look into who's responsibility it lies to fix-Check with PGE and CCSD to see when they can update the aging infrastructure.	Not GRF purview--utilities will monitor and update their own systems; the final connection to the manors is the responsibility of the mutuals	
23	IT	Computer vulnerabilities and obsolescence	Age of Jenark is making computer upgrades difficult	Upgrade Jenark and other old systems; system integration implementation; data cleanup; security risk analysis	Completed database integration: web portal, golf & tickets. Access control to be implemented. Replacing Jenark would be multi-million dollar project.	Staff discussions with exploring Jenark options are occurring.
24	Mutuals	Irresponsible mutuals	failure to update homes, maintain housing	Did not have a solution but would like one.	Outside of GRF purview but MOD can encourage mutuals to have building maintenance committees; board training; emphasize reserve studies; establish policies to maintain minimum fund balances;	
25	Resident Communication	Printer going out of business	Loss of paper newspapers. Possible loss of ad revenue or struggles gaining them.	Move to digital news	Staff moving in this direction; select an alternative printer; partner with other weeklies for co-ownership of a press; move to digital news with digital ad revenue--currently in process	
26	Resident Communication	Loss of Comcast	CH28 could not be available	AT&T could be viable option, as well as "over the air" applications such as hulu or you-tube.	Stay with Comcast but be prepared by keeping current with other technology options as described.	Use of Apps such as Hulu can be used in case of transition from Comcast
27	Security	Active shooter, terrorist	Rossmoor does not currently have a training or action plan put into place for residents or employees	Needs to be evaluated; active shooter training; gun buyback. Ann suggests working with the City of Walnut Creek who she trained with. She also mentioned that this training taught her how to defuse a heated or angered person has really helped with understanding angry customers and may help end a volatile situation before it happens.	Tom Cashion implemented active shooter training for employees. Also documented in BRP.	Cashion and Peterson working to educate residents to call the proper authority depending on the circumstances: police vs 911 vs Securitas

SECTION 2**NEW PROGRAMS AND PROGRAM AUGMENTATION**

Principle 4 requires any proposed new program or program augmentation be specifically considered by the GRF Board. For 2022 four program suggestion is offered for consideration. For convenience, the proposal is listed below but is also described in a memorandum included in this section.

The costs of these proposals have not been included in the draft budget. The Board should review the proposals and direct staff as to whether any of them is to be approved to be included in the 2022 budget.

<u>Description</u>	<u>Cost</u>
1) Closed Caption – Channel 28	various options
2) Rossmoor TV Guide on Comcast	\$9,000
3) Time and Attendance Reporting Software	\$10,152
4) Phone Recording System	\$3,145*
5) Colocation – Offsite Data backup facility	\$25,100**
6) Additional FTE – Human Resources	\$60,525***

**This accounts for 70% of the costs being expensed to MOD Operations.*

*** Colocation would also require approval of a capital purchase of an additional server to be made from the Trust Estate Fund.*

**** This accounts for 50% of the costs being expensed to MOD Operations.*

MEMORANDUM

Date: July 26

To: Tim O’Keefe, CEO

From: Ann Peterson, Director of Communications

Re: Closed caption options for Channel 28 programming

In 2021, Station Manager George Ivanov received several requests from residents to add closed captions on Channel 28 programs. Closed captioning translates a program’s audio into text to assist deaf and hard-of-hearing individuals with comprehension. Requests for this amenity came as a result of YouTube offering computer-generated closed captions for the uploaded shows and Zoom adding the service, which was then available for the virtual GRF Board meetings.

George’s research uncovered three possible options for implementing closed-captioning service for the Channel 28 audience. They are as follows:

Producing closed captions in-house

Adobe Premiere, our software package, is working on a speech-to-text engine. Currently in the beta phase, it is unknown when the feature will be released officially. Channel 28 has asked to be included in beta phase trials but has not yet received an answer. Because we have not seen the closed captions, but we know they are computer generated, we anticipate staff time will be needed to fix possible errors. The closed captions file also will need to be embedded in the final version of the program or uploaded to our new server as a special sidcar file.

- Cost: \$0 for the software; unknown additional staff hours

Purchasing special equipment for the broadcast unit

Tightrope, producer of Channel 28’s video server, offers real-time captions with high accuracy and low latency. The equipment works with Tightrope servers and sends the video with embedded closed captions to Comcast.

George also learned from the Tightrope representative that the company is creating a speech-to-text software engine, which will be offered as a paid add-on option to its video servers. This option may become available at the beginning of 2022, but pricing information is not yet available. This could be a good alternative as it would work natively with the new video server, which Channel 28 will request from the Trust Estate Fund in 2022.

- Cost: \$51,000 (\$46,000 for speech-to-text equipment; \$5,000 for card to embed the closed captions)

Using an outside vendor specializing in speech-to-text services

George compared two companies specializing in speech-to-text services. Their business model is generally the same: Channel 28 uploads video files to their platforms, which use speech-to-text computer engines to automatically generate the closed captions and two rounds of human editing to achieve 99%

accuracy. Depending on the length of the programs, Channel 28 receives closed-caption files back in 1 to 4 days. Channel 28 then embeds them into the programs.

Both companies offer two levels of service. A starter plan is good for lower volume, up to 10 to 12 hours of videos per month. Pro plans are available for higher volume with prepaid service, offering bulk discounts.

Costs:

- Least expensive starter plan: \$1.25/minute (\$75 for 1 hour programming)
- Least expensive pro plans: \$12,500/year for 15 hours of programming per month or \$16,500/year for 20 hours programming per month.

MEMORANDUM

Date: July 26

To: Tim O'Keefe, CEO

From: Ann Peterson, Director of Communications

Re: Rossmoor TV Guide on Comcast

Station Manager George Ivanov has received numerous phone calls and emails from residents asking why they can't set their DVR to record just one particular show on Channel 28. The only option is to schedule a 4-hour block of time. The short answer is that the Channel 28 programming guide is not listed on Xfinity's TV Guide and never has been.

Comcast representative Dave Newman said the Xfinity TV Guide is a paid listing distribution service offered by Gracenote, a third-party company. He suggested, and Channel 28 is in the process of implementing, some changes to the static name and general information on the channel's current Xfinity TV Guide listing: moving from "CATV" to "ROSSM" and from "Local Access Programming" to "Rossmoor TV Programming."

While this better identifies the channel on the Xfinity TV Guide, it does not solve the issue for recordings. Gracenote Account Executive Curtis Putney explained that having each Channel 28 program included on the TV Guide usually costs a station \$1,500 a month. Because we are a small local TV station, George was able to negotiate to reduce this proposed cost by half.

- Cost: \$9,000/year (at \$750/month). Annual increase of 5%.



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Human Resources

Date: August 24, 2021

To: Tim O'Keefe, CEO

From: Eric Wong, Sr. Manager – Human Resources *EW*

Re: **BUDGET APPROVAL TO IMPLEMENT NEW TIME & ATTENDANCE REPORTING AND TRACKING SYSTEM**

Tim, as an essential need to improve the reporting and tracking of employee work hours, I would like to request the approval of \$10,152 in the 2022 GRF Budget towards the cost of implementing an electronic time and attendance tracking system through our current Payroll services provider, Paychex Flex. Incremental costs to add this to our existing software include a one-time set-up fee of \$1,500 plus per employee per pay period fees annualized to be \$13,728. One-third of these total cost will be expended to the MOD Division.

Currently, Payroll collects and processes paper timesheet for each non-exempt, hourly paid employee. Payroll processing, and the complexities of proper payment of wages has become increasingly more complicated over time. This holds particularly true for employers operating in the State of California which requires added pay consideration depending on work schedules, length of shift and timing of shifts within a work week. In addition, penalties for non-payment of wages – including timeliness and accuracy of payment, adds to the liabilities associated with the need for efficient payroll administration and processing.

Our current process of requiring paper timesheets for employees to complete and for managers to approve is inefficient. In addition, there is significant room for human errors, miscalculation of reported time, missed rest or meal breaks, and concerns with casualness over time in accurate reporting of actual time worked in comparison to weekly work schedules.

Adoption of this electronic systems, in connection with our current payroll service provider, Paychex Flex, allows us to leverage these administrative resources to meet GRF's need for a more efficient and effective way of time/attendance reporting and tracking. In addition, the Paychex Flex time and attendance module allows for access to information based on the collection of attendance data. An example, this will benefit each of our operating departments by providing helpful payroll metrics – such as overtime usage, missed rest/meal breaks, analysis of reporting times, and other data reports that allows management to more quickly determine any concerns or patterns of irregularities related to employee attendance.



Human Resources

With budget approval, implementation would take place beginning in early January with a plan to train Payroll and HR personnel on the use of the system. This will be followed by an orientation and training for all managing supervisors on how to operate and use the system features ways that are most conducive to their department's needs. Appropriate training materials, reference materials and Q/A documents will also accompany the system rollout. The training and conversion period is expected to be 2 months. We anticipate that employees and supervisor managers will need to go through at least 3 payroll periods to become familiar with and comfortable in using the basic functions of this system.

Date: September 2, 2021

To: Tim O'Keefe, CEO

From: Tom Cashion, Sr. Manager – Public Safety

Re: **BUDGET APPROVAL TO IMPLEMENT THE RECODING OF CERTAIN PHONE LINES**

Tim, as an essential need to improve the quality of our customer service to the residents and others I would like to request the approval of \$3,144.96 (30% of the total \$10,483.20) in the 2022 GRF Budget and \$225 (30% of \$750) for every year afterwards towards the cost of recording 21 lines in various departments that have direct and consistent phone contact between our employees and residents. There will be a split of the cost between GRF (30%) and Mutual Operations (70%) based on the allocation of the recorded lines as listed below. Please also note, four additional Public Safety lines that will be recorded is being paid for by Securitas.

Recording of phone conversations has become a common practice of professional companies and institutions for many years now. Millions of phone conversations are recorded in the United States every day. One would be hard pressed to not go through a day or week without being recorded while conducting the normal businesses of life. The essential reason for recording calls between a company or institution and their customers is to improve the quality of services provided. Golden Rain Foundation should be doing the same to improve our quality of services we provide to the community.

The recording of calls will specifically:

Improve Professional Conduct by Employees and Callers: often times when both parties to a phone call know they are being recorded their professional conduct improves.

Identify Training Needs: the recording of phone conversations between GRF and its customers (residents, contractors and others) will allow GRF to identify training needs of an employee. Training needs most often identified is job knowledge, professional speech to include tone and empathy, patience and better listening skills.

Improve Recognition of Excellent Performance: Currently the only way to identify an employee for providing excellent customer service is by receiving feedback from the resident. Our employees are often times providing excellent customer service during phone calls which now can be identified, recognized and encourage repeated excellent performance.



Capture the true conversation if there are discrepancies later: Some times GRF leaders receive complaints about their employees after a phone call. Some of these complaints allege rudeness by employee, providing inaccurate information or simply not doing their job.

Improve Accountability: GRF is always striving to improve the quality of services it provides to the residents of Rossmoor. In order to meet this goal, we must hold ourselves accountable. By recording phone conversations, we can hold our employees accountable.

We have identified 21 lines that should be recorded based on the high number of calls being placed by residents to those lines. The employees of these lines are the front facing employees of the organization and range from reception desks to work order desks.

Our current phone system can record the phone conversations on designated phone lines. The location and number of phone lines to be recorded are as followed:

Mutual Operations Division: 9 lines (Order desks, Alterations and Front Reception)

Gateway Reception: 2 lines

Fitness Center Reception: 2 lines

Aquatics Reception: 1 line

Transit Request: 1 line

Accounting: 5 lines

(Public Safety, 4 lines (Dispatch Center, Gate and Public Safety Office)*)

*Securitas is paying for the Public Safety lines to be recorded

With budget approval, implementation would take place beginning in early January with a plan to train our employees on common customer service protocols and proper use of the recording system. This will be followed by an orientation and training for all managing supervisors on how to operate and use the system features to in order to follow up on complaints, identify training needs and to hold employees and callers accountable. We anticipate that employees and supervisor managers will need to go through at least a 1 training period to become familiar with and comfortable in using the basic functions of this phone system.

MEMORANDUM

Date: August 31, 2021

To: Timothy O'Keefe, CEO

From: Joel Lesser, CFO

Subject: Recommendation for Colocation of Servers

At Rossmoor in the MOD building, we have 23 production servers with a duplicate of that equipment at Gateway. Our proposal is we relocate the equipment which is currently at Gateway to an offsite location.

This would improve our ability to have our data accessible to staff in case of a local disaster. The colocation would provide a secure facility with redundant power and telecommunications systems independent of Rossmoor. The co-location is an integral part of our BRP "Business Resumption Plan".

Costs:

Capital hardware costs: 1 additional DL360 server for \$15,000

Operating costs: One time setup charge of \$3,500

Operating costs: Monthly charges of \$1,800



Human Resources

Date: August 26, 2021

To: Tim O'Keefe, CEO

From: Eric Wong, Sr. Manager – Human Resources

Re: **REQUEST FOR ADDITION TO GRF STAFF** *EW*

Tim, as I have become better acquainted with many of GRF's operational resource needs over the past year and a half, it has become increasingly evident that we lack the personnel to sufficiently address certain essential needs of our organization – primarily in the areas of workplace safety and employee training/communication.

WORKPLACE SAFETY

Our challenge as a multi-disciplined employer with distinct operating needs requires an approach to workplace safety that cannot be adequately covered through *general* employee training and awareness programs – such as having an all-encompassing Injury and Illness Prevention Program. Because of the unique jobs that make-up GRF, there are additional safety requirements that come into play that we have not been able to adopt. For example, additional safety programs that are required for certain departments to address unique concerns such as heat illness prevention, asbestos abatement, and fall protection for employees working in Carpentry positions. Other programs which have not yet been developed relate to office ergonomics, hazard communications, emergency response, and management training/development in areas of safety and accident prevention. These are examples of training programs that are needed and are important towards the prevention of workplace injuries.

Our IIPP has not been updated since 2012. It is my understanding that safety training has occurred in isolated areas of GRF but for the majority of departments, training has not been consistent nor adequate. I believe we have been very fortunate in avoiding the potential for more serious accidents or injuries.

While the number work workplace injuries have declined over the past two years, our insurance premium costs have increased because of the nature of injuries and in particular, claims where employees have retained legal representation where reserves and/or settlements



Human Resources

have negatively impacted our rating and driven up costs. There is an investigative and educational component to workplace safety that should also be included to support GRF's

Workers Compensation program beyond basic, post-accident administration of claims. An internal resource focused on these needs should help to improve our experience rating, as well as limit our risks and liabilities.

INTERNAL COMMUNICATION

In addition to Foundation safety needs, our ability to communicate effectively across all departments is challenging given the differences in roles, management, supervisor ability/capacity, access to GRF electronic communication and in some areas, differences in language.

This is a unique role that does not always fall neatly under one department. There are significant operational concerns that require a strong line to both Mutual Operations and Resident Services, as well as all other administrative services groups. However, given many policies or directives that originate with Human Resources, and a need for communication to be clear and consistent across all departments, it is reasonable that this role have a stronger tie to HR over other departments. That said, I would suggest that this position be added under HR operations. However, an argument could also be made to position this role as a shared resource under Public Safety or MOD Operations.

JOB STRUCTURE

I propose the hiring of an additional *Human Resource Generalist*. As stated, the focus of this additional staff member covers multiple areas that broadly encompass organizational safety & development, employee training & communications and management/supervisory development. However, given this expanded bandwidth, responsibilities with the current structure of the HR department would be to reallocate to allow for these added responsibilities to be addressed, while sharing in other HR related works. Examples of other work duties include recruiting, employee relations, leave of absence administration and employee benefit program related activities.

I believe 40% to 60% of this position's efforts will focus on safety related needs and concerns. Since responsibilities for safety fall under the role of the Public Safety Manager, the administrative work associated with the following would be at the direction of Tom Cashion:

- Employee safety training and record keeping



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- Agency liaison and reporting requirements
- First Aid/CPR certifications
- Safety program administration
- Support for training on personal protective equipment and safety standards
- Coordinate and/or provide training for developed the IIPP and sub-programs as required
- Program support related to accident and hazard identification, investigation and reporting
- Coordinate reasonable suspicion training and investigations
- Ensure DOT safety program records are in compliance and prepared for annual audits
- Assist in internal reviews and periodic inspections
- Workers Compensation program administration and support
- Provide for office ergonomics training, evaluation and assessments
- Administer annual and periodic employee testing needs
- Provide safety training content and similar resource related to fire safety, workplace violence, active shooter, slips/trips/falls, infectious diseases, and other relevant safety training needs that are applicable to GRF
- Oversee training resources and online systems with safety resource providers

Given the risks for injury, potential loss and penalties to GRF, I believe the salary and benefit costs to fund this position are reasonable. The significance of complying with Cal/OSHA Safety Orders that apply to our specific workplace needs cannot be overestimated. Penalties for noncompliance can be severe. For example, civil penalties under Cal/OSHA include the following:

- General violations: Up to \$12,726 per violation.
- Serious violations: Up to \$25,000 per violation.
- Willful or repeat violations: Up to \$127,254 per violation.
- Failure to abate: Up to \$15,000 per day.
- Failure to report serious injury or illness or death of an employee: A minimum penalty of \$5,000.

In addition to general HR operating areas, another major focus of this position will address needs related to employee training & communications, and management/supervisory development. Under the direction of the Sr. Human Resource Manager, these responsibilities will include:

- Periodic training support focused on current and relevant policies or programs affecting employees.



Human Resources

- Communication through various channels including translation in Spanish as needed.
- Training and enforcement of employment policies and programs that have been established for GRF, such as those included in our Employee Handbook and Collective Bargaining Agreement.
- New employee orientation programs

Similar to concerns related to safety penalties, risks associated with employee relation grievances or undue litigation costs average \$40,000 in employment discrimination claims, but can be significantly higher based on the infraction. It is of significant interest to the Foundation that HR be adequately staffed to ensure the integrity and communication of our employment programs and practices.

Based on a review of similar jobs and job duties, and considering the allocation of time and job focus, I have reviewed salary data through ERI and have determined an acceptable pay range for this role to be between \$33.15 (floor) and \$44.20 (cap).

The needs associated with this role will be ongoing and I believe it is important to hire an individual who can augment our existing team and be able to provide the additional support needed to focus on these areas that have not been sufficiently addressed. This addition to headcount will help in preventing GRF from being subject to higher costs exposure through workplace accidents, injuries as well as the potential for turnover, costly employee relation issues and potential grievances or employment litigation associated with safety and HR related policies, programs or practices that may not be clearly understood.

Please let me know if you have any questions regarding this request and thank you for your consideration.

SECTION 3**PROGRAM MODIFICATIONS**

Principle 8 calls for identification of opportunities to modify or eliminate program activities to reduce operations costs. Suggestions to change the program of service may save money, offset other proposals to increase or add new program activities, or improve equity between those who use or are served by some aspect of our program and the general community who all share in the cost of providing the service or program. The following items have been included in the 2022 draft budget.

<u>Description</u>	<u>Cost</u>
1) Increase FTEs – Golf Shop	\$17,950
2) Increase FTEs – Executive Services	\$20,494

MEMORANDUM

Date: August 27, 2021
To: Tim O'Keefe, CEO
From: Mark Heptig, Director of Golf
Re: Increase Part-Time golf shop employee position to FTE

I am requesting an increase to the part-time golf shop employee to a full-time employee position. We have spent most of the last year replacing one part-time employee after another. The training process takes an enormous amount of time when we must rehire. When we do find a good employee, it would be nice to keep them by having a full-time position. This position would help at the counter with running the tee registration on both golf courses, selling merchandise and helping with customer service.

We are also understaffed with the increased play that has occurred over the last 18 months. Many weeks the Director of Golf is working six-seven days a week due to insufficient staffing. Currently the position is at .65 time. We would look to add .35 to this position which would change (increase) the payroll position in the shop by \$17,950.

MEMORANDUM

Date: July 20, 2021

To: Tim O'Keefe, CEO

From: Deborah Rose, Executive Services Manager

Re: Increase Part-Time Administrative Assistant Position to FTE

I am requesting an increase to the part-time Administrative Assistant position in Executive Services to a full-time employee position.

On September 26, 2019, the Board approved a reduction in hours for this position from full time to part-time. It was believed at the time that with the change in managers of the department and a new assistant that the workload could be effectively managed with less staff resources.

However, with the onset of the pandemic a few months later, compounded by the concurrent shift to Simbli for electronic committee packets at the insistence of some of the committees, and new events and activities proposed by the Board, the staff resources have been stretched thin which now includes taking minutes for all the Board committees as well as constant training and troubleshooting for new Board and committee members in their ongoing use of Simbli.

Currently, the position is 25 hours per week (0.63 FTE). Adding these hours will provide an additional fifteen dedicated hours of coverage per week to the Board and its committees and return the staffing to the budgeted hours prior to the 2020 budget year.

The cost for the increase to full-time Administrative Assistant is estimated at \$20,494 including wages and taxes.

SECTION 4

NEW AND INCREASED REVENUE & PROGRAM COST RECOVERY

Principle 6 calls for identification of opportunities for increasing revenue or developing new sources of revenue. In years past, the Board, Finance Committee, staff, and residents have identified many possible new/increased revenue ideas. Many of the ideas were further discussed and assigned to staff for additional consideration/evaluation and have been implemented.

There are no new increased revenue or program cost recoveries suggested for 2022.

SECTION 5

DEFINED BENEFIT PENSION PLAN

The defined benefit pension plan was begun by GRF in 1968. It covers unrepresented (non-union) employees and was closed to new employees in 2009. Each year the GRF makes a contribution to the pension plan as either required by law or recommended by our plan administrator actuary at MassMutual.

Background information regarding the plan from MassMutual is included in this section of the budget. It briefly outlines how the contribution is calculated and indicates the 2022 contribution amount of \$1,025,000.

Of the annual pension contribution, 69% is funded through the GRF operating budget (coupon), with the balance from the MOD management fee, and a lump sum prepayment from Waterford.

In 2015 the CFO consulted with our actuary at MassMutual to prepare a projection in order to allow GRF to better plan and “smooth” its pension plan contributions over the coming years. Assuming a cautious 6% long term return on investment, our actuary projects and recommends our contributions average about \$1.025M per year. In some years the return may be less than 6% which could require a somewhat greater contribution, however assuming a long-range return of 6%, the contribution should average \$1.025M. For reference the overall rate of return over the last 30 years has been approximately 8.0%

Relying on the actuary's projection, staff is recommending and has included in the 2022 GRF draft budget, a pension contribution of \$707,250 or 69% (GRF's portion) of the \$1.025M total recommended contribution.



Background

A defined benefit pension plan is essentially a promise to pay a certain monthly retirement benefit to a plan participant. A defined benefit pension plan is typically based on a participant's compensation and service. This promise is an obligation of the plan sponsor. The value of this obligation at a given point in time is a function of actuarial assumptions such as interest and mortality.

Pension Funding

A defined benefit pension plan sponsor makes periodic contributions into a pension fund to secure benefit payment delivery. The value of the assembled pension asset at any point in time is compared to the value of pension obligations measured using IRS prescribed interest rates – current yields on high quality corporate bonds limited by rate stabilization under the American Rescue Plan Act

The GRF Pension Plan 2021 Plan Year Minimum Required Contribution measured in accordance with IRC §430 is \$0.

Absent consideration of contributing more than that required to manage GRF's PBGC Variable Premium exposure, my recommendation is for the GRF to remain faithful to the current funding policy and contribute \$1,000,000 for the 2021 and 2022 Plan Years. The balance of any Minimum Required Contribution for the 2022 plan year will be "paid for" using GRF's Prefunding Balance. The current funding policy gives rise to stable and predictable year over year cash contributions to mitigate Minimum Required Contribution volatility. Similarly, a sound funding policy can produce generational funding equity – tomorrow's owners arguably should not pay for yesterday's promises.



Pension Accounting

Pension accounting literature – ASC 715 – requires the relative funded status of a pension plan to be disclosed as an asset or as a liability on the sponsor's balance sheet. If a pension plan has assets in excess of obligations, the excess will be disclosed as an asset on the sponsor's balance sheet. If a pension plan has obligations in excess of assets, the excess will be disclosed as a liability on the sponsor's balance sheet.

As of FYE 2020 the GRF Pension Plan had pension obligations of approximately \$68,000,000 and pension assets of approximately \$56,000,000 resulting in a balance sheet liability of approximately \$12,000,000. The yields on high quality corporate bonds are used to measure pension obligations as prescribed by relevant accounting literature. Both pension accounting rates and pension funding rates are based on high quality corporate bonds. The key difference between the two is that pension accounting rates are current and pension funding rates employ a 24 - month average limited by rate stabilization under the American Rescue Plan Act

The benefit weighted level equivalent discount rate as of FYE 2020 was 2.40%

The benefit weighted level equivalent discount rate as of FYE 2019 was 3.25%.

If the GRF Pension Plan obligation had been measured using a discount rate of 6.00% or 6.50% - arguably more reasonable long - term rates – the pension obligation would be approximately \$47,000,000 and \$45,000,000 respectively at FYE 2020.

Andrew B. Hodges
Consulting Actuary

SECTION 6**TRUST FACILITY/PROPERTY MAINTENANCE PROJECTS
AND PURCHASE OF TANGIBLE PROPERTY**

Principle 5 specifies funding of the annual Trust Facility/Property Maintenance work and purchases of tangible property (each item costing less than \$5,000). The attached list proposes \$385,000 in projects for 2022.

