

Palomar Mountain Mutual Water Co., Inc Annual Meeting 2026

Saturday, September 12th

9:00 AM



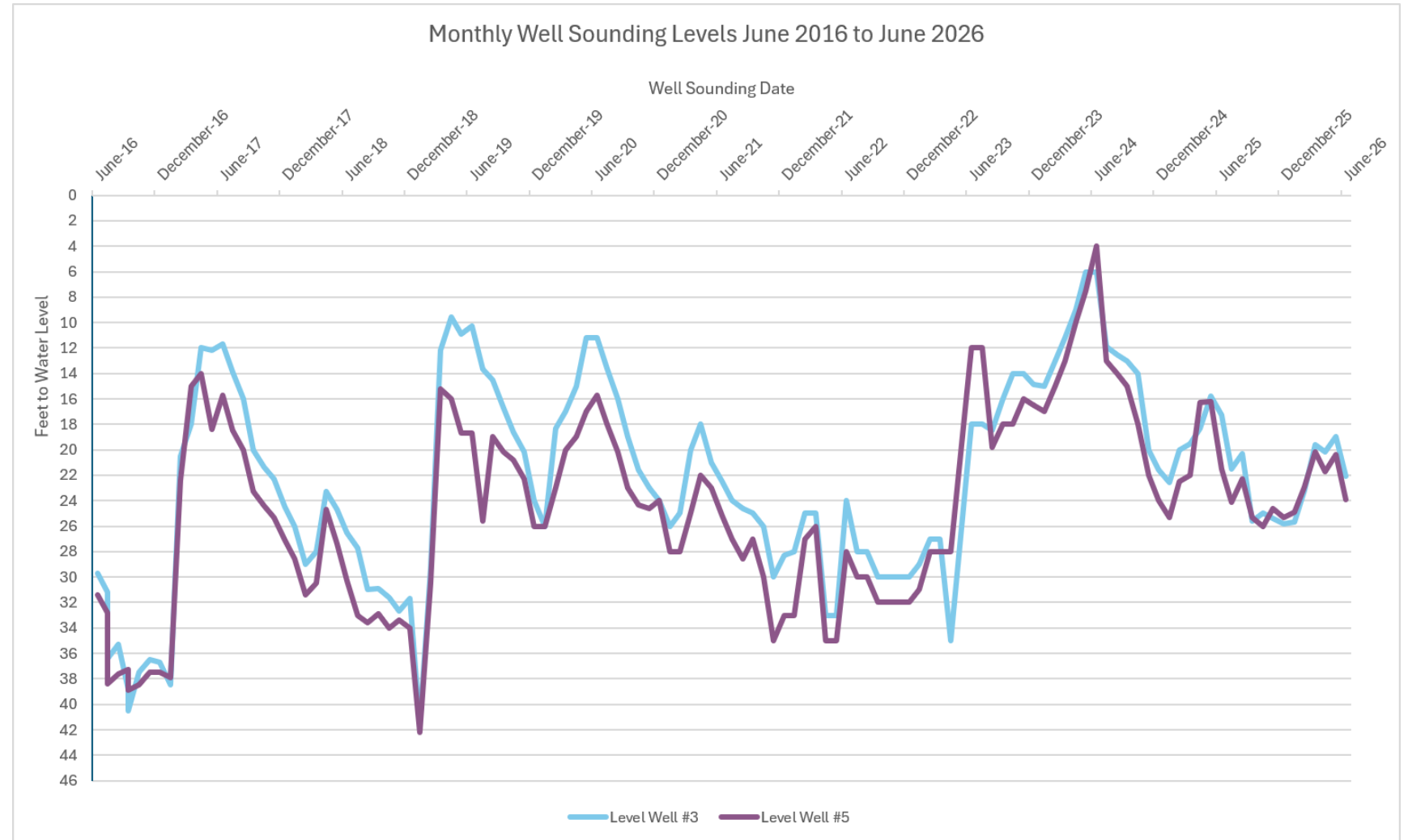
Presentation Overview

- FY25-26 Operational Overview
- Well Health
- FY25-26 Water Usage Trends
- FY24-25 vs FY25-26 Maintenance, Repair, & Capital Expenditures
- FY25-26 Office Updates
- Regulatory Updates
- 5-Year Plan
- Upcoming Projects for FY26-27
- Employee Updates

FY25-26 Operational Overview

July 2025	Leak identified as a main break requiring rerouting of 2 services lines to restore service
August 2025	Start of the Pedley Valley projects with the delivery of the 5,000-gallon tank
September 2025	Pedley Valley projects continue with well #3 pump & motor replacement
October 2025	Pedley Valley projects continue with the pressure system and housing structure installation for the 5,000-gallon tank
November 2025	Pedley Valley projects wrap up with the installation of the new electrical panel
December 2025	Sanitary survey completed by the State Water Resources Control Board Division of Drinking Water
January 2026	Water storage tank inspection by Municipal Diving
February 2026	Attended funding conference in Bakersfield
March 2026	Renee passed her D2 certification
April 2026	Migrated data from Microsoft Access database to Azure SQL database
May 2026	Built and deployed a Power App for collecting field data and meter reading
June 2026	Signed 7-year service agreement with Resource Monitor

