City of El Cerrito
Status Update – 09/2022
California State Auditor – Local Government High Risk Audit

What does this mean for city residents?
Residents may experience the continuation of essential services, such as fire, police, road maintenance, and parks. However, the city may need to increase revenue, or reduce services or other expenses, to deal with a major economic event, such as a recession. This city should carefully evaluate its financial position in order to ensure that it is prepared for unforeseen challenges and does not become distressed in the future.

We published an audit of this city in March 2021.

https://www.auditor.ca.gov/local_high_risk/lhr-main-landing
Overall Risk Over Time

<table>
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<tr>
<th>Year</th>
<th>2016-17</th>
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How El Cerrito was Doing in 2020-21

General Fund Reserves

This city has enough funds set aside in reserves to cover its expenses for about 2 months in the event of a fiscal emergency, such as an economic recession, and its reserves have been growing, on average, by 248 percent annually.

Debt Burden

This city's long-term debts equate to only 36 percent of the city's total government revenues, indicating it has substantial capacity to pay its debts. In order to be low risk for debt burden, a city's debt should ideally not exceed 40 percent of total government revenue.

Cash and Investments (Liquidity)

This city has enough cash and investments to cover 111 percent of its unpaid bills at year end. Similar to a checking account balance, this indicator measures the cash and investments a city has in its general fund at the end of the fiscal year to pay its bills. In order to be low risk, a city should have enough cash and investments to pay 150 percent of its bills in the near future.

Revenue Trends

This city's revenues have increased, on average, 5 percent annually over the last few years. Modest growth in general fund revenues may give the city some flexibility to respond to economic changes and pay rising costs of services.

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City of El Cerrito  
Status Update – 09/2022  
California State Auditor – Local Government High Risk Audit

**Overall Risk Over Time**

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**How El Cerrito was Doing in 2020-21**

**Pension Obligations**

This city's unfunded pension obligations exceed its annual total government revenues. A city's unfunded pension obligations represent the amount of additional funds it would need to set aside to make all promised pension payments to its employees. Greater unfunded pension obligations mean that a city will have to make higher contributions to its pension plan over time.

**Pension Funding**

This city's pension plan has enough assets to fund 78 percent of employees' pension costs. A city that has a pension plan without sufficient assets may have to make higher contributions over time. For a city's pension funding to be low risk, the city should have enough assets in its pension plan to fund more than 80 percent of the cost of pension benefits already earned by its employees.

**Pension Costs**

This city's current annual contributions to its pension plan are significant compared to its total government revenues. This indicator measures how much the city currently needs to contribute to its pension plan annually to ensure the plan can afford to pay employees in the future. For a city's pension costs to be low risk, annual pension contributions should not exceed 5 percent of the city's total government revenue.

[https://www.auditor.ca.gov/local_high_risk/lhr-main-landing](https://www.auditor.ca.gov/local_high_risk/lhr-main-landing)
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How El Cerrito was Doing in 2020-21

Future Pension Costs

This city's projected annual payments to its CalPERS pension plan in fiscal year 2028-29 are significant compared to its current total government revenues. This indicator projects the future annual amount the city will need to contribute to its pension plan to ensure the plan can afford to pay retired employees. For a city's pension costs to be low risk, annual pension contributions should not exceed 5 percent of the city's total government revenue.

Retiree Health and Dental Obligations (Other Post-Employment Benefits Obligations)

This city's unfunded obligations for retiree health and dental benefits are relatively small compared to its total government revenues. A city's unfunded obligations for retiree health and dental benefits represent the amount of additional funds it would need to set aside to make all promised payments to its employees for other post-employment benefits. Greater unfunded retiree health and dental obligations mean that a city will have to make higher contributions to its OPEB plan over time.

https://www.auditor.ca.gov/local_high_risk/lhr-main-landing
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Overall Risk Over Time

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- 2017-18: HIGH
- 2018-19: HIGH
- 2019-20: HIGH
- 2020-21: MODERATE

How El Cerrito was Doing in 2020-21

Retiree Health and Dental Funding (Other Post-Employment Benefits Funding)