The Board is asked to review the list of projects/purchases and approve/disapprove each of the items. Short narrative descriptions of the proposed work/purchases are also included in this section.

The draft 2022 budget includes funding the Trust Maintenance Account \$700,000. Funding this amount will cover the projected expensed for 2022 as well as build the Trust Maintenance Reserve.

This section also includes a Long-Range Comprehensive Trust Maintenance plan. The schedule provides a 20-year projection of significant maintenance projects with a funding plan to smooth the annual coupon contributions.

2022 Trust Facility and Property Maintenance Projects

	Project	Cost
	Public Works	
1	Street Maintenance	95,000
2	Sidewalk Maintenance	65,000
3	Water, Drainage, Sewer Maintenance	20,000
	Valleywide	
4	Equipment Replacements	40,000
5	Interior Painting and Exterior Wood Stain	45,000
6	Furniture Replacement	15,000
7	Fence Repair	10,000
	Facilities	
8	Creekside Restroom - Grout Work	10,000
9	Fairway & Clubroom - Window Shade Replacement	15,000
	Open Space	
10	Open Space Maintenance	25,000
11	Defensible Space Fire Abatement	35,000
12	Trails Maintenance	10,000
	TOTAL	385,000

2022 Trust Facility and Property Maintenance Projects

Public Works

1. Street Maintenance

- Funding is recommended to repair sections of streets that may be damaged from weather or from repairs to underground utilities that require cutting into asphalt pavement. Valley wide patch repairs and sealcoat/crack repair.

\$95,000

2. Sidewalk Maintenance

- These funds are for replacement or repair of sections of concrete sidewalks that may be damaged by trees, weather, or repairs to underground pipes that require cutting into the concrete.

\$65,000

3. Water, Drainage, Sewer Maintenance

- The water and sewer lines associated with GRF facilities or underground frequently requires repair. Much of the infrastructure is original to the development and requires annual maintenance.

\$20,000

Valley wide

4. Equipment Replacements

- This item is to cover unscheduled replacement of equipment, costing less than \$5,000, becoming necessary during the year. It includes items such as heating, ventilation and air conditioning, pumps, motors, water heaters etc.

\$40,000

5. Interior Painting and Exterior Wood Stain

- The various clubhouse facilities receive a tremendous amount of use on an annual basis. This account provides resources to repaint several meeting rooms and hallways. This account also provides resources necessary to stain sections of the wood structure and trim at the Event Center, Creekside Social Building, and the Table Tennis Building.

\$45,000

6. Furniture Replacement

- Furniture in all clubhouses must be maintained and replaced periodically. These funds will be used to keep clubhouse furnishings in good condition.

\$15,000

7. Fence Repair

- The existing wooden fence at the east side of the Fitness Center is in disrepair. We propose replacing approx. 95 lineal feet with long lasting, maintenance free chain link fencing.
\$10,000.

Facilities

8. Creekside Restroom - Grout Work

- The grout in the restrooms is showing significant wear and is difficult to clean. These resources will help rejuvenate the tile areas.
\$10,000

9. Fairway & Clubroom - Window Shade Replacement

- The blinds in the Fairway room and Clubroom need repair, are difficult to keep clean, and do not darken the room sufficiently for video presentation. Funds are recommended to replace the blinds with blackout curtains.
\$15,000

Open Space

10. Open Space Maintenance

- Open Space Maintenance – These resources are used for contract services to complete discing in the open space to create fire breaks per county regulation. Resources are also used for other unanticipated maintenance needs in the open space such as erosion control and slide repairs.
\$25,000

11. Defensible Space Fire Abatement

- The resources are used for maintenance efforts to limit the risk of fire spread. This includes tree trimming and weed abatement in the open spaces. Work is performed to meet current Contra Costa County Fire Department regulation.
\$35,000

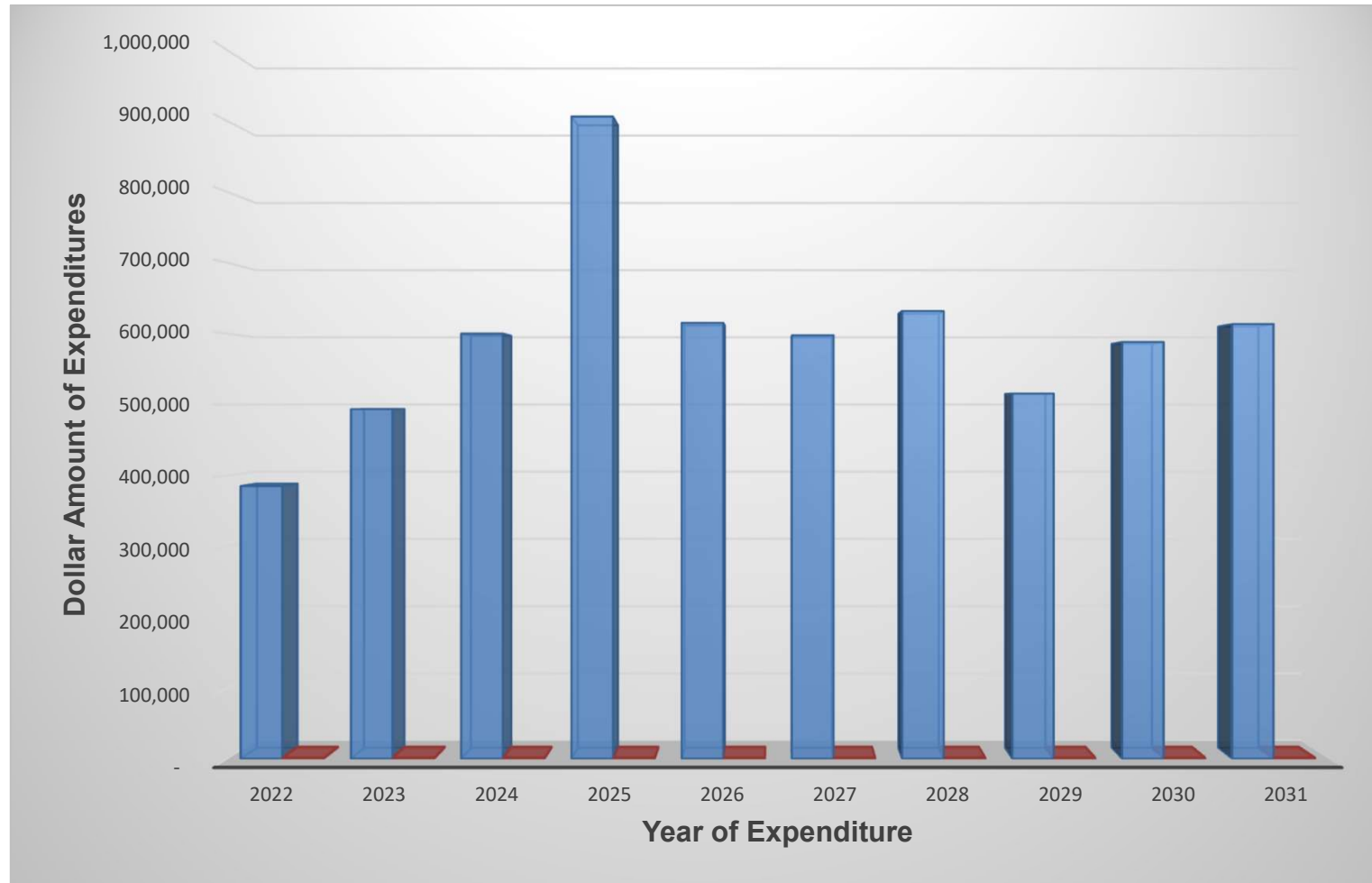
12. Trails Maintenance

- These resources are used for various projects to maintain the trail system in Rossmoor.
\$10,000

**TRUST MAINTENANCE EXPENSE
OPERATING FUND**

Location	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
Corp Yard Total	-	5,227	-	10,906	-	19,284	11,918	-	-	20,258
Creekside Total	15,000	-	15,680	85,079	180,387	-	84,749	30,006	154,035	79,584
Tice Creek Total	-	-	-	78,769	-	-	-	-	-	-
Dollar Total	-	-	41,930	81,498	-	32,141	13,242	40,918	14,048	-
Event Center Total	-	1,500	-	-	-	12,856	1,500	-	-	-
Gatehouse Total	-	-	-	-	-	19,284	-	-	-	-
Gateway Total	-	12,000	47,061	161,537	52,424	102,850	79,452	94,111	43,645	173,639
Golf Storm Drain Total	-	-	-	-	-	-	-	-	-	-
Hillside Total	-	13,707	-	42,237	89,147	89,994	35,753	30,006	44,955	-
MOD Office Total	-	-	-	-	-	-	92,694	-	-	-
Valley-Wide Total	210,000	219,126	246,186	189,635	138,149	161,578	148,063	150,960	156,988	160,153
Valley-Wide Streets Total	160,000	241,950	249,209	256,685	155,113	159,766	164,559	169,496	174,581	179,818
Grand Total	385,000	493,510	600,065	906,346	615,220	597,755	631,930	515,497	588,253	613,452
Fund Balance										
Beginning Balance	260,000	575,000	781,490	881,425	675,079	759,859	862,104	930,174	1,114,677	1,226,425
Amount Collected Via Coupon	700,000	700,000	700,000	700,000	700,000	700,000	700,000	700,000	700,000	700,000
Expenditures	(385,000)	(493,510)	(600,065)	(906,346)	(615,220)	(597,755)	(631,930)	(515,497)	(588,253)	(613,452)
Ending Balance	575,000	781,490	881,425	675,079	759,859	862,104	930,174	1,114,677	1,226,425	1,312,973

GRF OPERATIONS 10 Year Expenditure Projection



SECTION 7

OPERATING CASH

The Golden Rain Foundation strives to begin the fiscal year with a minimum operating cash balance of \$1.5 million, as stated in budget Principle 16. The cash is necessary to pay for expenditures incurred early in the year for which the funds to pay those expenses will be collected throughout the year. In addition, it is a prudent business practice to maintain a cash balance to provide for any urgent, unusual, or unforeseen expenses which may arise.

For 2021, Principle 17 states that cash in excess of the \$1.5 million target may be used as a source of funds to offset operation costs or to fund the Trust Maintenance Operating Fund which shall have the effect of minimizing future Trust Maintenance expense fluctuations.

Staff recommends the Board consider increasing the targeted balance to \$2.0 million due to increased insurance premiums to be paid in the beginning of 2022.

SECTION 8**DEPARTMENTAL DETAIL**

This section of the budget includes proposed revenue and expenditure detail for GRF's twenty operational departments, plus unallocated/general services proposed revenue and expenditures. Each tab includes a brief description of functions, provides a staff allocation "headcount" chart, and a line-item revenue and expenditure spreadsheet delineating 2019 actual, 2020 actual, 2021 budget and actual through June 30, and proposed 2022 revenues and expenditures. Each tab also includes a narrative, keyed to the account code number for each line, except direct personnel cost line items, e.g., salaries and wages, social security tax, health insurance, retirement, and worker's compensation, to explain the general nature of the individual revenue/expense line items. Any proposed significant year over year increases or decreases, or projected significant year end variances are also explained in the narrative.

EXECUTIVE SERVICES/CHIEF EXECUTIVE OFFICE**Responsibilities - CEO**

Responsible to the GRF Board for overall administration of GRF staff in all aspects of GRF programs and services:

- Overall fiscal management of GRF Operations and Trust budgets.
- Community relations within and outside of Rossmoor.
- Appointing authority for all GRF staff.
- Primary staff liaison with the GRF Board.
- Involved in various special projects.

Responsibilities - Executive Services Manager

- Secretary to the GRF Board of Directors, Assistant Secretary of the GRF, and Board Parliamentarian.
- Provide administrative support to the GRF Board of Directors, GRF committees, and the CEO.
- Maintenance of all GRF contracts and Board of Directors, GRF committee, and CEO records.
- Management and supervision of Administrative Assistant and Mail Room Clerk.

Headcount:

	2021 Budget	2021 Actual	2022 Budget
CEO	1.00	1.00	1.00
Executive Services Manager	1.00	1.00	1.00
Admin Assistant	.63	.63	1.00
Mail Room Clerk	1.00	1.00	1.00
Total	3.63	3.63	4.00

100 CHIEF EXECUTIVE OFFICE
OPERATING BUDGET
12/31/2021

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GOLDEN RAIN FOUNDATION
1001 GOLDEN RAIN ROAD
WALNUT CREEK CA 94595

		2019 ACTUAL	2020 ACTUAL	JAN-JUNE2021 ACTUAL	2021 BUDGET	2022 BUDGET	DIFFERENCE
	TOTAL REVENUE	0	0	0	0	0	0
	EXPENSES						
6104	OVERTIME WAGES	19	17	0	400	400	0
6110	SALARIES AND WAGES	456,745	427,766	213,474	417,143	458,126	40,983
	TOTAL SALARY AND WAGES	456,764	427,783	213,474	417,543	458,526	40,983
6201	SOCIAL SECURITY TAX	25,919	22,353	15,537	22,974	26,071	3,097
6202	FEDERAL UNEMPLOYMENT INSURANCE	165	172	113	168	168	0
6203	STATE UNEMPLOYMENT INSURANCE	803	581	365	728	728	0
6204	HEALTH INSURANCE-NON UNION	59,462	68,968	29,590	56,375	54,721	-1,654
6205	LIFE INSURANCE - NON UNION	2,496	2,614	1,326	2,884	2,652	-232
6206	LONG TERM DISABILITY INSURANCE	1,342	1,052	537	1,162	1,074	-88
6211	WORKER'S COMPENSATION	3,674	2,861	1,549	3,359	4,029	670
6213	TRAVEL AND MEAL ALLOWANCE	1,376	32	33	2,000	2,000	0
6214	401(k) MATCH GRF	13,714	15,633	7,793	15,584	17,254	1,670
6219	STAFF TRAINING	0	395	0	600	600	0
6220	STAFF SUPPORT	194	0	0	0	0	0
6222	EMPLOYEE UNIFORMS & LAUNDRY	339	277	0	350	350	0
6224	DUES AND MEMBERSHIPS	385	200	0	415	465	50
6225	SUBSCRIPTIONS AND BOOKS	2,750	2,750	2,750	2,750	2,750	0
6227	VISION CARE	377	317	159	283	317	34
6229	DENTAL INSURANCE	3,440	3,050	1,525	3,111	2,695	-416
	TOTAL OTHER EMPLOYEE EXPE	116,437	121,254	61,277	112,743	115,874	3,131
6310	POSTAGE AND DELIVERY	1,450	0	2,166	2,356	2,356	0
6311	COPY/PRINTING SERVICES	2,544	0	2,171	3,975	6,175	2,200
6312	BUSINESS PROMOTION	9,334	856	1,897	10,500	12,500	2,000
6402	ADMINISTRATIVE SUPPLIES	3,983	1,308	2,785	3,500	3,500	0
6420	SUPPLIES	463	0	0	0	0	0
	TOTAL OPERATING EXPENSES	17,773	2,164	9,019	20,331	24,531	4,200
6702	TELEPHONE	120	480	240	480	480	0
	TOTAL UTILITIES	120	480	240	480	480	0
	TOTAL EXPENSES	591,094	551,681	284,010	551,097	599,411	48,314
	DIFFERENCE	-591,094	-551,681	-284,010	-551,097	-599,411	48,314

EXECUTIVE SERVICES/CHIEF EXECUTIVE OFFICE**Account #6104 – Overtime Wages**

We are budgeting \$400 in 2022 for overtime wages, which is the same amount we budgeted for in 2021. Overtime is sometimes necessary to complete time sensitive projects in a timely manner.

Account #6213 – Travel and Meal Allowance

We are budgeting \$2,000 in 2022 for travel/accommodations/per diem for the CEO to attend professional association events, which is the same amount we budgeted for in 2021.

Account #6219 – Staff Training

We are budgeting \$600 in 2022 for registration fees for the CEO to attend professional association events, which is the same amount we budgeted for in 2021.

Account #6222 – Employee Uniforms

The mail clerk is required to wear Rossmoor logo shirts during the workday, so the Foundation must provide them. We are budgeting \$350 in 2022 for employee uniforms, which is the same amount we budgeted for in 2021.

Account #6224 - Dues and Memberships

We are budgeting \$265 for the CEO's CACM membership annual dues and \$200 for the CEO's Community Manager's International Association dues in 2022, for a total of \$465.

Account #6225 – Subscriptions and Books

We are budgeting \$2,750 in 2022 for a Simbli Meeting Module subscription for software to create Board agenda packets and meeting minutes.

Accounts #6310 and #6311 - Postage and Delivery and Copy/Printing Services

Copy/printing services and postage will be required for up to three director district elections in 2022. We are budgeting \$2,356 in 2022 for postage and delivery and for the cost of including return postage on the ballot return envelopes. We are also budgeting \$6,175 in 2022 for copy/printing services for up to three district elections. This is an increase of \$2,200 for copy/printing services for GRF district election postcard inserts into the newspaper for nominating candidates.

Last year we budgeted \$2,356 for postage and delivery and \$3,975 for copy/printing services for three election districts. We used less than was budgeted for these purposes in 2021 because there was an election in only one GRF district.

Account #6312 - Business Promotion

The primary costs for business promotion are for general Rossmoor promotional items. In 2021, funds were allotted for a print and ad campaign with the San Francisco Chronicle, of which approximately \$5,000 was used. There are miscellaneous other expenditures, such as the Board's end-of-term event, awards for Board members leaving office, working lunches for the Board when its meetings are lengthy, and CEO business lunch meetings. We are budgeting \$12,500 in 2022 for business promotion. This is an increase of \$2,000 from 2021. This increase will support additional Board and committee functions proposed for the 2022 year.

Account #6402 - Administrative Supplies

These funds are intended to be used for miscellaneous supplies utilized by staff and the Board during the year. We are budgeting \$3,500 in 2022 for administrative supplies, which is the same amount we budgeted for in 2021.

Account #6702 – Telephone

These funds are intended to be used for a \$20 monthly reimbursement for the use of personal cell phones for work related business for both the manager and the mail clerk. We are budgeting \$480 in 2022, which is the same amount we budgeted for in 2021.

HUMAN RESOURCES

Human Resource Responsibilities:

The Human Resources Department is responsible for both leadership and administrative processes that support the acquisition, development, and retention of employee assets with an organization. Operating in compliance with Federal, State and Local employment laws and regulations, HR develops and administers policies, programs and practices that directly or indirectly impact the people within the organization.

Human Resources includes several practice areas that make up the essential components of HR services at GRF. These include:

Policy & Program Development: developing policies and programs that support the mission and successful operating objectives of Golden Rain and advising management and employees on related matters;

Employee/Labor Relations: working with and through various types of employee related needs, concerns and or grievances. Labor negotiations and relationship development. Administration of applicable Leave of Absence laws and provisions;

Talent Acquisition: recruitment, selection and hiring of personnel;

Compensation Design & Planning: ensuring wage equity and competitiveness among jobs and job groups based on our type of organization and the services we provide;

Benefit Programs Development & Administration: planning, securing and administration of traditional health and welfare programs such as medical, dental and vision insurance. Other benefit programs include life insurance, Employee Assistance (EAP) benefits, COBRA, and coordination with other benefit insurance programs such as disability;

Performance Management & Measurement: activities include annual performance review administration, working with managers to develop performance goals and metrics, and other measures to gauge performance success such as goal setting activities or performance improvement plans;

Training & Development: plan, develop and execution of ways and methods to increase development of employee knowledge, skills and abilities for both management and staff;

Compliance & Risk Management: Ensuring that GRF policies, programs and practices comply with any Federal, State or Local employment laws. Ensure that measures are put into place that help mitigate the potential for violating any of these laws.

In addition, HR operates within these areas to preserve and enforce GRF standards as provided in our employee handbook, while supporting the integrity of GRF's culture as stated in our Vision, Mission and Values.

Headcount:

	2021 Budget	2021 Actual	2022 Budget
Senior Manager HR (1)	1.00	1.00	1.00
HR Generalist (1)	1.00	1.00	1.00
HR Coordinator	1.00	1.00	1.00
Total	3.00	3.00	3.00

(1) 50% of salary allocated to MOD

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OPERATING BUDGET
12/31/2021

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GOLDEN RAIN FOUNDATION
1001 GOLDEN RAIN ROAD
WALNUT CREEK CA 94595

		2019 ACTUAL	2020 ACTUAL	JAN-JUNE2021 ACTUAL	2021 BUDGET	2022 BUDGET	DIFFERENCE
	TOTAL REVENUE	0	0	0	0	0	0
	EXPENSES						
6104	OVERTIME WAGES	1,987	3,338	2,072	1,500	2,500	1,000
6110	SALARIES AND WAGES	175,802	184,112	89,274	176,268	182,966	6,698
	TOTAL SALARY AND WAGES	177,789	187,450	91,346	177,768	185,466	7,698
6200	EMPLOYEE BENEFITS	7,999	8,085	4,078	8,000	8,500	500
6201	SOCIAL SECURITY TAX	14,709	13,190	6,842	13,485	13,998	513
6202	FEDERAL UNEMPLOYMENT INSURANCE	100	39	55	126	126	0
6203	STATE UNEMPLOYMENT INSURANCE	281	215	186	546	546	0
6204	HEALTH INSURANCE-NON UNION	22,549	30,066	16,312	32,470	33,869	1,399
6205	LIFE INSURANCE - NON UNION	1,187	1,510	762	1,666	1,514	-152
6206	LONG TERM DISABILITY INSURANCE	806	791	407	873	793	-80
6211	WORKER'S COMPENSATION	896	540	365	758	841	83
6213	TRAVEL AND MEAL ALLOWANCE	895	45	0	500	500	0
6214	401(k) MATCH GRF	6,371	8,775	4,724	8,813	9,149	336
6217	EMPLOYMENT ADS	14,366	8,457	14,199	15,000	22,250	7,250
6218	PRE-EMPLOYMENT PHYSICALS	12,102	7,443	5,205	14,000	14,000	0
6219	STAFF TRAINING	10,557	2,005	2,935	11,000	8,000	-3,000
6220	STAFF SUPPORT	35,205	26,535	9,218	36,000	38,500	2,500
6224	DUES AND MEMBERSHIPS	3,530	1,544	344	4,000	2,000	-2,000
6225	SUBSCRIPTIONS AND BOOKS	5,962	11,245	5,502	12,000	12,000	0
6227	VISION CARE	197	247	127	253	253	0
6229	DENTAL INSURANCE	1,926	2,175	967	1,935	1,882	-53
	TOTAL OTHER EMPLOYEE EXPE	139,636	122,908	72,228	161,425	168,721	7,296
6302	PROFESSIONAL SERVICES	4,822	5,552	2,480	5,000	20,000	15,000
6303	LEGAL SERVICES	0	0	17,015	5,000	15,000	10,000
6310	POSTAGE AND DELIVERY	204	568	155	0	600	600
6311	COPY/PRINTING SERVICES	230	0	0	850	200	-650
6402	ADMINISTRATIVE SUPPLIES	7,371	4,970	2,699	5,500	5,500	0
	TOTAL OPERATING EXPENSES	12,628	11,090	22,348	16,350	41,300	24,950
6702	TELEPHONE	190	0	0	0	0	0
	TOTAL UTILITIES	190	0	0	0	0	0
7003	BANK CHARGES-ALL TYPES	76	0	0	0	0	0
	TOTAL FINANCIAL EXPENSES	76	0	0	0	0	0
	TOTAL EXPENSES	330,319	321,448	185,923	355,543	395,487	39,944
	DIFFERENCE	-330,319	-321,448	-185,923	-355,543	-395,487	39,944

HUMAN RESOURCES
Entity 105
2022

Account #6104 - Overtime Wages

Reflecting the department's continuing commitment to limit overtime to the extent possible but in consideration of additional HR program and processing needs related to COVID-19's continued impact to employers and employees, and the unknown requirements from governing health/safety organizations, the proposed 2022 budget is increased to \$2,500.

Account #6200 – Employee Benefits

This account includes the Employee Assistance Program and the administrative charges for the Health Savings Account and Flexible Spending Arrangements for Dependent Care. Due to additional headcount that was not reflected in previous budget planning years, the requested 2022 budget is increased slightly to \$8,500.

Account #6213 - Travel/Meals Allowance

This line item includes mileage/travel, accommodations, and meal costs for training seminars, meetings, and conferences. With the expectation that most training and professional development programs will be conducted and attended virtually, these travel limitations will keep our 2022 anticipated expenses flat at \$500.

Account #6217 - Employment Ads

This item encompasses the costs of recruiting advertisements. Significant changes in employer recruitment advertising have occurred over the past few years. The changing nature and competition among electronic job boards has driven applicants for most jobs to *Indeed* as the preeminent job posting website. As such, costs for such advertising have increased considerably with a change in Indeed's pricing model and broad job market appeal for job seeking candidates. The use of Indeed is GRF's primary job posting resource over local resources that continue to be used for certain job postings. Based on anticipated recruiting needs which reflect continued challenges for employers to attract and hire qualified talent, the amount required for job posting and recruiting is increased to \$22,250 in 2022.

Account #6218 - Pre-Employment Physicals

This item includes pre-employment physicals and drug tests; pre-employment background screening; post-accident drug tests; annual testing required for pest-control

employees; required vaccinations; workplace injury first aid costs; required annual OSHA testing; and Department of Transportation-required random drug tests and pull notices. This line item remains the same at \$14,000 in order to accommodate testing for potential new hires, replacement positions and seasonal positions based on potential hiring activities in 2022.

