CAMBRIA COMMUNITY HEALTHCARE DISTRICT
REGULAR BOARD MEETING
August 25, 2026 – 9:00 AM

The regular meeting of the Cambria Community Healthcare District will be held at
2535 Main Street, Cambria, California.
https://us02web.zoom.us/j/87307330578?pwd=yIruEYqKaHGlDNfCuVqYTFyeHksN3q.1
Join Zoom Meeting
Meeting ID: 873 0733 0578   Passcode: 529826
+1 669 444 9171 US   +1 669 900 6833 US (San Jose)

AGENDA

A. OPENING
1. Call to order
2. Pledge of Allegiance
3. Establishment of a quorum

B. PUBLIC COMMENT

C. RECESS TO CLOSED SESSION
All members of the public attending in person will be asked to leave the room, and all members of the public participating via Zoom will be placed in the "waiting room."

Public Employee Appointment/Resignation (Gov. Code § 54957(b)(1)): Operations Manager: Discussion regarding the resignation of the incumbent Operations Manager and the recruitment and appointment of a successor.

D. RECONVENE TO OPEN SESSION / ANNOUNCEMENT OF CLOSED SESSION ACTIONS

E. PUBLIC COMMENT
1. Public members wishing to address the Board on matters other than scheduled items may do so when recognized by the President of the Board of Directors, Cecilia Montalvo. Presentations are limited to a maximum of three minutes per person.

F. CONSENT AGENDA
1. Approve Minutes from the June 23, 2026, Regular Board Meeting

G. REPORTS
1. Operations Report: Operations Manager Tim Nurge, Supervisors Paul Hoover and Michael Bryant
2. Administrative/Financial Review: Administrator/Director of Finance Linda Hendy

3. Committee Reports: July 2026
   a. *President's Report*: Cecilia Montalvo
   b. *Property & Facilities*: Laurie Mileur
   c. *Healthcare Advocacy & Outreach*: Dawn Kulesa
   d. *Finance*: Iggy Fedoroff
   e. *Development*: Laurie Mileur

H. REGULAR BUSINESS

1. Setting Tax Rate for GO Bond C-24 for Fiscal Year 2026-2027 and Adopt Resolution 63-26
2. Operating Revolving Line of Credit Authorization (Up to $200,000)
3. Key Performance Indicators (KPI) Biannual Report

I. DECLARATION OF FUTURE AGENDA ITEMS

J. ADJOURNMENT

The next Regular Board meeting will be on September 22, 2026, at 9:00 A.M. at 2535 Main Street, Cambria, California.

Copies of the monthly agenda, staff reports, and written materials provided to the Board of Directors for Open Session agenda items may be obtained online at www.cambria-healthcare.org and at the District office located at 2535 Main Street, Cambria, during regular business hours. Closed-session items are not available for public review. Any changes or additions to the agenda will be posted at the District office and on the District website.

Note: While board members may not engage in dialogue with the public during the board meeting, individual members may choose to incorporate an answer to a question posed by the public during their discussion of an agenda item.

CAMBRIA COMMUNITY HEALTHCARE DISTRICT
REGULAR BOARD MEETING MINUTES
June 23, 2026

A. OPENING

1. President Montalvo called the meeting to order at 9:00 am.
2. Vice President Mumper led the Pledge of Allegiance.
3. The following members of the Board of Directors were present: Bruce Mumper, Iggy Fedoroff, and Laurie Mileur. President Cecilia Montalvo and Director Dawn Kulesa were present via Zoom.

   Administrator/Director of Finance Linda Hendy and Operations Manager Tim Nurge were also present. Office Manager Jennifer Harley was present via Zoom.

B. PUBLIC COMMENT FOR ITEMS NOT ON THE AGENDA

1. No members of the public provided comments.

C. CONSENT AGENDA

1. The minutes of the May 26, 2026, Regular Board meeting were presented for review and approval. Director Mumper moved to approve the minutes from May 26, 2026. Director Fedoroff seconded, and the Board approved the motion, 5/0.

   Public Comment: There were no public comments.

D. REPORTS

1. **Operations Report:** Operations Manager Nurge presented the monthly operations report for May 2026.
2. **Administrative/Financial Review:** The May 2026 financial reports were presented by Administrator/Director of Finance Linda Hendy.
3. **Committee Reports:**
   a. President's Report: President Montalvo had nothing new to report for May but provided a brief update on the new ambulance station, including the tentative approval of the Minor Use Permit by SLO County.
   b. Property & Facilities: Director Mileur provided more details on the Minor Use Permit tentative approval, building permits, and design schedule for the project.
   c. Healthcare Advocacy & Outreach: Director Kulesa had nothing new to report for May but provided a brief overview of current advocacy and outreach efforts.
   d. Finance: Director Fedoroff had nothing new to report for May.
   e. Development Committee: Director Mileur informed the Board that efforts to obligate the USDA grant are still ongoing.

E. REGULAR BUSINESS

1. **Special Tax Assessment – Annual CPI Adjustment and Adopt Resolution 60-26** – Administrator Hendy presented a report reviewing the requirements and process for the annual Special Assessment Tax Consumer Price Index (CPI) adjustment.

   Public Comment: There were no public comments.

   Motion: Director Mumper moved to adopt Resolution 60-26, which authorizes the County of San Luis Obispo to implement a 3.59% Consumer Price Index increase under Measure AA, the Special Assessment Tax passed by the Cambria community in 2006. Director Fedoroff seconded, and the Board adopted Resolution 60-26 by roll call, 5/0.

2. **Final Budget for Fiscal Year 2026-2027 and Adopt Resolution 59-26** – President Montalvo informed the Board that the Finance Committee has reviewed the Final Budget for 2026-2027, and there have been no changes since last month's approval of the Preliminary Budget.

   Public Comment: There were no public comments.

   Motion: Director Mumper moved to adopt Resolution 59-26, adopting the Final Budget for Fiscal Year 2026-2027. Director Fedoroff seconded, and the Board adopted Resolution 59-26 by roll call, 5/0.

3. **Cambria Community Council Grant Request** – Operations Manager Nurge provided an overview and answered Board questions on the Cambria Community Healthcare District Trust's proposed grant submission for the purchase of Advanced Airway Equipment.

   Public Comment: There were no public comments.

   Motion: No motion required.

F. DECLARATION OF FUTURE AGENDA ITEMS

1. None at this time.

G. ADJOURNMENT

President Montalvo declared the meeting adjourned at 10:15, but immediately withdrew the declaration to allow Director Kulesa to ask the public if there were any further questions or comments, of which there were none. The meeting was then officially adjourned at 10:16 am.

Note: By Board consensus, the July 28, 2026, Board meeting has been canceled. The next regular meeting will be held on Tuesday, August 25, 2026, at 9:00 am.