This city's OPEB plan, which covers other post-employment benefits like health and dental for retired employees, has enough assets to fund 0 percent of employees' OPEB costs. A city with an OPEB plan without sufficient assets may have to make higher contributions over time. For a city's OPEB funding to be low risk, the city should have enough assets in its OPEB plan to fund more than 80 percent of its employees' OPEB costs.

https://www.auditor.ca.gov/local_high_risk/lhr-main-landing
7:30 p.m. CONVENE REGULAR MEETING

1. **ROLL CALL:** Chair Farahmand called the meeting to order at 8:03 p.m.
   **Present:** Chair Farhad Farahmand; Vice-Chair William Ktsanes
   Members Ruth Cazden, Dick Patterson, Kimberly White
   **Absent:** None

2. **ORAL COMMUNICATIONS FROM THE PUBLIC**
   Remarks are typically limited to three minutes per person and may be on anything within the subject matter jurisdiction of the body. Remarks on non-agenda items will be heard first, as well as introduction by individuals interested in serving on the advisory body. Remarks on agenda items will be heard at the time the item is discussed.
   No public comments.

3. **COUNCIL/STAFF LIAISONS ANNOUNCEMENTS AND REPORTS (15 min.)**
   Staff and/or Councilmembers may report Council policies, priorities and significant actions taken by the City Council, and/or on matters of general interest to the FAB.

   A. Council Liaison Announcements and Reports
   No Council Liaison announcements or reports.

   B. Accept and file Staff Liaison Reports
   i. **Financial Reports**
      a. Monthly Disbursement and Check Register Report for June 2022 and July 2022
      b. FY 2021-22 Fourth Quarter Cash and Investment Report
      c. FY 2021-22 General Fund Budget Quarterly Update through June 2022
      d. Real Property Transfer Tax Report through August 31, 2022
   ii. CalOES Compliance Assessment, CR#22-2795, FIPS #013-21796, Public Assistance Grant Program, FEMA-4308-DR-CA, February 2107 Storms – Corrective Action Plan

   Liaison Dalida provided a verbal summary of the Financial Reports and the CalOES Compliance Assessment.
4. APPROVAL OF MINUTES
A. Consider a motion adopting the minutes for the FAB Meeting held on April 26, 2022
The April 26, 2022 FAB Meeting Minutes were approved.

B. Consider a motion adopting the minutes for the FAB Meeting held on August 23, 2022
The August 23, 2022, FAB Meeting Minutes were approved with the following corrections:

- Item 4.A. Consider a motion adopting the Minutes for the FAB Meeting held on July 26, 2022 June 28, 2022

- Item 6.A.
  - Member Patterson confirmed that FAB's recommendation for the proposed language to be submitted to City Council is not needed. But having FAB agreement would be a plus. City Manager Pinkos indicated the need to move forward is not to usurp FAB, . . .
  
  - Vice Chair Ktsanes . . . In the best interest of transparency and accountability, the more granular and monthly is better than quarterly because we (formatting correction) are still in a fiscal crisis and not out of the woods yet . . .

- Item 10. Discussion
  - City Manager recommends promoting the Rebate Program and has met with the West County Realtors . . .

5. SECTION 115 PENSION TRUST (55 min)
A. Discuss and possible action related to developing General Fund Reserve Allocation Policy recommendation

B. Discuss and possible action related to developing a policy recommendation for initial funding amount and ongoing contribution

Following discussion, FAB unanimously (5-0) passed a motion to provide their “initial recommendations” to City Council for a General Fund Reserve Allocation Policy and initial funding and ongoing contributions to address the pension unfunded accrued liability as follows:

Whereas:

- The City has a goal of achieving a General Fund operating reserve of 10% of operating expenditures, currently at approximately $5M
- The City shall maintain an Emergency and Disaster Recovery Fund (EDRF) funding three months of payroll costs, currently at approximately $8M
- The total of the General Fund reserve and the EDRF is a total of approximately $13M
- The City is estimated to have a fund balance of $11.6 for FY 2022-23
FAB recommends that the following General Fund Reserve Allocation Policy, in order of priority:

1. Maintain the General Fund Reserve at no-less-than 10%, per the City’s General Fund Reserve Policy
2. Establish a separate fund for the EDRF and maintain three months of payroll costs
3. Consider addressing Unfunded Pension Liabilities when a minim of $1M of surplus funds, in addition to items #1 and #2, are available for a fiscal year-end actual surplus.

