



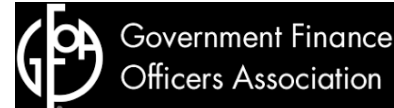
Smart Management for
Small Water Systems

Delaware and Surrounding States Water Rates Dashboard

Delaware Rural Water Association Technical Conference

February 27, 2019 | Harrington, DE

www.efcnetwork.org



This program is made possible under a cooperative agreement with the U.S. EPA.



About the Environmental Finance Center Network (EFCN)

The Environmental Finance Center Network (EFCN) is a university-based organization creating innovative solutions to the difficult how-to-pay issues of environmental protection and improvement. The EFCN works with the public and private sectors to promote sustainable environmental solutions while bolstering efforts to manage costs.

The Smart Management for Small Water Systems Program

This program is offered free of charge to all who are interested. The Program Team will conduct activities in every state, territory, and the Navajo Nation. All small drinking water systems are eligible to receive free training and technical assistance.

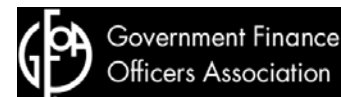
What We Offer

Individualized technical assistance, workshops, small group support, webinars, eLearning, online tools & resources, blogs



The Small Systems Program Team

- Environmental Finance Center at The University of North Carolina at Chapel Hill
- Southwest Environmental Finance Center at the University of New Mexico
- Syracuse University Environmental Finance Center
- Environmental Finance Center at Wichita State University
- EFC West
- Environmental Finance Center at the University of Maryland
- New England Environmental Finance Center at the University of Southern Maine
- Great Lakes Environmental Infrastructure Center
- Government Finance Officers Association (GFOA)
- National Association of Development Organizations (NADO)





Areas of Expertise



Asset Management



Rate Setting and Fiscal Planning



Communication and Decision-Making Strategies



Water Loss Control



Controlling Energy Costs



Accessing Infrastructure Financing Programs



Workforce Development



Water Conservation Finance and Management



Collaborating with Other Water Systems



Resiliency Planning



Managing Drought




Small Systems Blog

Learn more about water finance and management through our Small Systems Blog! Blog posts feature lessons learned from our training and technical assistance, descriptions of available tools, and small systems “success stories.”

efcnetwork.org/small_systems_blog/


Sign Me Up

**Innovative Finance Solutions for Environmental Services**

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> BLOG

Blog




Magdalena, New Mexico: A Success Story from the Smart Management for Small Water Systems Project

Written by: Allison Perch Allison Perch is a Program Coordinator with the Environmental Finance Center at the University of North Carolina. What can a small town do when the financial health of its water system is at risk? This is the question that Stephanie Finch, the town clerk and treasurer for the ...



The Virtuous Cycle: Internal Energy Revolving Funds for Small Water Systems

Written by: David Tucker David Tucker is a Project Director with the Environmental Finance Center at the University of North Carolina. How can small (and large) water systems pay for energy efficiency and renewable energy, helping cut utility costs? As energy is often the largest variable expense in a water system's operating ...

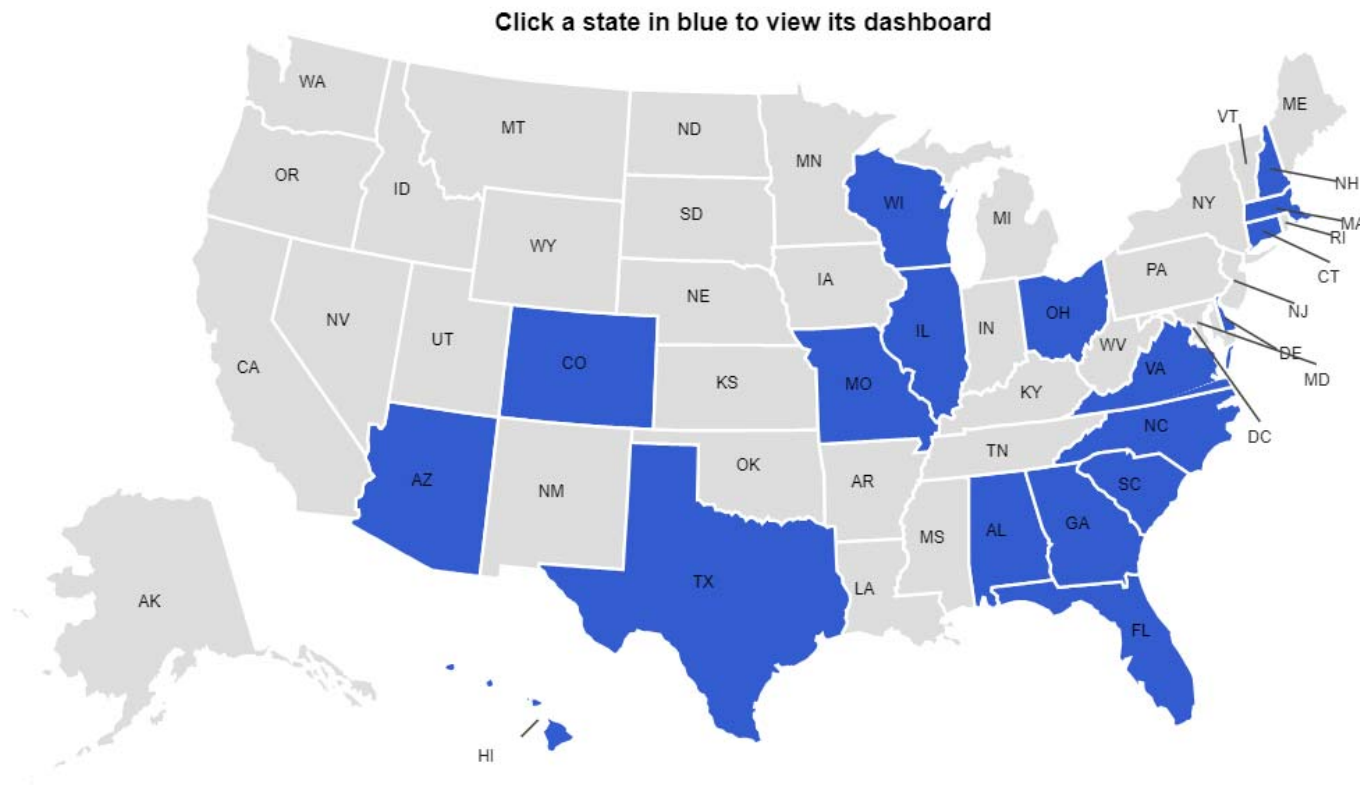


Smart Management for Small Water Systems Program Newsletter | Fall 2015

View Full Issue The Environmental Finance Center Network has published the third issue in a series of quarterly newsletters. The Fall 2015 Program Newsletter announces

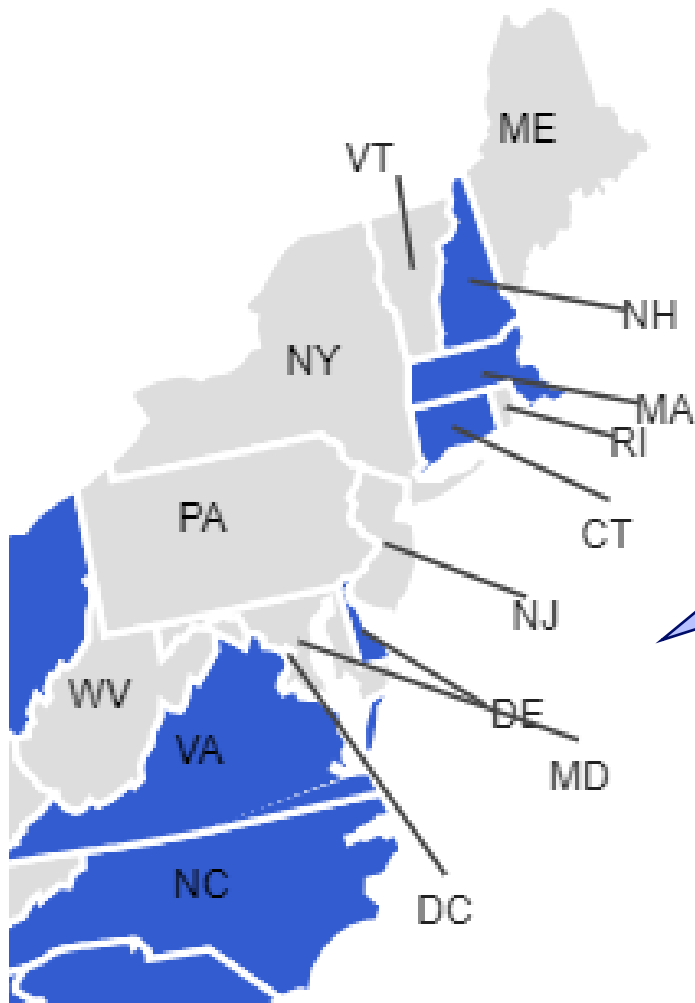


Which states have rates dashboards?





What states have rates dashboards?



We have pretty good representation in the Northeastern part of the US, but we're excited to add in Delaware!

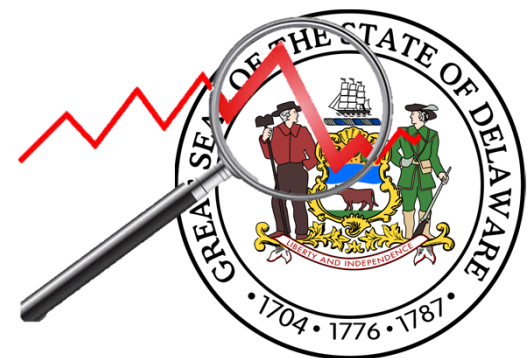
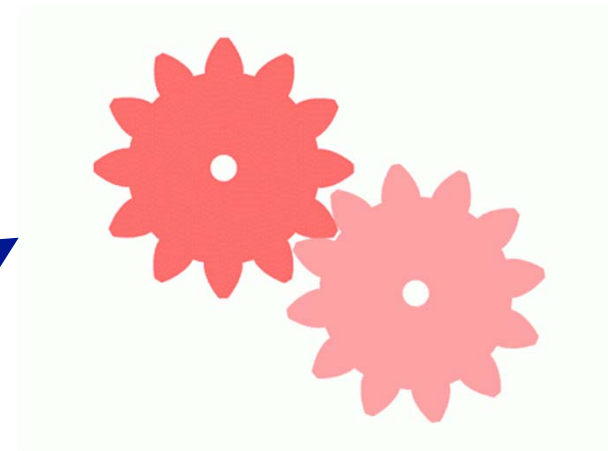


This Presentation:

Rates
Dashboard



Explain how the dashboard works





Hello

my name is

Delaware and
Surrounding States Water
Rates Dashboard

Introduction to the Dashboard



Where do the data come from?