OPERATIONS REPORT
Board of Directors Meeting
August 25, 2026

Operations Manager, Tim Nurge
Supervisors Michael Bryant and Paul Hoover

Operations Report for June/July 2026

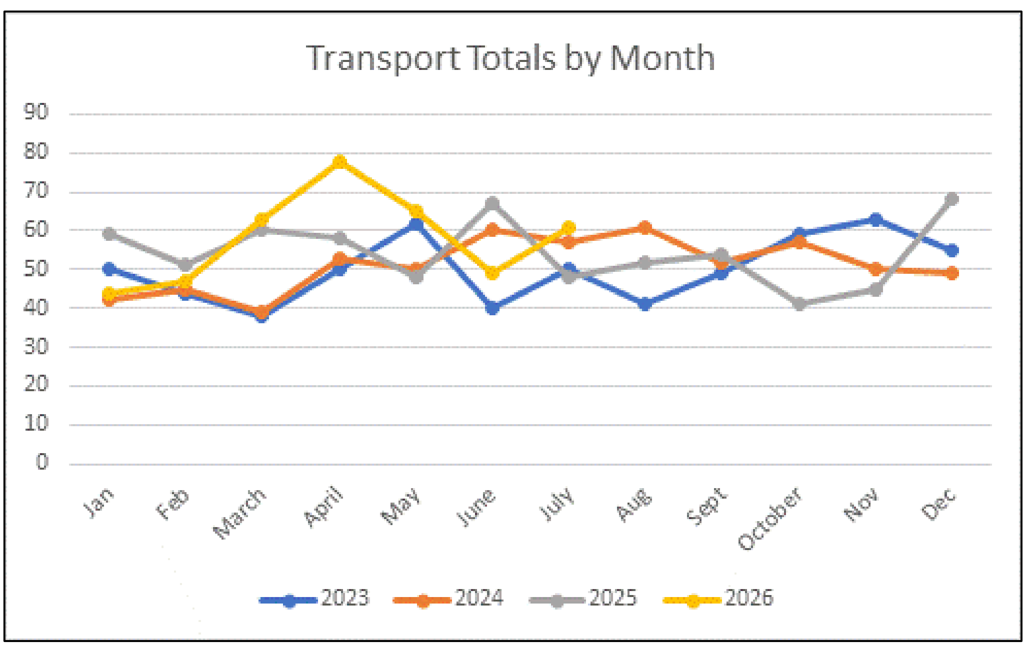
Operations Manager Nurge

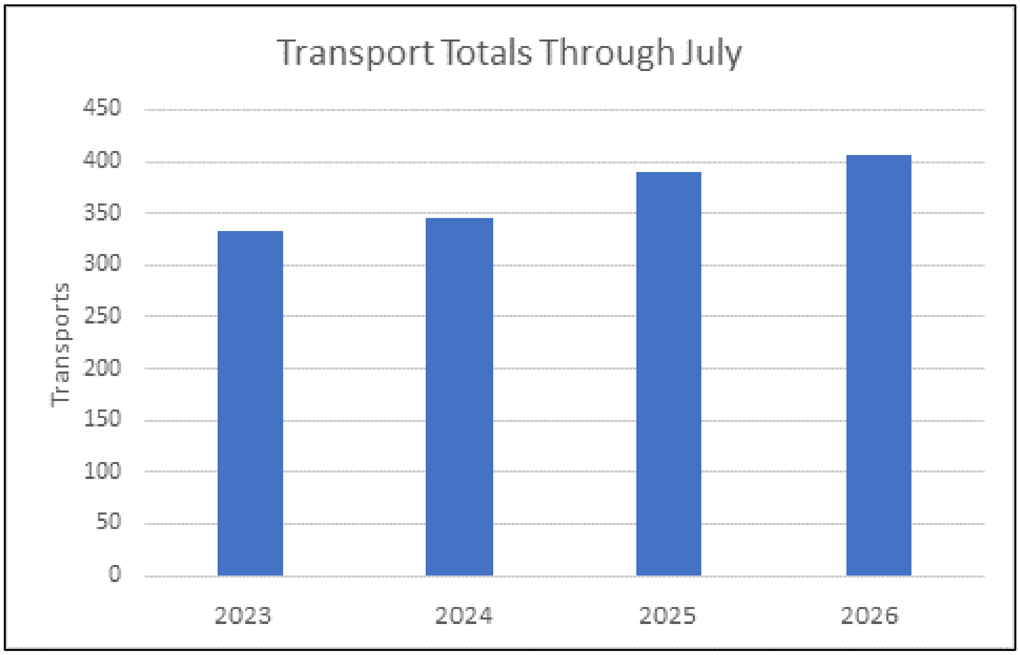
- **Transport Activity Report –** For June 2026, there has been a decrease of twenty-five (25) incidents and a decrease of eighteen (18) incidents requiring transports compared to June 2025.

  For July 2026, there has been an increase of three (3) incidents and an increase of thirteen (13) incidents requiring transports compared to July 2025.

- **Response Times and Delays –** In June 2026, 98.3 % of calls were responded to within ten (10) minutes in Cambria. One call was delayed by one minute as it was a Code-2 call deep in Lodge Hill West.

  In July 2026, 96.5% of calls were responded to within ten (10) minutes in Cambria. Two calls were delayed by one minute as they were night calls deep in Lodge Hill West and Park Hill





- **San Luis Ambulance (SLA) Transports/Coverage –** In June 2026, San Luis Ambulance had zero (0) Code-3 and zero (0) Code-2 calls in the District's service area. San Luis Ambulance was dispatched to "move up and cover" Cambria twelve (12) times Code-8 and (0) times Code-11 for a total time covering the District's response area of 11 hours and 27 minutes.

  In June 2026, the District responded to nine (9) Code-3 and zero (0) Code-2 calls in the San Luis Ambulance service area. District crews were dispatched to "move up and cover" the San Luis Ambulance service area twenty-three (23) times Code-8 and five (5) times Code-11 for a total time covering the San Luis Ambulance service area of 14 hours and 30 minutes.

  In July 2026, San Luis Ambulance had one (1) Code-3 and one (1) Code-2 call in the District's service area. San Luis Ambulance was dispatched to "move up and cover" Cambria twelve (12) times Code-8 and (0) times Code-11 for a total time covering the District's response area of 11 hours and 32 minutes.

  In July 2026, the District responded to eleven (11) Code-3 and zero (0) Code-2 calls in the San Luis Ambulance service area. District crews were dispatched to "move up and cover" the San Luis Ambulance service area twenty-four (24) times Code-8 and one (1) time Code-11 for a total time covering the San Luis Ambulance service area of 13 hours and 36 minutes.

  - ❖ Code 2 Call - Emergency call that does not require the use of lights and sirens to respond
  - ❖ Code 3 Call - Emergency call that requires the use of lights and sirens to respond
  - ❖ Code 8 Call - A term used when an ambulance is staged (parked) between two response areas. (Summit/Villa Creek)
  - ❖ Code 11 Call - A term used when an ambulance is staged (parked) between two response areas. (Areas 2, 3 & 5)

- **Monterey County Calls –** District crews responded to one (1) call in Monterey County during June 2026 compared to three (3) calls in June 2025.

  District crews responded to five (5) calls in Monterey County in July 2026, compared with six (6) in July 2025. Two of the July 2025 calls were canceled and then re-dispatched, so the actual number was four (4).

- **Staffing/Employees –** Operations Manager Nurge has expressed his intent to transition out of the Operations Manager role and return to full-time paramedic status. He is willing to serve in a transitional role to support mentorship and Operations coverage.

- **Recruitment –** One reserve EMT hired in May completed his training shifts in June and July and has been picking up open shifts.

- **Training –** District employees trained on Drowning protocol and aquatic emergencies in June. District employees completed their required annual HR/OSHA/Hazmat training at the end of June 2026.

- **IT/Radios –** A new battery was purchased for the portable radios, as several spares have begun to fail.

- **Outreach –** District crews provided noncommitted standby coverage for the Amwe Movement Peace Ride in June. District crews also participated in the Cambria Grammar School field day in June.

  District crews provided standby coverage for the 4th of July at Shamel Park. District Crews provided a Hands-Only CPR/AED presentation for the Cambria Tennis Club in July.

Supervisor Bryant

Equipment / Medications:

- All expired medical supplies and medications have been replaced, ensuring all ambulances are fully stocked and ready for service.
- Preferred nitrile gloves are no longer on backorder, and a replenishment order has been placed to restore standard stock levels.
- PEDs within the Emergency Worker Exposure Control (EWEC) kits have been replaced with new units by the Office of Emergency Services (OES).
- Uniform supplies, including T-shirts and hats, have been restocked in anticipation of the annual allotments for field staff.

SLO County Emergency Medical Services Authority (EMSA):

- No current updates.

Supervisor Hoover

Ambulance Unit Performance/Maintenance

- **Unit 18** – No issues or services needed.
- **Unit 20** – Unit 20 was involved in a minor vehicle accident while responding to a non-emergency call. The ambulance sustained no damage, and the other vehicle only had a bent front license plate frame.
- **Unit 22** – No issues or services needed.
- **Unit 23 –** Unit 23 is currently out of service at the Ford dealership due to a braking and acceleration issue. The unit will remain out of service until the issue is diagnosed and corrected.

Fleet Mileage for July 2026:

Ambulance Unit	Current Mileage
18	251,649
20	109,234
22	73,546
23	In Shop

Controlled Substance:

- The 2nd Quarter Controlled Substance Report was completed, with no discrepancies found, and submitted to EMSA.

Facility/Station Repairs:

- M11 parking lines were restriped.