Account #6219 - Staff Training

This line item includes program costs, materials and supplies required for several levels of training. Included are all-hands, management & supervisory team compliance and skills training, and group training as well as mandatory OSHA compliance training and supplies. Individual development is also included in this budget line item. It also includes departmental professional training and Continuing Professional Education requirements for the Sr. HR Manager, HR Generalist and HR Coordinator in areas related to their specific lines of responsibility. In 2022, we expect to further use online training wherever practicable in relation to in-person, classroom training which will save on costs. Therefore, in 2022, the requested amount is decreased to \$8,000.

Account #6220 - Staff Support

The major components of this item include employee focused events; recognition programs such as service anniversaries and retirement recognition; the holiday luncheon, employee appreciation breakfast and similar events; and department-level staff amenities. Staff support activities and functions are an important part of employee engagement that support workplace culture, community and retention. Continued concerns with the current pandemic's affect on our ability to conduct employee events as usual will require a different approach to our normal employee recognition efforts. Anticipated retirements are also expected in 2022. The requested amount for this budget increases slightly to \$38,500 for 2022.

Account #6224 - Dues and Memberships

Included in this line item are dues and membership costs in professional organizations for Human Resources (national and local HR associations). Corporate membership in the California Chamber of Commerce has also been included here for its resources which are important to the organization's HR needs. These costs are typically paid in the fourth quarter of the year for the ensuing year's membership. In anticipation of these needs in 2022, the requested amount is reduced from \$4,000 to \$2,000.

Account #6225 - Subscriptions and Books

This line item includes on-line resource materials, books and professional subscriptions, orientation and other mandated materials, as well as the cost of compensation surveys, employee total compensation statements, and related materials. This line item is expected to remain flat in 2022 at \$12,000.

Account #6302 - Professional Services

This item provides for ad hoc HR services as part of our current payroll system, providing HR information system related operating data and reports. In 2021, an added professional resource service group has been retained to support GRF labor relations needs for collective-bargaining contract review, collaboration and reconciliation efforts that impact GRF represented employees, and continued development between GRF, Local 324 and the Laborer's District Council. For 2022, this amount increases to \$20,000.

Account #6303 - Legal Services

This item provides for legal consultation services related to HR policy and employee relation issues of a complex nature and involving deeper insight and application of Federal and/or State employment related laws. \$5,000 is again allocated to this account in 2022.

Account #6310 – Postage and Delivery

Items in this category include the mailing of official documents related to employment related requirements that must be sent through expedited and tracking mechanisms such as FedEx and similar delivery methods. This Account is added back in 2022 to differentiate between postage/delivery and copy/printing related needs. The amount allocated to this account is \$600.

Account #6311 - Copy and Printing Services

This item includes copying services for bulk training materials and other needs. This item is reduced in 2022 in recognition of budgeting for Account #6310. The amount for this account is therefore reduced to \$200.

Account #6402 - Administrative Supplies

The 2021 budget for administrative supplies remains flat at \$5,500.

PUBLIC SAFETY/SECURITAS**Responsibilities:**

- Oversee Public Safety Contract with Securitas to include:
 - Staffing entry gate and admitting visitors in accordance with Board approved policies.
 - Community-wide street patrol.
 - Providing 24/7/365 EMT services for residents, guests, and visitors.
 - Respond to calls for service and complete incident reports as required.
 - Lock/unlock and regular security checks of Foundation buildings.
 - Manage RFID process for residents, guests, employees, contractors, etc. as directed.
 - Manage ID card process for residents, guests, employees, contractors, etc. as directed.
 - Manage golf cart registrations.
 - Manage parking restrictions in accordance with GRF and Mutual rules.
 - Provide welfare checks at the request of residents' family, friends, local law enforcement or medical facilities.
 - Provide Stairtrac service.
- Foundation emergency response implementation and liaison with resident driven emergency preparedness groups.
- Manage Nixle.
- Manage Foundation OSHA and IIPP programs.
- Oversee DOT drug and alcohol program for bus drivers.

Headcount:

	2021 Budget	2021 Actual	2022 Budget
Public Safety Manager	1.00	1.00	1.00
Total	1.00	1.00	1.00

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OPERATING BUDGET
12/31/2021

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GOLDEN RAIN FOUNDATION
1001 GOLDEN RAIN ROAD
WALNUT CREEK CA 94595

		2019 ACTUAL	2020 ACTUAL	JAN-JUNE2021 ACTUAL	2021 BUDGET	2022 BUDGET	DIFFERENCE
5810	OTHER INCOME RFID REVENUE	0	26,780	11,000	40,000	40,000	0
	TOTAL OTHER INCOME	0	26,780	11,000	40,000	40,000	0
	TOTAL REVENUE	0	26,780	11,000	40,000	40,000	0
6110	EXPENSES SALARIES AND WAGES	122,659	118,943	87,469	133,365	113,142	-20,223
	TOTAL SALARY AND WAGES	122,659	118,943	87,469	133,365	113,142	-20,223
6201	SOCIAL SECURITY TAX	8,032	8,480	6,696	10,202	8,656	-1,546
6202	FEDERAL UNEMPLOYMENT INSURANCE	43	43	58	84	42	-42
6203	STATE UNEMPLOYMENT INSURANCE	216	152	182	364	182	-182
6204	HEALTH INSURANCE-NON UNION	19,252	17,781	6,248	18,741	0	-18,741
6205	LIFE INSURANCE - NON UNION	821	979	638	1,079	934	-145
6206	LONG TERM DISABILITY INSURANCE	534	535	345	588	535	-53
6211	WORKER'S COMPENSATION	449	364	355	566	520	-46
6213	TRAVEL AND MEAL ALLOWANCE	347	121	195	400	400	0
6214	401(k) MATCH GRF	0	0	1,590	0	5,657	5,657
6227	VISION CARE	169	139	46	139	0	-139
6229	DENTAL INSURANCE	1,220	999	333	1,099	0	-1,099
	TOTAL OTHER EMPLOYEE EXPE	31,085	29,593	16,687	33,262	16,926	-16,336
6311	COPY/PRINTING SERVICES	1,864	1,016	657	2,000	2,000	0
6401	COST OF MATERIAL USED/SOLD	0	17,413	11,088	20,000	20,000	0
6402	ADMINISTRATIVE SUPPLIES	7,436	5,470	1,918	8,000	8,000	0
6405	EMERGENCY PREPAREDNESS	2,777	3,388	487	18,000	21,000	3,000
6408	SAFETY/SECURITY SUPPLIES	2,149	5,822	4,159	5,000	7,000	2,000
6420	SUPPLIES	1,309	1,595	813	0	0	0
	TOTAL OPERATING EXPENSES	15,536	34,705	19,122	53,000	58,000	5,000
6803	PUBLIC SAFETY CONTRACT	1,881,500	1,935,223	982,542	1,973,684	2,047,266	73,582
	TOTAL CONTRACTUAL SERVICE	1,881,500	1,935,223	982,542	1,973,684	2,047,266	73,582
6901	EQUIPMENT RENTAL	627	937	280	500	500	0
6903	EQUIPMENT REPAIR/MAINTENANCE	3,134	4,533	3,377	6,000	6,000	0
	TOTAL REPAIRS AND MAINTEN	3,761	5,470	3,657	6,500	6,500	0
7003	BANK CHARGES-ALL TYPES	0	1,189	473	1,200	1,200	0
	TOTAL FINANCIAL EXPENSES	0	1,189	473	1,200	1,200	0
	TOTAL EXPENSES	2,054,540	2,125,122	1,109,950	2,201,011	2,243,034	42,023
	DIFFERENCE	-2,054,540	-2,098,342	-1,098,950	-2,161,011	-2,203,034	42,023

**PUBLIC SAFETY
Entity 110
2022 BUDGET**

Account #5810 – RFID Revenue

This account includes revenue from the sale of RFID tags. For 2021 the estimate of tag sales were \$40,000. However, due to COVID-19 restrictions, in 2021, renewal fees were not collected in the first part of the year. For 2022 it is expected that RFID revenue will return to \$40,000.

Account #6213 – Travel/M meal Allowance

This account is used for the Public Safety Manager's travel/meals that are required for the position. The Public Safety Manager is not provided with a Foundation vehicle, and as such, mileage costs incurred during employment are reimbursed according to the Internal Revenue Service's annual mileage rates. For 2022, \$400 in travel/meal allowance is requested which is no change from 2021.

Account #6311 - Copy and Printing Services

This item includes copying and printing costs for reporting forms, maps, access device registration and permanent guest list forms, and other miscellaneous hand-outs supplied to residents and guests. The proposed budget reflects no budget increase and remains the same at \$2,000 for 2022.

Account 6401 – Cost of Material Used/Sold

This line item was added in 2020 for the purchase of RFID tags. The initial supply of tags purchased when the system was implemented in 2012 was depleted and new tags were ordered. The number of tags ordered will provide a supply for 2021 and in 2022 new tags will need to be ordered. The budget amount requested for 2022 is \$20,000 which is the same amount as requested in 2021.

Account #6402 - Administrative Supplies

This category includes all administrative supplies required for daily public safety operations. This line item includes community mailings (i.e., access device renewals), paper, toner, identification cards, printer ink, and other miscellaneous office supplies, etc. Expenditures for supplies that have been recently ordered and that will be ordered are not reflected in the current budget worksheet. The proposed budget will remain flat for 2022 at \$8,000.

Account #6405 – Emergency Preparedness

This line item includes costs associated with the support of resident emergency preparedness efforts, such as the Emergency Preparedness Organization, Community Emergency Response

Team (CERT), propane tank rentals and propane for generator at the gate, Map Your Neighborhood, Pets in Peril, administrative costs, adding and replacing supplies as required, printing and mailing costs, Foundation emergency preparedness supplies and emergency preparedness training/drills for Foundation employees. The total requested for 2021 was \$18,000. For 2022, \$21,000 is requested due to the costs of creating and mailing an annual Emergency Evacuation Card and creating/ mailing of a Rossmoor Wildfire Preparedness and Evacuation pamphlet. (This would be an increase of \$3,000.)

Account #6408 - Safety/Security Supplies

This includes items such as EMT medical supplies as well as disposable items, including safety tape, batteries, and other safety supplies. For 2022 there is a request of an additional \$2,000 due to Covid related equipment and increases in EMT medical supplies. The proposed budget for 2022 is \$7,000. (This would be an increase of \$2,000)

Account #6803 - Public Safety Contract

This budget item encompasses all labor costs for personnel and costs for the vehicles provided according to the contract with the security vendor. Also, included in this budget item are the non-contracted costs for additional personnel, as requested by the Foundation, at annual events such as flea markets, the July 4th Celebration, and extra gate personnel for certain holidays. Also, included are costs for personnel that may be required for emergencies, such as fire or crime watches, or other large non-recurring events. Beginning in 2020, staff negotiated, and the Board approved a new three-year contract with Securitas.

For this multi-year contract with Securitas, the 2022 increase is 3.8%. The proposed 2022 budget, which includes both contracted and non-contracted costs, is \$2,047,266. (This would be an increase of \$73,582)

Account #6901 – Equipment Rental

The Public Safety Office accepts credit/debit card payments for access devices and identification cards. This account includes the rental of the debit/credit card reader. In 2022 the rental costs will remain flat at \$500.

Account #6903 - Equipment Repair and Maintenance

Included in this line item are maintenance and repair costs for Foundation owned security equipment such as radios and microphones, Stair-Trac equipment, gate equipment, speed signs and camera systems and other public safety related equipment. Replacement cost for Foundation owned flags is also included. For 2022, the budget remains flat at \$6,000.

BUS TRANSPORTATION**Responsibilities:**

- Operation includes downtown service, Dial A Bus service, and a subsidized shared ride service utilizing Uber/Lyft.
- The Dial A Bus service is a demand response service. Rides are scheduled based on pick-up and destination locations to group rides for the most efficient service possible.
- Conduct travel training to familiarize residents with local and public transit.
- Prepare grants to obtain funding for operations as well as capital.

Headcount:

	2019 Budget	2020 Budget	2021 Budget	2021 Actual	2022 Budget
Bus Driver/Foreman	1.00	1.00	1.00	1.00	1.00
Bus Drivers	10.00	10.00	7.40	7.40	8.90
Dispatcher	0.50	0.50	0.60	0.60	0.60
Total	11.50	11.50	9.00	9.00	10.50

*Increase in FTEs for 2022 is to restore the FTEs closer to the 2019 and 2020 budgets.

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		2019 ACTUAL	2020 ACTUAL	JAN-JUNE2021 ACTUAL	2021 BUDGET	2022 BUDGET	DIFFERENCE
5116	OTHER INCOME BUS GRANT	153,313	109,966	24,440	124,920	63,017	61,903
	TOTAL OTHER INCOME	153,313	109,966	24,440	124,920	63,017	61,903
	TOTAL REVENUE	153,313	109,966	24,440	124,920	63,017	61,903
	EXPENSES						
6104	OVERTIME WAGES	43,004	10,145	4,812	20,000	20,000	0
6107	TEMPORARY HELP	24,692	0	0	0	0	0
6110	SALARIES AND WAGES	574,973	529,935	239,412	476,432	573,161	96,729
	TOTAL SALARY AND WAGES	642,669	540,080	244,224	496,432	593,161	96,729
6201	SOCIAL SECURITY TAX	44,302	37,696	17,472	36,450	43,846	7,396
6202	FEDERAL UNEMPLOYMENT INSURANCE	539	551	328	462	546	84
6203	STATE UNEMPLOYMENT INSURANCE	2,560	1,791	1,074	2,002	2,366	364
6204	HEALTH INSURANCE-NON UNION	16,668	17,781	9,372	18,741	19,548	807
6209	HEALTH & WELFARE 324	129,096	131,183	57,283	131,500	158,148	26,648
6210	RETIREMENT-UNION	203,355	173,169	75,942	160,914	189,650	28,736
6211	WORKER'S COMPENSATION	28,887	21,422	9,810	21,227	30,180	8,953
6219	STAFF TRAINING	1,421	1,421	0	1,500	1,500	0
6222	EMPLOYEE UNIFORMS & LAUNDRY	3,435	4,323	585	1,500	1,500	0
6230	PERSONAL SAFETY EQUIPMENT	0	54	0	0	0	0
	TOTAL OTHER EMPLOYEE EXPE	430,262	389,393	171,867	374,296	447,284	72,988
6302	PROFESSIONAL SERVICES	32,220	34,423	7,538	25,000	25,000	0
6402	ADMINISTRATIVE SUPPLIES	5,101	207	0	0	0	0
6403	FUEL FOR VEHICLES	79,355	28,388	19,428	50,000	60,000	10,000
6408	SAFETY/SECURITY SUPPLIES	736	0	0	0	0	0
6420	SUPPLIES	8,274	7,838	1,755	10,000	10,000	0
	TOTAL OPERATING EXPENSES	125,686	70,856	28,721	85,000	95,000	10,000
6501	TRANSPORTATION TAX/LICENSES	2,990	2,002	2,013	3,000	3,000	0
6506	OTHER LICENSES AND FEES	240	0	199	0	0	0
	TOTAL TAXES	3,230	2,002	2,212	3,000	3,000	0
6602	AUTOMOBILE INSURANCE	19,469	20,170	10,085	23,100	26,000	2,900
	TOTAL INSURANCE	19,469	20,170	10,085	23,100	26,000	2,900
6903	EQUIPMENT REPAIR/MAINTENANCE	756	2,523	1,428	5,000	5,000	0
	TOTAL REPAIRS AND MAINTEN	756	2,523	1,428	5,000	5,000	0
7102	VEHICLE MAINTENANCE	56,287	37,618	23,539	40,000	40,000	0
	TOTAL INTER-DEPARTMENT C	56,287	37,618	23,539	40,000	40,000	0
	TOTAL EXPENSES	1,278,357	1,062,641	482,076	1,026,828	1,209,445	182,617

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	2019 ACTUAL	2020 ACTUAL	JAN-JUNE2021 ACTUAL	2021 BUDGET	2022 BUDGET	DIFFERENCE
DIFFERENCE	-1,125,044	-952,676	-457,636	-901,908	-1,146,428	244,520

BUS TRANSPORTATION**Account #5116 - Grant Revenue**

The Bus Transportation Department received a grant from Measure J transportation sales tax measure for the operation of the Green Line and the subsidized shared ride service. The amount remaining on the grant for the first half of 2022 is \$63,017. A new call for projects has not been released.

Grant Revenue: \$63,017

Account #6104 - Overtime Wages

This covers overtime hours for bus drivers working holidays, when drivers must be called in to deal with an emergency, and special events.

\$20,000 is requested

Account #6219 – Staff Training

This covers the cost of training supplies and outside trainers for monthly driver safety training meetings.

\$1,500 is requested

Account #6222 – Employee Uniforms & Laundry

This budget provides funding for uniforms and laundry service.

\$1,500 is requested

Account #6302 – Professional Services

This account contains the funding for the license fees for the On-Demand software program. This line also includes funding for the agreement with Go Go Grandparents for the subsidized rideshare program that is funded through the Measure J Grant.

\$25,000 is requested

Account #6403 - Fuel for Vehicles

This covers fuel for Rossmoor's buses. We are estimating fuel prices to be \$4.25 per gallon. The cost is based on estimates for miles under the On-Demand model of service.

\$60,000 is requested (Increase of \$10,000)

Account #6420 – Supplies

This account has funding for supplies needed for the operation; such as radios, iPads, etc. It also funds safety items for the drivers and passengers, and administrative office supplies, such as printing costs for schedules.

Amount Requested \$10,000

Account #6501 - Transportation Tax / Licenses

This covers vehicle registration for the fleet of buses.

\$3,000 is requested

Account #6903 - Equipment Repair / Maintenance

This covers the cost of repairs for department equipment.

\$5,000 is requested

Account #7102 - Vehicle Maintenance

This covers all maintenance performed on the twelve buses by the vehicle maintenance department, including parts and labor. The amount is decrease based on the assumption fewer service miles will be driven with the On Demand model of service.

\$40,000 is requested

ROSSMOOR COUNSELING SERVICES

Counseling Service Functions:

- Assist residents who are experiencing emotional distress through individual, couple, family and/or group counseling.
- Provide comprehensive social work services to residents and their families to resolve difficult and unsafe situations.
- Supply resource and referral information to residents and/or family members to enable them to make appropriate decisions and to plan for the future.
- Provide home visits to residents as needed for health and safety assessments.
- Provide educational workshops for residents and their family members on topics of interest.
- Maintain a library of resource material regarding both Rossmoor and community services.
- Facilitate 5 different subject-matter specific, one and one-half hour in length, support groups.
- Plan and schedule special events including annual Health and Information Fairs, and Optimum Wellness Lectures.
- Facilitate Community events that encourage connection and cohesion among Rossmoor residents.
- Make presentations to Rossmoor clubs and organizations, contribute articles to the Rossmoor News, and provide programs on Channel 28 regarding topics relating to the needs and/or interests of the residents.
- Consult with Golden Rain staff to address resident needs/problems. Provide GRF staff training and support as needed.
- Assist the Mutuals by mediating neighbor disputes and advising the mutual directors regarding the most effective means for dealing with problematic resident behaviors.

Headcount:

	2021 Budget	2021 Actual	2022 Budget
Manager	1.00	1.00	1.00
Social Worker	2.00	2.00	2.00
Administrative Assistant	1.00	1.00	1.00
Total	4.00	4.00	4.00

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	2019 ACTUAL	2020 ACTUAL	JAN-JUNE2021 ACTUAL	2021 BUDGET	2022 BUDGET	DIFFERENCE
5412 COMMUNITY FACILITIES INCOME						
TICKETED EVENTS	11,955	798	0	0	2,000	-2,000
TOTAL COMMUNITY FACILIT	11,955	798	0	0	2,000	-2,000
TOTAL REVENUE	11,955	798	0	0	2,000	-2,000
EXPENSES						
6104 OVERTIME WAGES	232	0	0	0	0	0
6107 TEMPORARY HELP	52	0	0	0	0	0
6110 SALARIES AND WAGES	312,716	332,405	160,954	322,232	337,511	15,279
TOTAL SALARY AND WAGES	312,999	332,405	160,954	322,232	337,511	15,279
6201 SOCIAL SECURITY TAX	22,985	23,864	11,778	24,651	25,820	1,169
6202 FEDERAL UNEMPLOYMENT INSURANCE	180	170	93	168	168	0
6203 STATE UNEMPLOYMENT INSURANCE	871	576	311	728	728	0
6204 HEALTH INSURANCE-NON UNION	38,311	47,761	26,591	53,173	55,463	2,290
6205 LIFE INSURANCE - NON UNION	2,267	2,765	1,399	3,049	2,800	-249
6206 LONG TERM DISABILITY INSURANCE	1,509	1,591	805	1,755	1,610	-145
6211 WORKER'S COMPENSATION	1,907	1,563	810	1,762	2,270	508
6213 TRAVEL AND MEAL ALLOWANCE	417	293	0	500	500	0
6214 401(k) MATCH GRF	15,032	16,328	8,060	16,112	16,875	763
6219 STAFF TRAINING	2,240	638	232	2,000	2,000	0
6224 DUES AND MEMBERSHIPS	491	396	636	800	1,200	400
6225 SUBSCRIPTIONS AND BOOKS	1,464	935	616	1,900	1,900	0
6227 VISION CARE	209	412	179	448	359	-89
6229 DENTAL INSURANCE	2,873	3,402	2,024	3,927	4,332	405
TOTAL OTHER EMPLOYEE EXPE	90,756	100,695	53,535	110,973	116,025	5,052
6310 POSTAGE AND DELIVERY	77	0	0	0	0	0
6311 COPY/PRINTING SERVICES	151	0	0	0	0	0
6402 ADMINISTRATIVE SUPPLIES	2,865	996	1,260	3,000	3,000	0
6447 COST OF TICKETED EVENTS	13,027	277	0	2,500	8,000	5,500
TOTAL OPERATING EXPENSES	16,120	1,273	1,260	5,500	11,000	5,500
TOTAL EXPENSES	419,875	434,373	215,749	438,705	464,536	25,831
DIFFERENCE	-407,920	-433,575	-215,749	-438,705	-462,536	23,831

**ROSSMOOR COUNSELING SERVICES
2021****Account #5412 – Ticketed Events**

The ticketed events program is planned to be reformatted for 2022 with a focus on inclusive presentations.

\$2,000 is estimated

Account #6213 - Travel and Meal Allowance

This item primarily covers home visits to Rossmoor residents along with off-site meetings, as required. It includes transit, mileage, parking, and bridge toll expenses incurred by staff.

\$500 is requested

Account #6219 - Staff Training

This line item covers the cost of mandatory continuing professional education for Licensed Clinicians as required by the state of California.

\$2,000 is requested

Account #6224 – Dues and Memberships

This line item covers costs for professional license renewals, memberships, and mal-practice insurance for the Licensed Clinicians, as required by the State of California.

\$1,200 is requested (increase of \$400)

Account #6225 – Subscriptions and Books

This line item covers the cost of books and DVD's in the counseling library provided to residents covering relevant topics. This line also includes the annual fees for the Electronic Medical Record system.

\$1,900 is requested

Account #6402 - Administrative Supplies

This account covers office supplies, paper products, and materials for special events.

\$3,000 is requested

Account #6447 – Cost of Ticketed Events

The Counseling Department sponsors several ticketed events throughout the year. The focus for 2022 will be on inclusiveness.

\$8,000 is requested

ACCOUNTING & INFORMATION TECHNOLOGY

Accounting Responsibilities:

- All aspects of accounting through preparation of financial statements. Includes all general ledger, accounts receivable and accounts payable functions.
- Preparation of GRF budget.
- Payroll for all GRF employees including MOD.
- Benefit administration including all retirement plans for GRF and MOD.
- Establishing and maintaining relationship with banks, working on operational issues, as well as securing debt.
- Forecasting and monitoring cash requirements.
- Directing investments of funds.

IT Responsibilities:

- All aspects of Information Technology including wide area network infrastructure, telephone systems, cell phones, remote access, mobile messaging, hardware, application software, and operating systems
- Purchasing and inventory of all IT systems.
- Support and installations for GRF and MOD staff of all systems.
- Administrative duties including preparation of budget, software and hardware contracts, network and internet security, backups and database management.
- Research and implementation of new technologies.

Insurance Responsibilities:

- Developing and administering all aspects of the Foundation's risk management program, including risk assessment and loss control/prevention.
- Overseeing all aspects of the Foundation and the Mutuels' insurance program, including insurance placement and claims management.
- Responding to resident inquiries regarding the insurance maintained by Golden Rain and the Mutuels.

Headcount:

	2021 Budget	2021 Actual	2022 Budget
CFO (1)	1.00	1.00	1.00
IT Manager	1.00	1.00	1.00
Accounting Manager	1.00	1.00	1.00
Staff Accountant	1.00	1.00	1.00
Payroll/Benefits	1.00	1.00	1.00
Insurance Coordinator (1)	1.00	1.00	1.00
IT Desktop Support (1)	1.00	1.00	1.00
Accounts Payable/Receivable	1.00	1.00	1.00
Total	8.00	8.00	8.00

(1) 50% of salary allocated to MOD.