10-Year Well Water Level Trends



FY25-26 Water Pumping & Distribution

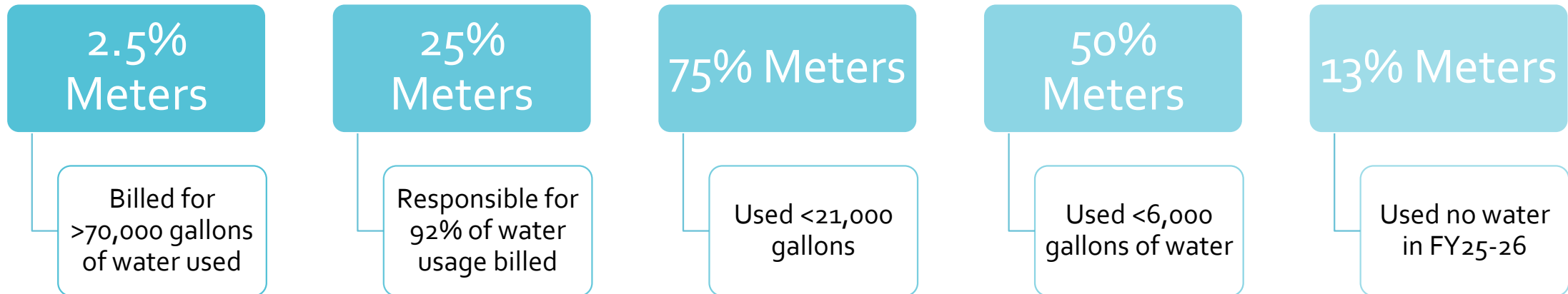
Gallons of Water Used
3,200,920

Gallons of Water Pumped
3,199,920

Gallons of Water Billed
2,599,520

Gallons of Non-Billable Water
601,400

FY25-26 Water Usage Statistics



Minimum Costs to Deliver Water vs Billed Water Income

FY water income is for the water used in the prior fiscal year i.e. water used in FY25-26 is billed water income for FY 26-27 as annual water usage billing is issued after July 1st

24-25 Water Income: \$21,075.18

Minimum Expenses: \$26,407.92

Electricity: \$9,575.49

Water Testing: \$5,654.00

Chlorine: \$576.00

State Permit: \$2,230.04

Water System Management: \$8,200.00

Telemetry: \$172.39

25-26 Water Income: \$23,133.73

Minimum Expenses: \$36,223.81

Electricity: \$14,050.55

Water Testing: \$6,404.00

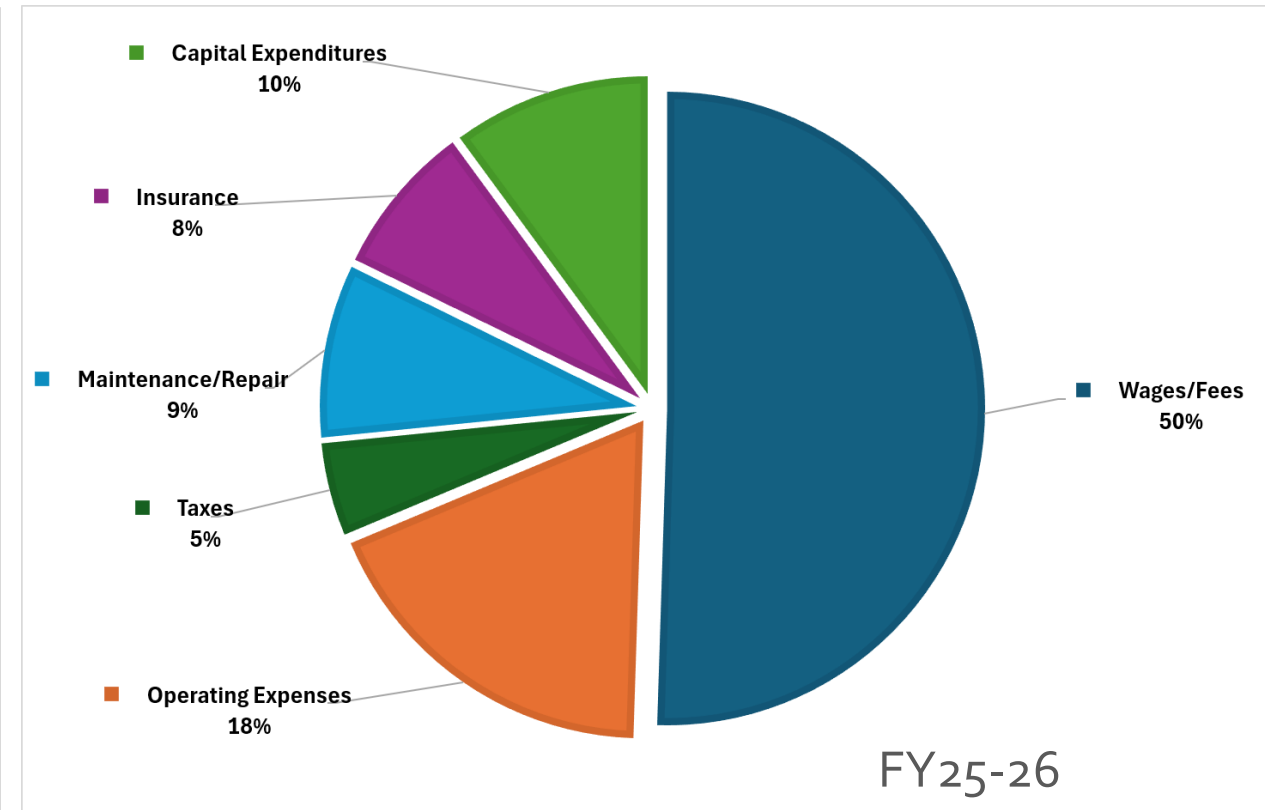
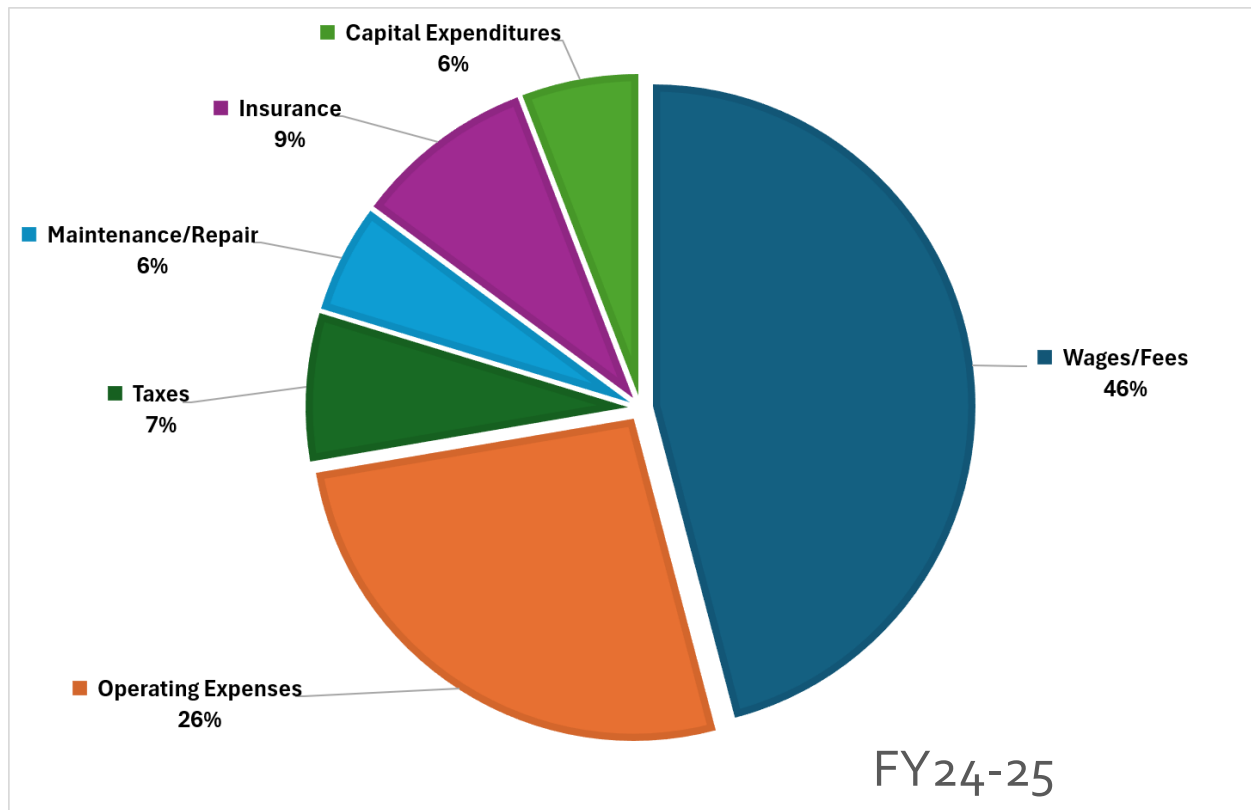
Chlorine: \$611.86