CCHD Monthly Assignment Log Metrics

Total Assignment Count

Total Assignment Count
115

Total Assignments by Type of Coverage

Total Assignment Count	
Type of Coverage: 911 Response	86
Type of Coverage: Code 11	5
Type of Coverage: Code 8	23
Type of Coverage: Standby	1

Total 911 Responses by Location of Incident

Total Assignment Count	
Activity/Training Sub-Category: Cambria - Happy Hill	2
Activity/Training Sub-Category: Cambria - Highway 1	2
Activity/Training Sub-Category: Cambria - Lodge Hill East	9
Activity/Training Sub-Category: Cambria - Lodge Hill West	28
Activity/Training Sub-Category: Cambria - Moonstone Beach	1
Activity/Training Sub-Category: Cambria - Park Hill	5
Activity/Training Sub-Category: Cambria - Pine Knolls	4
Activity/Training Sub-Category: Cambria - Santa Rosa Creek Rd	1
Activity/Training Sub-Category: Cambria- Cambria Pines Lodge	1
Activity/Training Sub-Category: Cambria- Fire Station 57	1
Activity/Training Sub-Category: Cambria- Main Street	7
Activity/Training Sub-Category: Cambria- Station 81	3
Activity/Training Sub-Category: Harmony- Hwy 1	1
Activity/Training Sub-Category: Highway 46 West	4
Activity/Training Sub-Category: Monterey County	1
Activity/Training Sub-Category: San Simeon	2
Activity/Training Sub-Category: San Simeon- Hearst Castle / Hearst State Beach	4
Activity/Training Sub-Category: San Simeon- San Simeon Creek Campground	1
Activity/Training Sub-Category: SLO Area 2 - Paso Robles / Templeton	2
Activity/Training Sub-Category: SLO Area 3 - Morro Bay / Cayucos / Los Osos	5

Total Assignment Count
Activity/Training Sub-Category: SLO Area 5 - San Luis Obispo / Avila Beach
2

Total Code 8 Responses by Posting Location

Total Assignment Count
Activity/Training Sub-Category: Code 8 Summit
4
Activity/Training Sub-Category: Code 8 Tassajara / Hwy 58
1
Activity/Training Sub-Category: Code 8 Teresa
1
Activity/Training Sub-Category: Code 8 Turri
1
Activity/Training Sub-Category: Code 8 Twin
2
Activity/Training Sub-Category: Code 8 Villa Creek
14

Total Code 11 Responses by Area

Total Assignment Count
Activity/Training Sub-Category: Code 11 Area 2 (Paso Robles)
1
Activity/Training Sub-Category: Code 11 Area 5 (SLO)
4

Total Standby Responses by Type

Total Assignment Count
Activity/Training Sub-Category: Vital Sign Check
1

Total Monterey County Assignment Count

Total Monterey Incident Count
1

Total Transport Count

Total Transport Count	SQ System Level CCHD - Destination Name
0	
3	Twin Cities Community Hospital
21	French Hospital Medical Center
25	Sierra Vista Regional Medical Center

CCHD Monthly Assignment Log Metrics

Total Assignment Count

Total Assignment Count
129

Total Assignments by Type of Coverage

Total Assignment Count
Type of Coverage: 911 Response
104
Type of Coverage: Code 11
1
Type of Coverage: Code 8
24

Total 911 Responses by Location of Incident

Total Assignment Count
Activity/Training Sub-Category: Cambria - Happy Hill
3
Activity/Training Sub-Category: Cambria - Highway 1
2
Activity/Training Sub-Category: Cambria - Leimert
1
Activity/Training Sub-Category: Cambria - Lodge Hill East
8
Activity/Training Sub-Category: Cambria - Lodge Hill West
22
Activity/Training Sub-Category: Cambria - Moonstone Beach
4
Activity/Training Sub-Category: Cambria - Park Hill
7
Activity/Training Sub-Category: Cambria - Pine Knolls
5
Activity/Training Sub-Category: Cambria - Santa Rosa Creek Rd
1
Activity/Training Sub-Category: Cambria- CHC
1
Activity/Training Sub-Category: Cambria- Main Street
11
Activity/Training Sub-Category: Cambria- Station 81
6
Activity/Training Sub-Category: Harmony- Hwy 1
1
Activity/Training Sub-Category: Highway 46 West
1
Activity/Training Sub-Category: Monterey County
5
Activity/Training Sub-Category: San Simeon
7
Activity/Training Sub-Category: San Simeon Creek Rd
1
Activity/Training Sub-Category: San Simeon- Hearst Castle / Hearst State Beach
5
Activity/Training Sub-Category: San Simeon- Hwy 1
2
Activity/Training Sub-Category: SLO Area 2 - Paso Robles / Templeton
2
Activity/Training Sub-Category: SLO Area 3 - Morro Bay / Cayucos / Los Osos
7

Total Assignment Count
Activity/Training Sub-Category: SLO Area 5 - San Luis Obispo / Avila Beach
2

Total Code 8 Responses by Posting Location

Total Assignment Count
Activity/Training Sub-Category: Code 8 Cuesta
1
Activity/Training Sub-Category: Code 8 Summit
10
Activity/Training Sub-Category: Code 8 Tassajara / Hwy 58
1
Activity/Training Sub-Category: Code 8 Teresa
2
Activity/Training Sub-Category: Code 8 Twin
1
Activity/Training Sub-Category: Code 8 Villa Creek
9

Total Code 11 Responses by Area

Total Assignment Count
Activity/Training Sub-Category: Code 11 Area 3 (Morro Bay)
1

Total Standby Responses by Type

Report Results
There are no results. Please redefine your search criteria.

Total Monterey County Assignment Count

Total Monterey Incident Count
5

Total Transport Count

Total Transport Count	SQ System Level CCHD - Destination Name
0	
8	Twin Cities Community Hospital
23	French Hospital Medical Center
30	Sierra Vista Regional Medical Center

Administrator/Finance Report
Board of Directors Meeting
August 25, 2026

Linda Hendy, Administrator/Director of Finance
Jennifer Harley, Office Manager

Finance:

Income Statement: July 2026 Monthly Results vs. Budget

- **Net Ambulance Revenue:** Net ambulance revenue for July totaled $98,156**,** exceeding budget by $13,073**.** Compared to July 2025, net ambulance revenue increased by $29,903**,** reflecting higher ambulance billings year over year.

	2025	2026	Variance
Ambulance Billing	286,694	467,131	$180,437
Insurance Adjustments	(218,440)	(369,251)	($150,811)
Net Ambulance Income	**$68,253**	**$98,156**	**$29,903**

- **Other Income:** District crew members responded to five dispatch calls in Monterey County during July. The FY 2026-27 budget anticipated two calls, or $4,000 in revenue. Actual activity exceeded projections by three calls, generating an additional $6,000 in revenue.

- **Total Operating Revenue:** July operating results reflect a net operating loss of ($102,166), which was $8,370 favorable compared to the projected budgeted loss of ($110,537).

- **Operating Expenses:** Total operating expenses for July were $217,896, resulting in an unfavorable variance of $10,076 compared to budget. Key drivers include:

  - **Payroll Expenses:** Payroll costs exceeded budget by $16,935, primarily due to overtime incurred to maintain staffing coverage during employee vacations and sick leave. Uniform expenses were $1,551 over budget as a delayed order originally placed in May was received and expensed in July.

  - **Administrative and Operating Costs:** Utility expenses were above budget due to sustained high temperatures and increased energy consumption during July.

  - **Fleet Expenses:** Fleet-related expenditures remained below budget as medical supply purchases were completed in June.

- **Net Income (Loss):** July closed with a net loss of ($102,166), representing a favorable variance of $8,370 compared to budget. As is typical during the first four months of the fiscal year, the District relies primarily on ambulance transport revenue until property tax revenues begin to be received in November.

- **Capital Asset Payments and Cash Flow:** July financials include monthly debt service payments of $3,625 for Ambulance Unit 22 and $2,419 for Unit 23. The District is also working with Zoll to convert its annual medical equipment lease (Zoll monitors) to a month-to-month payment arrangement of approximately $2,100 per month, supporting improved cash flow management and budgeting flexibility.

Draft FY 2025-2026 Fiscal Year-End Financial Report

The draft, unaudited fiscal year-end financial statements reflect a positive overall financial position for Fiscal Year 2025-2026. Year-to-date net income totaled $65,218**,** which exceeded the budgeted net income of $13,376 by $51,842**.** Total revenues of $2,504,336 were slightly below budget by $19,886 (0.8%)**,** primarily due to lower-than-expected ambulance patient revenue collections and differences in tax revenue timing. Other income also exceeded budget by $23,489, largely attributable to additional Monterey contract revenue and miscellaneous operational revenues received during the year.

Total operating and non-operating expenses were well controlled throughout the fiscal year. Combined expenses totaled $2,449,657**,** which was $61,189 below budget, offsetting the modest revenue shortfall. Payroll expenses, which represent the District's largest cost category, ended the year essentially on budget at $2,148,302**,** exceeding budget by only $3,916 despite higher-than-anticipated costs for employee medical benefits, pension contributions, and part-time staffing. Operating, fleet, and other expenses collectively finished $65,105 below budget, reflecting favorable results in legal services, licensing and permits, workers' compensation insurance, medical supplies, PP-GEMT fees, and other operational cost categories. These savings helped mitigate increases in fuel costs, facility maintenance, and employee benefit expenses.

While operating performance was favorable, capital asset financing obligations continued to impact cash flow. Annual payments for Zoll cardiac monitors and ambulance units totaled $130,173 during the fiscal year. After accounting for these asset payments, the District's net cash-flow result was approximately ($64,955), although this remained significantly better than the budgeted cash-flow deficit of ($116,797). Overall, the District concludes Fiscal Year 2025-2026 in a stable financial position, with operating revenues supporting ongoing service delivery, expenditures remaining well managed, and financial results exceeding budget expectations. Final results remain subject to year-end audit adjustments and review by the District's independent auditors.