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	2019 ACTUAL	2020 ACTUAL	JAN-JUNE2021 ACTUAL	2021 BUDGET	2022 BUDGET	DIFFERENCE
TOTAL REVENUE	0	0	0	0	0	0
EXPENSES						
6104 OVERTIME WAGES	8,246	2,341	5,718	5,000	5,000	0
6107 TEMPORARY HELP	78,374	50,833	0	0	0	0
6110 SALARIES AND WAGES	407,411	461,227	265,305	484,030	471,823	-12,207
TOTAL SALARY AND WAGES	494,032	514,402	271,024	489,030	476,823	-12,207
6201 SOCIAL SECURITY TAX	29,329	31,372	20,038	37,028	36,094	-934
6202 FEDERAL UNEMPLOYMENT INSURANCE	227	133	178	294	252	-42
6203 STATE UNEMPLOYMENT INSURANCE	961	871	681	1,274	1,092	-182
6204 HEALTH INSURANCE-NON UNION	28,890	42,223	40,965	44,523	87,355	42,832
6205 LIFE INSURANCE - NON UNION	3,318	3,826	2,140	4,336	3,901	-435
6206 LONG TERM DISABILITY INSURANCE	1,981	1,976	1,116	2,371	2,033	-338
6211 WORKER'S COMPENSATION	1,752	1,582	1,055	2,077	2,170	93
6213 TRAVEL AND MEAL ALLOWANCE	350	0	0	0	0	0
6214 401(k) MATCH GRF	11,152	10,381	8,683	10,984	23,591	12,607
6219 STAFF TRAINING	100	0	0	0	0	0
6227 VISION CARE	387	411	344	558	697	139
6229 DENTAL INSURANCE	3,221	3,550	2,397	4,476	5,150	674
TOTAL OTHER EMPLOYEE EXPE	81,666	96,325	77,598	107,921	162,335	54,414
6302 PROFESSIONAL SERVICES	101,500	96,500	49,145	91,500	93,000	1,500
6311 COPY/PRINTING SERVICES	76	0	0	0	0	0
6402 ADMINISTRATIVE SUPPLIES	7,091	4,645	4,823	2,000	5,000	3,000
TOTAL OPERATING EXPENSES	108,667	101,145	53,968	93,500	98,000	4,500
TOTAL EXPENSES	684,365	711,872	402,590	690,451	737,158	46,707
DIFFERENCE	-684,365	-711,872	-402,590	-690,451	-737,158	46,707

ACCOUNTING**Account # 6302 Professional Services**

This category includes fees for the GRF audit, the retirement plan audits, tax return, fees to count ballots for the GRF Board elections, miscellaneous unforeseen expenditures, such as tax research and various retirement plan charges including preparation of accounting disclosure materials, 401K check preparation charges and any plan restatement requirements. The expense breakdown is as follows:

GRF Audit	(1)	63,000.00
Pension/401(k) Audits	(1)	30,000.00
Tax Return	(1)	6,000.00
Election	(2)	6,000.00
Retirement Plan Charges	(3)	3,000.00
Less Audit Fees to MOD (15%)		<u>(15,000.00)</u>
		<u>93,000.00</u>

(1) Per proposal by Shea Labagh Dobberstein.

(2) Potential for three district elections for GRF Board.

(3) Based on prior years' experience for preparation of accounting disclosure report.

Account # 6402 Administrative Supplies

This account includes expenditures for various office supplies including check stock, pens, pencils, toner cartridges, labels and calendars. The recommended budget for 2022 is \$5,000.

		2019 ACTUAL	2020 ACTUAL	JAN-JUNE2021 ACTUAL	2021 BUDGET	2022 BUDGET	DIFFERENCE
	TOTAL REVENUE	0	0	0	0	0	0
	EXPENSES						
6104	OVERTIME WAGES	2,584	1,552	179	0	0	0
6110	SALARIES AND WAGES	152,379	153,150	79,467	159,807	165,396	5,589
	TOTAL SALARY AND WAGES	154,962	154,702	79,646	159,807	165,396	5,589
6201	SOCIAL SECURITY TAX	11,337	11,521	6,066	12,225	12,653	428
6202	FEDERAL UNEMPLOYMENT INSURANCE	68	36	0	84	84	0
6203	STATE UNEMPLOYMENT INSURANCE	260	191	111	364	364	0
6204	HEALTH INSURANCE-NON UNION	25,487	9,063	2,198	12,857	4,546	-8,311
6205	LIFE INSURANCE - NON UNION	1,133	1,310	696	1,510	1,371	-139
6206	LONG TERM DISABILITY INSURANCE	722	701	362	809	718	-91
6211	WORKER'S COMPENSATION	771	599	323	688	761	73
6213	TRAVEL AND MEAL ALLOWANCE	0	1,276	0	0	0	0
6214	401(k) MATCH GRF	1,973	1,481	943	2,030	1,959	-71
6219	STAFF TRAINING	5,582	1,922	168	10,000	10,000	0
6222	EMPLOYEE UNIFORMS & LAUNDRY	543	0	0	0	0	0
6227	VISION CARE	162	37	25	45	45	0
6229	DENTAL INSURANCE	1,408	257	146	286	279	-7
	TOTAL OTHER EMPLOYEE EXPE	49,445	28,395	11,037	40,898	32,780	-8,118
6402	ADMINISTRATIVE SUPPLIES	15,466	14,636	11,099	18,000	18,000	0
6409	SUPPLIES-COMPUTER EQUIPMENT	42,910	38,971	31,156	48,800	62,010	13,210
	TOTAL OPERATING EXPENSES	58,376	53,607	42,255	66,800	80,010	13,210
6702	TELEPHONE	19,493	21,109	10,632	16,500	21,000	4,500
	TOTAL UTILITIES	19,493	21,109	10,632	16,500	21,000	4,500
6809	COMPUTER PROGRAM MAINTENANCE	134,771	164,911	96,005	161,660	183,500	21,840
	TOTAL CONTRACTUAL SERVICE	134,771	164,911	96,005	161,660	183,500	21,840
6903	EQUIPMENT REPAIR/MAINTENANCE	18,827	24,394	17,965	28,000	26,000	-2,000
	TOTAL REPAIRS AND MAINTEN	18,827	24,394	17,965	28,000	26,000	-2,000
	TOTAL EXPENSES	435,874	447,118	257,540	473,665	508,686	35,021
	DIFFERENCE	-435,874	-447,118	-257,540	-473,665	-508,686	35,021

**INFORMATION TECHNOLOGY DEPARTMENT
2022****Account #6219 - Staff Training**

This account includes materials and technical training classes for the IT Staff. Ongoing training is vital to keep the IT department up to date on current technologies.

\$10,000**Account #6402 - Admin Supplies**

Computer equipment parts such as memory upgrades, hard drives, and flash drives. This account also includes, faxes, computer supplies such as DVDs, CDs, cables, mice, keyboards, switches, UPS backup power, office supplies, and accessories for computers and notebooks.

\$18,000**Account #6409 - Computer Equipment**

Computers, notebooks, monitors, printers, and scanners. We only use business class level computers this provides us with a robust computer to support the heavy demand of our users. We are replacing some of our older notebook computers as well as adding more notebooks to our disaster preparedness capabilities.

5	HP All-In-One Computers	\$12,500
8	HP Desktop Computers	\$12,160
15	Notebooks	\$24,000
10	Monitors	\$2,500
2	LaserJet Enterprise Printers	\$4,400
6	Desktop LaserJet printers	\$1,950
10	Desktop Scanners	\$2,700
4	All-In-One Printers	\$1,800

\$62,010**Account #6702 - Telephone (communications)**

Telephone maintenance contract of \$12,035 and new telephone equipment, desktop phones and equipment for on and offsite uses

\$21,000

Account #6809 - Computer Program Maintenance

Software support/maintenance contracts and miscellaneous licensing for all applications including financial applications, technology support as well as other software licensing, such as Microsoft Office, Adobe Acrobat Pro, Crystal Reports, AutoCAD, remote access and monitoring software, etc. The addition funds for the Cyber Security line-item is to provide funding for Cyber Security software and hardware for the 2022 year

Jenark	\$40,000
Technical Support	\$36,000
Sage Software	\$3,200
Fuse Mail	\$3,200
Cyber Protect	\$4,000
Anti-Virus	\$4,500
Cloud Backup	\$6,000
Office 365	\$35,000
Zoom Video and Web Conferencing	\$12,000
Database Support	\$20,000
Cyber Security	\$10,000
Miscellaneous Software	\$7,000
Log Me In	\$2,600

\$ 183,500**Account #6903 - Equipment Repair/Maintenance**

Hardware support/maintenance contracts and upgrades for HP servers and Nimble equipment as well as other network hardware support contracts for Meraki firewall, network switches and wireless access points.

\$ 26,000

HANDYMAN 2022**Responsibilities:**

- The Handyman Service provides repair and maintenance service to residents for items that are not covered by their Mutual. There is an annual fee of \$250.

Headcount:

	2020 Budget	2021 Actual	2022 Budget
Handyman	2.00	2.00	2.00
Total	2.00	2.00	2.00

* Salaries and wages also include charges for work performed by MOD staff and an allocation of Work Order Desk expense.

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OPERATING BUDGET
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GOLDEN RAIN FOUNDATION
1001 GOLDEN RAIN ROAD
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		2019 ACTUAL	2020 ACTUAL	JAN-JUNE2021 ACTUAL	2021 BUDGET	2022 BUDGET	DIFFERENCE
5820	OTHER INCOME						
	HANDYMAN INCOME	<u>383,679</u>	<u>421,221</u>	<u>230,062</u>	<u>440,000</u>	<u>440,000</u>	<u>0</u>
	TOTAL OTHER INCOME	<u>383,679</u>	<u>421,221</u>	<u>230,062</u>	<u>440,000</u>	<u>440,000</u>	<u>0</u>
	TOTAL REVENUE	<u>383,679</u>	<u>421,221</u>	<u>230,062</u>	<u>440,000</u>	<u>440,000</u>	<u>0</u>
	EXPENSES						
6104	OVERTIME WAGES	4,522	3,431	2,015	3,500	3,500	0
6110	SALARIES AND WAGES	<u>251,588</u>	<u>269,499</u>	<u>135,865</u>	<u>279,582</u>	<u>286,569</u>	<u>6,987</u>
	TOTAL SALARY AND WAGES	<u>256,110</u>	<u>272,930</u>	<u>137,881</u>	<u>283,082</u>	<u>290,069</u>	<u>6,987</u>
6201	SOCIAL SECURITY TAX	9,064	9,123	4,509	9,033	9,376	343
6202	FEDERAL UNEMPLOYMENT INSURANCE	102	86	51	84	84	0
6203	STATE UNEMPLOYMENT INSURANCE	550	286	173	364	364	0
6204	HEALTH INSURANCE-NON UNION	7,753	8,270	4,359	8,717	9,092	375
6205	LIFE INSURANCE - NON UNION	849	1,012	508	1,117	1,015	-102
6206	LONG TERM DISABILITY INSURANCE	565	583	292	643	585	-58
6211	WORKER'S COMPENSATION	6,243	5,365	2,635	5,543	6,754	1,211
6214	401(K) MATCH GRF	3,076	2,970	1,490	2,866	2,975	109
6227	VISION CARE	88	89	45	89	89	0
6229	DENTAL INSURANCE	<u>1,520</u>	<u>1,520</u>	<u>760</u>	<u>1,672</u>	<u>1,626</u>	<u>-46</u>
	TOTAL OTHER EMPLOYEE EXPE	<u>29,809</u>	<u>29,304</u>	<u>14,821</u>	<u>30,128</u>	<u>31,960</u>	<u>1,832</u>
6311	COPY/PRINTING SERVICES	3,125	1,491	205	2,500	2,500	0
6414	MISCELLANEOUS OPERATIONS	3,196	1,169	222	3,000	2,500	-500
6420	SUPPLIES	<u>12,734</u>	<u>2,958</u>	<u>2,335</u>	<u>18,000</u>	<u>15,000</u>	<u>-3,000</u>
	TOTAL OPERATING EXPENSES	<u>19,055</u>	<u>5,618</u>	<u>2,762</u>	<u>23,500</u>	<u>20,000</u>	<u>-3,500</u>
7003	BANK CHARGES-ALL TYPES	<u>0</u>	<u>0</u>	<u>-25</u>	<u>0</u>	<u>0</u>	<u>0</u>
	TOTAL FINANCIAL EXPENSES	<u>0</u>	<u>0</u>	<u>-25</u>	<u>0</u>	<u>0</u>	<u>0</u>
	TOTAL EXPENSES	<u>304,974</u>	<u>307,852</u>	<u>155,438</u>	<u>336,710</u>	<u>342,029</u>	<u>5,319</u>
	DIFFERENCE	<u>78,706</u>	<u>113,369</u>	<u>74,624</u>	<u>103,290</u>	<u>97,971</u>	<u>5,319</u>

HANDYMAN**Account #5820 - Handyman Income**

The budget for handyman income is projected to remain at to \$440,000 for 2022. This is based on results for the second quarter of 2021.

Account #6110 – Salaries and Wages

Salaries and wages are based on two full time employees in the Handyman department plus charges for work performed by MOD employees and an allocation of Work Order Desk expense.

Account #6311 – Copy and Printing Supplies

This line item is for printing brochures and material related to the Handyman service. The requested budget is based on past expenditure history.

Account #6414 – Miscellaneous Operations

This line item is for the occasional use of third-party vendors for repairs.

Account #6420 - Supplies

The requested budget amount for materials and supplies is based on historical expense.

RECREATION SERVICES

The mission of the Recreation Department is to provide and facilitate recreation and leisure activities, programs, and services, that enhance the quality of life for Rossmoor Residents. They provide Special Events, Concerts, Excursions, and a variety of classes. The department also oversees community events, such as Shred Day, Vaccination Clinics and Flea Markets. The Recreation Department also has its own YouTube Channel, that is home to a variety of ongoing classes and presentations. Recreation also oversees and distributes the New Resident Orientation Binder. The department underwent significant changes in 2020-21 due to the Covid-19 crises. With programs and services reopening many of the programs will continue to resume.

The draft budget is prepared based on the following assumptions:

1. Rental and use of community facilities will resume in full capacity.
2. Excursions will resume to full capacity.
3. Concerts and entertainment will resume to normal schedule.
4. Special events will resume.
5. All other department services will operate at full capacity.

Headcount:

	2019 Budget	2020 Budget	2021 Budget	2021 Actual	2022 Budget
Residents Services Director	1.00	1.00	1.00	1.00	1.00
Recreation Manager	1.00	1.00	1.00	1.00	1.00
Coordinator II	1.00	1.00	1.00	1.00	1.00
Recreation Coordinator	3.00	3.00	3.00	3.00	3.00
Resident Services Assistant	2.00	1.80	1.80	1.80	1.80
Applications Support Specialist I	1.00	1.00	1.00	1.00	1.00
Applications Support Specialist II	1.00	1.00	1.00	1.00	1.00
Front Desk Reception	1.50	1.70	1.70	1.70	1.70
Events Assistants	0.75	0.75	0.00	0.00	0.75
	12.25	12.25	11.50	11.50	12.25

*Increase in FTEs is to restore the department's headcount to be in line with 2019 and 2020 budgets.

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GOLDEN RAIN FOUNDATION
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		2019 ACTUAL	2020 ACTUAL	JAN-JUNE2021 ACTUAL	2021 BUDGET	2022 BUDGET	DIFFERENCE
	COMMUNITY FACILITIES INCOME						
5401	RENTALS-COMMUNITY	174,976	69,026	32,997	60,000	175,000	-115,000
5409	EXCURSION COLLECTION	269,914	5,900	0	40,000	250,000	-210,000
5412	TICKETED EVENTS	195,690	36,444	9,353	72,000	200,000	-128,000
	TOTAL COMMUNITY FACILIT	640,579	111,371	42,350	172,000	625,000	-453,000
	OTHER INCOME						
5802	MISCELLANEOUS INCOME	4,023	4,663	2,308	4,000	4,000	0
	TOTAL OTHER INCOME	4,023	4,663	2,308	4,000	4,000	0
	TOTAL REVENUE	644,602	116,034	44,658	176,000	629,000	-453,000
	EXPENSES						
6104	OVERTIME WAGES	4,578	403	49	4,000	4,000	0
6107	TEMPORARY HELP	4,432	800	0	1,600	4,500	2,900
6110	SALARIES AND WAGES	851,578	899,884	426,741	857,991	920,048	62,057
	TOTAL SALARY AND WAGES	860,589	901,087	426,790	863,591	928,548	64,957
6201	SOCIAL SECURITY TAX	58,335	58,489	31,166	60,438	65,290	4,852
6202	FEDERAL UNEMPLOYMENT INSURANCE	669	598	302	504	564	60
6203	STATE UNEMPLOYMENT INSURANCE	3,182	1,974	1,002	2,184	2,882	698
6204	HEALTH INSURANCE-NON UNION	118,196	148,452	78,247	156,468	163,207	6,739
6205	LIFE INSURANCE - NON UNION	5,885	7,083	3,564	7,813	7,129	-684
6206	LONG TERM DISABILITY INSURANCE	3,460	3,625	1,824	4,000	3,649	-351
6211	WORKER'S COMPENSATION	26,311	22,478	11,297	25,242	32,151	6,909
6213	TRAVEL AND MEAL ALLOWANCE	23	1,584	0	500	3,500	3,000
6214	401(k) MATCH GRF	23,498	24,599	12,622	25,168	26,251	1,083
6219	STAFF TRAINING	1,265	847	0	1,000	1,500	500
6220	STAFF SUPPORT	156	0	0	0	0	0
6222	EMPLOYEE UNIFORMS & LAUNDRY	440	0	0	500	500	0
6224	DUES AND MEMBERSHIPS	25,577	29,998	17,982	25,000	35,000	10,000
6225	SUBSCRIPTIONS AND BOOKS	0	75	89	0	0	0
6227	VISION CARE	1,579	1,626	782	1,646	1,565	-81
6229	DENTAL INSURANCE	11,602	11,816	5,339	12,330	11,426	-904
	TOTAL OTHER EMPLOYEE EXPE	280,179	313,244	164,218	322,793	354,614	31,821
6310	POSTAGE AND DELIVERY	48	1	0	0	0	0
6402	ADMINISTRATIVE SUPPLIES	16,507	8,188	4,834	11,000	16,000	5,000
6408	SAFETY/SECURITY SUPPLIES	4,627	912	2,007	5,000	5,000	0
6410	ROUTINE ENTERTAINMENT SPECIAL	85,516	35,858	27,633	85,000	90,000	5,000
6420	SUPPLIES	51,441	34,319	18,788	40,000	55,000	15,000
6447	COST OF TICKETED EVENTS	154,386	31,226	0	60,000	160,000	100,000
6463	COST OF RESIDENT EXCURSIONS	216,237	22,914	-1,541	40,000	190,000	150,000
	TOTAL OPERATING EXPENSES	528,762	133,418	51,721	241,000	516,000	275,000
6702	TELEPHONE	0	0	560	0	0	0
	TOTAL UTILITIES	0	0	560	0	0	0
6901	EQUIPMENT RENTAL	465	429	215	400	500	100

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GOLDEN RAIN FOUNDATION
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		2019 ACTUAL	2020 ACTUAL	JAN-JUNE2021 ACTUAL	2021 BUDGET	2022 BUDGET	DIFFERENCE
6903	EQUIPMENT REPAIR/MAINTENANCE	5,090	256	0	5,000	5,000	0
	TOTAL REPAIRS AND MAINTEN	5,555	685	215	5,400	5,500	100
7003	BANK CHARGES-ALL TYPES	16,121	5,255	782	16,000	16,000	0
	TOTAL FINANCIAL EXPENSES	16,121	5,255	782	16,000	16,000	0
	TOTAL EXPENSES	1,691,206	1,353,689	644,285	1,448,784	1,820,662	371,878
	DIFFERENCE	-1,046,604	-1,237,655	-599,627	-1,272,784	-1,191,662	-81,122

RECREATION SERVICES**Account #5401 – Rentals Community (Revenue)**

This revenue is for room rental fees for GRF facilities. The estimated revenue also includes fees for set-up of rooms and operation of audio/visual equipment. It also includes revenue from staff Tech Time and newly introduced Hybrid Zoom Program.

\$175,000 is projected

Account #5409 – Excursion Collection (Revenue)

Excursions for day trips and extended trips are planned to resume in full in 2022. Day trips are offered to attractions throughout northern California. Excursions are planned in partnership with local travel agencies. Costs for day trips include a \$7.00 handling fee per ticket to help off-set the cost of the department. Fees for overnight excursions are paid directly to the travel agencies who return a percentage of the commission to GRF.

\$250,000 is projected

Account #5412 – Ticketed Events (Revenue)

This revenue estimate is based conducting live performances throughout the year with ticket prices ranging from \$11-26/ticket. The cost of the ticket is based on the cost of the entertainment and the estimated number of tickets to be sold.

\$200,000 is projected

Account #5802 Misc. Income (Revenue)

The department sponsors several shredding days during the year. Each shredding event generates some revenue. The cost to host this event has increased and thus the revenue projections have decreased.

\$4,000 is projected

Account # 6104 – Overtime Wages

This account covers staff wages for seasonal events, such as Fourth of July, Newcomers Party, Flea market, Fall Bazaar, and New Year's Eve. The Event Coordinator may also earn overtime if he/she is needed during a performance which runs past regular business hours.

\$4,000 is requested

Account # 6107 – Temporary Help

This account covers the setup and tear-down of all holiday decorations inside of each clubhouse. This also covers kitchen help and clean up for the Friday Lunch program.

\$4,500 is requested

Account # 6213 – Travel and Meal Allowance

This account covers the mileage reimbursement for employees who travel to/from clubhouses in their personal vehicles as well as reimbursable expenses for when employees attend trainings and meetings out of the office. The budget includes funding to send staff to the California Parks and Recreation Society annual conference.

\$3,500 is requested

Account # 6219 – Staff Training

This account will cover the cost of training materials and courses.

\$1,500 is requested

Account # 6222 – Employee Uniforms & Laundry

This account is used to purchase Rossmoor logo shirts for Recreation Assistants, front desk staff and AV tech employees

\$500 is requested

Account # 6224 – Dues/Membership

This account covers membership dues for SESAC (Society of European Stage Authors and Composers), ASCAP (American Society of Composers and Publishers), BMI (Broadcast Music, Inc.), and Motion Pictures & License Corp. These licenses are for the music and entertainment industry which we need in order to avoid an intellectual property lawsuit. This account includes the cost of applications such as Active Network, Thunder Tix (new), the marketing display board, and the web portal.etc.

\$35,000 is requested

Account # 6402 – Administrative Supplies

This account is used to cover the costs of office supplies for the department copiers, fax, ink for printer, envelopes, file folders, markers, binders, and dividers for 450 newcomer's packets, etc.

\$16,000 is requested

Account # 6408 – Safety/Security Supplies

The department maintains first aid kits located in each clubhouse.

\$5,000 is requested

Account # 6410 – Routine Entertainment

This consists of the costs of hosting free non-ticketed events which include entertainers, refreshments, and decorations. This account is also used for many special events, including the 4th of July, Party in The Plaza Concert Series, Concerts in the Park, Summer Movies under the Stars and Monthly Spotlight program.

\$90,000 is requested

Account # 6420 – Supplies

This account is used for supplies for Recreation classes, Drive in Movies, Special event decorations/food, Recreation Classes and holiday light installation for clubhouses. Supplies also cover coffee supplies for setups as requested by clubs/private bookings. This budget also covers any needs for minor replacement or refurbishment in facility rooms. (lamps, décor, repair etc.)

\$55,000

Account #6447 – Cost of Ticketed Events

This account is used to pay for entertainers for ticketed events throughout the year. Ticket prices are intended to offset the cost of each entertainer. The expense is based on 48 shows plus New Years Eve with the average expense for entertainers being \$3,000/show. See revenue estimate above for Ticketed Events.

\$160,000 is requested

Account # 6463 – Cost of Resident Excursions

The Recreation Department coordinates excursions throughout the year to a variety of destinations. This account is used to cover the cost of the transportation, tickets, and meals. Ticket prices are set for each trip to cover the estimated cost of the trip.

\$190,000 is requested.

Account 6903 – Equipment Repair/Maintenance

The Recreation Department schedules regular tuning of all pianos in the clubhouse facilities. Because of the increased use the piano in the Event Center requires more frequent tuning.

\$5,000 is requested

Account #7003 – Bank Charges

The Recreation Department has credit card machines that are used for the sale of tickets for shows as well as for excursions. This account covers the processing fees. There has been an increase in payments being made via credit card.

\$16,000 is requested

AQUATICS**Responsibilities:**

- Provide for the safe use of GRF pool facilities by residents and their guests.
- Provides and trains lifeguards for the three pool areas: Tice, Hillside, and Dollar.
- Performs cleaning and chemical checks on pools.
- Maintains records for attendance
- Enforces adopted, general, and specific rules for each pool facility.