When a minimum of $1M of surplus is available in addition to the General Fund Reserve and EDRF, consider allocating an initial funding amount of $1M or more to a Section 115 Trust or Advanced Discretionary Payments.

FAB will require additional information via the Work Group before making additional recommendations regarding on-going contributions and the specific proposed changes to Comprehensive Financial Policies.

FAB initial policy and funding recommendations will be submitted through Liaison Dalida to the City Manager, for submittal at the October 18, 2022 City Council Meeting.

C. Identify FAB Member to serve on the Section 115 Work Group to identify approach (i.e., Section 115 Trust, Fresh Start, Additional Discretionary Payment, etc.) and impacts/constraints of each approach, City Plan scope and requirements, Administrator selection and evaluation process.

Chair Farhad Farahmand will serve as the FAB representative on the City Council Work Group formed by City Council to identify possible options for pension unfunded liability trust options and process to select the trust administrator.

6. FUTURE AGENDA ITEMS
   - General Fund Reserve
   - FAB Work Plan
   - Real Property Transfer Tax
   - 5 Year Forecast (when available)
   - Council Compensation Discussion
   - Any other policy revisions (general suggestions by members)

FAB updated Future Agenda Items to include:
   - Section 115 Trust
   - Communications Plan (through Council Liaison)

7. ADJOURNMENT
The meeting adjourned at 10:40 p.m.
This is to certify that the foregoing is a true and correct copy of the minutes of the regular Financial Advisory Board Meeting of September 27, 2022, as approved by the Financial Advisory Board.

________________________

Farhad Farahmand, Chair

________________________

Sandra Dalida, Staff Liaison
FAB Agenda Item 5.A.

AGENDA BILL
Agenda Item No. 5.H.

Date: October 18, 2022
To: El Cerrito City Council
From: Sandra Dalida, Finance Director/City Treasurer
Subject: Financial Advisory Board Recommendation

ACTION PROPOSED
Receive and file a recommendation from the Financial Advisory Board regarding General Fund Reserve and surplus allocations.

BACKGROUND/ANALYSIS
On June 15, 2021, the City Council directed staff to establish a Section 115 Trust for pension obligations. On September 27, 2022 the City Council held a joint meeting with the Financial Advisory Board (FAB) to receive a presentation on the City's pension obligations from CalPERS and a presentation from NHA Advisors to initiate the process of establishing a Section 115 Trust for funding the City's pension costs. Following the joint meeting, the FAB held their regularly scheduled monthly meeting and discussed providing an initial recommendation to the City Council, as requested, regarding the General Fund Reserve allocations as well as consideration of funding future pension costs.

The FAB unanimously (5-0) passed a motion to provide this recommendation to the City Council:

Whereas:

- The City has a goal of achieving a General Fund operating reserve of 10% of operating expenditures, currently at approximately $5 million
- The City shall maintain an Emergency and Disaster Recovery Fund (EDRF) funding three months of payroll costs, currently at approximately $8 million
- The total of the minimum General Fund reserve and the EDRF is a total of approximately $13 million
- The City is estimated to have a fund balance of $11.6 million for FY 2022-23

The FAB recommends the following General Fund Reserve Allocation Policy, in order of priority:

1. Maintain the General Fund Reserve at no-less-than 10%, per the City's Comprehensive Financial Policy
2. Establish a separate fund for the EDRF and maintain three months of payroll costs, per the City's Comprehensive Financial Policy
3. Consider addressing Unfunded Pension Liabilities when a minimum of $1 million
of surplus funds, in addition to items #1 and #2, are available for a fiscal year-end actual surplus.

Further, the FAB recommends that when a minimum of $1 million of surplus is available in addition to the General Fund Reserve and EDRF, consider allocating an initial funding amount of $1 million or more to a Section 115 Trust or Advanced Discretionary Payments. The FAB will then provide additional recommendations regarding ongoing contributions after the Section 115 Trust Working Group (as discussed at the September 27, 2022 meeting) finishes its work.