Survey Partner: University of Delaware Water Resources Center



Water Resources Center

Institute for Public Administration, School of Public Policy and Administration,
College of Arts and Sciences

[About DWRC](#) [NIWR](#) [WRA](#) [Public Service](#) [Research](#) [Education](#) [GIS](#) [Publications](#)

[Home](#) / [Public Service](#) / [Synthesis of Water Rates in Delaware and Contiguous States](#)

Synthesis of Water Rates in Delaware and Contiguous States

The University of Delaware's Water Resources Agency in the Institute for Public Administration, conducted an inventory of residential water rates for public- and investor-owned water utilities within Delaware and its adjoining states—Maryland, New Jersey, and Pennsylvania. The draft 2014 report is an update of water-rate surveys prepared in 1996, 2000, 2004, 2008, 2011, 2012, and 2013.

The purpose of this inventory is to summarize and compare residential water rates for Delaware and the surrounding states based on a compilation of water-rate data from water purveyors collected via telephone, e-mail, fax, and websites. The data are presented graphically to provide a comparison of the water rates in the Delaware Valley region and illustrate the change in water rates over time. The authors intend the reports and data to be used by water providers; federal, state, and local water agencies; and the public.

Water Rates in Delaware and Surrounding States, Draft Report 2017

Related Resources

- » Water Rates in Delaware and Surrounding States, Draft Report 2017
- » Water Rates in Delaware and Surrounding States (2015)
- » Water Rates in Delaware and Surrounding States, Draft (2014)
- » Water Rates in Delaware and Surrounding States, Draft (2013)
- » Water Rates in Delaware and Surrounding States, Final Draft (2012)
- » Water Rates in Delaware and Surrounding States, Final Draft (2011)
- » Synthesis of Water Rates in Delaware and Contiguous States (2008)
- » Newark Water Rates (2008)
- » Synthesis of Water Rates in Delaware and Contiguous States (2004)
- » Economic Synthesis of Water Rates in Delaware and Surrounding River Basins (2000)



Additional Data Sources



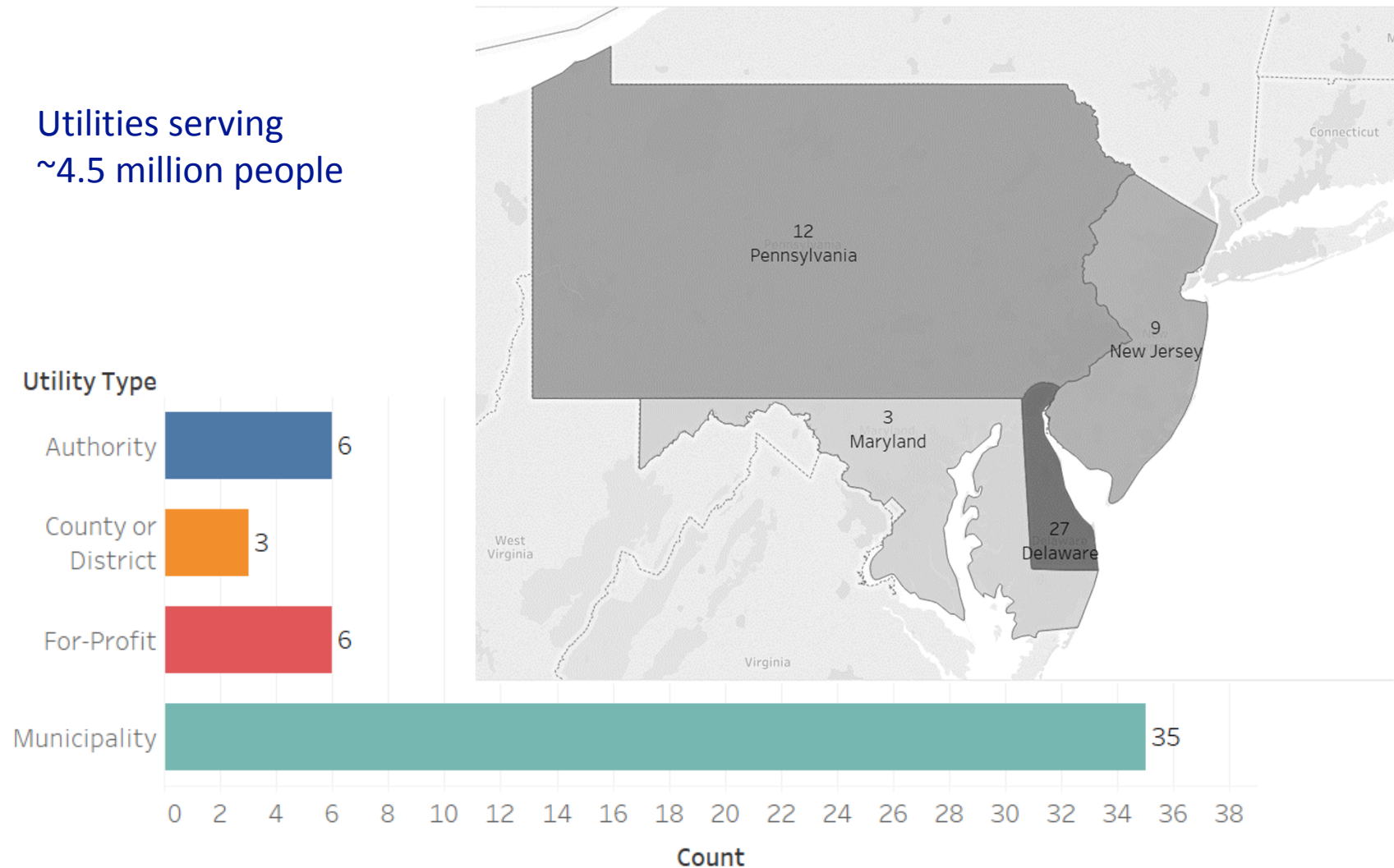
United States[™]
Census
Bureau





Who is in the survey group?

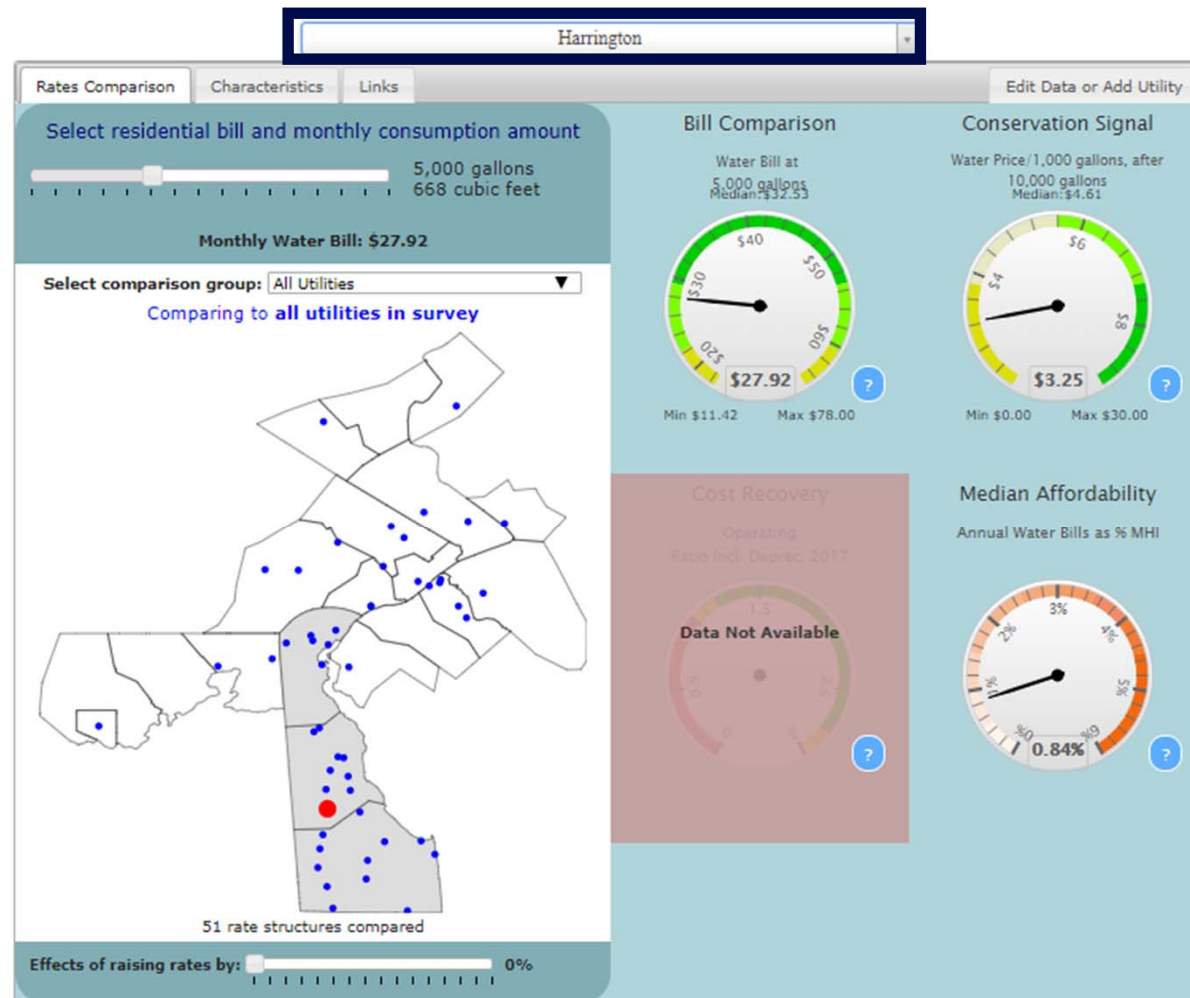
Utilities serving
~4.5 million people





Anatomy of Dashboard:

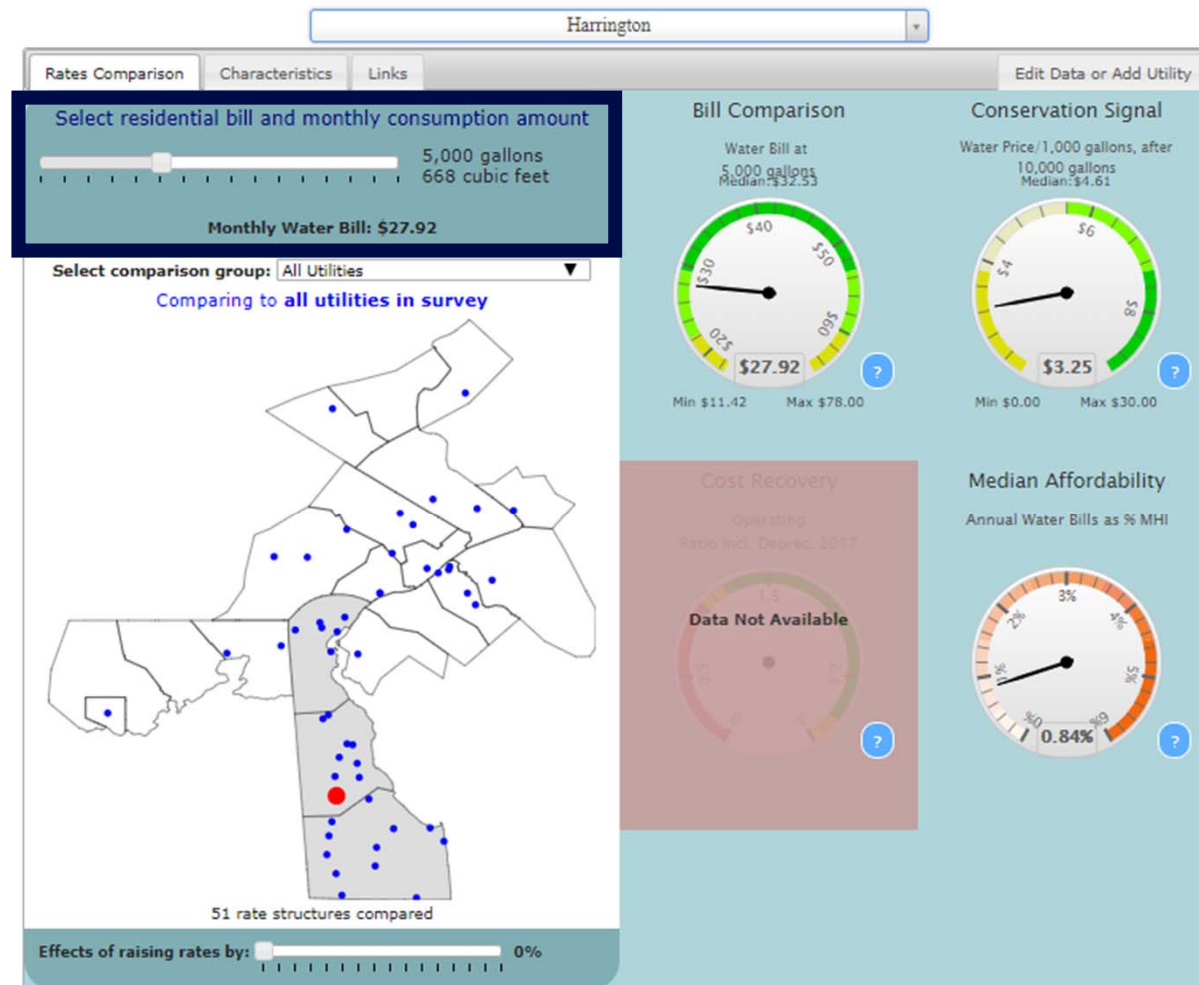
What you need to know to use it effectively





Anatomy of Dashboard:

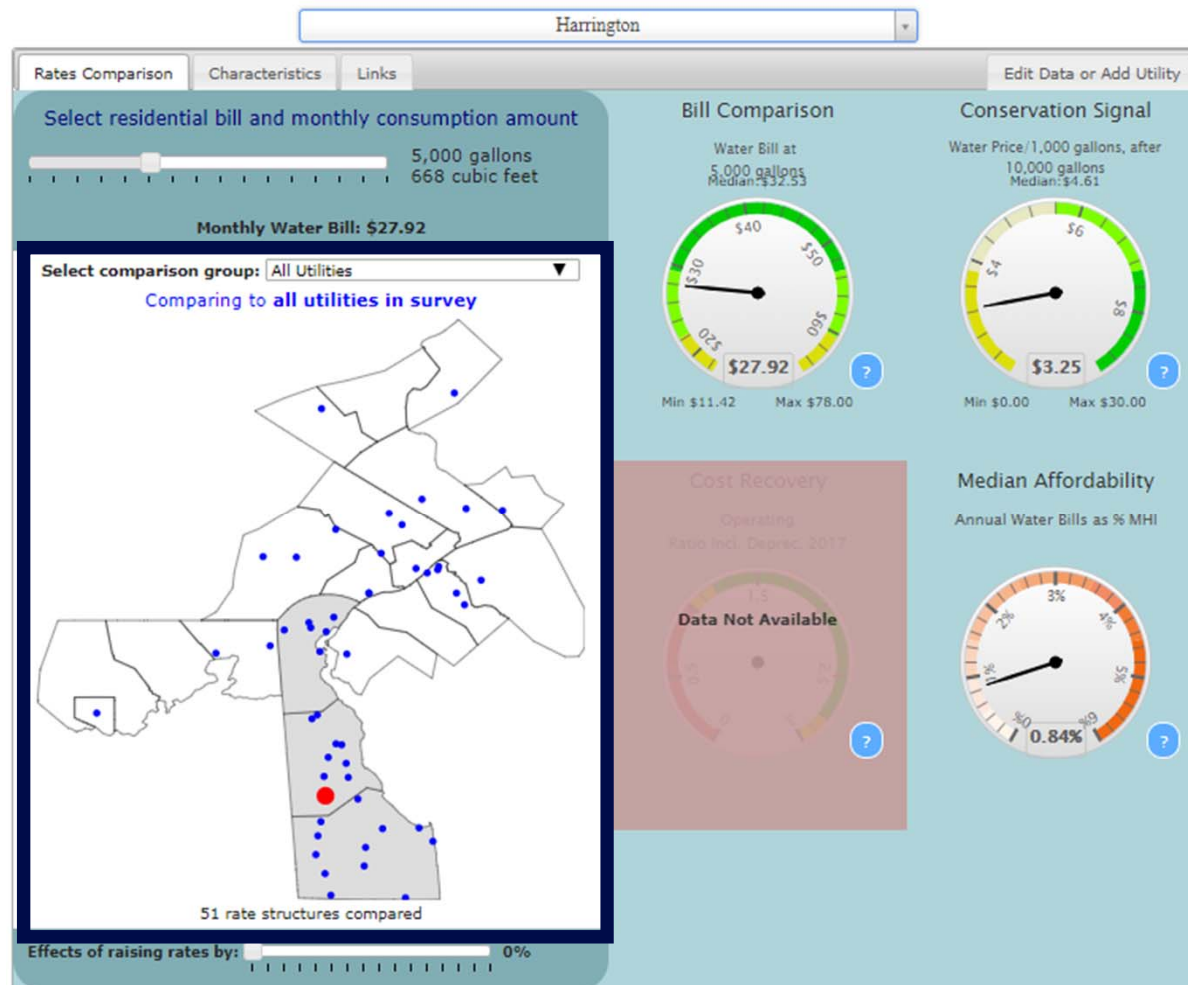
What you need to know to use it effectively





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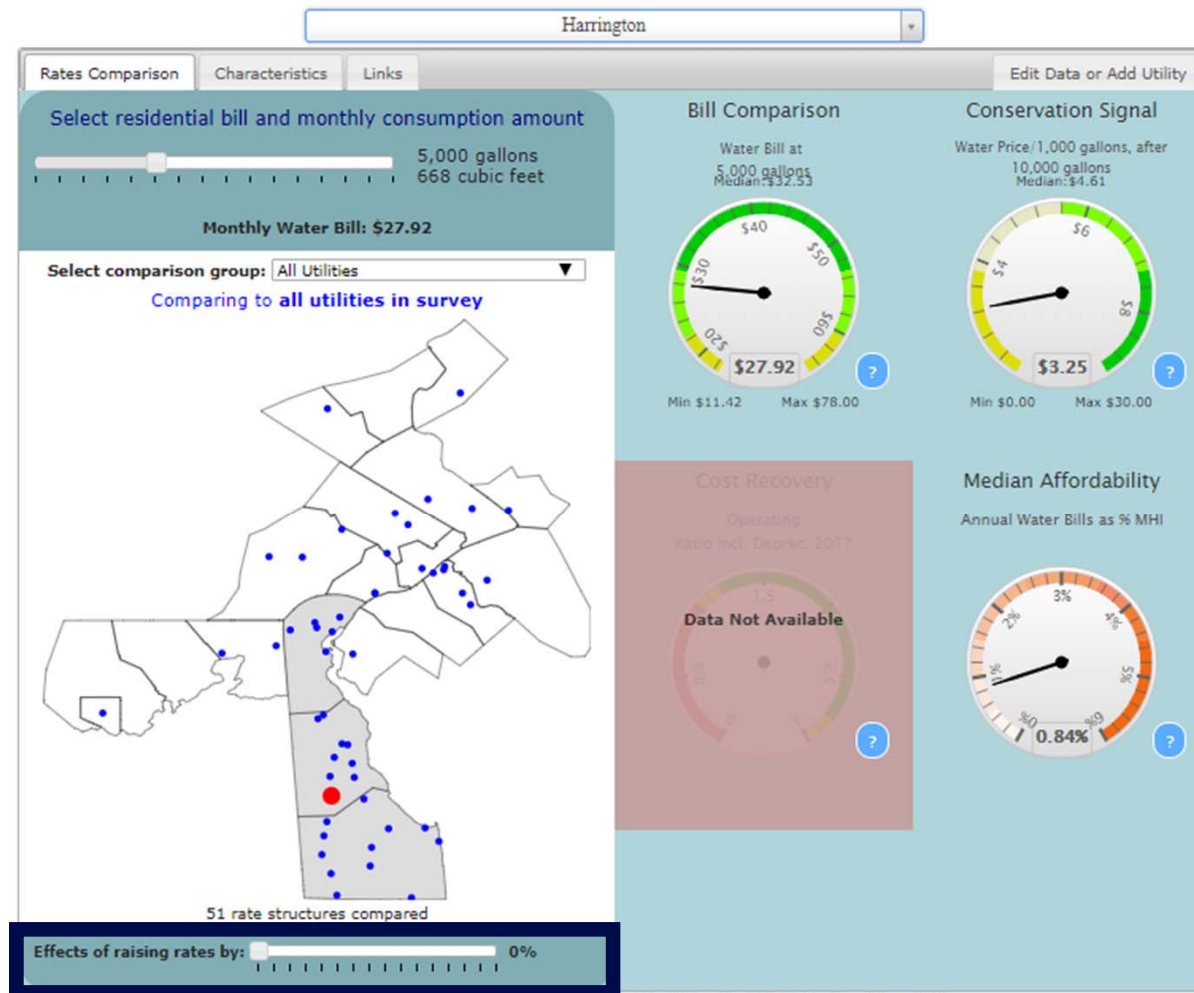
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Anatomy of Dashboard:

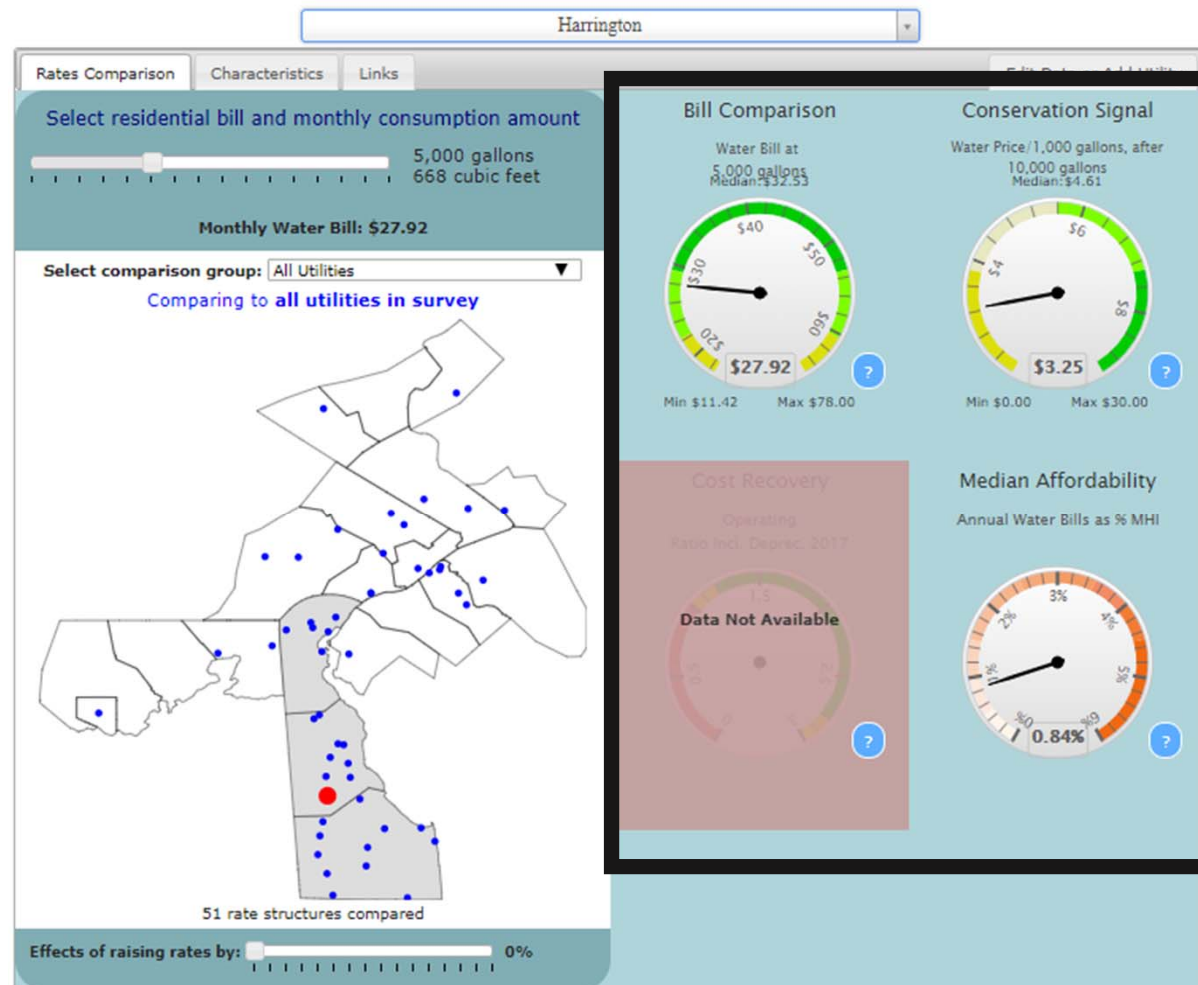
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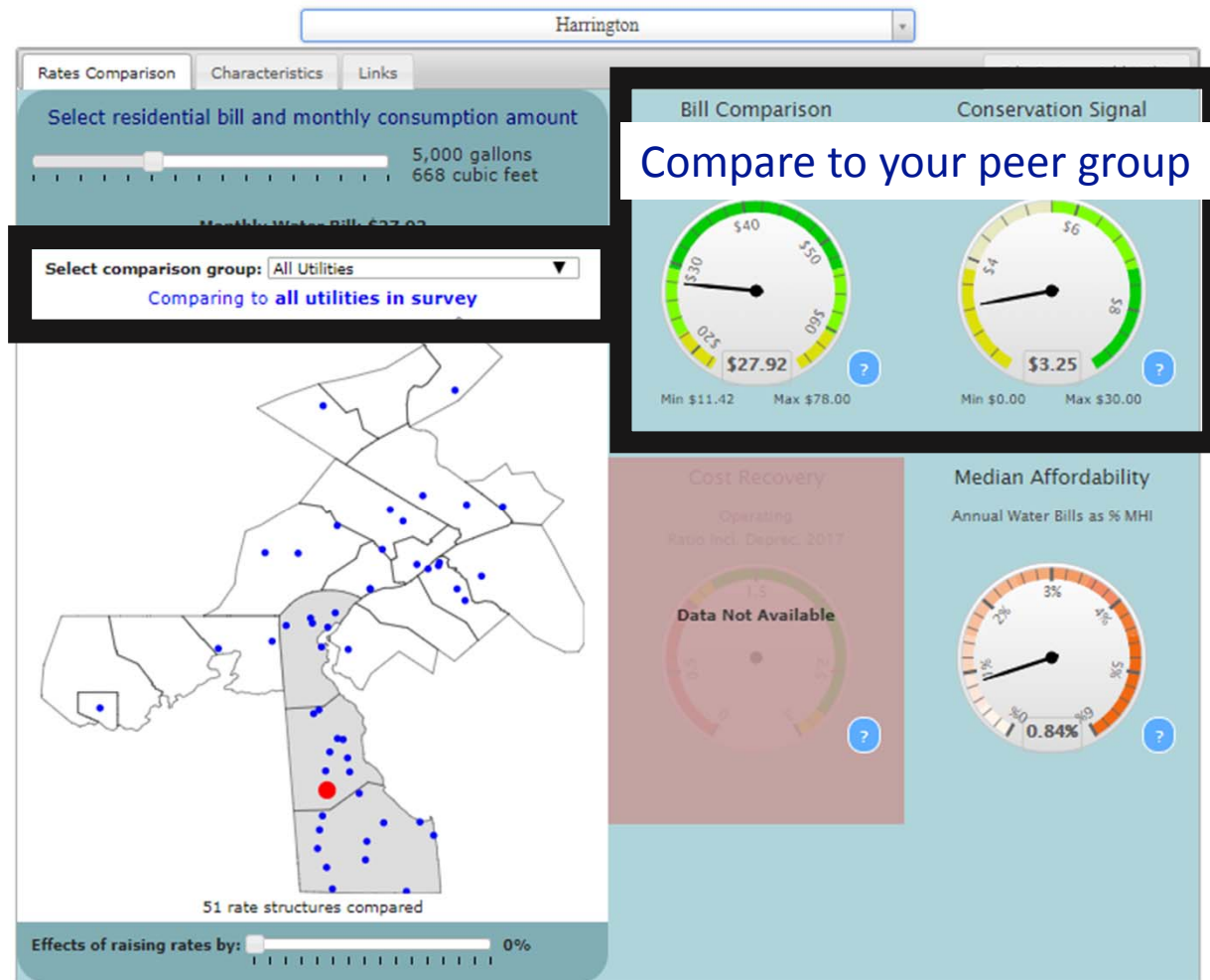
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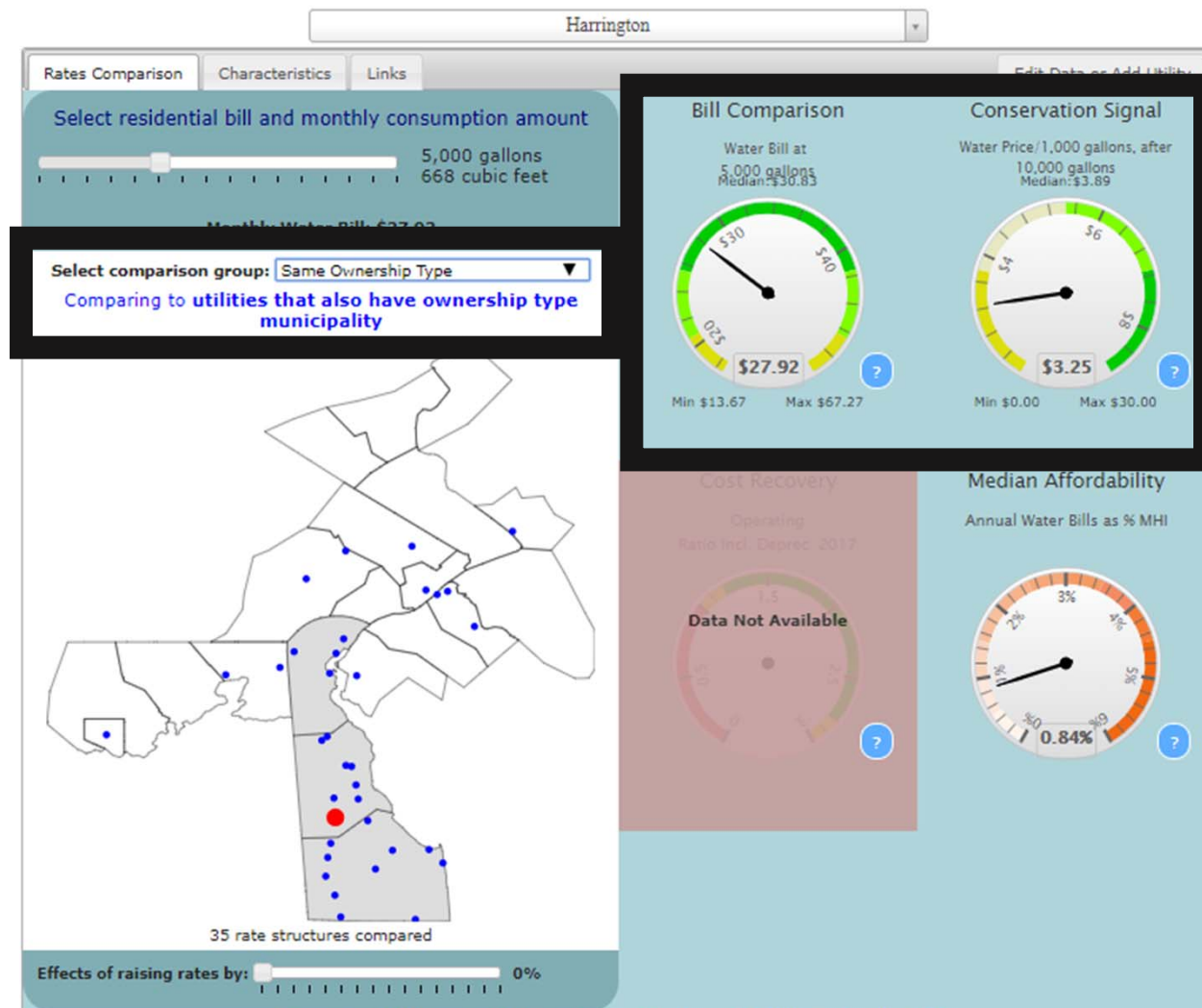
What you need to know to use it effectively





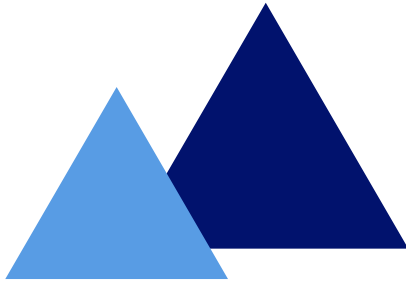
Anatomy of Dashboard:

What you need to know to use it effectively

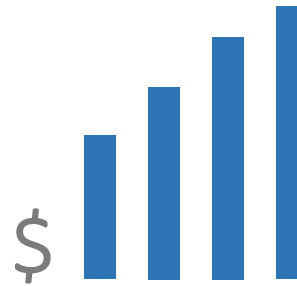




Compare Your Rates to Rates of Systems that have Similar ...