State Permit: \$2,207.40

Water System Management: \$10,700

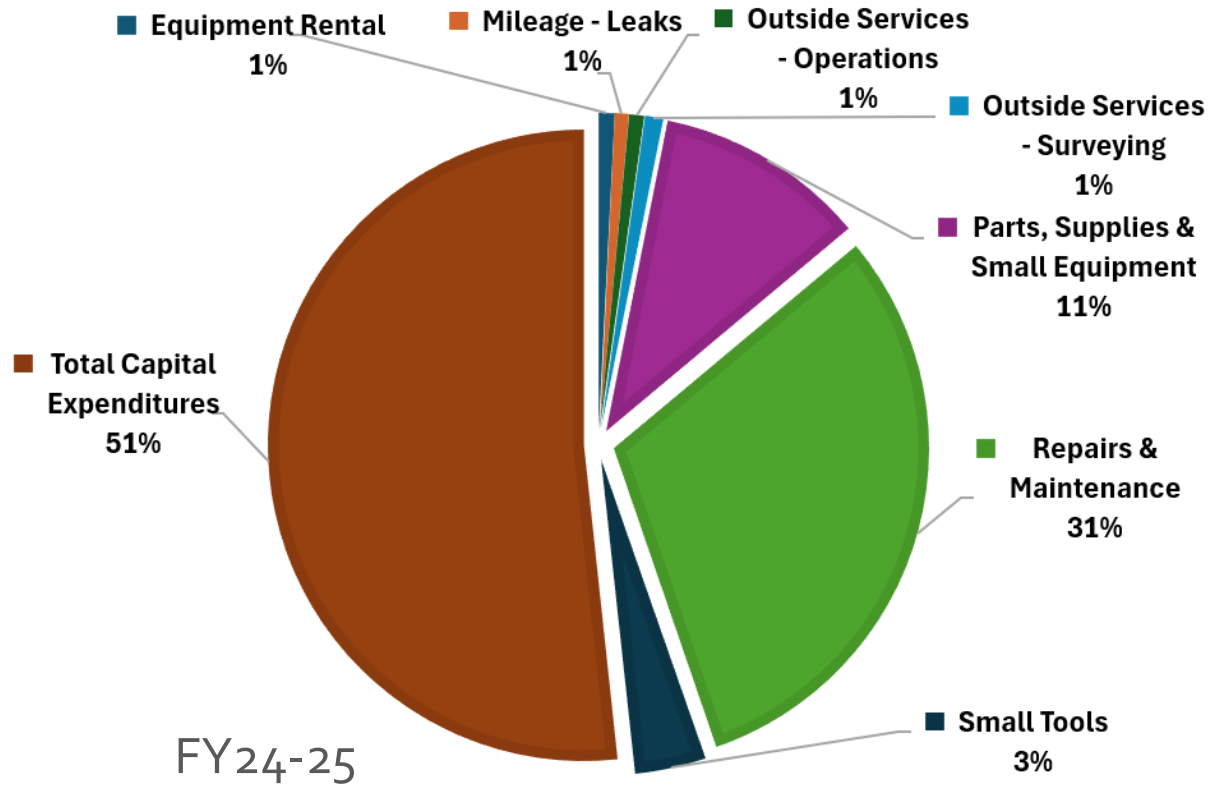
Water Tank Inspection: \$2,250.00

Expense Categories FY24-25 vs FY25-26