Headcount:

	2021 Budget	2021 Actual	2022 Budget
Head Lifeguard	1.00	1.00	1.00
Assistant Head Lifeguard	1.00	1.00	2.00
Senior Lifeguard	2.00	2.00	2.00
Lifeguard (1)	7.00	7.00	6.00
Total	11.00	11.00	11.00

(1) based on full time equivalent hours

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		2019 ACTUAL	2020 ACTUAL	JAN-JUNE2021 ACTUAL	2021 BUDGET	2022 BUDGET	DIFFERENCE
	TOTAL REVENUE	0	0	0	0	0	0
	EXPENSES						
6104	OVERTIME WAGES	16,525	9,591	12,917	15,000	20,000	5,000
6110	SALARIES AND WAGES	435,066	460,829	240,559	451,463	473,895	22,432
	TOTAL SALARY AND WAGES	451,591	470,420	253,476	466,463	493,895	27,432
6201	SOCIAL SECURITY TAX	33,356	33,876	18,690	33,200	36,254	3,054
6202	FEDERAL UNEMPLOYMENT INSURANCE	915	843	586	504	546	42
6203	STATE UNEMPLOYMENT INSURANCE	4,198	2,874	1,944	2,184	2,366	182
6204	HEALTH INSURANCE-NON UNION	65,456	72,896	35,099	71,639	85,180	13,541
6205	LIFE INSURANCE - NON UNION	1,906	2,993	1,519	3,007	3,127	120
6206	LONG TERM DISABILITY INSURANCE	1,264	1,720	873	1,728	1,796	68
6211	WORKER'S COMPENSATION	21,657	19,167	10,468	20,369	26,110	5,741
6213	TRAVEL AND MEAL ALLOWANCE	4,528	4,843	3,182	4,000	4,800	800
6214	401(k) MATCH GRF	10,579	11,455	5,273	11,027	15,005	3,978
6219	STAFF TRAINING	3,650	611	520	1,000	1,000	0
6222	EMPLOYEE UNIFORMS & LAUNDRY	3,863	10,835	389	4,000	4,000	0
6224	DUES AND MEMBERSHIPS	165	0	0	0	0	0
6227	VISION CARE	644	962	468	936	986	50
6229	DENTAL INSURANCE	4,047	6,796	3,331	7,329	7,641	312
	TOTAL OTHER EMPLOYEE EXPE	156,229	169,872	82,342	160,923	188,811	27,888
6311	COPY/PRINTING SERVICES	514	60	76	0	0	0
6402	ADMINISTRATIVE SUPPLIES	2,443	125	118	0	0	0
6408	SAFETY/SECURITY SUPPLIES	1,769	1,256	0	0	0	0
6420	SUPPLIES	24,871	18,348	6,173	30,000	30,000	0
	TOTAL OPERATING EXPENSES	29,597	19,790	6,368	30,000	30,000	0
6704	GAS AND ELECTRICITY	76,757	61,184	57,313	97,000	97,000	0
	TOTAL UTILITIES	76,757	61,184	57,313	97,000	97,000	0
6903	EQUIPMENT REPAIR/MAINTENANCE	383	973	0	0	0	0
	TOTAL REPAIRS AND MAINTEN	383	973	0	0	0	0
	TOTAL EXPENSES	714,557	722,238	399,498	754,386	809,706	55,320
	DIFFERENCE	-714,557	-722,238	-399,498	-754,386	-809,706	55,320

AQUATICS**Account #6104 - Overtime Wages**

Overtime wages for lifeguards are needed to cover extra shifts due to holidays, illness, vacation or when not fully staffed. Overtime has increased with the additional operating hours during the months of March and November. It has become increasingly more difficult to hire seasonal lifeguards during the fall and spring seasons which create a greater demand on overtime.

\$20,000 is requested

Account #6213 - Travel and Meal Allowance

Currently, all staff must use their personal vehicles to travel from pool to pool to conduct their work. Millage is reimbursed at the current IRS rate.

\$4,800 is requested

Account #6219 - Staff Training

Lifeguards receive ongoing training and certifications.

\$1,000 is requested

Account #6222 - Uniforms/Laundry

The Aquatics Staff is required to wear uniforms at all times.

\$4,000 is requested

Account #6420 - Supplies

This consists of various supplies such as Aqua belts and noodles for water fitness classes, replacing clocks, umbrellas, tabletops, thermometers, kool grips for the hand rails, key replacements, wrist bands for kids and guests, back pack replacements for the Bag Valve Mask, first aid supplies and office supplies.

\$30,000 is requested

FITNESS CENTER**Responsibilities:**

This budget is based on the projection that the facility will be in full operation in 2022.

The Fitness Center Provides:

- Fitness Trainers to operate the Fitness Center, teach fitness classes, and assist residents in proper use of equipment.
- Provides personal training and orientations.
- Coordination of contract instructors for a variety of ongoing classes and workshops.
- Arranges promotional fitness events and fitness challenges.
- Responsible for maintenance of fitness equipment.

Headcount:

	2020 Budget	2021 Budget	2021 Actual	2022 Budget
Fitness Trainer	7.23	6.23	6.23	7.23
Front Desk Staff	3.00	3.00	3.00	3.00
Total	10.23	9.23	9.23	10.23
Fitness Manager	0.60	1.00	1.00	1.00
Fitness Lead	1.00	1.00	1.00	1.00
Front Desk Lead	1.00	1.00	1.00	1.00
Total	2.60	3.00	3.00	3.00
Grand Total	12.83	12.23	12.23	13.23

For 2021 the Fitness Center Staffing was reduced by 1 FTE due to a reduction in programming in response to COVID-19. With a full operation expected in 2022 the staffing should return to pre-pandemic levels.

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		2019 ACTUAL	2020 ACTUAL	JAN-JUNE2021 ACTUAL	2021 BUDGET	2022 BUDGET	DIFFERENCE
5420	COMMUNITY FACILITIES INCOME						
	PERSONAL TRAINING	230,056	92,883	98,903	115,000	230,000	-115,000
	TOTAL COMMUNITY FACILIT	230,056	92,883	98,903	115,000	230,000	-115,000
5117	OTHER INCOME						
	UC DAVIS GRANT	0	0	87,500	170,000	175,000	-5,000
5802	MISCELLANEOUS INCOME	16,049	3,184	380	5,000	15,000	-10,000
	TOTAL OTHER INCOME	16,049	3,184	87,880	175,000	190,000	-15,000
	TOTAL REVENUE	246,105	96,067	186,782	290,000	420,000	-130,000
	EXPENSES						
6104	OVERTIME WAGES	4,086	740	360	6,000	5,000	-1,000
6110	SALARIES AND WAGES	542,356	495,452	219,106	526,897	576,833	49,936
	TOTAL SALARY AND WAGES	546,442	496,192	219,466	532,897	581,833	48,936
6201	SOCIAL SECURITY TAX	39,034	36,302	15,805	40,307	44,125	3,818
6202	FEDERAL UNEMPLOYMENT INSURANCE	551	476	289	546	546	0
6203	STATE UNEMPLOYMENT INSURANCE	2,592	1,521	949	2,366	2,366	0
6204	HEALTH INSURANCE-NON UNION	117,961	110,727	48,003	121,706	126,948	5,242
6205	LIFE INSURANCE - NON UNION	2,837	3,229	1,502	3,987	3,868	-119
6206	LONG TERM DISABILITY INSURANCE	1,885	1,857	864	2,294	2,223	-71
6211	WORKER'S COMPENSATION	21,693	16,942	7,490	20,309	26,202	5,893
6213	TRAVEL AND MEAL ALLOWANCE	0	0	0	1,000	1,000	0
6214	401(k) MATCH GRF	14,060	13,653	5,742	15,132	17,226	2,094
6219	STAFF TRAINING	2,812	2,664	308	4,000	3,000	-1,000
6222	EMPLOYEE UNIFORMS & LAUNDRY	2,709	0	0	1,500	2,000	500
6224	DUES AND MEMBERSHIPS	449	375	0	500	500	0
6225	SUBSCRIPTIONS AND BOOKS	462	275	300	500	500	0
6227	VISION CARE	836	1,038	448	1,206	1,124	-82
6229	DENTAL INSURANCE	6,138	6,924	3,310	8,965	9,277	312
	TOTAL OTHER EMPLOYEE EXPE	214,021	195,982	85,009	224,318	240,905	16,587
6302	PROFESSIONAL SERVICES	226,930	217,946	136,159	295,000	313,553	18,553
6311	COPY/PRINTING SERVICES	394	0	0	1,000	0	-1,000
6402	ADMINISTRATIVE SUPPLIES	9,770	1,243	1,335	10,000	10,000	0
6408	SAFETY/SECURITY SUPPLIES	292	0	120	500	500	0
6420	SUPPLIES	21,237	6,939	6,199	20,000	20,000	0
6423	GRANT EXPENSES	0	8,006	6,820	0	20,000	20,000
	TOTAL OPERATING EXPENSES	258,623	234,133	150,632	326,500	364,053	37,553
6903	EQUIPMENT REPAIR/MAINTENANCE	10,089	2,161	1,457	10,000	10,000	0
	TOTAL REPAIRS AND MAINTEN	10,089	2,161	1,457	10,000	10,000	0
7003	BANK CHARGES-ALL TYPES	6,093	3,318	2,782	5,000	6,000	1,000
	TOTAL FINANCIAL EXPENSES	6,093	3,318	2,782	5,000	6,000	1,000
	TOTAL EXPENSES	1,035,268	931,787	459,346	1,098,715	1,202,791	104,076

	2019 ACTUAL	2020 ACTUAL	JAN-JUNE2021 ACTUAL	2021 BUDGET	2022 BUDGET	DIFFERENCE
DIFFERENCE	-789,163	-835,720	-272,564	-808,715	-782,791	-25,924

FITNESS CENTER**Account #5420 Personal Training (Revenue)**

Personal training is one of the most important programs offered at the Fitness Center. Personal training is offered at \$35.00/half hour or \$60.00 for an hour. Group training is also offered at \$15.00/hour per person.

Training staff is paid at a flat rate of \$40.00/hour while conducting paid training. Funds are budgeted under salaries and wages for the incremental increase in wages while conducting paid personal training. .

\$230,000

Account #5117 UCD Grant (Revenue)

The GRF Board authorized the execution of an agreement with UC Davis to participate in a study. The agreement will provide GRF with \$87,500 in revenue to cover the cost of expenses including 1 full time position contracted through Active Wellness. This position is the Fitness Lead.

\$175,000 is projected

Account #5802 Miscellaneous Income (Revenue)

Outside fitness instructors are charged a nominal facility use fee when using GRF facilities to conduct classes for residents and their guests. Misc. revenue also includes guest fees.

\$15,000 is projected

Account #6104 Overtime Wages

Overtime wages for trainers who may need to stay to cover extra shifts due to illness, vacation, or when not fully staffed. Includes coverage during holidays when Fitness Center is open. Trainers may not be scheduled for overtime in order to conduct personal training appointments.

\$5,000 is requested

Account #6213 Travel & Meal Allowance

Travel for staff to earn CECs (continuing education credits) required to maintain certifications. Staff takes advantage of courses locally and online; however, certain courses which enable staff to better serve Rossmoor residents are only available outside the Bay Area. Budget includes mileage, airfare, meals and lodging expenses.

\$1,000 is requested

Account #6219 Staff Training

Cost of registrations for continuing education credits for staff. Industry standards require staff maintain a minimum of 50 hours/year and supervisor maintain 90 hours/year. While staff pursues as many courses as possible online and locally, some specific classes are only taught outside the Bay Area. Training also includes customer service training and management training from Active Wellness.

\$3,000 is requested

Account #6222 Employee Uniforms & Laundry

The fitness staff is now being required to wear uniforms during their shift. Uniforms are purchased by GRF.

\$2,000 is requested

Account #6224 Dues & Memberships

Certifications and memberships with professional organizations.

\$500 is requested

Account #6225 Subscriptions and Books

The department subscribes to trade publications.

\$500 is requested

Account #6302 Professional Services

In 2020 the Board authorized a professional services agreement amendment with Active Wellness to restructure the management services. The agreement now includes a full time Fitness Manager, a full time Fitness Lead that will be funded by the UCD Grant, and a full time Front Desk Lead. The agreement is scheduled for renewal in 2022. The below budget is based on the anticipated contract.

\$313,553 is requested (Amount is per contract)

Account #6402 Administrative Supplies

Paper, pencils, pens, copier ink cartridges and office supplies.

\$10,000 is requested

Account #6420 Supplies

This covers the general supplies needed for classes and programs as well as for operation of the facility.

\$20,000 is requested

Account #6423 Grant Expenses

The agreement with UCD for the Diabetes and Dementia study requires the purchase of supplies.

\$20,000 is requested

Account #6903 Equipment Repairs & Maintenance

This line covers the contract for weekly preventive maintenance and repairs. It also covers needed parts for repair. This line also includes funds for the updating and ongoing maintenance of the website and the monthly cost for software used at the Fitness Center.

\$10,000 is requested

Account #7003 Bank Charges

The Fitness Center collects fees via credit card. Charges are for processing fees.

\$6,000 is requested

GOLF COURSES, BOWLING GREENS & GOLF PRO SHOP**Responsibilities:****Golf Courses**

- Maintain two golf courses (150 acres, 27 holes) on which over 40,000 rounds of golf were played in the first six months of 2021.
- Daily maintenance on the course includes changing the hole locations and tee marker placement; raking bunkers; maintain ball washers; emptying trash receptacles; mowing greens and watering.
- Other maintenance includes mowing the fairways and roughs; fertilizing and top dressing; debris clean up; pesticide control; manage irrigation system; repair of damaged areas and maintain trees and other plantings.
- Improvement projects, such as drainage and turf restoration.
- Manage 10-14 outside tournaments on selected Mondays throughout the year.

Pro Shop

- Manage the Pro Shop operation that includes a full-service golf shop, rental carts, club repair, driving range and lesson program.
- Work with four different golf clubs to coordinate an active tournament schedule in which staff produces all the pairings, does check-in, acts as rules director, and runs the award ceremony with posting of results.
- Work with the Golf Advisory Committee to set priorities for the golf program and share information.

Bowling Greens

- Maintain the three bowling greens at Hillside Clubhouse.
- Have quarterly meetings with the bowling greens committee.

Headcount:

	2021 Budget	2021 Actual	2022 Budget
Director of Golf	1.00	1.00	1.00
Golf Course Superintendent	1.00	1.00	1.00
Landscape Staff	13.00	13.00	12.00
Equipment Mechanic	0.00	0.00	1.00
Lawn Bowling Caretaker	1.00	1.00	1.00
Golf Pro	3.00	3.00	3.00
Pro Shop - Part Time Help	0.65	0.65	1.00
Total	19.65	19.65	20.00

Note: Headcount Excludes Range
Workers

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GOLDEN RAIN FOUNDATION
1001 GOLDEN RAIN ROAD
WALNUT CREEK CA 94595

		2019 ACTUAL	2020 ACTUAL	JAN-JUNE2021 ACTUAL	2021 BUDGET	2022 BUDGET	DIFFERENCE
	COMMUNITY FACILITIES INCOME						
5404	GUEST GOLF FEES	202,662	181,869	160,408	248,000	295,000	-47,000
5405	RESIDENT GOLF FEES	346,367	439,313	263,816	400,000	450,000	-50,000
5406	GOLF CARDS	315,575	357,041	391,801	340,000	390,000	-50,000
5410	TOURNAMENT FEES	17,050	0	1,056	15,000	18,000	-3,000
	TOTAL COMMUNITY FACILIT	881,654	978,223	817,081	1,003,000	1,153,000	-150,000
	TOTAL REVENUE	881,654	978,223	817,081	1,003,000	1,153,000	-150,000
	EXPENSES						
6104	OVERTIME WAGES	4,065	4,665	1,547	0	2,500	2,500
6110	SALARIES AND WAGES	838,421	928,140	448,716	927,206	959,058	31,852
	TOTAL SALARY AND WAGES	842,486	932,805	450,264	927,206	961,558	34,352
6201	SOCIAL SECURITY TAX	60,818	66,554	32,886	70,833	73,371	2,538
6202	FEDERAL UNEMPLOYMENT INSURANCE	692	655	356	630	630	0
6203	STATE UNEMPLOYMENT INSURANCE	3,296	2,211	1,184	2,730	2,730	0
6204	HEALTH INSURANCE-NON UNION	29,169	17,781	9,372	18,741	19,548	807
6205	LIFE INSURANCE - NON UNION	1,897	2,276	1,142	2,512	2,283	-229
6206	LONG TERM DISABILITY INSURANCE	1,069	1,069	535	1,176	1,069	-107
6209	HEALTH & WELFARE 324	133,880	150,554	80,045	170,950	171,327	377
6210	RETIREMENT-UNION	216,292	230,491	110,631	249,041	249,041	0
6211	WORKER'S COMPENSATION	60,900	48,072	23,452	52,477	64,162	11,685
6213	TRAVEL AND MEAL ALLOWANCE	519	159	159	1,200	2,200	1,000
6219	STAFF TRAINING	675	550	315	1,200	2,000	800
6222	EMPLOYEE UNIFORMS & LAUNDRY	19,693	7,933	3,878	18,000	10,000	-8,000
6224	DUES AND MEMBERSHIPS	1,010	655	400	5,000	6,000	1,000
6225	SUBSCRIPTIONS AND BOOKS	450	3,735	1,170	2,800	2,800	0
6227	VISION CARE	272	277	139	277	277	0
6229	DENTAL INSURANCE	1,998	1,998	999	2,198	2,138	-60
6230	PERSONAL SAFETY EQUIPMENT	1,843	867	1,919	2,000	2,200	200
	TOTAL OTHER EMPLOYEE EXPE	534,474	535,838	268,580	601,765	611,776	10,011
6403	FUEL FOR VEHICLES	21,502	19,284	12,490	20,000	25,000	5,000
6408	SAFETY/SECURITY SUPPLIES	2,689	5,382	1,989	3,000	3,500	500
6414	MISCELLANEOUS OPERATIONS	-112	117	-65	0	0	0
6417	FERTILIZER SUPPLIES	85,424	82,600	27,480	82,000	85,000	3,000
6419	TURF MAINTENACE SUPPLIES	62,319	56,377	26,237	62,000	60,000	-2,000
6420	SUPPLIES	12,691	14,913	11,411	16,000	20,000	4,000
6441	RANGE SUPPLIES	0	0	-1,140	0	0	0
6455	SUPPLIES SMALL TOOLS/EQUIPMENT	14,819	15,900	2,028	16,000	14,000	-2,000
6466	GOLF CART FUEL	-3	0	0	0	0	0
	TOTAL OPERATING EXPENSES	199,329	194,574	80,431	199,000	207,500	8,500
6602	AUTOMOBILE INSURANCE	2,285	2,368	1,184	3,100	3,100	0
	TOTAL INSURANCE	2,285	2,368	1,184	3,100	3,100	0
6701	WATER	132,897	259,080	184,636	245,500	335,000	89,500
6704	GAS AND ELECTRICITY	7,535	2,210	286	7,800	8,200	400

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GOLDEN RAIN FOUNDATION
1001 GOLDEN RAIN ROAD
WALNUT CREEK CA 94595

		2019 ACTUAL	2020 ACTUAL	JAN-JUNE2021 ACTUAL	2021 BUDGET	2022 BUDGET	DIFFERENCE
	TOTAL UTILITIES	140,432	261,290	184,922	253,300	343,200	89,900
6901	EQUIPMENT RENTAL	0	372	0	1,000	1,000	0
6903	EQUIPMENT REPAIR/MAINTENANCE	50,378	45,892	18,872	45,500	50,000	4,500
6907	PEST CONTROL	12,188	9,075	6,028	16,000	14,000	-2,000
6919	REPAIR TEES, GREENS & FAIRWAYS	160,260	171,790	81,330	170,000	170,000	0
6935	TREE MAINTENANCE/REMOVAL	53,007	55,210	19,027	53,000	50,000	-3,000
	TOTAL REPAIRS AND MAINTEN	275,833	282,340	125,257	285,500	285,000	-500
7003	BANK CHARGES-ALL TYPES	48,482	44,462	32,325	40,000	45,000	5,000
	TOTAL FINANCIAL EXPENSES	48,482	44,462	32,325	40,000	45,000	5,000
7102	VEHICLE MAINTENANCE	94,117	128,841	49,533	90,000	100,000	10,000
	TOTAL INTER-DEPTARTMENT C	94,117	128,841	49,533	90,000	100,000	10,000
	TOTAL EXPENSES	2,137,437	2,382,518	1,192,496	2,399,871	2,557,134	157,263
	DIFFERENCE	-1,255,783	-1,404,295	-375,415	-1,396,871	-1,404,134	7,263

GOLF COURSE

Account #5404 - Guest Golf Fees

The Director of Golf is suggesting that some guest rates increase in 2022. Specifically, it would be the “prime time” rates on both the Dollar and Creekside courses. This is after researching rates at several other facilities and doing some comparison. Along with some expected lingering increase from the pandemic this account should be increased by \$47,000.

Account #5405 - Resident Golf Fees

These are daily fees collected from the residents. Once again, the Director of Golf suggests that some of these rates increase in 2022. The daily and twilight rates on the Dollar would be the target since the Creekside course saw increases last year. There would also be an increase in the quarterly and annual rates. The Director of Golf believes this account could increase by \$50,000 in 2022.

Account #5406 - Golf Cards

These are the fees collected from the residents so that they have unrestricted use of the golf courses. Starting in 2014 these annual fees were sold either yearly (January-December) or quarterly. For 2022 the Director of Golf would suggest an increase of \$160 for the 27-hole pass. This would bring it to the same cost per round price break that the 9-hole card currently has in effect. Along with increased play this account could be increased by \$50,000.

Account #5410 - Tournament Fees

This account is for recording outside tournament fees paid to Golden Rain for renting the golf courses on Mondays. These events tend to be held by the same organizations each year. However, we did lose some long-time events in 2021 due to the pandemic. We hope to have them return in 2022 or be replaced by other events. We are being conservative and predicting a few more events during 2022 and therefore the income should go up slightly. The Director of Golf recommends increasing this line item by \$3,000 for 2022.

Account #6104 – Overtime wages

Superintendent suggests increase to \$2,500 to cover holiday and call-in services.

Account #6213 - Travel and Meal Allowance

This pays for the costs associated with the golf course superintendent attending national, state, and regional golf course superintendent's association conferences and

meetings. Attending these meetings earns points toward maintaining his superintendent credentials. Superintendent suggests adding \$1,000 due to increased expense of another employee needing to attend seminars.

Account #6219 - Staff Training

This pays for the continuing education seminars taken during the year (2 local seminars) including those necessary to maintain the superintendent's state pesticide operator's license. We need to increase this account by \$800 to cover increase in costs of the seminars.

Account #6222 - Uniforms/Laundry

This pays for uniform and laundry service for the workers on the golf course as provided by the union contract. We have had all the employees sign up for this program since 2020. However, not all having been using the service. Please decrease this account, saving \$8,000 in 2022.

Account #6224 - Dues and Memberships

This pays for dues charged to maintain memberships in the national and regional superintendent's association and the Professional Association of Pesticide Applicators. It is necessary for continuing education and staying current with the turf industry. We believe this account should be increased by \$1,000 to cover additional license expense in 2022.

Account #6225 – Subscriptions and Books

This pays for internet access for off site management of the central irrigation computer. The monthly costs for the new ForeUp software is also expensed here, therefore the account should stay the same in 2022.

Account #6230 - Personal Safety Equipment

This pays up to \$200 per employee to provide steel toed work boots and other safety equipment. The Director of Golf recommends that this line item, which should cover all 14 employees be increased by \$200 in 2022.

Account #6403 - Fuel for Vehicles

This pays for gas and diesel used to operate the equipment used to maintain the golf courses and bowling greens. Typically, the Trust Operations Auto Mechanic Foreman purchases the fuel and provides the necessary information. This line item needs to increase by \$5,000 in 2022. This is an estimate by doubling the first six months of 2021 and accounting for increased fuel costs.

Account #6408 – Safety/Security Supplies

We currently budget for various safety supplies. The Director of Golf recommends that this line item go slightly up by \$500 for 2022.

Account #6417 - Fertilizer Supplies

This pays for fertilizers, pesticide, and other chemicals used to maintain the golf courses. As many as 12 applications per year are made on our 30 golf course greens with fertilizers, fungicides and other chemicals to improve water retention and stimulate plant growth. These 12 applications total nearly \$40,000 for this account. However, we are reducing the number of herbicides being used because of the increase in mulch areas. Algae control for the lake is \$8,000. The surrounding areas of the greens and tees are a different fertilizer application that totals \$6,000. The balance of the budget funds seed that is provided by the same distributor that sells fertilizer. We are using almost no Round Up on the courses. Due to increased pricing the Director of Golf recommends this line item go up \$3,000 in 2022.

Account #6419 - Turf Maintenance Supplies (Golf)

This pays for the sand and amendments used during green and tee aeration. During greens aeration 200 tons of sand and 15,000 lbs. of amendment will be used. The sand will cost over \$10,000. The cost of the amendment materials will be also over \$10,000. The remaining funds pay for tee and fairway renovation materials that include improved mulch, decomposed granite used on walkways and gravel used in drain lines. The Director of Golf recommends a decrease in this account of \$2,000 to help/adjust for items moving to 6420.

Account #6420 - Supplies

This pays for various supplies. Pipe fittings, safety supplies, ball washer soap, towels, flagsticks, flags, tee markers, etc. There are too many items to list. The Director of Golf recommends an increase of \$4,000 to pay for these materials in 2022.

Account #6455 - Small Tools/ Equipment

This pays for replacement hand tools and equipment items that cost less than \$5,000. This includes backpack blowers, string trimmers, and small mowers. We also use this account to increase our small equipment inventory to reduce renting items. The Director of Golf recommends that this account be reduced by \$2,000 for 2022.