City staff recommends that the City Council receive and file this recommendation, with a discussion to follow with respect to the City's General Fund Reserve policy and the initial funding of the Section 115 Trust to be placed on a future City Council agenda.

STRATEGIC PLAN CONSIDERATIONS
This action is consistent with Strategic Plan Goal B: Achieve long-term financial sustainability.

ENVIRONMENTAL CONSIDERATIONS
This section is not applicable to this agenda item.

FINANCIAL CONSIDERATIONS
This section is not applicable to this agenda item.

LEGAL CONSIDERATIONS
This section is not applicable to this agenda item.

Reviewed by:

Karen Pinkos, City Manager
REGULAR CITY COUNCIL MEETING
TUESDAY, OCTOBER 18, 2022 – 7:00 p.m.

Members:
Mayor Gabe Quinto
Mayor Pro Tem Lisa Motoyama · Councilmember Janet Abelson
Councilmember Paul Fadelli · Councilmember Tessa Rudnick

Meeting Location:
Council Chambers, 10890 San Pablo Avenue
El Cerrito, CA 94530

Consistent with the Brown Act as amended by AB 361 (2021), members of the City Council, staff, presenters and the public may participate in-person at the location listed above, or remotely via Zoom. In-person attendance will be limited to available seats and designated accessible spaces only (no standing room) with chairs spaced to encourage social distancing. Masks are strongly recommended (full in-person protocols available here.)

Interested individuals can also participate or view the City Council meeting as follows:

1. Cable T.V. Broadcast on KCRT Channel 28
2. Livestream Online at www.el-cerrito.org/CouncilMeetingMaterials
3. Via Zoom (Closed captioning available):
   https://us06web.zoom.us/j/88543428390?pwd=eEt RUHpNHFixGROb1OG5Vrn9TL2Ixdz09
   Dial in: 1-408-638-0968 Meeting ID: 885 4342 8390 Password: 547379

Each period for public comment will be announced. Public Comments may be submitted one of the following ways:

1. In-person by submitting a request to speak to the City Clerk.
2. Via Zoom using the “Raise Hand” icon to request to speak. If joining by phone, dial *9 to "raise your hand", and when prompted by the host, *6 to unmute/mute.
3. Via email to cityclerk@ci.el-cerrito.ca.us. Email must contain in the subject line Public Comments – Not on Agenda or Public Comments – Agenda Item #.

To ensure City Council receives your written comments prior to taking action, they must be received by 3:00 p.m., the day of the meeting. All written comments received by this deadline will be provided to the City Council and posted online in advance of the meeting. Comments received after the deadline will be provided to the City Council and included with supplemental materials after the meeting. No written comments will be read into the record.
7:00 P.M. ROLL CALL – CONVENE REGULAR CITY COUNCIL MEETING

1. PLEDGE OF ALLEGIANCE TO THE FLAG OR OBSERVATION OF A MOMENT OF SILENCE

2. TELECONFERENCE AND PUBLIC COMMENT INSTRUCTIONS

3. COUNCIL/STAFF COMMUNICATIONS
Reports of closed session, commission appointments and informational reports on matters of general interest which are announced by the City Council and staff.

4. ORAL COMMUNICATIONS FROM THE PUBLIC
Remarks are typically limited to 3 minutes per person. The Mayor may reduce the time limit per speaker depending upon the number of speakers and may limit the total time for public comment to facilitate the completion of business on the agenda. Comments regarding non-agenda, presentation and consent calendar items will be heard first. Comments related to items appearing on the Public Hearing or Policy Matter portions of the Agenda will be heard prior to the City Council taking action on each item.

5. ADOPTION OF THE CONSENT CALENDAR
All items on the consent calendar shall be acted upon in one motion, unless a member of the City Council or staff request separate consideration.