Office Manager Harley

July 2026 Claim Payments

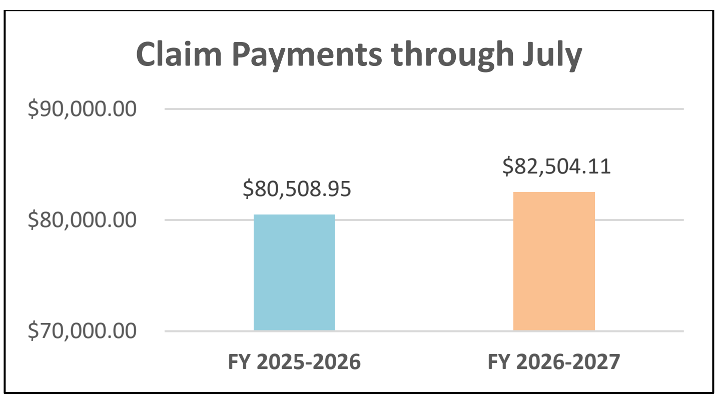
In July 2026, the District received (105) payments, totaling $82,504.11, for billed claims. Below is a breakdown of payments received by date of service (DOS).

July 2026 – Claim Payments

Claim Date of Service	Amount Received	# of Payments Received
2025	**$ 532.40**	**4**
Oct	157.40	2
Dec	375.00	2
2026	**$ 81,971.71**	**101**
Jan	51.00	1
Feb	999.55	2
Mar	204.92	1
Apr	13,155.47	6
May	4,602.10	14
Jun	38,326.93	54
Jul	24,631.74	23
Total	**$ 82,504.11**	**105**

Fiscal Year Comparisons – Claim Payments

The chart below compares claim payments received through July for Fiscal Years 2025–2026 and 2026–2027.



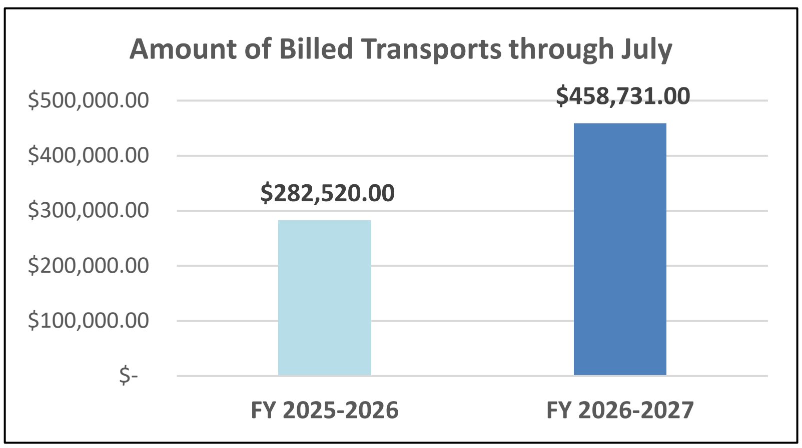
July 2026 Billed Claims

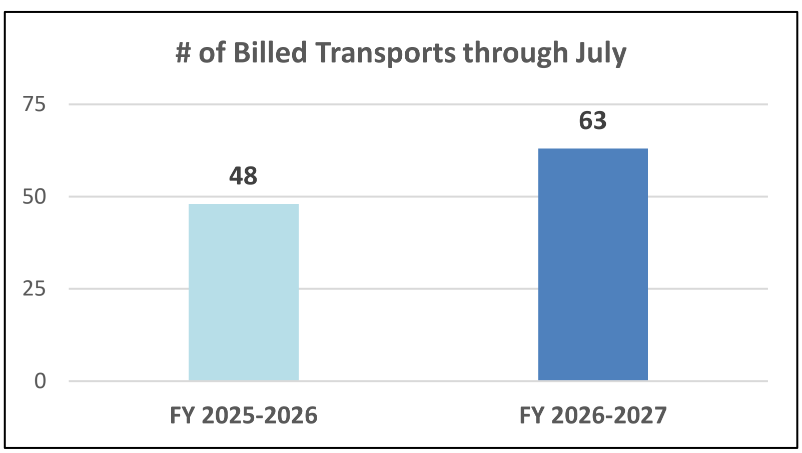
In July 2026, the District submitted a total of 75 claims, encompassing transports, dry runs, and Monterey County transports and dry runs.

Incident Type	Amount Billed	# of Claims
Transports	$ 449,171.00	62
Non-Emergency Transports	0.00	0
Dry Runs	7,000.00	10
Monterey - Transports	9,560.00	1
Monterey - Dry Runs	1,400.00	2
Totals	**$ 467,131.00**	**75**

Fiscal Year Comparisons – Billed TRANSPORTS Only

The charts below compare the amount and the number of billed transports through July for Fiscal Years 2025–2026 and 2026–2027.





Other Business

New Ambulance Station – Administrative Support

- On July 17, 2026, the District received notice of conditional approval for grant funding. Administrator Hendy will work with USDA representatives on new station equipment purchases.

Billing

- Received approval on the District’s Medi-Cal Revalidation application.
- Attended California Ambulance Association’s Reimbursement Round-Up.
- Attended *Ambulance Basics* webinar with Noridian Outreach and Education (Medicare).

Other

- Provided administrative support to the California Public Employment Relations Board (PERB) for an employee-initiated decertification effort. Because of a tie vote in the initial election, a runoff election is scheduled for August.
- Administrator Hendy discussed the cash flow analysis with President Montalvo and Finance Chairman Fedoroff. They will monitor progress monthly during the scheduled Finance Committee meetings.
- Prepared the calculations for the 2026-2027 Bond Tax Rate.
- Prepared the year-end financial statements for the District’s Trust account and submitted them to the CPA for preparing the tax return.
- Submitted District Board of Directors election information for the General Election on November 3, 2026.

Cambria Community Healthcare District
Summary of Revenues and Expenses
JULY 2026, and Year-To-Date JULY 2025-2026

	July Actual	July Budget	Variance	July - July YTD Actual	July - July YTD Budget	Variance
Ambulance Revenue						
Ambulance Billings	467,131	400,000	67,131			
Prior Year Income	276	-	276			
Total Ambulance Income	467,407	400,000	67,407			
Insurance Adjustments/Contra	(369,251)	(314,917)	(54,334)			
Sent to Collections	-	-	-			
Bad Debt	-	-	-			
Ambulance Income	98,156	85,083	13,073			
Tax Income						
General Tax	-	-	-			
Special Assessment Tax	-	-	-			
Total Tax Income	-	-	-			
Other Income						
Monterey Contract	10,000	4,000	6,000			
Rental Income	-	-	-			
Misc. Income	-	-	-			
Bad Debt Recovery	70	500	(430)			
Grant Income	-	-	-			
Interest Income	643	700	(57)			
Stand By/Event Income	6,860	7,000	(140)			
Donations -Amb. Procurement	-	-	-			
Total Other Income	17,573	12,200	5,373			
Total Income	115,729	97,283	18,446			
Payroll Expenses						
Administration	17,251	17,803	552			
Full Time Employees	100,868	88,750	(12,118)			
Part Time Employees	6,854	4,917	(1,937)			
Payroll Tax Expense	6,447	6,008	(439)			
Employee Medical/Dental	22,406	22,000	(406)			
PERS Pension Expense	9,424	9,400	(24)			
PERS - Unfunded Liability	21,121	20,167	(954)			
Uniforms	2,551	1,000	(1,551)			
Workers Comp. Insurance	6,400	6,400	-			
Retiree Health	8,060	8,000	(60)			
Total Payroll Expense	201,380	184,445	(16,935)			
Operating Expenses						
Contacted Services	-	-	-			
Audit Fees	-	-	-			
Billing Services	599	625	26			
Other	-	-	-			
Payroll Services	471	540	69			
Total Contracted Services	1,070	1,165	95			
Dues and Subscriptions	932	1,000	68			
Education/Travel/Mileage	-	200	200			
Election Expense	-	-	-			
Facility Maintenance	465	750	285			
Legal	753	1,200	448			
Liability Insurance	3,400	3,400	-			
License/Permits	-	500	500			
Office and Computer Supplies	1,200	1,500	300			
Storage	-	-	-			
Training	764	275	(489)			
Utilities	3,359	2,500	(859)			
Total Operating Expenses	11,944	12,490	546			

Cambria Community Healthcare District
Summary of Revenues and Expenses
JULY 2026, and Year-To-Date JULY 2025-2026