Size



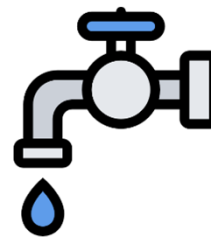
Rate Structure



Location



Demographics



Type



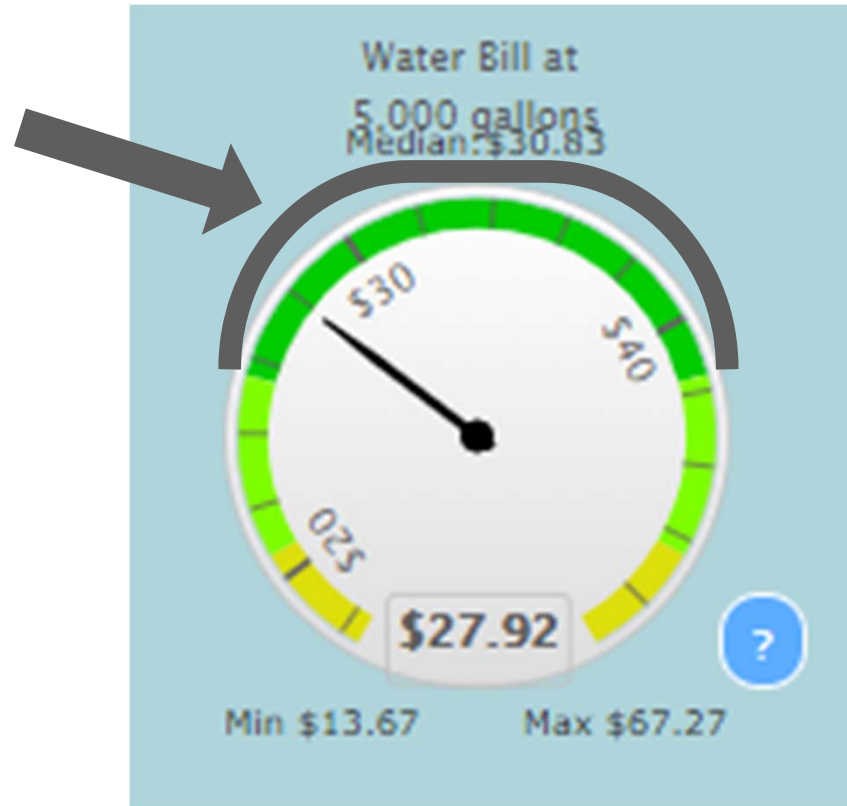
Financials



Dial: Bill Comparison

Darkest green band = middle 50% of utilities

Half of all utilities
in your peer group
have bills that fall
within this range

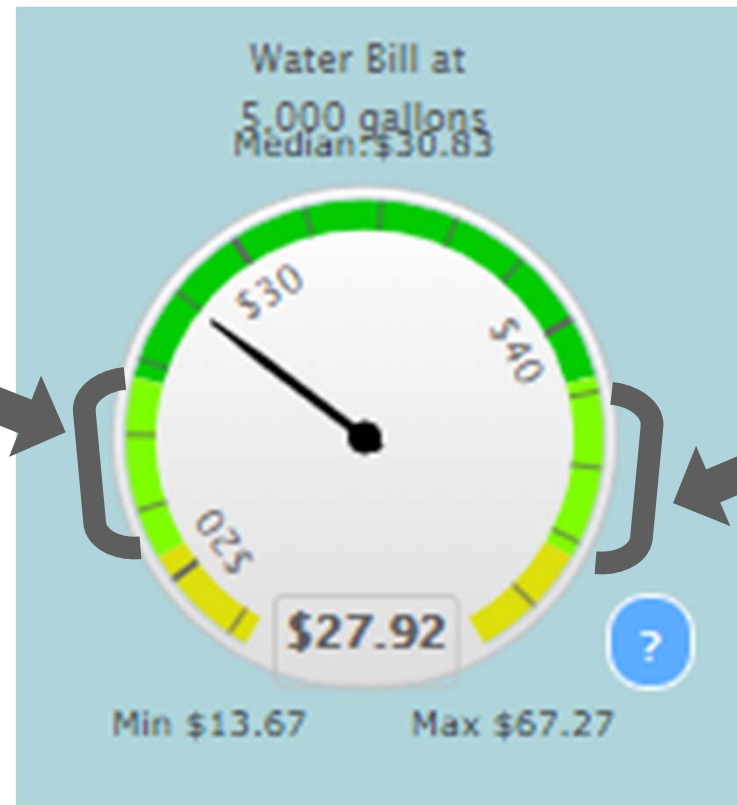




Dial: Bill Comparison

Light green bands = the 15% below and above the middle 50%

15% of utilities
in your peer group
have bills **lower** than
the middle 50%,
15% have bills **higher**
than the middle 50%

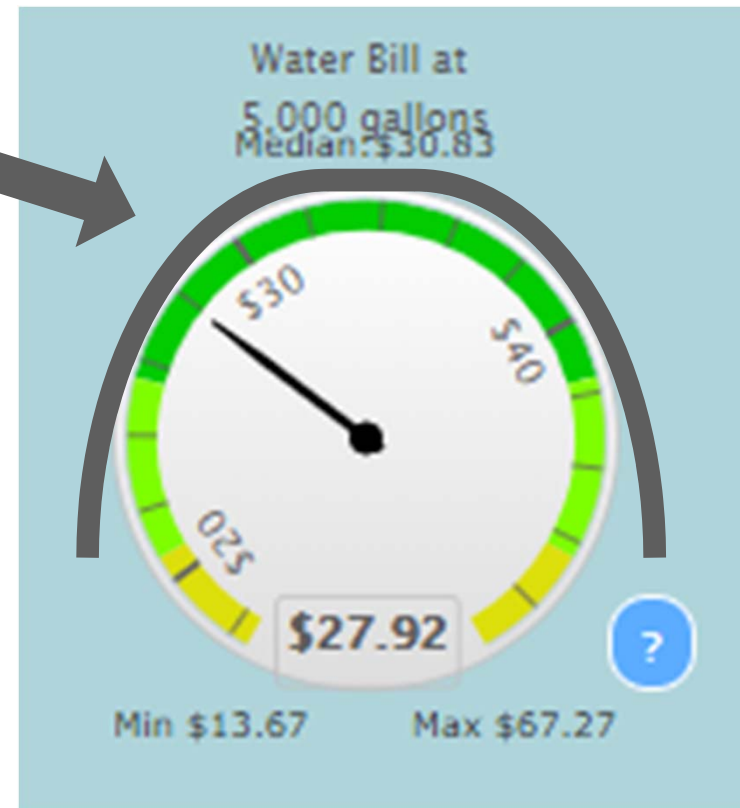




Dial: Bill Comparison

Both greens combined = 80% of utilities

The majority of all utilities in your peer group have bills that fall within the range of the green bands