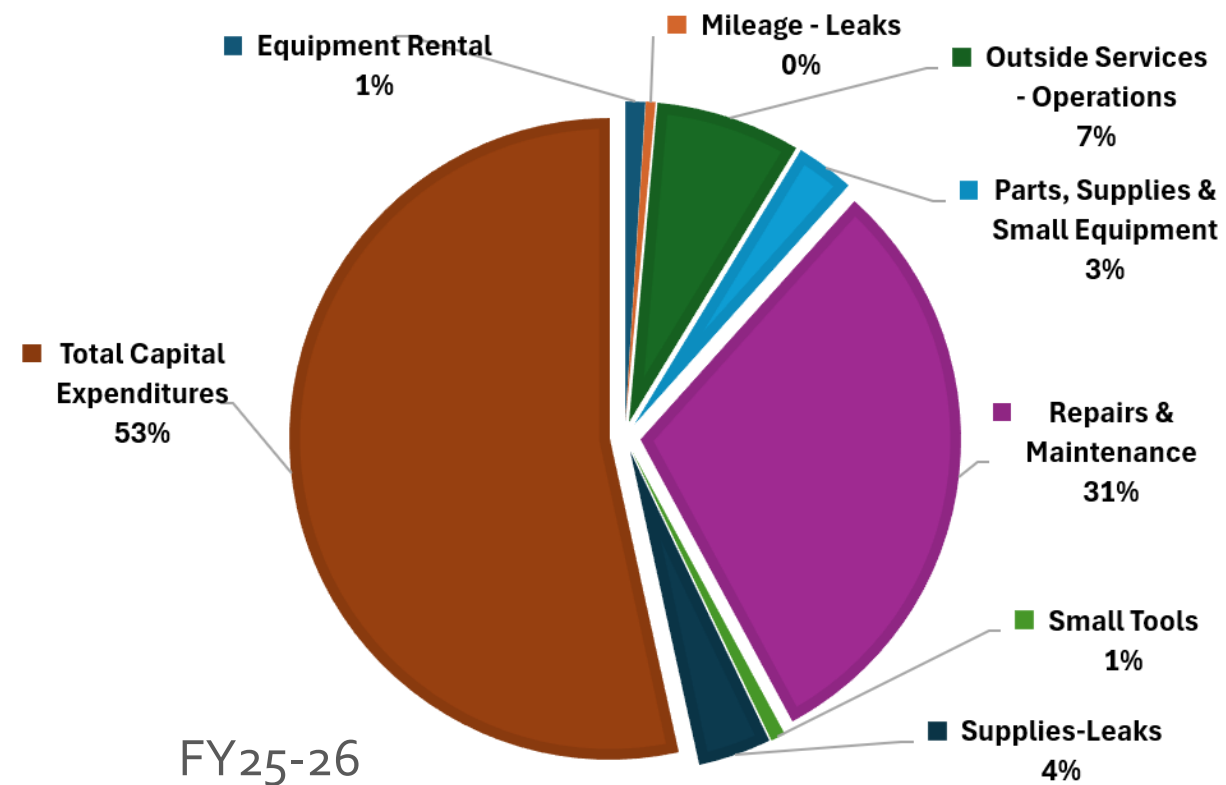


Maintenance, Repairs, & Capital Expenditures

FY24-25 vs FY25-26



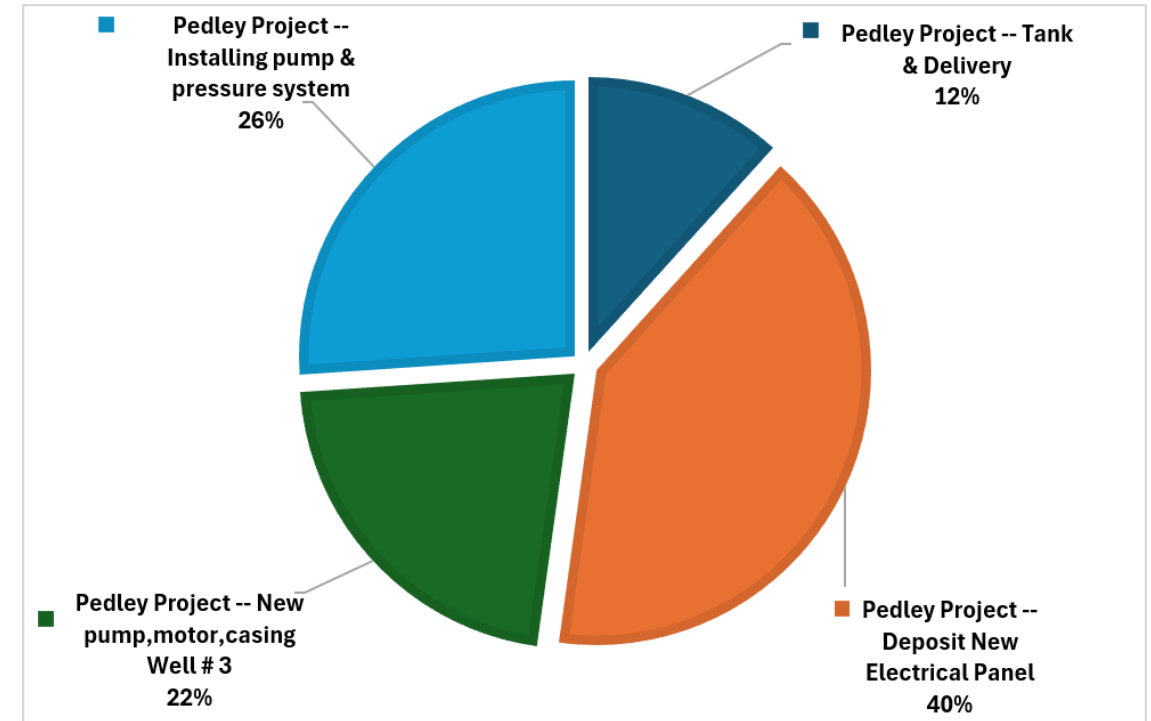
- 12% of FY24-25 expenses
- Total cost: \$20,027.69