	July Actual	July Budget	Variance	July - July YTD Actual	July - July YTD Budget	Variance
Fleet Expenses:						
Communication Equipment	107	-	(107)			
Fuel	2,076	3,300	1,224			
Unit - 18	123	300	177			
Unit - 20	73	-	(73)			
Unit - 21	-	-	-			
Unit - 22	87	250	163			
Unit - 23	-	250	250			
Interest Expense	-	-	-			
Medical Supplies/Equipment	1,616	6,000	4,384			
Total Fleet Expenses	4,082	10,100	6,018			
Total Operating Expenses	16,025	22,590	6,565			
Other Expenses						
Bank and Credit Card Charges	490	330	(160)			
Bond C-24 - New Ambulance Station	-	-	-			
Contingency/Outreach/Public Ed.	-	330	330			
Equipment	-	-	-			
Miscellaneous	-	-	-			
PP-GEMT Fee	-	-	-			
Sales Tax	-	125	125			
Total Other Expenses	490	785	295			
Total Expenses	217,896	207,820	(10,076)			
Net Operating Income	(102,166)	(110,537)	8,370			
Other Income/Expense						
Sale of Asset	-	-	-			
Grant Income	-	-	-			
Total Other Income	-	-	-			
Net Income	(102,166)	(110,537)	8,370	-	-	-

Asset Payments - Cash Flow 2026-2027

Asset Monthly Payments	July Actual			July - May		
Zoll Monitors	-	-	-	(14,700)	(14,700)	-
Ambulance Unit 22	(3,625)	(3,625)	-	(29,000)	(29,000)	-
Ambulance Unit 23	(2,419)	(2,419)		(80,429)	(80,429)	-
Net Income less Asset Expense	(108,210)	(116,581)	8,370	(124,129)	(124,129)	-

Cambria Community Healthcare District
Summary of Revenues and Expenses
JUNE 2026, and Year-To-Date JULY-JUNE 2025-2026

DRAFT PRIOR TO ANNUAL AUDIT

	June Actual	June Budget	Variance	July - June YTD Actual	July - June YTD Budget	Variance
Ambulance Revenue						
Ambulance Billings	355,418	350,000	5,418	4,428,635	4,020,000	408,635
Prior Year Income	-	-	-	-	-	-
Total Ambulance Income	355,418	350,000	5,418	4,428,635	4,020,000	408,635
Insurance Adjustments/Contra	(270,118)	(266,000)	(4,118)	(3,405,570)	(2,945,278)	(460,292)
Sent to Collections	-	-	-	(2,982)	(10,000)	7,018
Bad Debt	-	-	-	(1,497)	(3,200)	1,703
Ambulance Income	85,300	84,000	1,300	1,018,586	1,061,522	(42,936)
Tax Income						
General Tax	7,389	13,000	(5,611)	705,769	705,000	769
Special Assessment Tax	8,183	25,000	(16,817)	708,792	710,000	(1,208)
Total Tax Income	15,572	38,000	(22,428)	1,414,561	1,415,000	(439)
Other Income						
Monterey Contract	2,000	4,000	(2,000)	64,000	40,000	24,000
Rental Income	-	-	-	-	300	(300)
Misc. Income	50	100	(50)	348	1,200	(852)
Bad Debt Recovery	70	300	(230)	3,082	3,500	(418)
Grant Income	-	-	-	-	-	-
Interest Income	35	84	(49)	2,760	2,700	60
Stand By/Event Income	-	-	-	1,000	-	1,000
Donations -Amb. Procurement	-	-	-	-	-	-
Total Other Income	2,155	4,484	(2,329)	71,189	47,700	23,489
Total Income	103,027	126,484	(23,457)	2,504,336	2,524,222	(19,886)
Payroll Expenses						
Administration	17,143	17,500	357	205,615	210,000	4,385
Full Time Employees	88,579	90,000	1,421	1,022,316	1,085,590	63,274
Part Time Employees	5,048	2,000	(3,048)	73,456	37,410	(36,046)
Payroll Tax Expense	5,636	5,700	64	67,558	73,200	5,642
Employee Medical/Dental	22,406	19,000	(3,406)	256,573	225,000	(31,573)
PERS Pension Expense	9,263	7,000	(2,263)	110,114	86,000	(24,114)
PERS - Unfunded Liability	19,829	19,807	(22)	249,006	237,686	(11,319)
Uniforms	-	500	500	1,888	6,000	4,112
Workers Comp. Insurance	-	6,375	6,375	63,978	76,500	12,522
Retiree Health	9,113	8,920	(193)	97,799	107,000	9,201
Total Payroll Expense	177,018	176,802	(216)	2,148,302	2,144,386	(3,916)
Operating Expenses						
Contacted Services	-	-	-	-	-	-
Audit Fees	-	-	-	14,000	16,000	2,000
Billing Services	599	750	151	7,188	8,500	1,312
Other	750	-	(750)	4,330	5,000	670
Payroll Services	467	550	83	5,764	7,000	1,236
Total Contracted Services	1,816	1,300	(516)	31,282	36,500	5,218
Dues and Subscriptions	553	600	47	24,976	23,000	(1,976)
Education/Travel/Mileage	-	120	120	1,898	1,500	(398)
Election Expense	-	-	-	-	-	-
Facility Maintenance	523	420	(103)	9,305	5,000	(4,305)
Legal	261	2,000	1,739	5,926	18,000	12,074
Liability Insurance	-	3,600	3,600	39,164	43,200	4,036
License/Permits	310	1,000	690	3,083	12,000	8,917
Office and Computer Supplies	1,613	1,500	(113)	15,651	18,000	2,349
Storage	-	-	-	480	960	480
Training	1,600	280	(1,320)	2,930	3,500	570
Utilities	3,024	3,000	(24)	31,704	36,000	4,296
Total Operating Expenses	9,699	13,820	4,121	166,398	197,660	31,262

Cambria Community Healthcare District
Summary of Revenues and Expenses
JUNE 2026, and Year-To-Date JULY-JUNE 2025-2026

DRAFT PRIOR TO ANNUAL AUDIT

	June Actual	June Budget	Variance	July - June YTD Actual	July - June YTD Budget	Variance
Fleet Expenses:						
Communication Equipment	-	100	100	94	1,100	1,006
Fuel	3,650	2,700	(950)	33,672	32,000	(1,672)
Unit - 18	-	350	350	1,468	4,000	2,532
Unit - 20	-	100	100	761	1,000	239
Unit - 21	-	250	250	825	3,000	2,175
Unit - 22	-	250	250	3,536	3,000	(536)
Unit - 23	-	250	250	2,356	3,000	644
Interest Expense	-	30	30	-	300	300
Medical Supplies/Equipment	3,442	5,600	2,158	57,196	68,000	10,804
Total Fleet Expenses	7,092	9,630	2,538	99,907	115,400	15,493
Total Operating Expenses	16,791	23,450	6,659	266,305	313,060	46,755
Other Expenses						
Bank and Credit Card Charges	134	375	241	3,158	4,500	1,342
Bond C-24 - New Ambulance Station	-	-	-	-	-	-
Contingency/Outreach/Public Ed.	179	330	151	2,262	4,000	1,738
Equipment	-	-	-	-	-	-
Miscellaneous	-	120	120	-	1,500	1,500
PP-GEMT Fee	-	-	-	28,988	42,000	13,012
Sales Tax	-	115	115	642	1,400	758
Total Other Expenses	313	940	627	35,050	53,400	18,350
Total Expenses	194,122	201,192	7,070	2,449,657	2,510,846	61,189
Net Operating Income	(91,095)	(74,708)	(16,387)	54,679	13,376	41,303
Other Income/Expense						
Sale of Asset	-	-	-	3,825	-	3,825
Grant Income	-	-	-	6,714	-	6,714
Total Other Income	-	-	-	10,539	-	10,539
Net Income	(91,095)	(74,708)	(16,387)	65,218	13,376	51,842

Asset Payments - Cash Flow 2025-2026

Asset Monthly Payments	June Actual			July - June		
Zoll Monitors	-	-	-	(14,700)	(14,700)	-
Ambulance Unit 22	(3,625)	(3,625)	-	(32,625)	(32,625)	-
Ambulance Unit 23	(2,419)	(2,419)		(82,848)	(82,848)	-
Net Income less Asset Expense	(97,139)	(80,752)	(16,387)	(64,955)	(116,797)	51,842

Cambria Community Healthcare District
Monthly Banking Financial Report

July 2026

Columbia Bank Operating Account				
Beginning Balance	$	105,800.28		
Income		213,445.84		
Less Checking Expenses		(215,327.34)		
Bank Fee(s)		-		
Ending Balance			$	103,918.78
Columbia Bank Money Market Account				
Reserve Account				
Beginning Balance	$	243,986.37		
Transfer from Operating Accont		(70,000.00)		
Interest		16.12		
Ending Balance			$	174,002.49
Local Agency Investment Fund Account				
Operating Reserves				
Beginning Balance	$	64,253.72		
Transfer from Operating Account		-		
Interest		627.23		
Ending Balance			$	64,880.95
ALL ACCOUNTS TOTAL			**$**	**342,802.22**
Columbia Trust Account				
Beginning Balance	$	198,155.58		
Deposit		316.83		
Less Checking Expense		-		
Bank fee (paper statement)		-		
Withdrawal payables(Qgiv)		-		
Ending Balance			$	198,472.41