A. Approval of Minutes

Action Proposed: Pass a motion to approve the minutes from the meetings of August 16, September 20, 26, and 27, and October 11, 2022.
Contact: Holly M. Charléty, City Clerk, City Management

B. Code Enforcement Appreciation Week Proclamation

Action Proposed: Pass a motion to approve a proclamation recognizing the second week of October as Code Enforcement Appreciation Week.
Contact: Jennifer Bright, Management Assistant, Community Development Department

C. Filipino American History Month Proclamation

Action Proposed: At the request of Mayor Quinto, approve a proclamation recognizing October 2022 as Filipino American History Month in El Cerrito.
Contact: Holly M. Charléty, City Clerk, City Management
D. National Arts and Humanities Month Proclamation

**Action Proposed:** Pass a motion to approve a proclamation in support and recognition of October 2022 as National Arts and Humanities Month in El Cerrito.

**Contact:** Karen Pinkos, City Manager, City Management

E. Red Ribbon Week Proclamation

**Action Proposed:** Pass a motion to approve a proclamation declaring October 23 - 31 as "Red Ribbon Week" and encouraging everyone to participate in drug prevention activities, making a visible statement to support a drug-free life.

**Contact:** Holly M. Charléty, City Clerk, City Management

F. Toastmasters International Proclamation

**Action Proposed:** At the request of Councilmember Motoyama, approve a proclamation recognizing Toastmasters International and the El Cerrito Club on its 40th anniversary.

**Contact:** Holly M. Charléty, City Clerk, City Management

G. Environmental Quality Committee Appointment Recommendation

**Action Proposed:** Approve an Environmental Quality Committee recommendation to appoint Simrun Dhoot to the Environmental Quality Committee, effective November 8, 2022.

**Contact:** Christina Leard, Management Analyst III, Public Works Department; Will Provost, Operations and Environmental Services Division Manager, Public Works Department; Yvetteh Ortiz, Public Works Director/City Engineer, Public Works Department

H. Financial Advisory Board Recommendation

**Action Proposed:** Receive and file a recommendation from the Financial Advisory Board regarding General Fund Reserve and surplus allocations.

**Contact:** Sandra Dalida, Finance Director/City Treasurer

I. Committing to Core Principles of Democracy: Free and Fair Elections
Action Proposed: At the request of Mayor Quinto, adopt a resolution committing to the core principles of democracy: free and fair elections.
Contact: Holly M. Charléty, City Clerk, City Management

J. Authorize City Council and City Advisory Body Meetings to be Held Via Teleconference Pursuant to Assembly Bill 361 (AB 361)

Action Proposed: Adopt a resolution authorizing City Council and City Advisory Body meetings to be held via teleconference for a period of 30 days, and making related findings pursuant to AB 361.
Contact: Holly M. Charléty, City Clerk, City Management

K. Consulting Services Agreement with Siegfried Engineering for the Design of the Arlington Park Improvements Project, City Project No. C3082

Action Proposed: Adopt a resolution authorizing the City Manager to execute a Consulting Services Agreement with Siegfried Engineering to provide design services for the Arlington Park Improvements Project, City Project No. C3082, in an amount not to exceed $64,700.
Contact: Yvetteh Ortiz, Public Works Director/City Engineer, Public Works Department; Christopher Jones, Recreation Director, Recreation Department

L. Reject Construction Bids for 2022 Slurry Seal Project, City Project No. C3027.23

Action Proposed: Adopt a resolution rejecting all bids submitted for the 2022 Slurry Seal Project, City Project No. C3027.23; and authorizing City staff to amend project scope, if necessary, and rebid the project.
Contact: Yvetteh Ortiz, Public Works Director/City Engineer, Public Works Department

M. Construction Contract Award for Community Recreation Swimming Pool Re-Plastering Project, City Project No. C5030.5

Action Proposed: Adopt a resolution approving plans and specifications for the Community Recreation Swimming Pool Re-Plastering Project, City Project No. C5030.5 (Project); rejecting the bid submitted by USA Construction as non-responsive and accepting the bid submitted by Tricon Construction, Inc., DBA Tricon Aquatics (Tricon) for the Project; and authorizing the City Manager to execute a contract within the current budget for the Project, contingent on successful negotiations with Tricon for construction of the Project.
Contact: Yvetteh Ortiz, Public Works Director/City Engineer, Public Works Department; Christopher Jones, Recreation Director, Recreation Department