- 19% of FY25-26 expenses
- Total cost: \$65,251.74

Pedley Valley: Maintenance, Repair, & Capital Improvements

- Total FY25-26 Pedley Valley Expenses : \$51,905.62
- Items addressed:
 - Replaced failed pump and motor for well #3
 - Replaced aboveground well casing for well #3
 - Terminated & capped line to well #2
 - Upgraded electrical panel
 - Installed 5,000-gallon water tank with pressure system for a meter in Pedley Valley

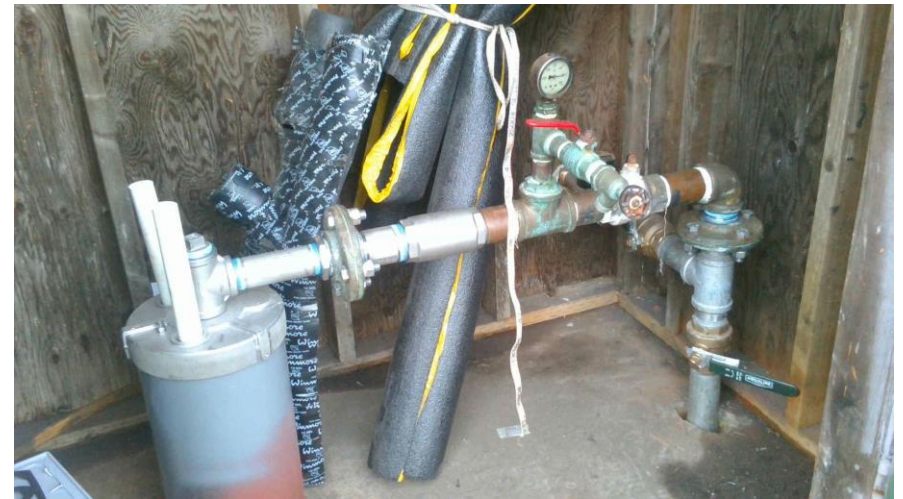


Pedley Valley 5,000-Gallon Tank & Pressure System

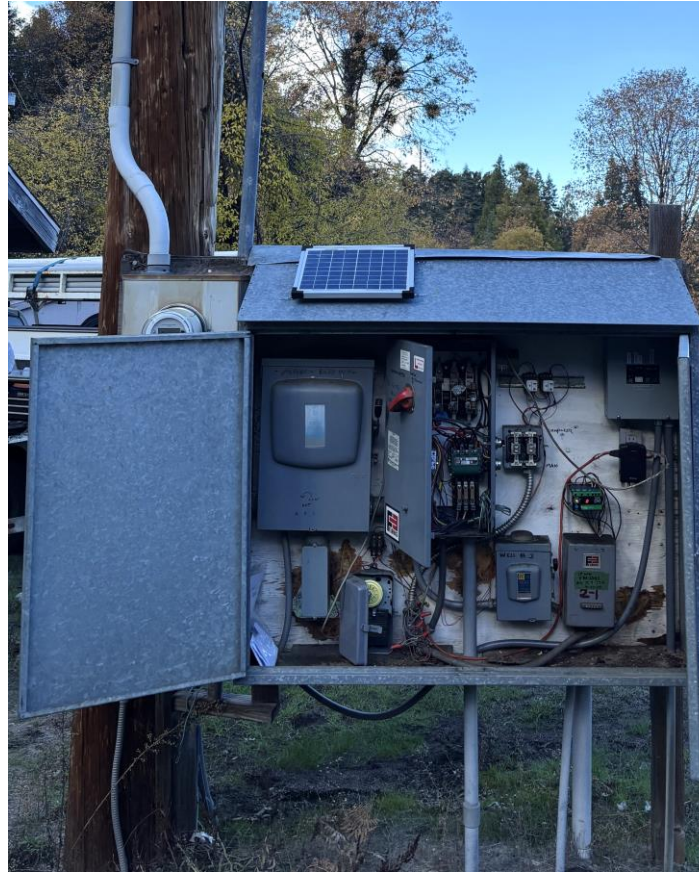


Well #3 Pump & Motor Replacement

- Pump & motor electrical failure September 2025
Last replaced over 20 years ago
- Installed new well seal and aboveground casing
Previous well seal was rusted on and could not be removed



Pedley Valley Electrical Panel Upgrade



Old electrical panel with no space to add new items

New electrical panel with:

- Sheltered access
- Individual secure electrical boxes
- Space on the other side for future items



Leak Repairs



- Rerouting of 2 water lines to restore service to 2 properties below the broken main.
 - Approximately 800 ft of water line was installed



- Service line repair from tree root growth deforming and cracking previous line repair.
 - Required cutting back the tree root to fit a new patch



Online Bill Payment is Live!

- Online bill payment went live January 2026
- PMMWC is charged no fees
 - Fees for users range from \$1.75 to 3% of payment based on payment method and payment amount
- Approximately 1/3 of members used the online payment option for January 2026 and July 2026