Accounts Prior Year Total Comparison **(Not including Trust Acount)**

JULY	2026	$	342,802.22
JULY	2025	$	366,318.06
Difference		$	(23,515.84)

Cambria Community Healthcare District

Transaction Detail by Account

July 2026

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	AMOUNT
11200 Columbia (5645) Operating					
07/01/2026	Bill Payment (Check)	4348	Danny Takaoka		-1,975.68
07/01/2026	Bill Payment (Check)	ACH	California Public Employees Ret. System		-1,348.60
07/01/2026	Bill Payment (Check)	4351	Daniel Cariaga		-1,322.73
07/01/2026	Bill Payment (Check)	4353	Heidi Holmes-Nagy		-1,223.11
07/01/2026	Bill Payment (Check)	ACH	California Public Employees Ret. System		-1,187.85
07/01/2026	Bill Payment (Check)	4349	Robert W Sayers		-1,112.08
07/01/2026	Bill Payment (Check)	4350	Donald Melendy		-935.20
07/01/2026	Bill Payment (Check)	4352	Denise Codding		-675.14
07/02/2026	Check	ACH	Payroll People	Payroll 6.16.26 to 6.30.26 Payday 07-02-2026	-65,942.36
07/03/2026	Expense		EDIS	FSA Health Savings	-244.25
07/06/2026	Check	4355	John Curtis Reid		-452.80
07/08/2026	Bill Payment (Check)	ACH	CalPERS Fiscal Services Division		-16,929.24
07/08/2026	Bill Payment (Check)	ACH	California Public Employees Ret. System		-6,125.84
07/08/2026	Bill Payment (Check)	4361	Best Best & Krieger LLC		-752.50
07/08/2026	Bill Payment (Check)	4362	MP Cloud Technologies		-599.00
07/08/2026	Bill Payment (Check)	4358	Cal-Tec Computers		-420.00
07/08/2026	Bill Payment (Check)	4360	Mission Country Disposal	Acct# 4130-8101951	-247.62
07/08/2026	Bill Payment (Check)	4359	Antonio Mercado		-150.00
07/08/2026	Bill Payment (Check)	4356	SEIU Local 620		-139.68
07/08/2026	Bill Payment (Check)	4357	Cambria Hardware Center	Acct# 205	-83.47
07/09/2026	Bill Payment (Check)	ACH	Amazon Capital Services	A2DNIJ28UPUQD0	-413.76
07/09/2026	Expense		Worldpac		-180.36
07/10/2026	Check	ACH	CalPERS Fiscal Services Division	Payroll 06.16.2026 to 06.30.2026 Payday 07.05.2026	-250.00
07/10/2026	Bill Payment (Check)	ACH	CalPERS Fiscal Services Division		-25,369.26
07/10/2026	Bill Payment (Check)	ACH	WEX Bank -		-3,650.19
07/10/2026	Bill Payment (Check)	ACH	Pacific Premier CC/FNBO		-1,600.00
07/10/2026	Bill Payment (Check)	ACH	Pacific Premier CC/FNBO		-309.83
07/10/2026	Bill Payment (Check)	ACH	Pacific Premier CC/FNBO		-198.97
07/10/2026	Bill Payment (Check)	ACH	Pacific Premier CC/FNBO		-72.20
07/20/2026	Check	ACH	Payroll People	Payroll 7.1.26 to 7.15.26 Payday 07-20-2026	-52,891.79
07/20/2026	Bill Payment (Check)	ACH	PG&E - ending in 816-2	Acct# 3886196816-2	-527.45
07/20/2026	Bill Payment (Check)	ACH	PG&E - #A ending 348-9	Acct# 9976402348-9	-375.16
07/20/2026	Bill Payment (Check)	ACH	PG&E - ending 135-3	Acct# 4378486135-3	-11.63
07/20/2026	Expense		EDIS		-10.50
07/22/2026	Bill Payment (Check)	4369	KS StateBank		-2,418.80
07/22/2026	Bill Payment (Check)	4364	Ameritas Life Insurance Corp.	Policy# 58022-00001 and 00002	-1,696.64
07/22/2026	Bill Payment (Check)	ACH	California Public Employees Ret. System		-1,348.60
07/22/2026	Bill Payment (Check)	ACH	California Public Employees Ret. System		-1,187.85
07/22/2026	Bill Payment (Check)	4366	CivicPlus, LLC		-409.50
07/22/2026	Bill Payment (Check)	4363	Airgas West		-293.83
07/22/2026	Bill Payment (Check)	4367	Coastal Copy	Acct# CC45	-239.46
07/22/2026	Bill Payment (Check)	4371	SEIU Local 620		-139.68
07/22/2026	Bill Payment (Check)	4370	Pitney Bowes		-119.58
07/22/2026	Bill Payment (Check)	4368	Kitzman Water (Culligan)	Acct# 190231	-76.35
07/22/2026	Bill Payment (Check)	4365	Cambria Auto Supply	Acct# 7299	-72.91
07/24/2026	Check	ACH	CalPERS Fiscal Services Division	Payroll 07.01.2026 to 07.15.2026 Payday 07.20.2026	-150.00
07/24/2026	Expense		EDIS	FSA Health Savings	-254.12
07/27/2026	Expense		EDIS	FSA Health Savings	-310.00
07/28/2026	Bill Payment (Check)	ACH	KS StateBank		-3,621.48
07/29/2026	Bill Payment (Check)	4372	Bound Tree Medical	Acct# 106918	-2,834.76
07/29/2026	Bill Payment (Check)	4374	Life Assist		-980.58
07/29/2026	Bill Payment (Check)	4373	Charter Communications	Acct# ************4228	-491.00
07/29/2026	Bill Payment (Check)	4376	Wells Fargo Vendor Financial Services	Cust# 1051980762	-191.98
07/29/2026	Bill Payment (Check)	4375	Mutual of Omaha	Group ID# G000BZ6W	-163.81
07/31/2026	Bill Payment (Check)	ACH	California Public Employees Ret. System		-6,021.35
07/31/2026	Bill Payment (Check)	ACH	Verizon Wireless	Acct# 271000184-00002	-432.52
Total for 11200 Columbia (5645) Operating					**$ -211,183.05**

CAMBRIA COMMUNITY HEALTHCARE DISTRICT

BOARD AGENDA STAFF REPORT – 01

TO: Board of Directors

FROM: Linda Hendy, Administrator/Director of Finance

DATE: August 25, 2026

DESCRIPTION: Setting Tax Rate for GO Bond C-24 for Fiscal Year 2026-2027 and Adopt Resolution 63-26

RECOMMENDATION

Staff recommends that the Board adopt Resolution 63-26, authorizing the County of San Luis Obispo to levy and collect the annual tax required to repay General Obligation Bond Measure C-24, approved by Cambria voters in 2024.

FISCAL IMPACT

The estimated fiscal year 2026-2027 tax levy for General Obligation Bond Measure C-24 is $288,566. These funds will be used exclusively to pay the principal and interest due on the bond.

DISCUSSION

In November 2024, more than two-thirds of voters within the Cambria Community Healthcare District approved Measure C-24, authorizing the issuance of up to $5.9 million in general obligation bonds to finance the replacement of the District's ambulance station facility.

Pursuant to California Government Code Section 43632, the District is required to annually levy a tax sufficient to pay the principal and interest due on the bonds. For fiscal year 2026-2027, the District is requesting that San Luis Obispo County levy a tax rate of $7.90 per $100,000 of assessed valuation on taxable property within the District. The resulting tax levy is estimated to generate $288,566, which is necessary to meet the bond debt service obligations for the fiscal year.

To facilitate the levy and collection of this tax, the District must submit an annual resolution to the County Auditor-Controller and the San Luis Obispo County Board of Supervisors. Adopting Resolution 63-26 fulfills this requirement and authorizes the County to place the tax assessment on the property tax roll, ensuring timely payment of bond principal and interest.

ATTACHMENT(S)

1. Resolution 63-26 - Setting Tax Rate with Respect to General Obligation Bond C-24 for Fiscal Year 2026-2027

BOARD ACTION

Motion to adopt Resolution 63-26, setting the tax rate with respect to the General Obligation Bond C-24 for Fiscal Year 2026-2027.