Account #6701 - Water

We continue to analyze and adjust the sprinklers to make them more efficient and look to convert more areas to mulch ground cover instead of grass. However, this account must go up in 2022 because of the rate increases by EBMUD that are expected and the challenges of global warming. The Director of Golf and Golf Course Superintendent suggest an increase of \$89,500 increase for 2022.

Account #6704 - Gas and Electricity

Pays primarily for pumping costs of irrigation water and power for water aerators used to reduce algae in the lake. This account should be increased in 2022 by \$400 due to inflation.

Account #6901 – Rental

There are times when we need to rent an item to help get work done. It often is a piece of equipment we will only use once. Having a small contingency account for these jobs is important. Therefore, the Director of Golf recommends the same number for 2022.

Account #6903 - Equipment Repair

This pays for repair or replacement of irrigation system equipment and the aerators located in the irrigation reservoir. It also may be used to make major repairs needed on the main line piping that must be completed by a contractor. This also funds upgrades to the software system that runs the irrigation system. Our irrigation pump stations, and irrigation control equipment continue to get older, so it does take more maintenance. The Superintendent suggests that this account go up by \$4,500 for 2022.

Account #6907 - Pest Control

Pays for a service that utilizes trained Border Collies to chase the Canadian Geese at Rossmoor. It also pays for a contractor to control the rodent population. There is also a pro-active program involved going on Mutual rooftops and oiling the eggs of the geese. Staff suggests that this line item decrease by \$2,000 in 2022.

Account #6919 - Repair Greens, Tees, and Fairways

This pays for making improvements of existing systems, correcting problems, or replacement of worn items on the golf courses. This includes work completed by contractors and the necessary materials. Many safety problems are addressed as we continue to install decomposed walkways to tee areas. We anticipate spending \$30,000 for sand replacement in the bunkers and using the old sand for top-dressing fairways. We will continue this program also in 2022. Drain line repairs, replacements and extensions in several areas will be done. Continued irrigation modifications and replacement of sprinkler heads and broken lines will be approximately \$40,000. We

intend to modify irrigation in tree lines between several interior fairways that will continue to reduce irrigation costs on a small scale. We will continue to reduce turf areas where possible however those opportunities are much smaller now without impacting playability for the golfers. The Director of Golf recommends this line item stay the same in 2022.

Account #6935 - Tree Maintenance/Removal

This pays for the trimming and removal of trees. Dangerous trees are removed or trimmed. Dead trees are removed. Our tree contractor and his equipment charges are nearly \$1,500 per day for a 3-man crew. Because we have many trees on the property, and many of them are older, we keep monitoring their health. We suggest reducing this account by \$3,000 in 2022.

Account #7102 - Vehicle Maintenance

This pays for the maintenance of the equipment used to care for the golf courses. The Trust Operations Auto Mechanic Foreman estimates the costs for the next year. The Superintendent suggests that this account needs to increase next year by \$10,000.

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GOLDEN RAIN FOUNDATION
1001 GOLDEN RAIN ROAD
WALNUT CREEK CA 94595

		2019 ACTUAL	2020 ACTUAL	JAN-JUNE2021 ACTUAL	2021 BUDGET	2022 BUDGET	DIFFERENCE
	TOTAL REVENUE	0	0	0	0	0	0
	EXPENSES						
6104	OVERTIME WAGES	70	0	0	0	0	0
6110	SALARIES AND WAGES	50,817	53,897	25,839	51,449	53,436	1,987
	TOTAL SALARY AND WAGES	50,887	53,897	25,839	51,449	53,436	1,987
6201	SOCIAL SECURITY TAX	3,599	3,662	1,859	3,936	4,088	152
6202	FEDERAL UNEMPLOYMENT INSURANCE	44	43	28	42	42	0
6203	STATE UNEMPLOYMENT INSURANCE	206	143	92	182	182	0
6209	HEALTH & WELFARE 324	11,560	12,206	6,138	13,150	13,179	29
6210	RETIREMENT-UNION	18,726	18,780	9,247	19,157	19,157	0
6211	WORKER'S COMPENSATION	3,756	2,779	1,318	2,912	3,575	663
	TOTAL OTHER EMPLOYEE EXPE	37,891	37,613	18,682	39,379	40,223	844
6417	FERTILIZER SUPPLIES	8,210	9,901	0	10,000	10,000	0
6419	TURF MAINTENANCE SUPPLIES	8,540	6,889	4,217	8,000	9,000	1,000
6420	SUPPLIES	418	48	194	500	500	0
6455	SUPPLIES SMALL TOOLS/EQUIPMENT	1,795	3,287	1,640	3,000	3,000	0
	TOTAL OPERATING EXPENSES	18,962	20,125	6,051	21,500	22,500	1,000
6701	WATER	20,554	23,558	8,888	20,500	24,000	3,500
	TOTAL UTILITIES	20,554	23,558	8,888	20,500	24,000	3,500
6903	EQUIPMENT REPAIR/MAINTENANCE	0	765	0	0	1,500	1,500
6919	REPAIR TEES, GREENS & FAIRWAYS	7,750	3,098	0	7,000	7,000	0
	TOTAL REPAIRS AND MAINTEN	7,750	3,863	0	7,000	8,500	1,500
7102	VEHICLE MAINTENANCE	6,632	1,141	419	2,000	5,000	3,000
	TOTAL INTER-DEPTARTMENT C	6,632	1,141	419	2,000	5,000	3,000
	TOTAL EXPENSES	142,677	140,198	59,878	141,828	153,659	11,831
	DIFFERENCE	-142,677	-140,198	-59,878	-141,828	-153,659	11,831

LAWN BOWLING**Account #6417 - Fertilizer Supplies**

This pays for fertilizers, pesticides and other chemicals used to maintain the three 16,000 square foot bowling greens. At least 8 fungicide applications will be made during 2022. Other chemicals that will be applied are wetting agents and insecticides. This line item will stay the same in 2022.

Account #6419 - Turf Maintenance Supplies

This pays for the sand and amendments used during green aeration 2 times per year. Staff suggests increasing this account in 2022 due to higher pricing of supply.

Account #6420 - Supplies

This pays for various supplies. Included are safety supplies and pipe fittings etc. This line item will stay the same in 2022.

Account #6455 - Small Tools

This pays for replacement hand tools and equipment items that cost less than \$5,000. This includes backpack blowers, string trimmers and lawn edger. The staff suggests keeping this account the same for 2022.

Account #6701 - Water

This pays for half of the water used at the bowling green complex. The other half is paid from the landscaping maintenance budget for all the plantings around the bowling greens. We believe that due to the increase in pricing this account needs to increase by \$3,500.

Account #6903 – Equipment Maintenance

Staff estimates that this account needs to increase to \$1,500 to cover increased irrigation equipment repair costs.

Account #6919 - Repair

This pays for the repair of the existing sprinkler system and the turf on the greens. Staff recommends that this account stay the same for 2022.

Account #7102 - Vehicle Maintenance

This pays for the maintenance of the equipment used to care for the greens. This account should be increased by \$3,000 to meet the cost of repairs.

	2019 ACTUAL	2020 ACTUAL	JAN-JUNE2021 ACTUAL	2021 BUDGET	2022 BUDGET	DIFFERENCE
COMMUNITY FACILITIES INCOME						
5430 MERCHANDISE SALES	162,378	135,966	87,470	180,000	180,000	0
5431 PRO SHOP CART RENTAL	95,196	121,851	79,594	130,000	140,000	-10,000
5432 PRO SHOP CLUB REPAIR	420	30	0	1,000	1,000	0
5433 PRO SHOP GOLF LESSON	27,823	43,581	38,108	35,000	45,000	-10,000
5434 PRO SHOP DRIVING RNG	46,937	68,492	51,369	60,000	75,000	-15,000
TOTAL COMMUNITY FACILIT	332,754	369,920	256,540	406,000	441,000	-35,000
TOTAL REVENUE	332,754	369,920	256,540	406,000	441,000	-35,000
EXPENSES						
6104 OVERTIME WAGES	989	736	266	0	0	0
6110 SALARIES AND WAGES	160,252	223,314	129,212	217,453	254,205	36,752
TOTAL SALARY AND WAGES	161,241	224,050	129,478	217,453	254,205	36,752
6201 SOCIAL SECURITY TAX	11,498	15,888	9,428	16,635	19,447	2,812
6202 FEDERAL UNEMPLOYMENT INSURANCE	318	415	307	252	252	0
6203 STATE UNEMPLOYMENT INSURANCE	1,462	1,455	1,021	1,092	1,092	0
6204 HEALTH INSURANCE-NON UNION	31,307	41,449	25,604	54,205	37,733	-16,472
6205 LIFE INSURANCE - NON UNION	1,046	1,331	552	1,338	1,152	-186
6206 LONG TERM DISABILITY INSURANCE	693	766	317	771	660	-111
6211 WORKER'S COMPENSATION	10,684	10,083	6,746	12,308	17,006	4,698
6213 TRAVEL AND MEAL ALLOWANCE	0	0	0	500	500	0
6214 401(k) MATCH GRF	6,306	8,904	4,794	8,363	9,560	1,197
6219 STAFF TRAINING	370	0	0	500	500	0
6224 DUES AND MEMBERSHIPS	1,606	1,944	2,194	2,500	2,500	0
6225 SUBSCRIPTIONS AND BOOKS	0	975	1,170	2,400	2,400	0
6227 VISION CARE	190	268	97	268	179	-89
6229 DENTAL INSURANCE	1,997	2,041	604	2,245	1,115	-1,130
TOTAL OTHER EMPLOYEE EXPE	67,478	85,520	52,835	103,377	94,096	-9,281
6310 POSTAGE AND DELIVERY	0	0	116	0	0	0
6401 COST OF MATERIAL USED/SOLD	119,290	103,256	59,923	140,000	140,000	0
6402 ADMINISTRATIVE SUPPLIES	3,254	10,267	2,421	3,600	4,000	400
6408 SAFETY/SECURITY SUPPLIES	1,076	168	0	0	0	0
6420 SUPPLIES	1,318	2,141	1,355	0	1,500	1,500
6441 RANGE SUPPLIES	5,596	8,001	8,557	8,000	10,000	2,000
6450 GOLF CART LEASE	32,769	36,520	16,297	37,000	37,000	0
TOTAL OPERATING EXPENSES	163,302	160,354	88,670	188,600	192,500	3,900
6903 EQUIPMENT REPAIR/MAINTENANCE	1,116	2,201	426	2,000	2,000	0
TOTAL REPAIRS AND MAINTEN	1,116	2,201	426	2,000	2,000	0
7003 BANK CHARGES-ALL TYPES	0	83	0	0	0	0
TOTAL FINANCIAL EXPENSES	0	83	0	0	0	0
7102 VEHICLE MAINTENANCE	334	180	294	0	300	300

	2019 ACTUAL	2020 ACTUAL	JAN-JUNE2021 ACTUAL	2021 BUDGET	2022 BUDGET	DIFFERENCE
TOTAL INTER-DEPTARTMENT C	334	180	294	0	300	300
TOTAL EXPENSES	393,471	472,387	271,702	511,430	543,101	31,671
DIFFERENCE	<u>-60,717</u>	<u>-102,467</u>	<u>-15,162</u>	<u>-105,430</u>	<u>-102,101</u>	<u>-3,329</u>

GOLF PRO SHOP**Account #5430 - Merchandise Sales**

The golf shop sales have been affected by the continuing problems caused by the pandemic. It is much more than just sales being seriously affected due to closure and customer apprehension. It also has to do with supply chains being broken and the lack of products due to high demand. We have done well in club sales despite the difficult times. The Director of Golf has been told that these problems will probably continue into 2022. However, based on past estimates in this account and the hope that things will return to normal he has suggested that we can reach the goals we had set back in 2020. The Director of Golf recommends this account stay at \$180,000.

Account #5431 - Cart Rental

Cart rentals have increased substantially due to the pandemic and the increased play. Also, we see more people wanting to rent instead of own. The Director of Golf recommends that this line-item increase in 2022 by \$10,000.

Account #5432 - Club Repair

Anticipate the same in sales in 2022.

Account #5433 - Golf Lessons

Lessons have been increasing over the last two to three years. Staff has increased the lesson program by offering more classes for beginner and intermediate players. Having four teachers instead of three increases business and having a female on the staff has proved to be a real positive. With the increase in play (especially beginners) we have seen more interest in lessons. So, the Director of Golf recommends a significant increase of \$10,000 in this account.

Account #5434 - Driving Range

The Director of Golf believes this line item should be increased significantly in 2022. The increase in prices has really improved the bottom line in this account along with increased demand. This account should go up \$15,000 next year.

Account #6213 - Travel and Meal Allowance

This year the Director of Golf and the First Assistant will attend a teaching clinic and the Northern California Annual Meeting. Both these events secure necessary points so that they can maintain their PGA cards. However, there are no large, out of state trips for merchandise shows planned this year. So, this account can stay the same in 2022.

Account #6219 - Staff Training

This training is for the assistants to attend local classes to help on proper safety issues regarding club repair or golf car maintenance. This account will stay the same for 2022.

Account #6224 - Dues and Membership

We will have three PGA Members and the dues will be approximately \$2,500. This account will stay the same in 2022.

Account #6225 – Subscriptions

This account is for the new ForeUp software. The costs for the software are split between the Golf Department and the Golf Pro Shop. The Golf Pro Shop portion is \$2,400 for the year.

Account #6401 - Cost of Material Used/Sold

The Director of Golf sees the sales being about the same in 2022. To reflect the correct margin in sales, the cost of goods should also be the same. The Director of Golf estimates no change in this account for 2022.

Account #6402 - Administrative Supplies

This item will need to increase in 2022. The Director of Golf estimates a small increase of \$400.

Account #6420 – Supplies

Staff uses this account for supplies other than office materials. The Director of Golf suggests that this account be increased to \$1,500.

Account #6441 - Range Supplies

This account is for range buckets, range balls, tokens, ball pickers, range mats and other products. We have a nicer range ball in stock in 2021 that is costing more. However, the customers are really enjoying the upgrade. The Director of Golf suggests increasing the line item for 2022 by \$2,000 to reflect higher costs.

Account #6450 - Golf Cart Lease

The golf operation has a fleet of carts which are at this time all leased from Yamaha Golf Company, along with a range cart. This account should stay the same in 2022.

Account #6903 - Equipment Repair/Maintenance

This includes any repairs to carts, range equipment or golf shop fixtures. Since the carts are fairly new, the Director of Golf recommends keeping this account the same for 2022.

FACILITIES MAINTENANCE

Responsibilities:

- Management of all maintenance for Trust facilities: 5 clubhouses; 3 pool complexes; tennis complex; and maintenance service center (800 Rockview Drive).
- Public works oversees pavement maintenance; restriping of streets; concrete maintenance (trippers and replacement of defective sidewalks and curbs); sewer and storm drain maintenance.
- Oversee creek and open space maintenance.

Headcount:

	2019 Budget	2020 Budget	2021 Budget	2021 Actual	2022 Budget
Public Works					
Engineer	1.00	1.00	1.00	1.00	1.00
Service Technicians	5.00	5.00	4.00	4.00	5.00
Total	6.00	6.00	5.00	5.00	6.00

*Increase in FTEs for 2022 is to restore the FTEs to the pre Covid budgeted FTEs for 2019 and 2020.

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GOLDEN RAIN FOUNDATION
1001 GOLDEN RAIN ROAD
WALNUT CREEK CA 94595

	2019 ACTUAL	2020 ACTUAL	JAN-JUNE2021 ACTUAL	2021 BUDGET	2022 BUDGET	DIFFERENCE
TOTAL REVENUE	0	0	0	0	0	0
EXPENSES						
6104 OVERTIME WAGES	2,120	843	1,491	2,500	2,500	0
6107 TEMPORARY HELP	0	626	0	0	0	0
6110 SALARIES AND WAGES	374,543	308,623	153,074	362,001	433,860	71,859
TOTAL SALARY AND WAGES	376,663	310,091	154,565	364,501	436,360	71,859
6201 SOCIAL SECURITY TAX	27,311	22,543	11,215	27,693	33,190	5,497
6202 FEDERAL UNEMPLOYMENT INSURANCE	317	180	92	210	252	42
6203 STATE UNEMPLOYMENT INSURANCE	1,489	615	309	910	1,092	182
6204 HEALTH INSURANCE-NON UNION	22,870	24,397	12,860	25,715	26,822	1,107
6205 LIFE INSURANCE - NON UNION	769	922	463	1,018	925	-93
6206 LONG TERM DISABILITY INSURANCE	513	533	267	588	534	-54
6209 HEALTH & WELFARE 324	54,840	36,617	18,413	52,600	65,895	13,295
6210 RETIREMENT-UNION	82,924	56,538	27,914	76,628	95,785	19,157
6211 WORKER'S COMPENSATION	18,580	13,125	6,641	16,991	23,904	6,913
6219 STAFF TRAINING	0	0	100	0	0	0
6222 EMPLOYEE UNIFORMS & LAUNDRY	10,611	6,187	2,952	7,500	10,000	2,500
6227 VISION CARE	136	220	110	220	220	0
6229 DENTAL INSURANCE	1,530	1,530	765	1,683	1,637	-46
6230 PERSONAL SAFETY EQUIPMENT	978	557	186	0	1,000	1,000
TOTAL OTHER EMPLOYEE EXPE	222,869	163,964	82,286	211,756	261,256	49,500
6302 PROFESSIONAL SERVICES	13,111	9,658	5,420	10,000	12,000	2,000
6402 ADMINISTRATIVE SUPPLIES	630	403	409	1,000	1,000	0
6408 SAFETY/SECURITY SUPPLIES	549	571	0	750	750	0
6415 SWIMMING POOL SUPPLIES	45,504	30,605	25,666	63,000	60,000	-3,000
6420 SUPPLIES	1,252	2,803	1,053	0	0	0
6430 APPLIANCE SUPPLIES	478	1,255	271	1,500	1,000	-500
6431 MECHANICAL/ELECTRICAL SUPPLIES	26,758	12,900	13,930	35,000	30,000	-5,000
6432 PLUMBING SUPPLIES	7,722	5,044	2,321	6,500	6,500	0
6440 BUILDING SUPPLIES	11,277	14,025	9,495	10,000	12,000	2,000
6455 SUPPLIES SMALL TOOLS/EQUIPMENT	2,536	931	1,247	1,300	1,500	200
6460 PAINTING SUPPLIES	4,661	7,613	217	4,000	6,000	2,000
TOTAL OPERATING EXPENSES	114,476	85,809	60,029	133,050	130,750	-2,300
6506 OTHER LICENSES AND FEES	26,007	19,868	16,268	25,000	25,000	0
TOTAL TAXES	26,007	19,868	16,268	25,000	25,000	0
6702 TELEPHONE	0	0	20	0	240	240
TOTAL UTILITIES	0	0	20	0	240	240
6807 ELEVATOR CONTRACT	3,147	2,980	1,278	6,500	6,000	-500
TOTAL CONTRACTUAL SERVICE	3,147	2,980	1,278	6,500	6,000	-500
6901 EQUIPMENT RENTAL	4,271	13,547	4,060	15,000	10,000	-5,000

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GOLDEN RAIN FOUNDATION
1001 GOLDEN RAIN ROAD
WALNUT CREEK CA 94595

		2019 ACTUAL	2020 ACTUAL	JAN-JUNE2021 ACTUAL	2021 BUDGET	2022 BUDGET	DIFFERENCE
6903	EQUIPMENT REPAIR/MAINTENANCE	12,086	5,743	1,250	15,000	13,000	-2,000
6905	BUILDING REPAIR/MAINTENANCE	48,191	43,007	8,815	25,000	25,000	0
6906	ELECTRICAL REPAIR/MAINTENANCE	2,947	9,214	0	5,000	5,000	0
6927	SWIMMING POOL REPAIR/MAINTENAN	1,175	9,398	0	12,500	12,500	0
6929	APPLIANCE/MECHANICAL REPAIR/MA	13,707	28,212	1,290	15,000	15,000	0
	TOTAL REPAIRS AND MAINTEN	82,376	109,121	15,415	87,500	80,500	-7,000
	TOTAL EXPENSES	825,538	691,834	329,862	828,307	940,106	111,799
	DIFFERENCE	-825,538	-691,834	-329,862	-828,307	-940,106	111,799

FACILITIES MAINTENANCE 2022**Account #6104 - Overtime Wages**

This budget is needed to cover all overtime for weekend emergencies and holidays. Requested budget for 2022 is \$2,500 which reflects the last two years expenditures.

Account #6222 – Employee Uniforms & Laundry

This covers laundry service and uniforms for five facilities maintenance technicians as required by the Union contract. Requested budget for 2022 is \$10,000.

Account #6302 - Professional Services

This covers miscellaneous consulting services for such things as slide repairs, special testing, water chemistry analyses for our clean water or SWPPP program, and arborist reports. Requested budget for 2022 is \$12,000. This an increase of \$2,000 to cover creek monitoring and SWPPP increases.

Account #6402 - Administrative Supplies

This budget covers miscellaneous blueprinting, copying fees, and plotter and printer supplies. Requested budget for 2022 is \$1,000. (No increase)

Account #6408 - Safety / Security Supplies

This covers safety devices, such as traffic cones and barricades, used by our crews for street striping maintenance and personal protective equipment (PPE) for handling pool chemicals and other potentially hazardous materials. Requested budget for 2022 is \$750. (No increase)

Account #6415 - Swimming Pool Supplies

This covers the cost of chemicals, primarily chlorine and CO₂ gas, to manage the water quality of the four swimming pools and spa, plus miscellaneous pool equipment. The requested budget for 2022 is \$60,000 which reflects the last 2 years of expenditure history. This is an decrease of \$3,000.

Account #6430 - Appliance Supplies

This pays for miscellaneous appliance parts needed for repairs, mostly to clubhouse kitchen equipment. Requested budget for 2022 is \$1,000. This is a reduction of \$500 which reflects expenditure trends.

Account #6431 - Mechanical / Electrical Supplies

This primarily covers supplies for lamp replacements and HVAC filters plus numerous miscellaneous refrigeration and HVAC parts for the equipment in the clubhouses. Requested budget for 2022 is \$30,000. This is a reduction of \$5,000 which reflects expenditure trends.

Account #6432 - Plumbing Supplies

This budget covers plumbing parts, supplies and fixtures for the clubhouse restrooms and kitchens as well as mechanical system plumbing installations. Requested budget for 2022 is \$6,500. (No increase)

Account #6440 - Building Supplies

This covers building materials for a wide range of small repairs and unscheduled projects for the clubhouses. These can include shelving, signage, storage, flooring products, ceiling tile, etc. Requested budget for 2021 is \$12,000. This is an increase of \$2,000 which reflects expenditure trends and increased cost of materials.

Account #6455 – Supplies Small Tools / Equipment

This covers the hand tools and power tools used by the service technicians. Equipment can include paint sprayers, small generators and compressors, pressure washer, drain snaking equipment, etc. Requested budget for 2022 is \$1,500. This is an increase of \$200 which reflects expenditure trends.

Account #6460 - Painting Supplies

This covers both the exterior and interior paints we use for the clubhouses as well as for repainting the stripes, curbs and stenciling we do on the streets. Requested budget for 2022 is \$6,000. This is an increase of \$2,000 reflecting increased material costs and expanded parking lot painting.

Account #6506 - Other Licenses and Fees

This refers to the fees and expenses associated with county pool license fees, county hazardous materials business plan fees, fire and security alarm fees, clean water and SWPPP fees, underground storage tanks, etc. Requested budget for 2022 is \$25,000. (No increase)

Account #6807 - Elevator Contract

This covers the quarterly servicing of the elevator at the Del Valle clubhouse and a service contract for two chair lifts at the event center. The budget reflects the actual annual fees. Requested budget for 2022 is \$6,000. This is a reduction of \$500 which reflects expenditure trends.

Account #6901 - Equipment Rental

This budget covers renting equipment for small in-house projects, such as compaction equipment, large compressors, jackhammers, scaffolding, etc. This also covers the monthly cost of porta potties in the recycling center and a porta potty at the dog park. Requested budget for 2022 is \$15,000. This is a reduction of \$5000 which reflects expenditure trends.

Account #6903 - Equipment Repair / Maintenance

This covers maintenance of fire extinguishers, fire suppression systems, radios, pumps, alarm equipment, etc. Requested budget for 2021 is \$13,000. This is a reduction of \$2,000 which reflects expenditure trends.