N. Budget Amendment for City Hall Electric Vehicle Charging Station

Action Proposed: Adopt a resolution amending the Fiscal Year (FY) 2022-23 Adopted Budget and Capital Improvement Program to appropriate $58,721 from the General Fund balance to replace the electric vehicle (EV) charging station at City Hall.
Contact: Yvetteh Ortiz, Public Works Director/City Engineer, Public Works Department

O. Establish Speed Limits for Ten Speed Zones on Ashbury Avenue, Barrett Avenue, Colusa Avenue, Fairmount Avenue, Lincoln Avenue, Moeser Lane and Sea View Drive

Action Proposed: Adopt a resolution establishing the speed limits for 10 speed zones to allow for enforcement of these limits using radar, lidar and other electronic devices in conformance with State of California requirements.
Contact: Yvetteh Ortiz, Public Works Director/City Engineer, Public Works Department

6. PRESENTATIONS

A. Annual Sundar Shadi Garden Club Awards

Action Proposed: Receive and file a brief presentation and acknowledgement of contest winners.
Contact: Pamela Austin, El Cerrito Garden Club Representative

B. Citizens Street Oversight Committee Annual Report for Fiscal Year 2020-21

Action Proposed: Receive and file the Citizens Street Oversight Committee Annual Report for Fiscal Year 2020-21 to City Council and Citizens of El Cerrito.
Contact: Vanessa Hill, Committee Chair, Citizens Street Oversight Committee; Yvetteh Ortiz, Public Works Director/City Engineer, Public Works Department

7. PUBLIC HEARING
A. Adoption of Building Code Updates

Notice published on 10/8/2022

Action Proposed: Conduct a public hearing and upon conclusion 1) Adopt a Resolution which makes findings justifying changes to 2022 California Building Standards Code and 2) Introduce by title, waive the first reading, and set the second hearing for November 1, 2022 which adopts the 2022 California Green Code, Administrative, Building, Fire, Plumbing, Mechanical, Electrical, Energy, Residential, Existing Building Code, 2021 International Property Maintenance Code, and Related Construction Codes as applicable to all construction within the City of El Cerrito, with local modifications as outlined in the Ordinance.

Contact: Keith Marks, Building Official; Melanie Mintz, Community Development Director, Community Development Department

8. POLICY MATTERS

9. CITY COUNCIL LOCAL & REGIONAL LIAISON ASSIGNMENTS

Mayor and City Council communications regarding local and regional liaison assignments and committee reports.

10. ADJOURN REGULAR CITY COUNCIL MEETING

The next regularly scheduled City Council meeting is Tuesday, November 1, 2022 at 7:00 p.m.

The City of El Cerrito serves, leads and supports our diverse community by providing exemplary and innovative services, public places and infrastructure, ensuring public safety and creating an economically and environmentally sustainable future.

- Council Meetings can be heard live on FM Radio, KECG – 88.1 and 97.7 FM and viewed live on Cable TV - KCRT- Channel 28. The meetings are rebroadcast on Channel 28 the following Thursday and Monday at 12 noon, except on holidays. Live and On-Demand Webcast of the Council Meetings can be accessed from the City’s website http://www.el-cerrito.org/CouncilMeetingMaterials and is streamed with closed caption. Copies of the agenda bills and other written documentation relating to items of business referred to on the agenda are on file and available for public inspection in the Office of the City Clerk, at the El Cerrito Library and posted on the City’s website at www.el-cerrito.org prior to the meeting.
- In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the City Clerk, 510-215-4305. Notification 48 hours prior to the meeting will enable the City to make reasonable arrangements to ensure accessibility to this meeting. (28 CFR 35.102-35.104 ADA Title I).
- The Deadline for agenda items and communications is eight days prior to the next meeting by 12 noon, City Clerk's Office, 10890 San Pablo Avenue, El Cerrito, CA. Tel: 510-215–4305, email cityclerk@ci.el-cerrito.ca.us
- IF YOU CHALLENGE A DECISION OF THE CITY COUNCIL IN COURT, YOU MAY BE LIMITED TO RAISING ONLY THOSE ISSUES YOU OR SOMEONE ELSE RAISED AT THE COUNCIL MEETING. ACTIONS CHALLENGING CITY COUNCIL DECISIONS SHALL BE SUBJECT TO THE TIME LIMITATIONS CONTAINED IN CODE OF CIVIL PROCEDURE SECTION 1094.6.
- The City Council believes that late night meetings deter public participation, can affect the Council’s decision-making ability, and can be a burden to staff. City Council Meetings shall be adjourned by 11:00 p.m., unless extended to a specific time determined by a majority of the Council.
BEST PRACTICES

Fund Balance Guidelines for the General Fund

Governments should establish a formal policy on the level of unrestricted fund balance that should be maintained in the general fund for GAAP and budgetary purposes.