PALOMAR MOUNTAIN MUTUAL WATER CO., INC
22212 CRESTLINE RD

MAIL: P.O. BOX 125, PALOMAR MOUNTAIN, CA 92060
PHONE: (760) 742.3516

Water User Information	Payment Information	ATTENTION
Invoice # OR Name on Bill Required	Payment Method ☐ Credit Card ☐ Checking / Savings	You must enter the amount you wish to pay in the "Payment Amount" field.
First Name Required		Please note if you are paying by card and the transaction is declined, please verify the information is correct and if it is, call the number on the back of your card to have your financial institution approve the transaction before attempting to submit the payment again.
Last Name Required		
Country United States of America	Payment Amount Required	Service fees are calculated on the following schedule and paid to the platform host:
Address 1	Comments	• Visa/MC/Disc: Under \$60 = \$1.75 • Visa/MC/Disc: Over \$60.01 = 3% • Amex: 3% + \$1.75 • ACH/E-Check = \$1.75
Address 2		
City		
State Select a State		
Zip Code	☐ I'm not a robot 	
Email		
Phone Required	Cancel	TERMS AND CONDITIONS By checking the box and submitting payment information through this Service you agree to the terms and conditions of this Agreement. You may select the link and view the Terms and Conditions if you have questions. PRIVACY POLICY Personal Information: We do not sell, trade, rent or otherwise share for marketing purposes your Personal Information with third parties. In general, the Personal Information you provide to us is used to help us communicate with you or provide reasonable safeguards to verify identity. Non-Personal Information: In general, we use Non-Personal Information to help us improve the Service and customize the user experience. We also aggregate Non-Personal Information in order to track trends and analyze use patterns on the Site.

Data Management & Process Improvements

Dashboard

Property Address	APN	Meter #	Owner Name
22948 Birch Hill Rd	135-410-23	1	110 Communications, Palomar
21832 Crestline Rd	135-054-60	1	49 Corrigan Steffey, Ashley & Fernando
22219 Crestline Rd	135-400-62	1	196 Crigg, Camille
22029 Crestline Rd	135-061-60	1	168 Crosse, Margaret M.
21866 Crestline Rd	135-053-72	1	164 Crosse, Margaret M.
22054 Crestline Rd	135-063-40	1	67 Cugusi-Tristan, Renaud & Sandra
22256 Crestline Rd	135-072-86	1	31 Cugusi-Tristan, Renaud & Sandra
22106 Crestline Rd	135-063-86	1	181 Cugusi-Tristan, Renaud & Sandra
22298 Crestline Rd	135-060-08	1	206 Davies, Douglas & Cindy Mae Watson
32759 Birch Hill Rd	135-101-63	1	60 Davis, Justin & Jackie
22021 Crestline Rd	135-061-29	1	176 DeFaine-Murphy, Paul J
	135-040-17	1	190 Department of General Services, Palomar Mountain Fire Department
	135-051-22	2	142 Dept. of General Services, County of San Diego
22209 Crestline Rd	135-400-19	1	210 Deloy, Justin & Nathan Kahi
22274 Crestline Rd	135-072-26	1	57 Doria, Julie & Marvyn
21520 E Grade Rd	134-200-09	1	37 Dunbar, Robert & Ruth
22190 Crestline Rd	135-064-57	1	51 Dunn, James & Kelly
22232 Crestline Rd	135-071-58	1	95 Dunn, Ronald & Cheryl
32866 Birch Hill Rd	135-410-38	1	86 Easton, Kenneth D. & Michele Thompson
Undeveloped	135-410-42	1	Easton, Kenneth D. & Michele Thompson
22248 Crestline Rd	135-072-75	1	123 Elstein, Ephraim
22060 Crestline Rd	135-063-62	1	2 Elmer, Steve
22194 Crestline Rd	135-065-26	1	215 Evans, Elizabeth
32885 Birch Hill Rd	135-410-29	1	96 Ewen, James E.
21836 Crestline Rd	135-054-71	1	120 Financial, US
22215 Crestline Rd	135-400-74	1	23 Ford, Miranda & Nolan Fox
22050 Crestline Rd	135-071-68	1	140 Forero-Cook, Diana
21847 Crestline Rd	135-400-71	2	58 Fortney, Linda
22134 Crestline Rd	135-063-37	1	180 Fortney, Thomas
22188 Crestline Rd	135-064-60	1	109 Foster, Tammy Lynnette
32779 Birch Hill Rd	135-101-88	1	126 Fraser, Karen L., Elliott, and Steven J.
22056 Crestline Rd	135-063-40	1	125 Friedman, Richard & Kelly Wilder
	135-053-48	1	54 Gale, Henrietta "Jeri"
21884 Crestline Rd	135-053-06	1	46 Gale, Karl & Hannah
Undeveloped	134-210-14	1	Gilbert, Lee & Marilyn
32806 Birch Hill Rd	135-410-89	1	197 Glazier, Boris & Emilia
	135-053-01	1	62 Guthrie, Matt & Julia
22276 Crestline Rd	135-080-03	1	205 Hagerty, Brian M. & Melanie S.
22022 Crestline Rd	135-061-70	1	59 Hall, Larrie James & Brenda Lee
Undeveloped	135-061-65	1	Hall, Larrie James & Brenda Lee
32877 Santa De La Paloma	135-053-61	1	5 Hanson, Susan R.
32765 Birch Hill Rd	135-101-68	1	61 Harper, Jennifer Michelle
22286 Crestline Rd	135-072-74	1	103 Harshberger, Mary

Customer Details

First Name

Last Name

Diana

Forero-Cook

Trust Name

Mailing Address

PO Box 305, Palomar Mountain, CA 92060

Phone #

714-858-2708

Email:

dianaforero930@gmail.com

Billing

Meter Readings

Print

Reading Date	Reading Value	Usage Year	Usage Amount
5/3/2026	3219	2026	311
5/31/2026	2908	2026	274
5/27/2026	2634	2026	538
5/22/2026	2096	2026	25
5/21/2026	2071	2026	2071
#####	905540	2026	30860
6/27/2025	874680	2026	2130
6/7/2025	872550	2025	40790
6/1/2024	831760	2024	39980
6/1/2023	791780	2023	51150
6/1/2022	740630	2022	43560
6/1/2021	697070	2021	26030
5/28/2021	671040	2021	0
2/14/2021	671040	2021	14830
6/1/2020	656210	2020	42320
6/1/2019	613890	2019	38410
6/1/2018	575480	2018	44950
6/1/2017	530530	2017	41570
6/1/2016	488960	2016	40790
6/1/2015	448170	2015	46790

Record:

1 of 21

No Filter

Search

Notes:

Record:

1 of 1

Filtered

Search

WaterShareTransfer

Property

22250 Crestline Rd (135-071-68)

Seller's First Name

Diana

Seller's Last Name

Forero-Cook

Mailing Address

PO Box 305, Palomar Mountain, CA 92060

Seller's Start Date

11/5/2020

Seller's Certificate #

Customer ID

140

Buyer's First Name

Buyer's Last Name

Trust Name

Buyer's Mailing Address

Buyer's Phone #

Buyer's Email

Start Date

confirm the transfer

Transfer Share

Undo Last Transfer

Last Name	First Name	Present	Mailing Address	Meter #	Share #	Proxy	Proxy Name	Proxy Date
Aanestad	Wilhelm & Alena	☐	35178 Painted Rock Way, Winchester, CA 92596-8454	118	1	☐		
Anderson	Amber Morgan	☐	PO Box 181, Palomar Mountain, CA 92060	112	1	☐		
Appelman	Mike & Nicole	☐	2459 Fawn Creek Lane, Escondido, CA 92026	16	1	☐		
Archibald	David & Ruth	☐	10190 Southwest Washington St, Portland, OR 97225	0	1	☐		
Ball	Lafe	☐	43419 Brewster Court, Temecula, CA 92592	53	1	☐		
Ball	Lafe & Karalee	☐	43419 Brewster Court, Temecula, CA 92592	213	1	☐		
Barkas	Victoria	☐	563 Seeforever Dr., San Marcos, CA 92078	22	1	☐		
Barrows	Jeanine	☐	PO Box 154, Palomar Mountain, CA 92060	85	1	☐		
Bartelle	Jerry E. & Bonnie S.	☐	PO Box 424, Lakeside, CA 92040	40	1	☐		
Bastian	Gary E. & Christine A.	☐	PO Box 314, San Ysabel, CA 92070	156	1	☒	Cecilia Borland	7/6/2026
Berryman	Ted	☐	PO Box 111, Palomar Mountain, CA 92060	45	1	☐		
Black	Charles H.	☒	3762 Brant Street, San Diego, CA 92103	116	1	☐		
Bontempo Suza	Eva	☐	PO Box 98, Palomar Mountain, CA 92060	144	1	☐		
Borland	Cecelia G.	☐	PO Box 245, Palomar Mountain, CA 92060	204	1	☐		
Burkhardt	Cloyce & Ruth	☐	3150 W. Twain Ave. #504, Las Vegas, NV 89103	0	1	☐		
Burlington	Shelle	☐	14259 Fruitvale Rd, Valley Center, CA 92082	0	1	☐		
Burton	Marci & Eoghan Gannon	☐	3934 Willamette Ave, San Diego, CA 92117	107	2	☐		
Cahoon	Bryan W. & Megan L.	☐	8165 Baldwin Rd, Lemon Grove, CA 91945	153	1	☐		

Field Data Entry Improvement

Meter Reading

Meter Reading Entry

Select Meter: 140 Usage Year:

Missing Readings: 0 Clear Missing Range

Select Date Range: 12/31/2001 12/31/2001

Enter Meter Reading Calculate Usage

Customer Info

Address: 22250 Crestline Rd APN: 135-071-68

Meter: 140 06/03/2026 Reading Value: 3219 Usage: 311 Year: 2026

Meter: 140 05/31/2026 Reading Value: 2908 Usage: 274 Year: 2026

Meter: 140 05/27/2026 Reading Value: 2634 Usage: 538 Year: 2026

☐ Needs Review ☒ Manifold

located on 30 by lodge

Meter Notes

Take Photo

Save Submit Clear

Pending Sync: 0 Clear Last Sync

Meter Reading Entry

Select Meter: 140 Usage Year:

Missing Readings: 0 Clear Missing Range

Select Date Range: 12/31/2001 12/31/2001

Enter Meter Reading Calculate Usage

Customer Info

Customer Information

Diana Forero-Cook

714-858-2708

dianaforero930@gmail.com

Text Enabled

Call Customer

Text Customer

Meter Notes

Take Photo

Save Submit Clear

Pending Sync: 0 Clear Last Sync

Water Related Field Data

Field Data Entry

Entry Type

Location

☐ Leak Related ☐ Customer Complaint

☐ Materials Used ☐ Requires Follow Up

Add Additional Notes

Take Photo Attached Pictures

Save Clear

Data Not Submitted

Field Data Entry

Entry Type

Water Level Reading

Water Test

Other

Location

☐ Leak Related ☐ Customer Complaint

☐ Materials Used ☐ Requires Follow Up

Add Additional Notes

Take Photo Attached Pictures

Save Clear

Data Not Submitted

Field Data Entry

Entry Type

Location

Birch Hill Pressure System

Other Distribution System

Residence

Small Tanks

Tank 1

Tank 2

Tank 3

Tank 4

Save Clear

Data Not Submitted

Upcoming Changes to Regulations & Reporting Requirements

Updated Requirement	Compliance Date	Financial Impact
Cross Connection Control Policy Handbook – Updates the degree of hazard as high-hazard for auxiliary water supplies regardless of interconnection	April 2026	TBD
Emergency rulemaking to update electronic reporting requirements for water testing results	July 13, 2026	None if labs are uploading testing results
PFAS Monitoring - Each ground water source must be sampled twice for PFAS compounds with 5-7 months between samples	March 2027	Estimated \$1,000+ per well
Lead & Copper Rule Improvements – Submit a validated baseline inventory to the State	November 1, 2027	\$1,000-\$2,000 in extra wages
SB 552 – Must have source system capacity, treatment system capacity if necessary, and distribution system capacity to meet fire flow requirements	January 1, 2032	TBD