BOARD OF DIRECTORS OF
CAMBRIA COMMUNITY HEALTHCARE DISTRICT
COUNTY OF SAN LUIS OBISPO
STATE OF CALIFORNIA

CAMBRIA, CALIFORNIA August 25, 2026

RESOLUTION 63-26
SETTING TAX RATE WITH RESPECT TO GENERAL OBLIGATION BOND C-24
FOR THE FISCAL YEAR 2026-2027

WHEREAS, on the 4th day of November 2024, more than two-thirds of the qualified voters of the District, voting at a general election, approved the Bond Measure, which authorized the issuance by the Cambria Community Healthcare District (the "District") of general obligation bonds in the aggregate principal amount of $5,900,000 to finance the replacement of the ambulance station/healthcare facility and all related projects that the District may undertake in accordance to the Bond Measure; and

WHEREAS, pursuant to Section 43632 of the California Government Code, the District is required annually to levy and collect a tax sufficient to pay the principal of and interest on the Bond coming due and payable before the proceeds of a tax levied at the next general tax levy will be available; and

WHEREAS, the District has determined that in order to provide sufficient funds to pay the principal and interest on the Bonds coming due and payable each February 1 and August 1 and maintain a prudent reserve, it is necessary to levy a tax upon all taxable property in the District at the rate of $7.90 per $100,000 of assessed valuation based on the estimated secured assessed values for all rolls for fiscal year 2026-2027.

NOW THEREFORE, BE IT RESOLVED, by the Board of Directors of the Cambria Community Healthcare District, County of San Luis Obispo, State of California, having duly considered the same, do hereby declare and adopt the following:

Section 1. Recitals. The foregoing recitals are true and correct and are incorporated herein by this reference.

Section 2. Levy of Tax. The District Board of Directors hereby determines that the tax rate necessary to pay the principal of and interest on the Bonds coming due and payable on August 1 and February 1 each fiscal year is equal to $7.90 per $100,000 of secured assessed valuation, and such tax rate shall be and is hereby levied in accordance with all applicable requirements of law.

Section 3. Collection of Tax. The District Administrator is hereby directed to forward a copy of this Resolution to the Auditor-Controller of the County of San Luis Obispo and the Board of Supervisors of the County, and to take such actions and execute such documents as may be required to cause the tax rate set forth in Section 2 to be placed on the 2026-2027 property tax bill and collected by the County.

Section 4. Application of Tax. As provided in Section 43634 of the California Government Code, all taxes levied pursuant to this Resolution shall be used only for payment of the Bonds and the interest thereon.

Section 5. Effective Date. This Resolution shall take effect from and after the date of its passage and adoption.

Passed and adopted by the Cambria Community Healthcare District, State of California, on the 25th day of August 2026, by the following vote of said Board:

AYES:__________ NOES: __________ ABSENT: __________ ABSTAIN: __________

THE FOREGOING RESOLUTION is hereby adopted.

____
Cecilia Montalvo, President

Attest: ____________________________________
Igor Fedoroff, Secretary

CAMBRIA COMMUNITY HEALTHCARE DISTRICT

BOARD AGENDA STAFF REPORT – 02

TO: Board of Directors

FROM: Director Fedoroff, Finance Chairman
Linda Hendy, Administrator/Director of Finance

DATE: August 25, 2026

DESCRIPTION: Operating Revolving Line of Credit Authorization (Up to $200,000)

RECOMMENDATION

The District's Finance Committee recommends approving the establishment of a short-term revolving line of credit with Columbia Bank with a borrowing capacity not to exceed $200,000, and authorizes the Board President and the Administrator/Director of Finance to execute the necessary financing documents on behalf of the District.

FISCAL IMPACT

The line of credit itself does not create an immediate expenditure. Costs would be limited to any lender fees, estimated between $625 and $750, and an interest rate range of 1.50% to 5.00% on borrowed funds.

DISCUSSION

District ambulance operations experience periodic cash-flow fluctuations due to delays in receiving tax payments and insurance reimbursements, including Medicare, Medi-Cal, commercial insurance, and other ambulance service receivables. While the District remains operationally viable, revenue collections do not always align with monthly expenditures for payroll, supplies, fuel, fleet maintenance, and other operating costs.

To provide additional financial flexibility and ensure uninterrupted ambulance service delivery, the finance committee recommends establishing an operating revolving line of credit not to exceed $200,000. The proposed line of credit would serve as a short-term cash-flow management tool and would be utilized only when necessary to address temporary timing differences between revenues and expenditures.

President Montalvo and Administrator Hendy met with District Counsel to confirm the District's authority to obtain and utilize a short-term operating line of credit. Any borrowing will be conducted in accordance with applicable law and District policies. Administrator Hendy contacted three commercial lenders regarding potential lines of credit and provided the information to the Finance Committee.

CONCLUSION

Like many healthcare and emergency medical service providers, the District may experience delays in reimbursement payments from governmental and private payors. These delays can create temporary liquidity constraints despite the existence of revenues that are expected to be received in future periods.

An operating revolving line of credit would provide immediate access to working capital when needed and allow the District to meet operating obligations while awaiting receipt of tax revenues and earned transport revenues.

ATTACHMENT(S)

1. District Counsel Debt Financing Summary

BOARD ACTION

Motion to approve an operating revolving line of credit with Columbia Bank in an amount not to exceed $200,000 for ambulance service's operating cash flow needs, and to authorize the Board President and the Administrator/Director of Finance to execute the necessary documents.

District Counsel Debt Financing Summary

In theory, there are generally 3 approaches that authorize debt financing of the District's operating expenses: Health and Safety Code §§ 32130, 32130.1, and 32130.6. These are summarized below. As a practical matter, however, only the borrowing authorized by sections 32130 (same fiscal year repayment cycle whether loan is provided by the district's charitable trust supporting organization or a "commercial lender") or 32130.6 (up to five-year term when provided by a "commercial lender") offers a clear solution.

From the District's perspective…

Health and Safety Code § 32130 authorizes a health care district to borrow an amount not exceeding 85% of its estimated income and revenue for the current fiscal year from either its 509(a)(3) charitable trust supporting organization or a "commercial lender." The borrowing must be repaid during that same fiscal year. A § 32130 credit facility should provide:

- A maximum annual commitment;
- Multiple draws as operating cash is needed;
- Repayment and re-borrowing during the year;
- Interest only on amounts actually advanced; and
- Mandatory payment of the entire outstanding balance before fiscal-year-end.

Because § 32130 is tied to the current fiscal year, the note or loan agreement should:

- Be approved by the district board;
- Identify the applicable fiscal year;
- Limit borrowings to the statutory ceiling;
- Account for other indebtedness that may count toward that ceiling;
- Require a zero outstanding balance by fiscal-year-end;
- Avoid an unconditional district obligation extending into a later fiscal year; and
- Require new approval or renewal for the next fiscal year.

A multi-year commitment might still be possible if each year it is separately authorized and no indebtedness carries over, but loan terms that provide automatic renewals, commitment fees, or unconditional future-year obligations require additional analysis.

Health and Safety Code § 32130.1 permits borrowing for current maintenance and operating expenses from the trust or a "commercial lender" for up to five years, but it must follow a much more public process and the note or loan agreement must provide:

- An assessed-valuation limit;
- A three-fifths board vote;
- An interest-rate limit;
- The loan must be originated pursuant to a sale of the district's certificate of indebtedness (promise to enter into a loan agreement) after public advertising and acceptance of bid with lowest interest rate or lowest net borrowing cost (the trust may submit a bid based on the same criteria

A loan issued under Health and Safety Code § 32130.1 is subject to a fairly rigid statutory repayment structure. The district cannot simply negotiate any repayment terms it wants with its § 509(a)(3) trust or a commercial lender.

The principal restrictions are:

1. **Maximum five-year term.**
   The certificate or other evidence of indebtedness may remain outstanding for no more than five years.

2. **Interest-rate ceiling.**
   Interest cannot exceed the rate permitted by Government Code § 53531—currently 12% per year unless another law permits a higher rate. The competitive-sale rules may produce a much lower rate.

3. **Annual debt-service tax levy.**
   The county board of supervisors must levy and collect a tax each year sufficient to:

   - Pay interest as it becomes due; and

   - Build a sinking fund sufficient to pay principal at maturity.

The levy continues until the debt is paid or the district treasury contains a segregated amount sufficient to pay all remaining principal and interest.

4. **Separate repayment fund.**
   The tax proceeds must be deposited in a separate "certificate of indebtedness, interest and sinking fund."

5. **Exclusive use of the repayment fund.**
   Until all principal and interest are paid, money in that fund may be used only to

repay the certificates and accrued interest. The district cannot borrow from the fund for operations or redirect it to another hospital purpose.

6. **Terms established through the public sale.**
   Because the debt must be sold to the bidder offering the lowest interest rate or lowest net cost, the repayment terms must be disclosed in the sale documents. The district generally could not later give its supporting trust more favorable repayment terms than those offered in the public sale.