In the context of financial reporting, the term *fund balance* is used to describe the net position of governmental funds calculated in accordance with generally accepted accounting principles (GAAP). Budget professionals commonly use this same term to describe the net position of governmental funds calculated on a government’s budgetary basis. While in both cases *fund balance* is intended to serve as a measure of the financial resources available in a governmental fund; it is essential that differences between GAAP *fund balance* and budgetary *fund balance* be fully appreciated.

1. GAAP financial statements report up to five separate categories of fund balance based on the type and source of constraints placed on how resources can be spent (presented in descending order from most constraining to least constraining): *nonspendable fund balance, restricted fund balance, committed fund balance, assigned fund balance, and unassigned fund balance*. The total of the amounts in these last three categories (where the only constraint on spending, if any, is imposed by the government itself) is termed *unrestricted fund balance*. In contrast, budgetary fund balance, while it is subject to the same constraints on spending as GAAP fund balance, typically represents simply the total amount accumulated from prior years at a point in time.
2. The calculation of GAAP fund balance and budgetary fund balance sometimes is complicated by the use of sub-funds within the general fund. In such cases, GAAP fund balance includes amounts from all of the subfunds, whereas budgetary fund balance typically does not.

3. Often the timing of the recognition of revenues and expenditures is different for purposes of GAAP financial reporting and budgeting. For example, encumbrances arising from purchase orders often are recognized as expenditures for budgetary purposes, but never for the preparation of GAAP financial statements. The effect of these and other differences on the amounts reported as GAAP fund balance and budgetary fund balance in the general fund should be clarified, understood, and documented.

It is essential that governments maintain adequate levels of fund balance to mitigate current and future risks (e.g., revenue shortfalls and unanticipated expenditures) and to ensure stable tax rates. In most cases, discussions of fund balance will properly focus on a government’s general fund. Nonetheless, financial resources available in other funds should also be considered in assessing the adequacy of unrestricted fund balance in the general fund.

GFOA recommends that governments establish a formal policy on the level of unrestricted fund balance that should be maintained in the general fund for GAAP and budgetary purposes. Such a guideline should be set by the appropriate policy body and articulate a framework and process for how the government would increase or decrease the level of unrestricted fund balance over a specific time period. In particular, governments should provide broad guidance in the policy for how resources will be directed to replenish fund balance should the balance fall below the level prescribed.

**Appropriate Level.** The adequacy of unrestricted fund balance in the general fund should take into account each government’s own unique circumstances. For example, governments that may be vulnerable to natural disasters, more dependent on a volatile revenue source, or potentially subject to cuts in state aid and/or federal grants may need to maintain a higher level in the unrestricted fund balance. Articulating these risks in a fund balance policy makes
it easier to explain to stakeholders the rationale for a seemingly higher than normal level of fund balance that protects taxpayers and employees from unexpected changes in financial condition. Nevertheless, GFOA recommends, at a minimum, that general-purpose governments, regardless of size, maintain unrestricted budgetary fund balance in their general fund of no less than two months of regular general fund operating revenues or regular general fund operating expenditures. The choice of revenues or expenditures as a basis of comparison may be dictated by what is more predictable in a government’s particular circumstances. Furthermore, a government’s particular situation often may require a level of unrestricted fund balance in the general fund significantly in excess of this recommended minimum level. In any case, such measures should be applied within the context of long-term forecasting, thereby avoiding the risk of placing too much emphasis upon the level of unrestricted fund balance in the general fund at any one time. In establishing a policy governing the level of unrestricted fund balance in the general fund, a government should consider a variety of factors, including:

1. The predictability of its revenues and the volatility of its expenditures (i.e., higher levels of unrestricted fund balance may be needed if significant revenue sources are subject to unpredictable fluctuations or if operating expenditures are highly volatile);

2. Its perceived exposure to significant one-time outlays (e.g., disasters, immediate capital needs, state budget cuts);

3. The potential drain upon general fund resources from other funds, as well as, the availability of resources in other funds;

4. The potential impact on the entity’s bond ratings and the corresponding increased cost of borrowed funds;

5. Commitments and assignments (i.e., governments may wish to maintain higher levels of unrestricted fund balance to compensate for any portion of unrestricted fund balance already committed or assigned by the government for a specific purpose). Governments may deem it appropriate to exclude from consideration resources that have been committed or assigned to some other purpose and focus on unassigned fund balance, rather than on unrestricted fund balance.
Use and Replenishment.

The fund balance policy should define conditions warranting its use, and if a fund balance falls below the government’s policy level, a solid plan to replenish it. In that context, the fund balance policy should:

1. Define the time period within which and contingencies for which fund balances will be used;

2. Describe how the government’s expenditure and/or revenue levels will be adjusted to match any new economic realities that are behind the use of fund balance as a financing bridge;

3. Describe the time period over which the components of fund balance will be replenished and the means by which they will be replenished.

Generally, governments should seek to replenish their fund balances within one to three years of use. Specifically, factors influencing the replenishment time horizon include:

1. The budgetary reasons behind the fund balance targets;

2. Recovering from an extreme event;

3. Political continuity;

4. Financial planning time horizons;

5. Long-term forecasts and economic conditions;


Revenue sources that would typically be looked to for replenishment of a fund balance include nonrecurring revenues, budget surpluses, and excess resources in other funds (if legally permissible and there is a defensible rationale). Year-end surpluses are an appropriate source for replenishing fund balance.

Unrestricted Fund Balance Above Formal Policy Requirement. In some cases, governments can find themselves in a position with an amount of unrestricted fund balance in the general
fund over their formal policy reserve requirement even after taking into account potential financial risks in the foreseeable future. Amounts over the formal policy may reflect a structural trend, in which case governments should consider a policy as to how this would be addressed. Additionally, an education or communication strategy, or at a minimum, explanation of large changes in fund balance is encouraged. In all cases, use of those funds should be prohibited as a funding source for ongoing recurring expenditures.

Notes:

1. For the sake of clarity, this recommended practice uses the terms GAAP fund balance and budgetary fund balance to distinguish these two different uses of the same term.

2. These categories are set forth in Governmental Accounting Standards Board (GASB) Statement No. 54, Fund Balance Reporting and Governmental Fund Type Definitions.

3. Sometimes restricted fund balance includes resources available to finance items that typically would require the use of unrestricted fund balance (e.g., a contingency reserve). In that case, such amounts should be included as part of unrestricted fund balance for purposes of analysis.

4. See Recommended Practice 4.1 of the National Advisory Council on State and Local Budgeting governments on the need to "maintain a prudent level of financial resources to protect against reducing service levels or raising taxes and fees because of temporary revenue shortfalls or unpredicted one–time expenditures" (Recommended Practice 4.1).

5. In practice, a level of unrestricted fund balance significantly lower than the recommended minimum may be appropriate for states and America’s largest governments (e.g., cities, counties, and school districts) because they often are in a better position to predict contingencies (for the same reason that an insurance company can more readily predict the number of accidents for a pool of 500,000 drivers than for a pool of fifty), and because their revenues and expenditures often are more diversified and thus potentially less subject to volatility.
6. In either case, unusual items that would distort trends (e.g., one-time revenues and expenditures) should be excluded, whereas recurring transfers should be included. Once the decision has been made to compare unrestricted fund balance to either revenues and/or expenditures, that decision should be followed consistently from period to period.

*This best practice was previously titled Appropriate Level of Unrestricted Fund Balance in the General Fund.*

**Board approval date:** Wednesday, September 30, 2015
2022 Regular Meeting Schedule

FINANCIAL ADVISORY BOARD

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Adopted by the Advisory body on 01/25/2022
Calendar

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February
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March
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April
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May
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June
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July
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September
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November
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