5-Year Capital Improvement Plan

FY26-27

Meter Replacement

System Mapping

Sampling Station Installation

Chlorination Updates

Tank Site Improvements

Office Modernization

FY27-28

Pedley Pipeline Replacement Prep

Valve & Backflow Prevention Installation

Office Roof Replacement

Water Storage Tank Ladder & Safety Rails

Service Line Evaluation

FY28-29

Pedley Pipeline Replacement

Telemetry Modernization

Pressure System Improvements

FY29-30

Pedley Pipeline Replacement

Service Line Replacement & Improvement

FY30-31

Fire Service Evaluation

Service Line Replacement & Improvement

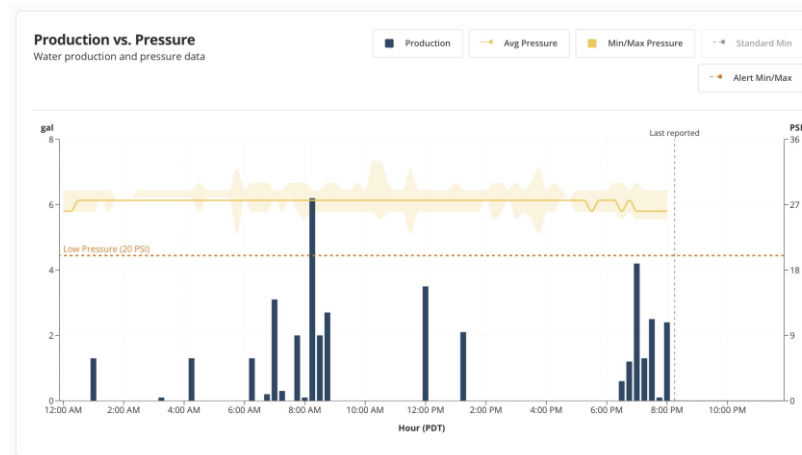
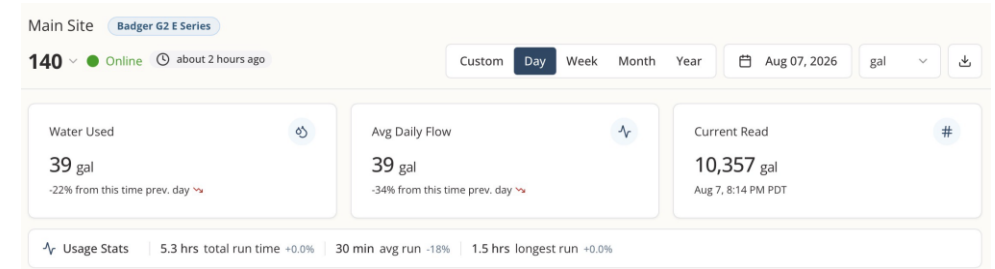
Water System Meter Replacement Project

- Started July 2026
- To be completed by June 2027
- 231 meters to be installed
 - 195 Residential Meters
 - 25 Distribution System Meters
 - 2 Well Meters
 - 1 Tank House Meter
 - 8 Tank Site Meters
- 43% of residential meters to be installed by the end of September
 - 74% of residential meters to be installed by the end of 2026

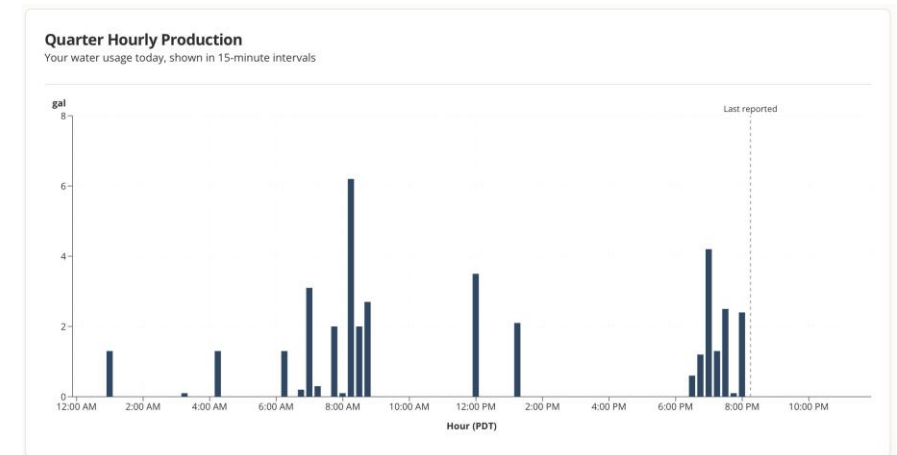


Remote Meter Monitoring Portal

- Meters transmit data via a cellular endpoints for near real-time water usage monitoring
 - Data is stored in power outages and transmitted when cellular connectivity is available again



- Alerts can be set to notify users of continual water flow through their meter and changes in pressure
 - Bars are consolidated into days or weeks when viewing a larger time interval



- Ability to review daily water usage in 15-minute increments
 - Hovering over the bars reveals the rate of flow and the pressure during that 15-minute interval

Water System Mapping

- No current, digitized modern map of the water system
- Eos Skadi GNSS receiver to create current map via ArcGIS



Sampling Stations

- Need to update Bacterial Site Sampling Plan (BSSP) with State to reflect current population
 - Less water testing required
- Currently conducting monthly coliform testing out of shareholder hose spigots
 - Threads on spigot are a contamination risk
 - Potential access issues for testing
- Sampling stations to be installed directly off water company lines



Chlorination Updates

- PMMWC currently chlorinates water at the well
- Quarterly sampling requirements for the wells includes a raw water sample from each well for testing
- The Division of Drinking Water wants PMMWC to move chlorination out of the well to comply with raw water sample requirements



Tank Site Improvements



Employee Updates

- Renee Forero-Cook is now a D2 certified Water Distribution Operator
- Cynthia Lucia is a D1 certified Water Distribution Operator hired on as a Relief Operator
- Alex Marlay was hired in July 2025 as an Operator Assistant and helps us with projects throughout the year
- FY26-27 is focused on staff acquiring certifications to complete as much work in house as possible