7. **Prepayment depends on the debt documents.**
   Section 32130.1 does not itself clearly grant or prohibit early redemption. If the district wants a right to prepay, that right and any premium should be stated in the publicly offered certificate and bidding documents.

These rules apply regardless of whether the successful purchaser is the Type I trust or a commercial lender. Affiliation with the trust does not permit the district to disregard the statutory repayment mechanism.

Significant constitutional issue

Section 32130.1 predates Proposition 13 and requires an additional property-tax levy. California Constitution article XIII A generally caps ad valorem real-property taxes at 1%, subject to limited exceptions—principally certain voter-approved bonded indebtedness. Section 32130.1 borrowing is for operating expenses and does not itself require voter approval.

A modern district therefore should not assume that the additional tax levy required by § 32130.1 can constitutionally be imposed. A multiyear obligation may also implicate the voter-approval debt limitation in California Constitution article XVI, § 18.

Consequently, before using § 32130.1, district or bond counsel should determine:

- Whether the mandated tax levy is constitutionally available;
- Whether voter approval is required;
- Whether the debt can validly be supported by another legally available revenue source;
- Whether the statutory sinking-fund requirement can still be satisfied; and
- Whether another borrowing statute—such as § 32130 for same-fiscal-year borrowing—provides a cleaner authority.

Health and Safety Code § 32130.6 expressly authorizes a line of credit with a **"commercial lender"** for the support of the district, secured by accounts receivable or other intangible assets, with each draw repayable within five years. A working-capital loan to finance the lawful district hospital operations ordinarily satisfies the requirement that the purpose of the loan is for the support of the district. However, the district's charitable trust supporting organization probably doesn't qualify as a "commercial lender." Therefore, § 32130.6 does not appear to authorize a five-year direct line of credit unless the loan is made by a "commercial lender."

re: a loan authorized UNDER Health and Safety Code § 32130 - From the Trustee's perspective...

Even though the district has some control over disbursements from the trust, it and the District are legally separate entities. The district board's approval of a direct loan from the trust does not substitute for the trustees' approval of the loan. The trustees should not approve the transaction automatically merely because the district requests it. They remain fiduciaries of the charitable trust and should authorize the loan independently after determining that:

- The loan is authorized by the trust instrument;
- It supports the district's public health-care purposes;
- Restricted gifts and endowment limitations permit it;
- The trust will retain sufficient liquidity;
- The amount and credit risk are prudent;
- Any portfolio concentration is justified;
- The interest and security terms are appropriate; and
- The trust can still satisfy its other grants and obligations.

Phil Koehler

Best, Best & Krieger LLP

CAMBRIA COMMUNITY HEALTHCARE DISTRICT

BOARD AGENDA STAFF REPORT – 04

TO: Board of Directors

FROM: Tim Nurge, Operations Manager

DATE: August 25, 2026

DESCRIPTION: Key Performance Indicators (KPI) Biannual Report

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RECOMMENDATION

Continue to monitor ET Intubation success rates with potential for grant funding for improved equipment.

FISCAL IMPACT

None at this time.

DISCUSSION

On a biannual basis, the Operations Manager presents the District's emergency first-responder Key Performance Indicators (KPI) related to quality, including identified metrics, objectives, success rate, notes, and current status of procedures. The attached report is based on the biannual period from January to June 2026.

During this performance period, the District saw improvements in some areas; however, there were also shortcomings in others. The IV success rate improved slightly from the second half of 2025. A total number of 12 Lead EKGs were added for the 12 Lead EKG category.

On-scene time was added for stroke specialty criteria, with most patients transported within fifteen minutes and others requiring extrication.

There was a 100% success rate for advanced airway placement, but ET intubation success rate was 50%, which is below the national standard. One intubation was unsuccessful due to heavy fluids in the airway, and another intubation was discontinued due to the patient gaining a gag reflex during intubation.

Trauma on-scene time was extended on multiple calls, but all of them were due to extrication. Our Return of Spontaneous Circulation Rate (ROSC) dropped but maintains an average of 33% over the past twelve months compared to the national average of 30%.

The District applied for grant funding to improve intubation equipment to better deal with heavily contaminated airways and will continue to watch this metric.

Please see Attachment 1 for a more in-depth breakdown of KPI metrics and descriptors.

ATTACHMENT(S)

1. Key Performance Indicators for January-June 2026

BOARD ACTION

No Board action is required.

Metric	Objective	July-Dec 2025	Jan-June 2026	Notes	Status
Placement of IVs	IV Placed successfully on each attempt	98-Unsuccesssful/246 Successful (71%)/344 Total	101-Unsuccesssful/284 Successful (73%)/385 Total	IV Success rate compared to 82.7% County success rate.	
Advanced Airway: Intubation Success Rate	Intubation Attempts/Success Rate	N/A	2/4 50%	Use of Advanced airways (ETI or SGA) is currently mandated for all Cardiac Arrest patients. Choice may depend on resources available or paramedic judgement. Current national success rate is estimated at 78% with a 65% first attempt success rate of 68%. Paramedics generally revert to Supraglottic Airway following a failed first attempt.	
Advance Airway: Supraglottic Airway Placement	Placement of Supraglottic airways inclduing success rate for adult and pediatric	1/1.	2/2- 100%	Use of Advanced airways (ETI or SGA) is currently mandated for all Cardiac Arrest patients. Choice may depend on resources available or paramedic judgement. 100% of patients received an advanced airway.	
12 Lead +EKG Assessment/STEMI	Diagnostic procedure completed in the field to assess for possible heart attack. Shall be done on all suspected cardiac chest pain patients per SLOEMSA Procedure #707.	CP Suspected Cardiac-6/6- 12 Lead Performed/ CP Not Cardiac 12/18 12 Lead Performed	12 Lead EKG's Performed-57, 12 Lead for CP- 27/29 Total	Count based on total number of 12 Leads Performed, 12 Leads performed for Chest Pain. Reasons 12 Lead was not performed was due to traumatic injury.	
Specialty Care: STEMI	Specialty Care System metrics for STEMIs (heart attacks). This metric measures number of patients and 12 Lead EKG accurate recognition/treatment given.	2 STEMI EKG/2- STEMI ALERT and Correct Triage	7-STEMI EKG/7- STEMI ALERT and Correct Triage	Accurate treatment includes early and serial 12 Lead ECGs, appropriate medication administration, and appropriate Call In to the hospital (STEMI ALERT)	
Specialty Care: Trauma	Specialty Care System metrics for Trauma Alertss. This metric measures number of patients and accurate categorization/ treatment/transport.	38 Trauma Consult or Alert/ 37 Appropriate Destination/Treatment	Trauma Alert (Step 1/2)- 7, Trauma Consult (Step 3/4)- 38, Appropriate Destination/Treatment	Accurate treatment includes proper trauma categorization, destination, Code 3 transport for Trauma Alerts	
Specialty Care: Stroke/ On Scene Time	Specialty Care System metrics for Stroke Alerts. This metric measures number of patients and accurate recognition/treatment given.	11/11.	<10 Minutes- 3, <15 Minutes-2 <20 Minutes-4, 20+Minutes-1. Total 10/10	Accurate treatment includes proper recognition of stroke criteria, obtaining blood glucose and 12 lead, and expedited on transport with last known normal < 6 hours and on scene time <10 minutes. Scene delay >20 minutes was due to extrictation.	
Specialty Care: Cardiac Arrest	Specialty Care System metrics for Cardiac Arrests. This metric measures number of patients who suffered Cardiac Arrest and accurate treatment/decisions were made.	2/2	8/8	Accurate treatment includes quick recognition/CPR initiation,advanced airway, appropriate medications/procedures rendered, proper recognition of obvious death, and appropriate transport and termination decisions. This does not include calls where the ambulance was cancelled on scene by Fire Crews who had already determined their were obvious signs of death.	
Specialty Care Trauma: On Scene Time	The recommended on scene time for true trauma patients is under 10 minutes to transport.Only Calls that met Step 1 or 2 Trauma Criteria were counted in 2025	<10 Minutes- 1, <15 Minutes- 0 20+ Minutes-5/ Total-6	<10 Minutes- 1, <15 Minutes-1 <20 Minutes-3, 20+Minutes-2	Certain situations may require extrication or extra scene management. All calls with 20+ minute on scene time required extrication and one call involved helicopter transport.	
Specialty Care: Cardiac Arrest- Return of Spontaneous Circulation	Specialty Care System metrics for Cardiac Arrests. This metric measures number of patients who received ALS Cardiac Arrest Care and achieved Return of Spontaneous Circulation and were transported to the correct hospital.	1-ROSC,2-Working Cardiac Arrests	1-ROSC, 7-Working Cardiac Arrests	Accurate treatment includes quick recognition/CPR initiation, appropriate medications/procedures rendered,proper appropriate transport destinations. National Average: ~30%	