Account #6905 - Building Repair / Maintenance

This budget covers hiring contractors or vendors for a wide range of building repairs and maintenance such as flooring, roofing, painting, glass replacements, tile work, drywall, doors and hardware, locksmith, etc. Requested budget for 2022 is \$25,000. (No increase)

Account #6906 - Electrical Repair / Maintenance

This budget covers hiring an electrical contractor to troubleshoot problems, install new electrical circuits in the clubhouses, for streetlight repairs, and for miscellaneous data cabling. Based on actual expenses, the requested budget for 2022 is \$5,000. (No increase)

Account #6927 - Swimming Pool Repair / Maintenance

This budget covers hiring contractors or vendors to perform repairs to the four swimming pools and spa, such as handrail replacements, coping repairs, tile work, pool equipment repairs, and code upgrades. Requested budget for 2022 is \$12,500. (No Increase)

Account #6929 - Appliance and Mechanical Repair / Maintenance

This budget covers hiring contractors or vendors to perform repairs primarily for the heating, ventilation, and air conditioning (HVAC) equipment, other mechanical systems, and for the major appliances in the clubhouses. Requested budget for 2022 is \$15,000. (No increase)

VEHICLE MAINTENENCE**Responsibilities:**

- Maintains vehicles, construction equipment and small tools for Trust Operations, Mutual Operations and Bus Transportation. Vehicle repairs range from routine service and brake jobs to rebuilding bus transmissions
- Maintains trucks and golf course equipment
- Operate gas pumps and underground fuel tanks
- Provides hazardous waste disposal
- Track maintenance records for County Hazmat Program
- Maintain compliance with all relevant regulatory agencies

Headcount:

	2021 Budget	2021 Actual	2022 Budget
Operations Manager	1.00	1.00	1.00
Auto Mechanic Foreman	1.00	1.00	1.00
Auto Mechanic	1.00	1.00	1.00
Total	3.00	3.00	3.00

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GOLDEN RAIN FOUNDATION
1001 GOLDEN RAIN ROAD
WALNUT CREEK CA 94595

		2019 ACTUAL	2020 ACTUAL	JAN-JUNE2021 ACTUAL	2021 BUDGET	2022 BUDGET	DIFFERENCE
5806	OTHER INCOME						
	BUSINESS INCOME-VEHICLE MAINTENANCE	0	77,927	41,683	65,000	65,000	0
	TOTAL OTHER INCOME	0	77,927	41,683	65,000	65,000	0
	TOTAL REVENUE	0	77,927	41,683	65,000	65,000	0
	EXPENSES						
6104	OVERTIME WAGES	11,100	2,537	1,174	8,000	8,000	0
6110	SALARIES AND WAGES	216,398	230,695	95,404	225,962	234,546	8,584
	TOTAL SALARY AND WAGES	227,497	233,232	96,579	233,962	242,546	8,584
6201	SOCIAL SECURITY TAX	16,703	16,860	7,146	17,287	17,943	656
6202	FEDERAL UNEMPLOYMENT INSURANCE	131	126	69	126	126	0
6203	STATE UNEMPLOYMENT INSURANCE	638	428	232	546	546	0
6204	HEALTH INSURANCE-NON UNION	7,753	8,270	2,180	8,717	26,822	18,105
6205	LIFE INSURANCE - NON UNION	692	853	214	942	925	-17
6206	LONG TERM DISABILITY INSURANCE	460	491	123	543	534	-9
6209	HEALTH & WELFARE 324	23,120	24,411	12,275	26,300	26,358	58
6210	RETIREMENT-UNION	39,480	38,060	18,724	38,314	38,314	0
6211	WORKER'S COMPENSATION	11,275	9,951	4,229	10,606	12,923	2,317
6213	TRAVEL AND MEAL ALLOWANCE	235	0	0	0	0	0
6214	401(k) MATCH GRF	4,758	4,985	1,651	4,985	5,175	190
6219	STAFF TRAINING	1,602	539	0	700	700	0
6222	EMPLOYEE UNIFORMS & LAUNDRY	3,807	4,372	2,132	3,000	3,000	0
6224	DUES AND MEMBERSHIPS	0	0	0	10,000	10,000	0
6227	VISION CARE	88	89	30	89	220	131
6229	DENTAL INSURANCE	521	999	333	1,099	1,637	538
6230	PERSONAL SAFETY EQUIPMENT	581	654	400	500	500	0
	TOTAL OTHER EMPLOYEE EXPENSES	111,843	111,091	49,739	123,754	145,723	21,969
6311	COPY/PRINTING SERVICES	76	0	0	0	0	0
6402	ADMINISTRATIVE SUPPLIES	1,009	1,801	2,216	1,500	1,500	0
6403	FUEL FOR VEHICLES	32,066	23,466	16,151	30,000	35,000	5,000
6404	AUTOMOTIVE SUPPLIES	121,897	135,522	57,782	110,000	120,000	10,000
6408	SAFETY/SECURITY SUPPLIES	853	250	103	1,000	1,000	0
6420	SUPPLIES	2,228	1,599	604	1,500	1,500	0
6431	MECHANICAL/ELECTRICAL SUPPLIES	1,148	791	863	1,000	1,000	0
6455	SUPPLIES SMALL TOOLS/EQUIPMENT	6,884	3,731	805	6,000	6,000	0
	TOTAL OPERATING EXPENSES	166,161	167,159	78,524	151,000	166,000	15,000
6501	TRANSPORTATION TAX/LICENSES	10,385	10,998	7,817	9,500	12,000	2,500
6506	OTHER LICENSES AND FEES	19,365	24,613	12,266	16,000	16,000	0
	TOTAL TAXES	29,750	35,611	20,083	25,500	28,000	2,500
6602	AUTOMOBILE INSURANCE	25,082	32,847	16,423	36,300	45,000	8,700
	TOTAL INSURANCE	25,082	32,847	16,423	36,300	45,000	8,700
6703	WASTE DISPOSAL	5,505	8,873	2,357	2,500	2,500	0

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GOLDEN RAIN FOUNDATION
1001 GOLDEN RAIN ROAD
WALNUT CREEK CA 94595

		2019 ACTUAL	2020 ACTUAL	JAN-JUNE2021 ACTUAL	2021 BUDGET	2022 BUDGET	DIFFERENCE
	TOTAL UTILITIES	5,505	8,873	2,357	2,500	2,500	0
6903	EQUIPMENT REPAIR/MAINTENANCE	27,376	32,884	26,688	25,000	30,000	5,000
	TOTAL REPAIRS AND MAINTEN	27,376	32,884	26,688	25,000	30,000	5,000
8551	RECOVERIES-INTER DEPARTMENT	-157,095	-167,780	-73,785	-132,000	-145,300	-13,300
	TOTAL RECOVERIES	-157,095	-167,780	-73,785	-132,000	-145,300	-13,300
	TOTAL EXPENSES	436,120	453,916	216,608	466,016	514,469	48,453
	DIFFERENCE	-436,120	-375,990	-174,926	-401,016	-449,469	48,453

VEHICLE MAINTENANCE

Account #5806 - Business Income Vehicle Maintenance

The GRF Vehicle Maintenance Department maintains vehicles for MOD. They are charged for labor at a rate of \$60 per hour plus any parts used. The 2022 budget is based on prior years and is estimated at \$65,000.

Account #6104 – Overtime

This provides resources for the occasion a mechanic may be called in or required to stay late to provide service. One of the mechanics also serves as a back-up driver for transit.

\$8,000 is requested

Account #6219 – Staff Training

This account provides resources for regular safety training as well as training on new equipment.

\$700 is requested

Account #6222 - Uniforms / Laundry

This covers uniforms and laundry service for the shop mechanics per the union agreement.

\$3,000 is requested

Account #6224 – Dues and Memberships

This account covers the annual cost of the fleet maintenance software program. This program tracks vehicle maintenance schedules and repairs, parts, inventory, fuel, and reporting.

\$10,000 is requested

Account #6230 - Personal Safety Equipment

This covers personal protective equipment for the mechanics and the shop.

\$500 is requested

Account #6402 - Administrative Supplies

This covers office supplies for copiers, faxes and printers.

\$1,500 is requested

Account #6403 - Fuel for Vehicles

This covers fuel for all Trust departments. Fuel estimates are based on \$4.25/gallon and estimated usage.

\$35,000 is requested

Account #6404 - Automotive Supplies

This covers all parts and supplies used in maintaining and repairing the fleet vehicles and equipment. The requested amount is based on historical expenditures.

\$120,000 is requested

Account #6431 - Mechanical / Electrical Supplies

This covers shop repair consumables.

\$1,000 is requested

Account #6455 - Small Tools / Equipment

This covers the cost of diagnostic equipment, shop and hand tools.

\$6,000 is requested

Account #6501 - Transportation Tax / Licenses

This covers vehicle registration renewals for the fleet.

\$12,000 is requested

Account #6506 - Other Licenses / Fees

This covers licensing and compliance inspection fees for hazardous materials handling and storage, fuel sales, and other regulatory agency fees.

\$16,000 is requested

Account #6703 - Waste Disposal

This covers removal and recycling of waste oil and filters, waste antifreeze and hazardous solids.

\$2,500 is requested

Account #6903 - Equipment Repair / Maintenance

This covers smog tests, outside vehicle repairs, and annual inspections of four man lifts. This line item varies dramatically year to year based on unanticipated major breakdowns in equipment.

\$30,000 is requested

Account #8551 - Recoveries – Inter Department

Vehicle Maintenance performs maintenance for and recovers charges from four departments: 116 – Bus Transportation, 461 – Golf Course, and 462 – Lawn Bowling Greens. The budget for this line item is the total of the vehicle maintenance budgets for these four departments.

LANDSCAPE MAINTENANCE

Responsibilities:

- Maintains all turf areas, including clubhouses and medians (done via contractor).
- Maintains all landscaped areas: Del Valle: Sr. Dollar including the Event Center, Creekside, Gateway, and Hillside Clubhouses, including Sportsmen's Park and the picnic grounds, planted area at Golden Rain Road and Rossmoor Parkway, Birdwatchers' Park, the Berm, Tice Creek Park, Lion's Point and Rotary Peace Park.
- Landscaping maintenance includes but is not limited to: weed control, leaf and litter pick up, shrub pruning, pest control, tree pruning up to 12 feet, maintain and rotate color beds, hard-scape clean up, weekly washing of tennis courts, bocce ball court maintenance.
- Monitor and maintain irrigation systems for afore-mentioned clubhouses and parks.
- Minor landscape construction projects on Trust properties.
- Tree pruning above 12 feet, when needed, is done by a contractor.

Headcount:

	2021 Budget	2021 Actual	2022 Budget
Landscape Foreman	1.00	1.00	1.00
Irrigation Technician	1.00	1.00	1.00
Landscape Technician	5.00	5.00	5.00
Total	7.00	7.00	7.00

474 LANDSCAPE MAINTENANCE
OPERATING BUDGET
12/31/2021

	2019 ACTUAL	2020 ACTUAL	JAN-JUNE2021 ACTUAL	2021 BUDGET	2022 BUDGET	DIFFERENCE
TOTAL REVENUE	0	0	0	0	0	0
EXPENSES						
6104 OVERTIME WAGES	647	286	0	0	0	0
6110 SALARIES AND WAGES	335,418	359,159	176,592	348,606	367,276	18,670
TOTAL SALARY AND WAGES	336,065	359,445	176,592	348,606	367,276	18,670
6201 SOCIAL SECURITY TAX	23,766	24,848	12,613	26,668	28,098	1,430
6202 FEDERAL UNEMPLOYMENT INSURANCE	386	301	201	294	294	0
6203 STATE UNEMPLOYMENT INSURANCE	1,807	987	667	1,274	1,274	0
6209 HEALTH & WELFARE 324	80,920	85,439	42,963	92,050	92,253	203
6210 RETIREMENT-UNION	129,192	131,130	64,137	134,099	134,099	0
6211 WORKER'S COMPENSATION	16,545	15,043	7,555	16,362	20,236	3,874
6213 TRAVEL AND MEAL ALLOWANCE	0	0	167	0	0	0
6214 401(k) MATCH GRF	0	274	0	0	0	0
6219 STAFF TRAINING	130	60	319	0	0	0
6222 EMPLOYEE UNIFORMS & LAUNDRY	7,600	5,578	3,523	7,500	7,500	0
6224 DUES AND MEMBERSHIPS	60	12	0	0	0	0
6225 SUBSCRIPTIONS AND BOOKS	0	25	0	0	0	0
6230 PERSONAL SAFETY EQUIPMENT	1,100	1,267	0	0	1,400	1,400
TOTAL OTHER EMPLOYEE EXPE	261,505	264,963	132,145	278,247	285,154	6,907
6402 ADMINISTRATIVE SUPPLIES	461	0	0	0	0	0
6408 SAFETY/SECURITY SUPPLIES	270	0	0	0	0	0
6416 LANDSCAPING SUPPLIES	51,731	50,956	39,314	50,000	55,000	5,000
6420 SUPPLIES	3,697	5,905	3,491	3,000	4,500	1,500
6455 SUPPLIES SMALL TOOLS/EQUIPMENT	10,760	7,563	5,420	7,000	7,000	0
TOTAL OPERATING EXPENSES	66,920	64,424	48,225	60,000	66,500	6,500
6903 EQUIPMENT REPAIR/MAINTENANCE	0	925	0	0	0	0
6907 PEST CONTROL	3,854	2,423	0	3,000	3,000	0
6935 TREE MAINTENANCE/REMOVAL	92,975	90,146	40,125	85,000	95,000	10,000
6972 LANDSCAPE REPAIR/MAINTENANCE	121,614	122,073	59,376	123,234	131,234	8,000
TOTAL REPAIRS AND MAINTEN	218,443	215,567	99,501	211,234	229,234	18,000
TOTAL EXPENSES	882,933	904,399	456,464	898,087	948,164	50,077
DIFFERENCE	-882,933	-904,399	-456,464	-898,087	-948,164	50,077

LANDSCAPE MAINTENANCE 2022**Account #6222 - Uniforms and Laundry**

Included in this category is a uniform service for 8 union crew members that is required by the union contract. GRF has a contract with Cintas to supply and launder pants, shirts, and coveralls. Requested budget for 2022 is \$7,500. No increase.

Account #6416 - Landscaping Supplies

This line item covers all materials and supplies needed for landscape repair and maintenance. Items included in this list are as follows:

Fertilizer - \$6,000, for the purchase of fertilizer for all shrub beds and color beds within the Trust Property. Fertilizer is applied quarterly.

Annual color - \$16,000, for the purchase of annual color to be planted at all trust property color beds. Annual color is rotated two times per year.

Plant material – \$18,000 for the purchase of plant material including trees to be used on all trust properties. Plant material is for replacement of dead or dying shrubs and trees and landscape renovation projects as determined by the Landscape Manager.

Hard goods (Rocks, Cobbles, Bark, soil, Lumber) – \$6,000, for the purchase of landscape construction supplies to be used on Trust Property landscape repair and renovation projects.

Irrigation supplies - \$9,000, for the purchase of all irrigation parts needed to maintain the irrigation systems on Trust Property. Items include but are not limited to valves, pipe, nozzles, risers, heads, and controllers. Irrigation systems are maintained daily.

Requested budget for 2022 is \$55,000. This is an increase of \$5,000 to cover rising material costs.

Account #6420 – Supplies

This line item covers miscellaneous supplies used by the landscape department. Supplies are primarily related to safety items such as glasses, ear plugs, hats, safety cones, vests, and liquids. The requested budget for 2022 is \$4,500. This is an increase of \$1,500 the reflects past expenditure history.

Account #6455 – Supplies Small Tools/Equipment

Small tools – This line item covers the replacement of hand tools and small equipment used in the landscape field. This includes but is not limited to shovels,

rakes, hoes, weed eaters and blowers. The requested budget for 2022 is \$7,000. No increase.

Account #6907 - Pest Control

We will continue the practice of using our GRF staff for pest control in 2022 with supplemental help from outside vendors. Expenses for all chemicals and materials needed for plant and pest control issues includes, but is not limited to, ant and rodent control supplies, post emergent weed spray, pre-emergent weed control and systemic plant disease control applicators. This also includes training and license fees for pest control applicators. The requested budget for 2022 is \$3,000. No increase.

Account #6935 - Tree Maintenance and Removal

This budget includes expenses for all tree work on Trust property. This work is contracted out to Waraner Brothers Tree Service, Quality Tree or Bright View Tree Service per job based on itemized bids. Work to be done is identified by the Landscape Manager. The requested budget for 2022 is \$95,000. This is an increase of \$10,000 to cover increased requirements for fire abatement work.

The schedule is as follows:

Winter – Pruning of Crape Myrtles, Pines and spring flowering trees. Prune or remove selected trees as needed.

Spring – Pruning trees away from buildings and roofs. Prune or remove selected trees as needed.

Summer – Fire abatement work. Prune or remove selected trees as needed.

Fall - Prune selected trees for wind sail to prevent winter storm damage as needed.

Year round – Fire abatement work.

Account #6972 - Landscape Repair and Maintenance

This budget includes a contract of \$99,234 with Terra Landscape for turf maintenance on all Trust Property and street medians. \$24,000 is used for miscellaneous expenses related to repair and maintenance outside of the contract such as mainline repair, storm damage repair and clean-up, drainage repair and large landscape renovations. For 2022 we are requesting an additional \$8,000 for stream bed maintenance, including permits. The requested budget is \$131,234.

The contract covers the following:

Minimum of 32 mowing per year.

6 fertilization cycles.

Turf aeration once a year.

Over seeding as needed.

Turf detaching as determined by the Landscape Manager.

AV/Custodial Services

AV/Custodial Service is responsible for the following work activities:

- The Custodian performs AV/Custodial and light maintenance duties in and around six facilities; troubleshoots, performs minor repairs and responds to emergency calls for audio visual services; implements setup and takedown for a wide variety of Rossmoor community events (**e.g. weddings, dances, private parties, memorials, concerts, meetings, etc.**) works closely with employees and public to meet the custodial needs of the area (bathrooms, showers, floors, walls, carpets, tables/chairs, windows and common areas (**maintain an environment that is sanitary, attractive, and in orderly condition**)) and resolves problems to ensure efficient and safe operations.
- All event set-ups at the clubhouses (**tables, chairs, risers, furniture**) and breakdown and for proper handling and storage of all equipment items.
- Provide quality floor cleaning (**carpet, hardwood, and tile**)
- Set up, operate, maintain, and repair equipment used to enhance live events, such as microphones, video recorders, projectors, theatrical lighting, and sound mixing equipment.
- Custodial Service is also responsible for Picnic grounds and amenity areas (**fitness center, pools, clubhouses, shops, Movie Theater, table tennis facility, outdoor picnic pavilion, golf course restrooms**) of Rossmoor community are for the enjoyment of all residents. To ensure grounds and amenities are maintained in a safe and secure condition.
- Maintaining and keeping the benches, chairs, tables, and outdoor stage cleaned. Daily trash pick-up and setting up A/V equipment for outdoor concerts in the parks and patios.
- Responsible for showing the movies at the Peacock Hall Theater (**days, nights, and weekends**)

AV/Custodial Service – Hours of Operation

- The AV/Custodial Service consists of three shifts (**days, nights, and weekends – 365 days a year including holidays.**)
- **Day shift:** Monday – Sunday, 7:00 am – 3:30 pm
- **Night shift:** Monday – Sunday, 3:00 pm – 11:30 pm
- **Headcount:**

	2021 Budget	2021 Actual	2022 Budget
Custodial Supervisor	1.00	1.00	1.00
Custodians	14.00	14.00	14.00
Total	15.00	15.00	15.00

475 CUSTODIAL SERVICES
OPERATING BUDGET
12/31/2021

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DRAFT
GOLDEN RAIN FOUNDATION
1001 GOLDEN RAIN ROAD
WALNUT CREEK CA 94595

		2019 ACTUAL	2020 ACTUAL	JAN-JUNE2021 ACTUAL	2021 BUDGET	2022 BUDGET	DIFFERENCE
	TOTAL REVENUE	0	0	0	0	0	0
	EXPENSES						
6104	OVERTIME WAGES	39,230	18,560	19,122	40,000	40,000	0
6107	TEMPORARY HELP	26,163	12,192	2,195	15,000	15,000	0
6110	SALARIES AND WAGES	719,280	754,764	369,007	765,434	788,223	22,789
	TOTAL SALARY AND WAGES	784,672	785,516	390,324	820,434	843,223	22,789
6201	SOCIAL SECURITY TAX	54,017	53,744	27,766	58,549	60,300	1,751
6202	FEDERAL UNEMPLOYMENT INSURANCE	651	586	417	630	630	0
6203	STATE UNEMPLOYMENT INSURANCE	3,098	1,937	1,394	2,730	2,730	0
6204	HEALTH INSURANCE-NON UNION	22,870	24,397	12,860	25,715	26,822	1,107
6205	LIFE INSURANCE - NON UNION	587	713	358	787	715	-72
6206	LONG TERM DISABILITY INSURANCE	390	410	206	452	411	-41
6209	HEALTH & WELFARE 324	156,032	158,673	80,812	184,100	184,506	406
6210	RETIREMENT-UNION	257,823	247,130	124,788	268,198	268,198	0
6211	WORKER'S COMPENSATION	36,526	31,821	16,137	35,924	43,429	7,505
6214	401(k) MATCH GRF	4,244	4,332	2,160	4,154	4,312	158
6219	STAFF TRAINING	2,178	6,048	308	2,000	1,000	-1,000
6222	EMPLOYEE UNIFORMS & LAUNDRY	10,674	8,850	3,362	10,000	10,000	0
6227	VISION CARE	216	220	110	220	220	0
6229	DENTAL INSURANCE	1,530	1,530	765	1,683	1,637	-46
6230	PERSONAL SAFETY EQUIPMENT	417	492	120	1,000	1,000	0
	TOTAL OTHER EMPLOYEE EXPE	551,252	540,881	271,562	596,142	605,910	9,768
6302	PROFESSIONAL SERVICES	38,632	10,536	10,558	45,000	45,000	0
6420	SUPPLIES	134,652	158,796	58,006	140,000	143,000	3,000
6431	MECHANICAL/ELECTRICAL SUPPLIES	5	0	0	0	0	0
	TOTAL OPERATING EXPENSES	173,289	169,332	68,564	185,000	188,000	3,000
6903	EQUIPMENT REPAIR/MAINTENANCE	23,277	19,857	6,266	25,000	25,000	0
6905	BUILDING REPAIR/MAINTENANCE	44,725	32,804	19,444	35,000	35,000	0
	TOTAL REPAIRS AND MAINTEN	68,002	52,661	25,711	60,000	60,000	0
	TOTAL EXPENSES	1,577,214	1,548,391	756,161	1,661,576	1,697,133	35,557
	DIFFERENCE	-1,577,214	-1,548,391	-756,161	-1,661,576	-1,697,133	35,557

CUSTODIAL SERVICES**Account #6104 - Overtime Wages**

Overtime wages for custodians to cover shifts due to illness, holidays, vacations, and special events, such as summer concerts in the parks and 4th of July.

\$40,000 is requested

Account #6107 – Temporary Help

The Custodial Department is staffed seven days per week, two shifts per day. There are times when overtime is not possible and additional help is required. Temp services are used to provide the needed back-up.

\$15,000 is requested

Account #6219 - Staff Training

Purchase of books, DVDs, and in-house training. Resources are proposed for customer service training as well as conflict resolution training.

\$1,000 is requested

Account #6222 – Employee Uniforms/Laundry

The Custodial Department wears a uniform issued by GRF. This covers the cost of rental and cleaning services.

\$10,000 is requested

Account #6230 - Personal Safety Equipment

Rubber boots for shower cleaning, goggles for mixing chemicals, and rain gear. This line also includes reimbursement for boots per the union contract.

\$1,000 is requested

Account #6302 – Professional Services

The Board approved a janitorial contract for the cleaning of the Tice Creek Locker Rooms.

\$45,000 is requested

Account #6420 - Supplies

Supplies used to clean and stock all clubhouses, administrative offices, restrooms, pool facilities and parks. Supplies include paper towels, toilet paper, trash bags, cleaners, etc. Supplies also are required for the audio/visual equipment maintained and operated by the department. In 2020 and continuing in 2021 the department secured supplies for sanitizing stations and offices.

\$140,000 is requested (Increase of \$3,000)

Account #6903 - Equipment Repair/Maintenance

Repair and maintenance of audio/visual equipment as well as equipment used at each clubhouse. These funds help keep equipment and facilities in good repair.

\$25,000 is requested

Account #6905 - Building Repair/Maintenance

Stripping and waxing of hardwood floors, carpet cleaning, chair cleaning, contract for window cleaning, and repair or replacement of minor fixtures and furniture.

\$35,000 is requested

COMMUNICATIONS ROSSMOOR NEWS AND WEBSITE

Communications/Rossmoor News Functions:

- Publishes the Rossmoor News every Wednesday. This includes editing articles submitted by residents; reporting on meetings and events in Rossmoor; writing feature stories; taking and producing photos; selling classified, legal notices and display advertising; producing original ads and creating the final page layouts that are sent to the press.
- Develops and updates Rossmoor's two websites: Rossmoor.com and rossmoornews.com.
- Acts as the media liaison and contact for the Rossmoor video.
- Handles the distribution of brochures and videos promoting Rossmoor.
- Creates marketing material for Rossmoor/places advertising for Rossmoor.
- Advertising staff sells bus and digital advertising.
- Updates the Newcomers' binder

Headcount:

	2020 Budget	2020 Actual	2021 Budget
Sr. Manager	1.00	1.00	1.00
Asst. Managing Editor	1.00	1.00	1.00
Editor/Staff Writer (1)	1.50	1.55	1.55
Graphics Specialist (2)	2.80	2.80	2.80
Advertising Sales	2.00	2.00	2.00
Photographer (3)	0.80	0.80	0.80
Ad. Assist/Editor (4)	0.55	0.50	0.50
Admin. Assistant (5)	0.90	0.90	0.90
Total	10.55	10.55	10.55

(1) one at 30 hours per week, one at 32 hours per week

(2) two full time and one at 32 hours per week

(3) 32 hours per week

(4) 20 hours per week

(5) 36 hours per week

		2019 ACTUAL	2020 ACTUAL	JAN-JUNE2021 ACTUAL	2021 BUDGET	2022 BUDGET	DIFFERENCE
	NEWSPAPER INCOME						
5702	NEWSPAPER DIGITAL ADVERTISING	0	0	39,300	0	40,000	-40,000
5703	NEWSPAPER SUBSCRIPTION OTHER	3,150	4,265	1,415	2,750	2,000	750
5704	NEWSPAPER ADVERTISING	812,662	770,355	356,190	701,100	729,600	-28,500
5705	CLASSIFIED ADVERTISING	54,629	64,270	31,042	60,000	60,000	0
5706	BUS ADVERTISING	46,770	28,365	19,853	30,000	27,000	3,000
	TOTAL NEWSPAPER INCOME	917,211	867,255	447,799	793,850	858,600	-64,750
	TOTAL REVENUE	917,211	867,255	447,799	793,850	858,600	-64,750
	EXPENSES						
6104	OVERTIME WAGES	2,252	523	355	2,000	2,000	0
6110	SALARIES AND WAGES	843,778	912,695	443,366	888,704	928,481	39,777
6112	SEVERANCE PAY	16,277	0	0	0	0	0
	TOTAL SALARY AND WAGES	862,307	913,218	443,722	890,704	930,481	39,777
6201	SOCIAL SECURITY TAX	66,149	65,353	33,119	67,990	71,029	3,039
6202	FEDERAL UNEMPLOYMENT INSURANCE	1,011	1,025	629	588	588	0
6203	STATE UNEMPLOYMENT INSURANCE	4,731	3,538	2,080	2,548	2,548	0
6204	HEALTH INSURANCE-NON UNION	117,239	98,798	52,390	113,148	109,274	-3,874
6205	LIFE INSURANCE - NON UNION	4,422	5,714	2,649	6,480	5,298	-1,182
6206	LONG TERM DISABILITY INSURANCE	2,854	3,210	1,514	3,607	3,027	-580
6211	WORKER'S COMPENSATION	11,306	9,529	4,952	10,608	12,917	2,309
6213	TRAVEL AND MEAL ALLOWANCE	1,212	939	0	800	800	0
6214	401(k) MATCH GRF	18,367	22,314	10,983	20,899	21,651	752
6224	DUES AND MEMBERSHIPS	10	0	0	0	0	0
6225	SUBSCRIPTIONS AND BOOKS	1,873	14,386	5,032	19,550	21,506	1,956
6227	VISION CARE	1,298	1,435	688	1,515	1,377	-138
6229	DENTAL INSURANCE	6,256	7,616	3,810	9,480	8,152	-1,328
	TOTAL OTHER EMPLOYEE EXPE	236,729	233,857	117,846	257,213	258,167	954
6302	PROFESSIONAL SERVICES	13,921	9,759	5,444	12,000	16,500	4,500
6310	POSTAGE AND DELIVERY	5,105	3,314	956	6,500	5,500	-1,000
6312	BUSINESS PROMOTION	872	420	0	1,000	0	-1,000
6401	COST OF MATERIAL USED/SOLD	0	1,629	1,795	3,400	3,400	0
6402	ADMINISTRATIVE SUPPLIES	20,368	13,959	10,313	14,000	16,000	2,000
6420	SUPPLIES	182	0	0	0	0	0
	TOTAL OPERATING EXPENSES	40,449	29,081	18,508	36,900	41,400	4,500
6801	NEWSPAPER PRINTING	218,909	225,099	111,845	232,000	244,560	12,560
	TOTAL CONTRACTUAL SERVICE	218,909	225,099	111,845	232,000	244,560	12,560
6901	EQUIPMENT RENTAL	545	503	252	0	0	0
	TOTAL REPAIRS AND MAINTEN	545	503	252	0	0	0
7003	BANK CHARGES-ALL TYPES	16,924	16,632	8,742	15,000	18,000	3,000
7005	UNCOLLECTIBLE ACCOUNTS	330	0	0	1,500	1,500	0

	2019 ACTUAL	2020 ACTUAL	JAN-JUNE2021 ACTUAL	2021 BUDGET	2022 BUDGET	DIFFERENCE
TOTAL FINANCIAL EXPENSES	17,254	16,632	8,742	16,500	19,500	3,000
TOTAL EXPENSES	1,376,192	1,418,391	700,915	1,433,317	1,494,108	60,791
DIFFERENCE	<u>-458,982</u>	<u>-551,135</u>	<u>-253,116</u>	<u>-639,467</u>	<u>-635,508</u>	<u>-3,959</u>

**COMMUNICATIONS
ROSSMOOR NEWS AND WEB 2022**

Income:

Account #5702 – News Digital Advertising

This budget is added for 2022 because we have successfully begun selling website advertising campaigns for Rossmoor.com and anticipate the start of sales for RossmoorNews.com. We will continue the Real Estate page campaigns consisting of display ads and Realtor listings. We plan to expand to display ads on the Alterations page and advertising on the RossmoorNews.com e-edition. **2022 budget: \$40,000. (Increase of \$40,00 from 2021)**

Account #5703 - News Subscriptions Other

This is the budget for Rossmoor News outside subscriptions. The rising costs of mailings and accessibility of the e-edition has resulted in fewer renewed and new subscriptions. **2022 budget: \$2,000. (Decrease of \$750 from 2021)**

Account #5704 - News Advertising

The anticipated revenue for 2022 reflects an across-the-board increase of 50 cents per inch for display advertising. The increase was implemented to offset the increase in printing costs. **2022 budget: \$729,600 (Increase of \$28,500 from 2021)**

Account #5705 - Classified Advertising

We maintained our 2020 budget in 2021 by retaining our competitive rates for legal ads. We anticipate being able to repeat this in 2022. **2022 budget: \$60,000 (Same as 2021)**

Account #5706 – Bus Advertising

Bus advertising has continued to do well, with a high rate of renewal by advertisers, even during the pandemic. However, we lost two back bus ad positions because of emergency back doors on the new buses. Because these two back positions can no longer accommodate ads, we will lose \$3,000 total in 2022 bus revenue. **2022 budget: \$27,000 (Decrease of \$3,000 from 2021)**

Operating Budget:

Account #6104 - Overtime Wages

Overtime is needed for the following reasons: To cover when staff is on vacation or sick; to handle heavier load of work during production of special sections and large papers; and to cover deliveries of the newspaper during frequent news carrier shortages. **2022 budget: \$2,000 (Same as 2021).**

Account #6213 - Travel and Meal Allowance

This budget covers mileage for advertising sales staff and occasional meals for ad sales staff customers. **2022 budget: \$800 (same as 2021).**

Account #6225 - Subscriptions/Books

This budget covers East Bay Times subscription, the monthly subscription for the Adobe software needed to produce the newspaper, the monthly subscription for the advertising management/production software licenses, and the annual subscriptions for the stock photo library needed for advertising designs and SurveyMonkey needed for polls. Adobe only offers subscription software, no outright purchases. We had to move to subscription-based InDesign two years ago; now our three other Adobe software platforms are no longer compatible with InDesign, so we must fully move to subscription software, which is reflected in the 2022 increase. Also part of the increase is an annual subscription to an email platform needed to produce a digital newsletter. **2022 budget: \$21,506 (Increase of \$1,956 from 2021).**

Account #6302 - Professional Services

Budget covers contract for servers, storage, maintenance, security and development work for the websites, as well as the e-edition processing, archival costs. The increase for 2022 reflects a 2% increase for the e-edition and Rossmoor News website, the editorial content management system (CMS) approved in 2021 by the GRF Board and the CMS needed to manage and expand digital advertising on the two websites. **2022 budget: \$16,500 (Increase of \$4,500 from 2021).**

Account #6310 - Postage and Delivery

Budget covers second-class postage to mail subscriptions of the Rossmoor News, first-class postage, UPS and Fed Ex package mailing. This budget also covers Channel 28 mail. Continued shifting of advertisers and vendors from mailings to email reflects decrease for 2022. **2022 budget: \$5,500 (Decrease of \$1,000 from 2021).**

Account #6312 - Business Promotion

Budget covers Rossmoor News annual listings on websites and some Rossmoor News advertising. As a cost-savings measure, we are now entering into in-kind business promotion deals in which we receive advertising in exchange for an ad in the Rossmoor News. **2022 budget: \$0 (Decrease of \$1,000 from 2021).**

Account #6401 – Cost of Material Used/Sold

Budget covers cost to produce ads that are placed on the sides of the buses. **2022 budget: \$3,400 (same as 2021).**

Account #6402 - Administrative Supplies

This budget has office supplies, including paper, pens, ink cartridges for printers, tape, labels, envelopes, etc.; logo envelopes and stationery; plastic bags and rubber bands for delivery; electronic clip art for the graphics department; office furniture, as needed; misc. supplies such as canvas bags, book bindery. The increase for 2022 is because of rising costs for printer toner. **2022 budget: \$16,000 (Increase of \$2,000 from 2021).**

Account #6801 - Newspaper Printing

Rising costs for paper and ink led our newspaper printer to increase rates by 8% in August 2021. Despite the increase, our printer remains the least expensive in the Bay Area by about \$400 a month. We offset the 8% increase by raising our advertising rates and making content changes to keep the weekly page count below 68 pages, which has helped to further hold down printing costs. **2022 budget: \$244,560 (Increase of \$12,560 from 2021)**

Account #7003 - Bank charges

These are credit card fees. The increase represents more credit card activity as residents and vendors switched from check payments to credit cards during the pandemic. **2022 budget: \$18,000 (Increase of \$3,000 from 2021)**

Account #7005 - Uncollectible Accounts

This budget covers bankruptcy and/or bad debt on display advertisers, mainly due to companies that go out of business and cannot pay their bills. **2022 budget: \$1,500 (same as 2021).**

COMMUNICATIONS CHANNEL 28

Responsibilities:

Produces programming for Channel 28. This includes recording and editing Rossmoor meetings including all GRF Board meetings, events, entertainment and lectures; editing shows submitted by residents and organizations; taking photos around the community; producing the Post-It bulletin board; and producing a bingo program, exercise shows, lecture and interview shows.

Headcount:

	2020 Budget	2020 Actual	2021 Budget
Station Manager	1.00	1.00	1.00
Studio Supervisor	1.00	1.00	1.00
Videographer (1)	0.80	0.80	0.80
Program Assistant (2)	0.50	0.50	0.50
Total	3.30	3.30	3.30

(1) 32 hours per week

(2) 20 hours per week

		2019 ACTUAL	2020 ACTUAL	JAN-JUNE2021 ACTUAL	2021 BUDGET	2022 BUDGET	DIFFERENCE
	TOTAL REVENUE	0	0	0	0	0	0
	EXPENSES						
6104	OVERTIME WAGES	46	432	0	0	0	0
6110	SALARIES AND WAGES	215,559	216,517	107,990	230,452	232,944	2,492
	TOTAL SALARY AND WAGES	215,605	216,949	107,990	230,452	232,944	2,492
6201	SOCIAL SECURITY TAX	16,449	17,255	8,163	17,629	17,819	190
6202	FEDERAL UNEMPLOYMENT INSURANCE	275	258	188	294	252	-42
6203	STATE UNEMPLOYMENT INSURANCE	1,291	881	617	1,274	1,092	-182
6204	HEALTH INSURANCE-NON UNION	7,753	4,824	2,796	24,738	8,747	-15,991
6205	LIFE INSURANCE - NON UNION	1,016	936	576	1,220	1,345	125
6206	LONG TERM DISABILITY INSURANCE	771	635	331	692	774	82
6211	WORKER'S COMPENSATION	1,856	1,318	628	1,403	2,633	1,230
6213	TRAVEL AND MEAL ALLOWANCE	711	323	0	600	600	0
6214	401(k) MATCH GRF	945	1,174	1,585	4,491	4,715	224
6225	SUBSCRIPTIONS AND BOOKS	0	1,760	0	0	0	0
6227	VISION CARE	224	191	99	277	228	-49
6229	DENTAL INSURANCE	2,050	1,833	938	3,365	2,194	-1,171
	TOTAL OTHER EMPLOYEE EXPE	33,341	31,388	15,921	55,983	40,399	-15,584
6302	PROFESSIONAL SERVICES	5,660	4,180	1,204	4,000	4,600	600
6402	ADMINISTRATIVE SUPPLIES	16,641	16,142	4,688	17,000	17,000	0
	TOTAL OPERATING EXPENSES	22,300	20,322	5,891	21,000	21,600	600
6702	TELEPHONE	725	640	240	720	480	-240
	TOTAL UTILITIES	725	640	240	720	480	-240
	TOTAL EXPENSES	271,971	269,299	130,042	308,155	295,423	-12,732
	DIFFERENCE	-271,971	-269,299	-130,042	-308,155	-295,423	-12,732

**COMMUNICATIONS
CHANNEL 28
2021**

The following are the budget details by account:

Account 6213 - Travel and Meal Allowance

Mileage for staff to travel to and from “shoot” sites. **2022 budget: \$600 (same as 2021).**

Account 6302 - Professional Services

This budget is for the service contract on the broadcast equipment and unexpected equipment repairs. The difference is because we have shifted from external hard drive storage to cloud-based storage and need extra storage space. **2022 budget: \$4,600 (Increase of \$600 from 2021)**

Account 6402 - Administrative Supplies

Supplies budget for the station includes general office supplies: DVDs, tapes, cases, batteries, books, snap cameras, paper, printer cartridges, large camera tapes; batteries for small cameras; microphones; DVD recorders; lights; replacement monitors for Apple computers; software upgrades for Apple computers; headsets and battery replacement for the large camera; and tripods. Budget also covers costs of new equipment for unexpected breakdowns. **2022 budget: \$17,000 (same as 2021)**

Account 6702 – Telephone

Channel 28 manager and studio supervisor have phones with Internet access so they can log into the broadcast system when they are away from the office. This provides access to the broadcast system at all times, including after hours. The difference is because of a difference in the cost of the stipend provided. **2022 budget: \$480 (Decrease of \$240 from 2021).**

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OPERATING BUDGET
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DRAFT
GOLDEN RAIN FOUNDATION
1001 GOLDEN RAIN ROAD
WALNUT CREEK CA 94595

		2019 ACTUAL	2020 ACTUAL	JAN-JUNE2021 ACTUAL	2021 BUDGET	2022 BUDGET	DIFFERENCE
5001	OCCUPANCY INCOME						
5101	CABLE TV & INTERNET COUPON	4,410,166	4,586,412	2,293,206	4,586,573	4,770,036	-183,463
	OPERATION FEE COUPON	18,094,897	18,934,471	9,368,297	18,736,131	20,390,014	-1,653,883
	TOTAL OCCUPANCY INCOME	22,505,063	23,520,883	11,661,503	23,322,704	25,160,050	-1,837,346
5419	COMMUNITY FACILITIES INCOME						
	RV SPACE LEASE	5,859	44,910	41,892	45,000	45,000	0
	TOTAL COMMUNITY FACILIT	5,859	44,910	41,892	45,000	45,000	0
5502	FINANCIAL INCOME						
	INTEREST	4,774	8,838	4,548	0	6,000	-6,000
	TOTAL FINANCIAL INCOME	4,774	8,838	4,548	0	6,000	-6,000
5422	OTHER INCOME						
5801	RENTAL INCOME-MEDICAL CENTER	0	0	58,642	0	0	0
5802	FACILITIES USAGE FEE	37,750	30,963	20,650	20,000	37,000	-17,000
5803	MISCELLANEOUS INCOME	22,385	7,365	2,842	10,000	6,500	3,500
5806	CREEKSIDE REVENUE	144,643	79,507	26,929	50,000	163,373	-113,373
5810	BUSINESS INCOME-VEHICLE MAINTENANCE	72,754	0	0	0	0	0
5821	RFID REVENUE	41,650	0	0	0	0	0
	GAIN/LOSS OF FIXED ASSETS	15,584	0	0	0	0	0
	TOTAL OTHER INCOME	334,766	117,836	109,062	80,000	206,873	-126,873
	TOTAL REVENUE	22,850,463	23,692,467	11,817,005	23,447,704	25,417,923	-1,970,219
6110	EXPENSES						
	SALARIES AND WAGES	0	0	0	100,000	75,000	-25,000
	TOTAL SALARY AND WAGES	0	0	0	100,000	75,000	-25,000
6201	SOCIAL SECURITY TAX	0	0	0	7,650	5,738	-1,912
6202	FEDERAL UNEMPLOYMENT INSURANCE	0	0	0	42	42	0
6203	STATE UNEMPLOYMENT INSURANCE	0	0	0	182	182	0
6207	RETIREMENT-NON UNION	707,250	707,250	353,625	707,250	707,250	0
6211	WORKER'S COMPENSATION	-19,904	-14,364	-7,064	0	0	0
6224	DUES AND MEMBERSHIPS	300	300	0	0	0	0
6226	EMPLOYEE LICENSES/PERMITS/FEES	400	0	0	0	0	0
	TOTAL OTHER EMPLOYEE EXPENSE	688,046	693,186	346,561	715,124	713,212	-1,912
6302	PROFESSIONAL SERVICES	69,344	26,031	9,795	21,000	21,000	0
6303	LEGAL SERVICES	161,084	166,895	44,747	115,000	115,000	0
6310	POSTAGE AND DELIVERY	16,347	12,701	2,782	17,000	17,000	0
6312	BUSINESS PROMOTION	59	0	0	0	0	0
6401	COST OF MATERIAL USED/SOLD	25,490	0	0	0	0	0
6402	ADMINISTRATIVE SUPPLIES	34,762	24,640	12,535	25,000	25,000	0
6408	SAFETY/SECURITY SUPPLIES	3,221	7,333	1,130	2,000	2,500	500
	TOTAL OPERATING EXPENSES	310,307	237,600	70,990	180,000	180,500	500
6502	FEDERAL/STATE INCOME TAX	800	826	943	800	800	0
6503	PROPERTY TAX	921,460	945,031	500,482	968,800	1,024,850	56,050

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OPERATING BUDGET
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DRAFT
GOLDEN RAIN FOUNDATION
1001 GOLDEN RAIN ROAD
WALNUT CREEK CA 94595

		2019 ACTUAL	2020 ACTUAL	JAN-JUNE2021 ACTUAL	2021 BUDGET	2022 BUDGET	DIFFERENCE
6505	SALES AND USE TAX	5,411	2,062	163	5,000	500	-4,500
6506	OTHER LICENSES AND FEES	4,038	3,592	3,397	4,000	4,000	0
	TOTAL TAXES	931,709	951,511	504,986	978,600	1,030,150	51,550
6601	HAZARD INSURANCE	153,371	209,227	146,635	310,000	403,500	93,500
6602	AUTOMOBILE INSURANCE	0	-11,561	-4,632	0	0	0
6604	BUSINESS LIABILITY INSURANCE	169,268	173,947	103,595	192,000	288,000	96,000
6606	CYBER INSURANCE	11,335	12,546	5,529	13,000	17,500	4,500
6610	SPECIFIC FIDELITY INSURANCE	21,295	19,831	11,194	21,000	22,000	1,000
6612	EARTHQUAKE INSURANCE	186,560	224,368	138,413	247,000	275,000	28,000
6613	OFFICERS/DIRECTORS INSURANCE	69,346	81,818	44,166	94,000	110,200	16,200
6614	UMBRELLA LIABILITY	104,459	109,671	114,206	133,000	268,200	135,200
	TOTAL INSURANCE	715,635	819,848	559,106	1,010,000	1,384,400	374,400
6701	WATER	193,795	210,525	86,771	220,000	220,000	0
6702	TELEPHONE	109,227	125,161	79,792	115,000	136,000	21,000
6703	WASTE DISPOSAL	154,650	127,632	65,959	130,000	135,000	5,000
6704	GAS AND ELECTRICITY	777,615	648,160	305,002	700,000	670,000	-30,000
6707	TV & INTERNET CABLE CONTRACT	4,418,227	4,586,574	2,293,283	4,586,573	4,770,036	183,463
	TOTAL UTILITIES	5,653,514	5,698,051	2,830,807	5,751,573	5,931,036	179,463
6901	EQUIPMENT RENTAL	8,397	1,809	1,320	0	0	0
6903	EQUIPMENT REPAIR/MAINTENANCE	33,008	36,574	14,352	40,000	35,000	-5,000
6981	TRUST FACILITY MAINTENANCE	388,544	240,420	215,596	608,500	700,000	91,500
	TOTAL REPAIRS AND MAINTEN	429,949	278,803	231,267	648,500	735,000	86,500
7003	BANK CHARGES-ALL TYPES	9,478	7,690	1,305	10,000	4,000	-6,000
	TOTAL FINANCIAL EXPENSES	9,478	7,690	1,305	10,000	4,000	-6,000
	TOTAL EXPENSES	8,738,638	8,686,688	4,545,022	9,393,797	10,053,298	659,501
	DIFFERENCE	14,111,825	15,005,779	7,271,983	14,053,907	15,364,625	-1,310,718

UNALLOCATED/GENERAL SERVICE**Cable TV Revenue - Account 5001**

Golden Rain signed a contract with Comcast effective January 1, 2017. The agreement includes cable TV and internet plus all applicable taxes and fees. The contract allows for a maximum 4% increase in 2022.

Coupon Revenue - Account 5101

This is the amount charged per manor per month to pay for net GRF operating expenses.

RV Space Lease - Account 5419

This is the amount charged for RV space rental in the lot above MOD.

Interest - Account 5502

This is the estimated interest income on funds invested in FDIC insured or U.S. government security accounts. With the prevailing interest rates last than one percent, a small amount has been budgeted.

Facilities Usage Fee - Account 5801

This is a fee charged to lessees to use GRF facilities. The 2022 budget is based on historical trends.

Miscellaneous Income - Account 5802

This includes estimated fees to be received from automobile charging stations and various small miscellaneous items.

Creekside Revenue - Account 5803

The revenue budgeted is based on a three-year lease agreement addendum that began on January 1, 2021.

Salaries and Wages - Account 6110

This account includes the \$75,000 wage pool approved by the GRF Board at the June 2021 Board meeting. The pool to be used by the CEO to appropriately adjust non-represented employee wages

Non-Union Retirement - Account 6207

The draft budgeted amount is \$707,250. A discussion of the pension is included in Section 5 of the budget binder.

Professional Service - Account 6302

This account primarily includes payroll processing fees charged by Paychex payroll service.

Legal Services - Account 6303

This account includes amounts charged for legal services. The expense is of an unpredictable nature dependent on legal issues that arise during the year.

Postage and Delivery - Account 6310

GRF provides postage service for most of Rossmoor administration including MOD and the various Mutuals. The postage is purchased by GRF and billed back to MOD and the Mutuals for the amount used each month. The GRF budget is based on historical usage.

Administrative Supplies - Account 6402

This account includes office supplies used by various departments including copier paper, offsite document storage, toner, etc. The budgeted expense is based on historical usage.

Safety/Security Supplies - Account 6408

This account is for first aid cabinet supplies. The budgeted expense is based on historical usage.

Federal/State Income Taxes - Account 6502

The proposed budget is \$800 for the annual minimum payment to the Franchise Tax Board in 2022.

Property Tax - Account 6503 The property tax budget is derived by adding 2% to the current year tax expense for each parcel. This account also includes personal property tax paid on non-real estate property.

Sales and Use Tax - Account 6505

This account is used for use tax on purchases where the vendor did not charge sales tax. The tax must be calculated and remitted to the state. Reduction from 2021 budget is due to a revised accounts payable practice to allocate the expense to the departments which have purchased the products rather than putting the amount into the unallocated department.

Other Licenses and Fees - Account 6506

This account includes amounts paid to the State Board of Equalization for the occupational lead poisoning fee and environmental fees required by the State Board of Equalization plus business license fees paid to the City of Walnut Creek.

Insurance - Accounts 6601, 6602, 6604, 6606, 6610, 6613, 6614

GRF pays for several insurance policies including Hazard Insurance – Account 6601; Business Liability Insurance – Account 6604; Cyber Insurance – Account 6606; Specific Fidelity Insurance – Account 6610; Officers/Directors Liability Insurance – Account 6613 and Umbrella Liability Insurance – Account 6614. The 2022 budget is based on a forecast received from our insurance brokers Arthur J. Gallagher and Company. The broker has updated the statement of values for all buildings as well as the allocation method for the expense.

Water - 6701

This account includes water expense for all GRF facilities other than the golf course and bowling greens. The budget for 2022 was computed using 18 months of usage and applying a 4.00% rate increase effective July 1, 2022.

Telephone - 6702

This account includes charges for various telephone lines and cellphone usage. The budget for 2022 was computed using the average expense for the past 18 months of usage.

Waste Disposal - Account 6703

This account includes amounts paid for waste disposal from each of the clubhouses in Rossmoor, a 10% allocation of expenses related to dumpster pick-up in the corporation yard area and the drop-off/collection program for disposal of unused prescriptions.

Gas & Electricity - Account 6704

This account includes gas and electricity expenses for all GRF facilities other than the pools and the golf courses. The budget for 2022 was based on projected historic usage and an anticipated 5% price increase in 2022.

TV Cable Account - 6707

This account includes amounts paid to Comcast for cable TV and is equal to the amount of revenue included in account 5101.

Equipment Repairs & Maintenance - Account 6903

This account includes payments for the copier maintenance contract.

Trust Facility Maintenance - Account 6981

The detail trust maintenance expenditures are described in Section 6 of the budget binder.

Bank Charges - Account 7003

This account primarily consists of charges for armored car service. Since the beginning of the pandemic the amount of cash payments have decreased, therefore reducing the need for daily armored car services. The 2022 budget is based upon a minimum of two pickups per week.