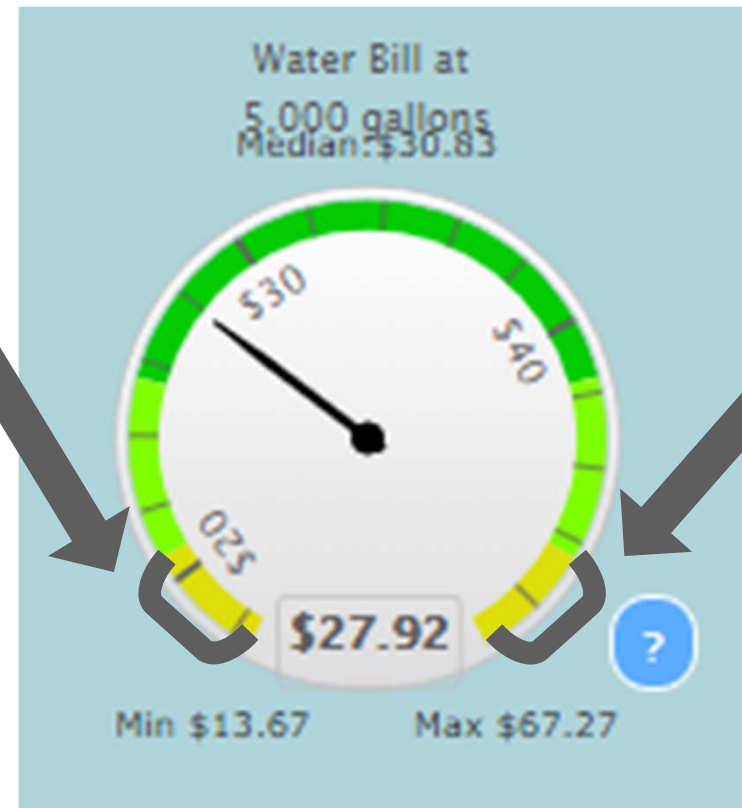




Dial: Bill Comparison

Yellow = the lowest and highest 10% of utilities

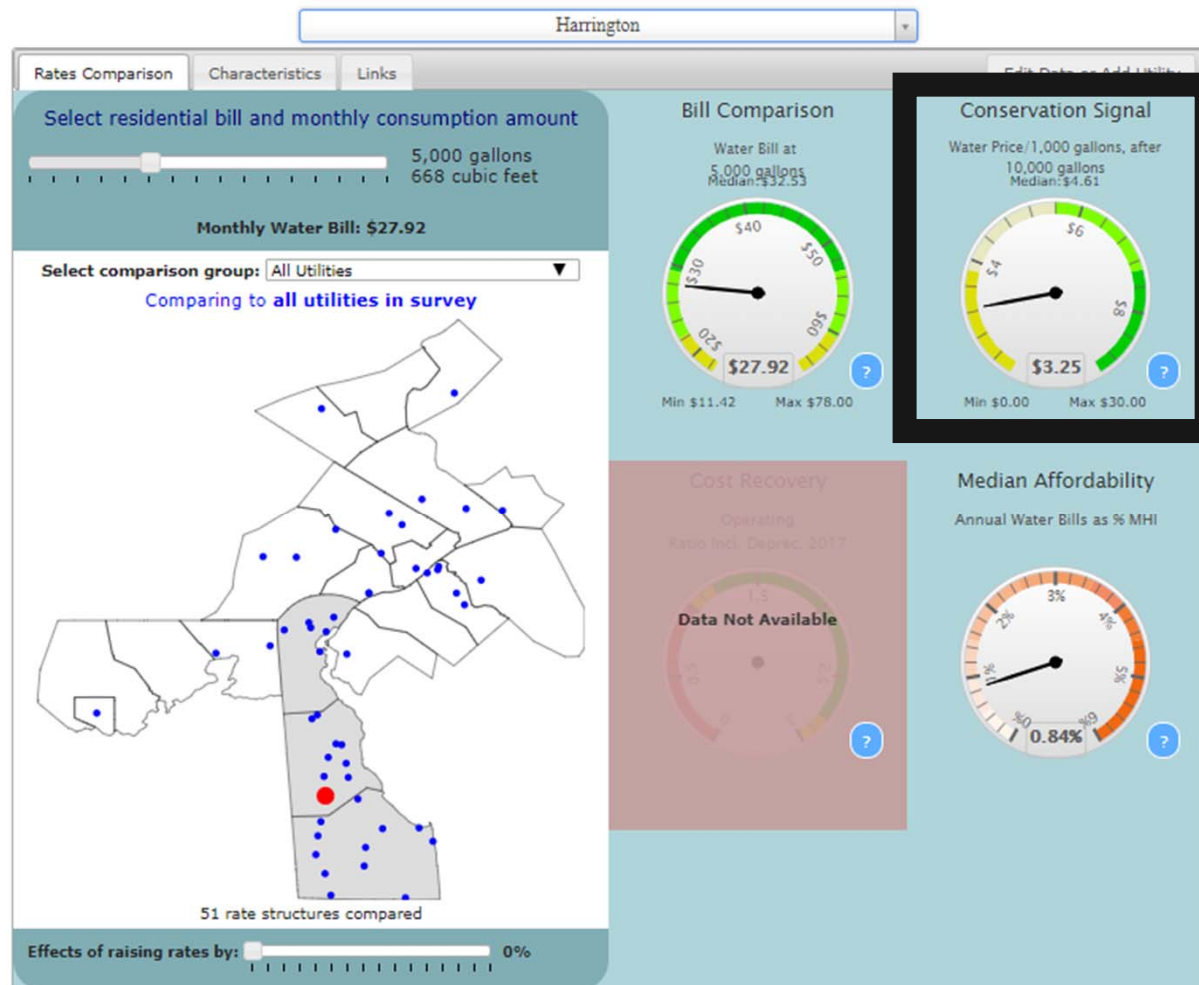
10% of utilities
in your peer group
have bills **lower** than
90% of other utilities,
10% have bills **higher**
than 90% of utilities





Anatomy of Dashboard:

What you need to know to use it effectively

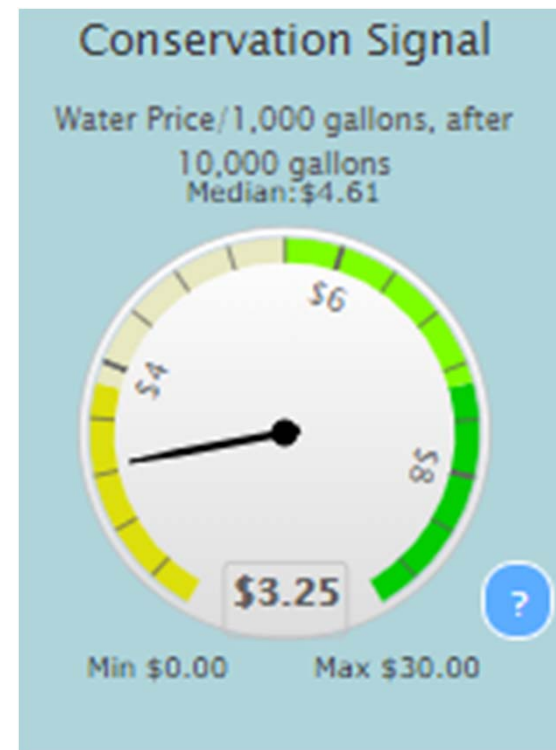




Dial: Conservation Signal

Colored bands = quartiles

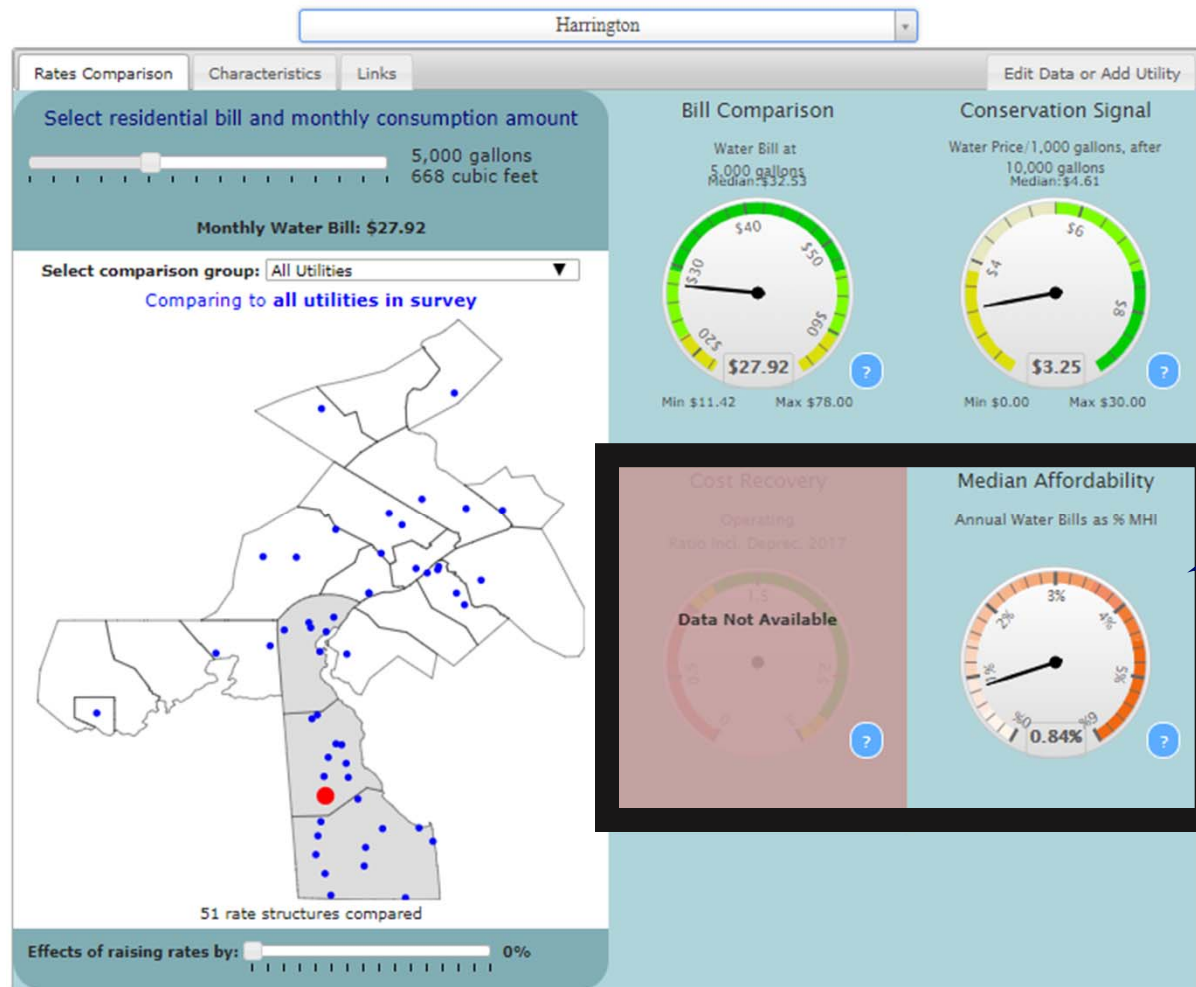
In this example, the marginal price of 1,000 gallons is below the 25th percentile among its peer group, promoting a fairly weak conservation signal





Anatomy of Dashboard:

What you need to know to use it effectively

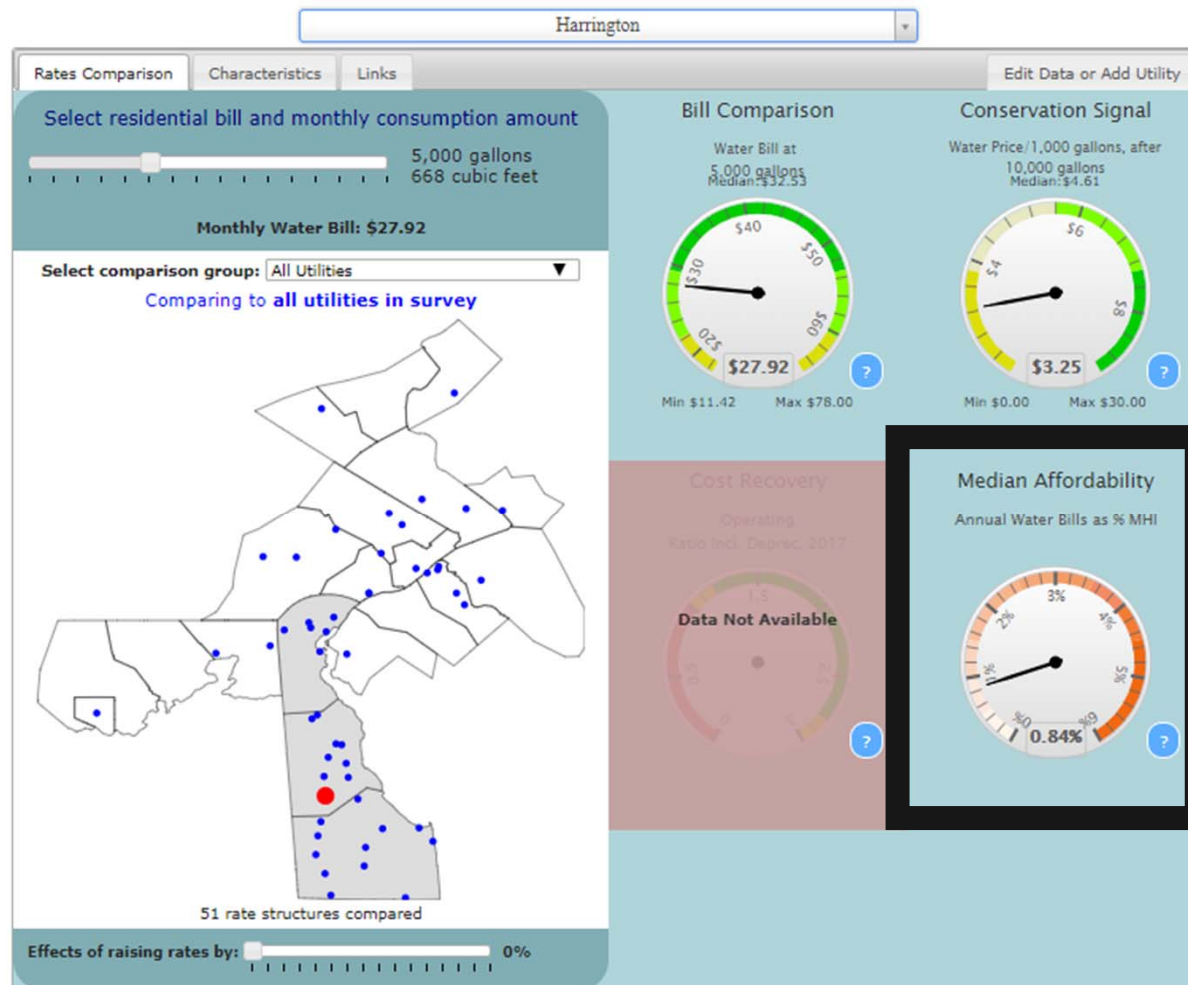


These two dials can be compared to common benchmarks



Anatomy of Dashboard:

What you need to know to use it effectively

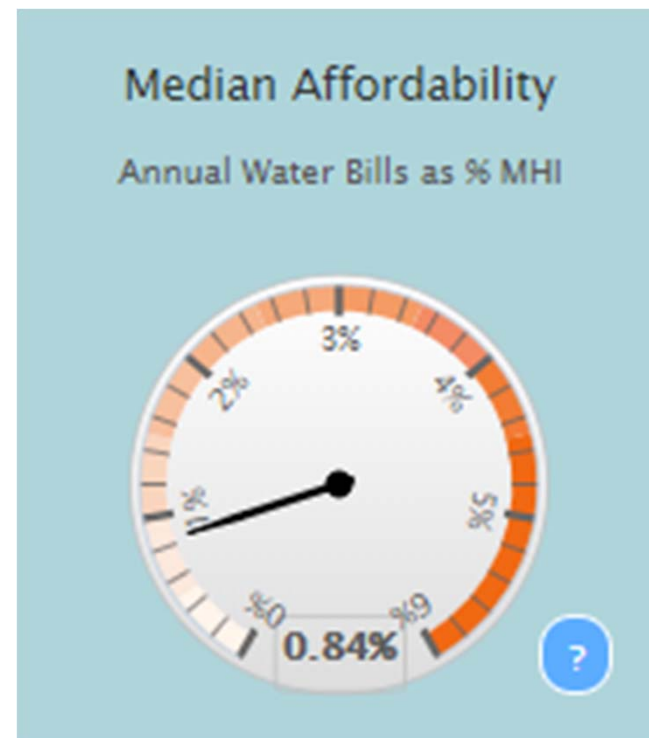


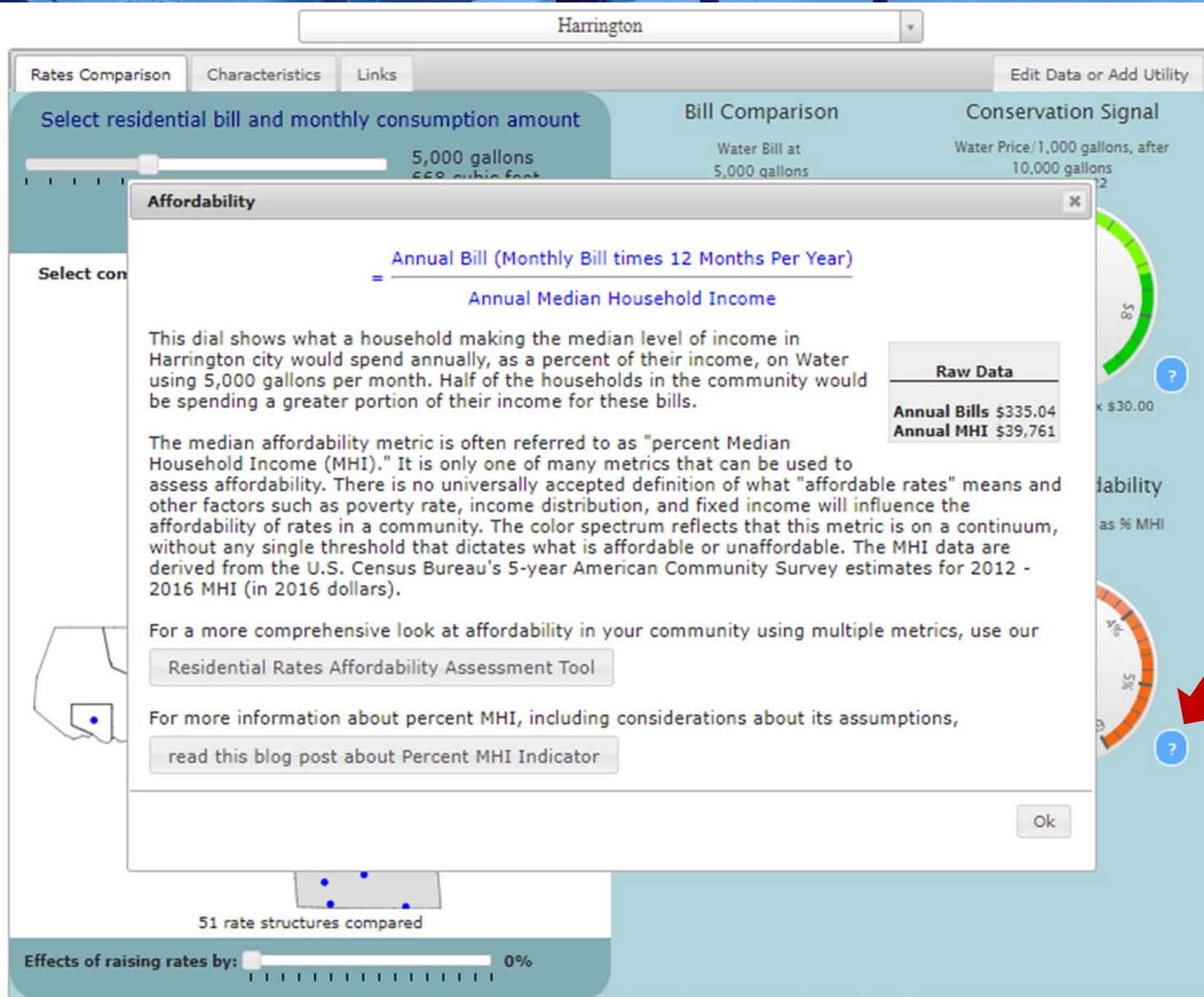


Dial: Median Affordability

Darker shades of orange indicate a higher percentage of MHI spent annually on bills

The percentage of median household income (MHI) spent annually on water bills





Anatomy of Dashboard:


What you need to know to use it effectively



Delaware and Surrounding States Water Rates Dashboard

Rates as of April 2017
Last updated: January 15, 2019





Rates Comparison **Characteristics** Links [Edit Data or Add Utility](#)

Utility Owner	
Ownership type	Municipality
Primary County	Kent County
Primary service area	Harrington city
Date Rates Effective	unknown

Select comparison group:

	Harrington city	Median for all utilities in survey	Statewide Stats
Number of Systems	1	51	51
Est. Number of Connections	1,223	3,787	
Est. Service Population	3,174	9,900	
Average Household Size	3.04	2.57	2.61
Median Household Income	\$39,761	\$54,218	\$61,017
Poverty Rate	20.63%	12.19%	12.04%

Anatomy of Dashboard:

What you need to know to use it effectively




Delaware and Surrounding States Water Rates Dashboard

Rates as of April 2017

Last updated: January 15, 2019



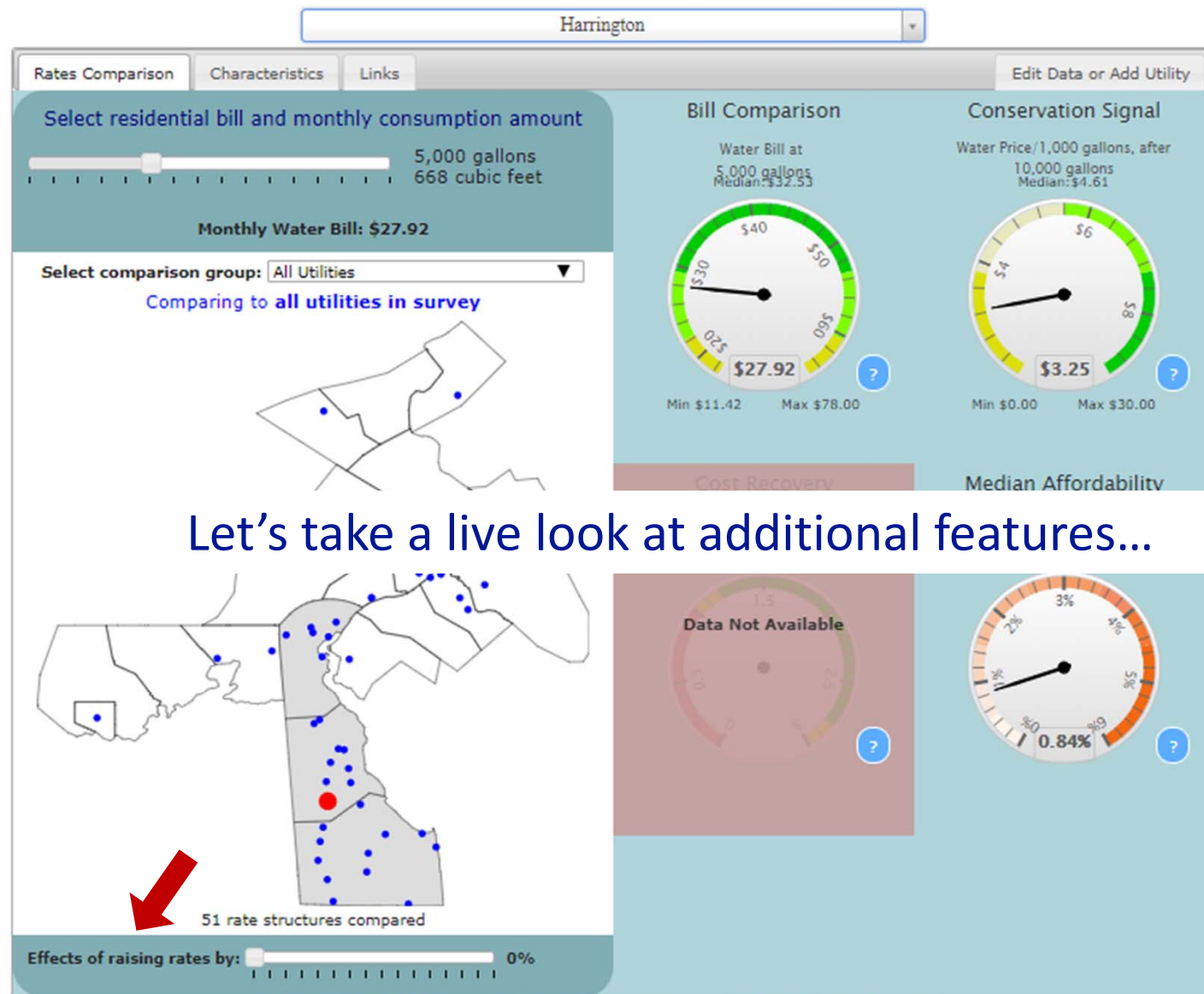


[Rates Comparison](#) [Characteristics](#) [Links](#) [Edit Data or Add Utility](#)

This Rates Dashboard is designed to assist utility managers, finance directors, Board members, local officials, reporters, and customers to compare their utility's residential water rates against multiple factors, including system characteristics, customer base demographics, and geography. Users can manually/temporarily input financial data using the Edit Data or Add Utility button to turn on the Cost Recovery dial (on the user's local machine only – this is cookie based).

The Delaware and Surrounding States Water Rates Dashboard was constructed as part of Smart Management for Small Water Systems, a nationwide project of the [Environmental Finance Center Network](#) (EFCN) that provides a variety of free resources to systems serving 10,000 people or fewer. Survey data were collected by the University of Delaware's Water Resources Center. The Environmental Finance Center at the University of North Carolina at Chapel Hill created the Dashboard with funding provided by a cooperative agreement with the US EPA. Additional free resources for water and wastewater utilities are provided below.

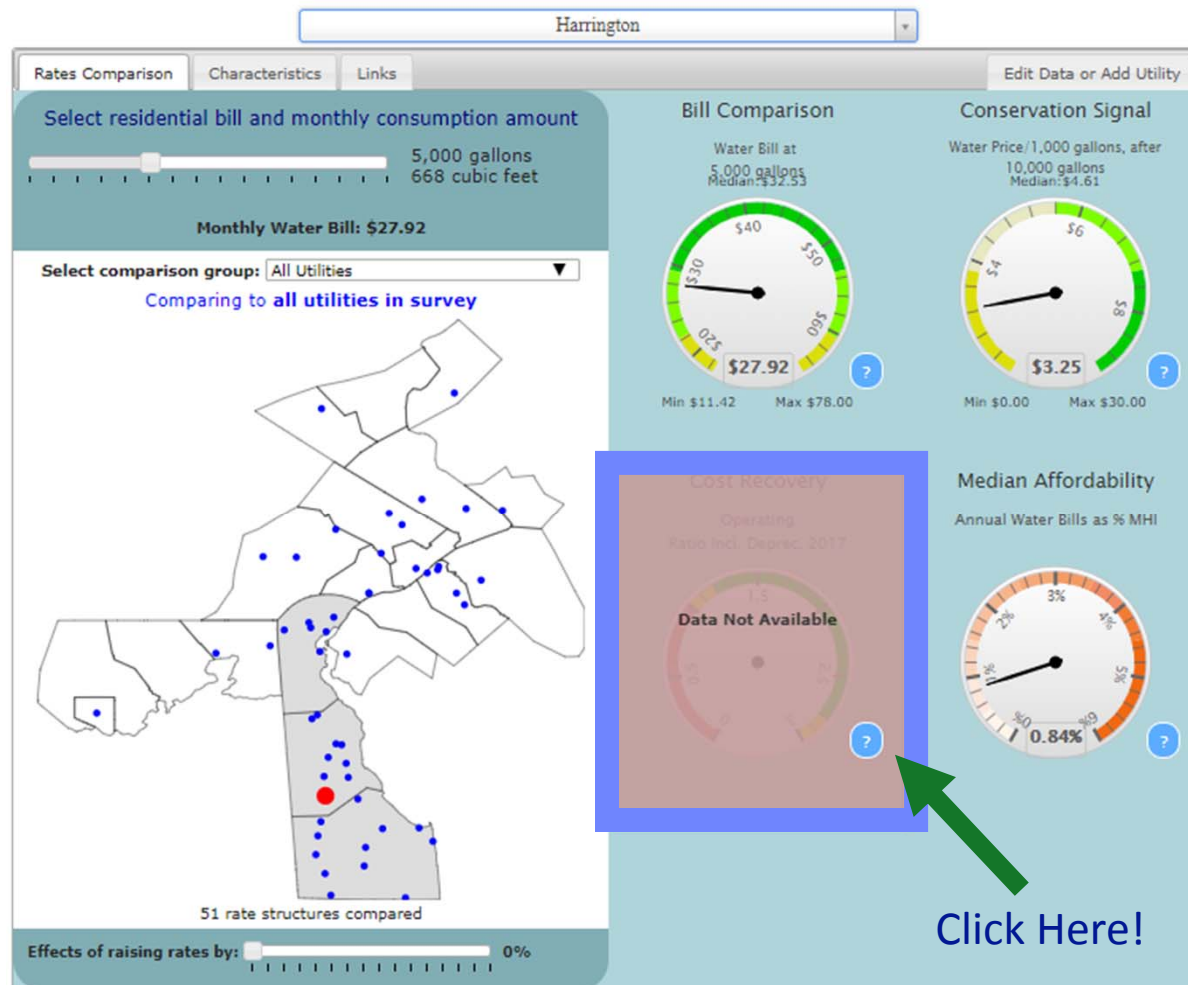
Resources for Delaware	Additional Tools and Resources
Delaware Water Resources Center	Water & Wastewater Rates Analysis Model
Direct Assistance for Small Systems	Financial Health Checkup for Water Utilities
Drinking Water State Revolving Fund	Plan to Pay: Fund Your Capital Improvement Plan
DE League of Local Governments	Residential Rates Affordability Assessment
DE Division of Water	EPA Water Finance Clearinghouse
Email Feedback or Comments	Environmental Finance Blog





Anatomy of Dashboard:

What you need to know to use it effectively

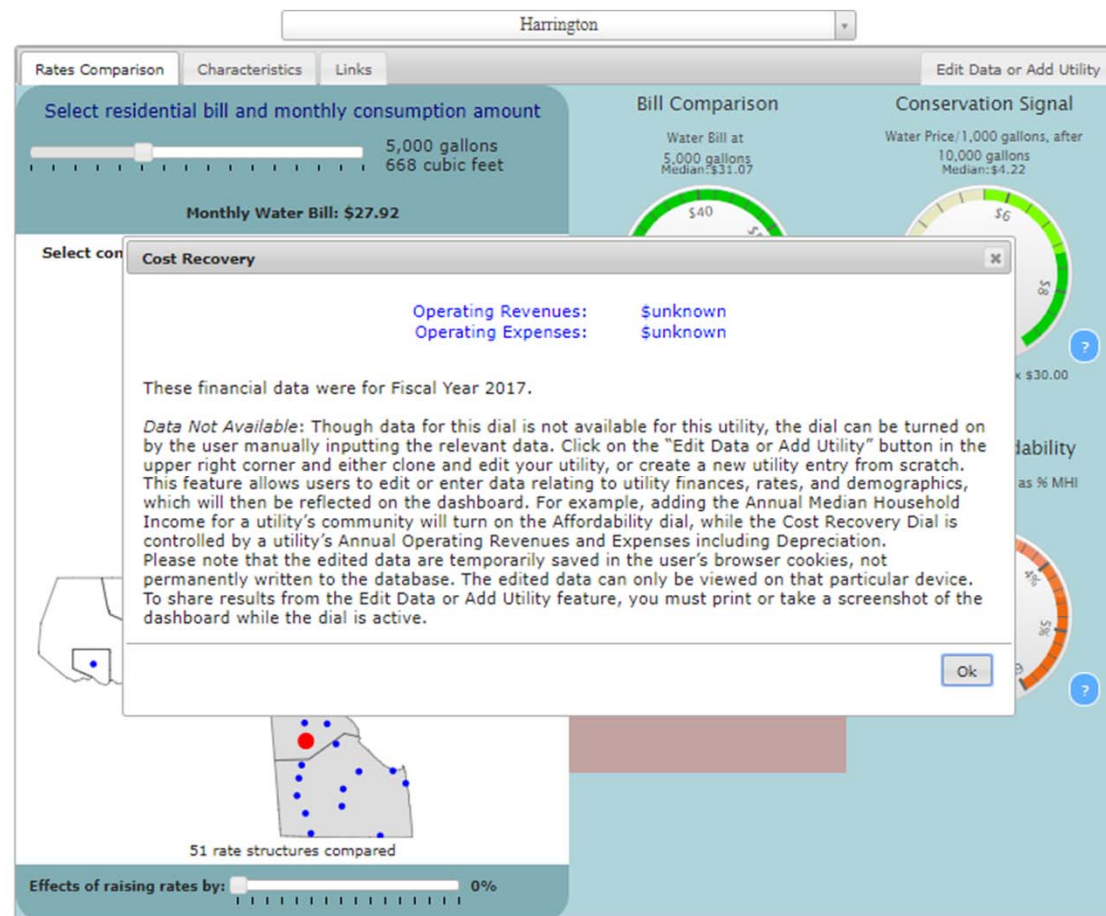


Copyright (c) 2019 Environmental Finance Center at the University of North Carolina, Chapel Hill.



Anatomy of Dashboard:

What you need to know to use it effectively



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Dial: Cost Recovery

Red = costs exceed revenues; a concern for financial sustainability

Operating revenues
Operating expenses
(including depreciation)





Dial: Cost Recovery

Yellow = revenues are sufficient to cover costs, but could be problematic in long-term

Operating revenues
Operating expenses
(including depreciation)





Dial: Cost Recovery

Green = revenues are likely enough to pay for day to day costs as well as long-term goals

Operating revenues
Operating expenses
(including depreciation)



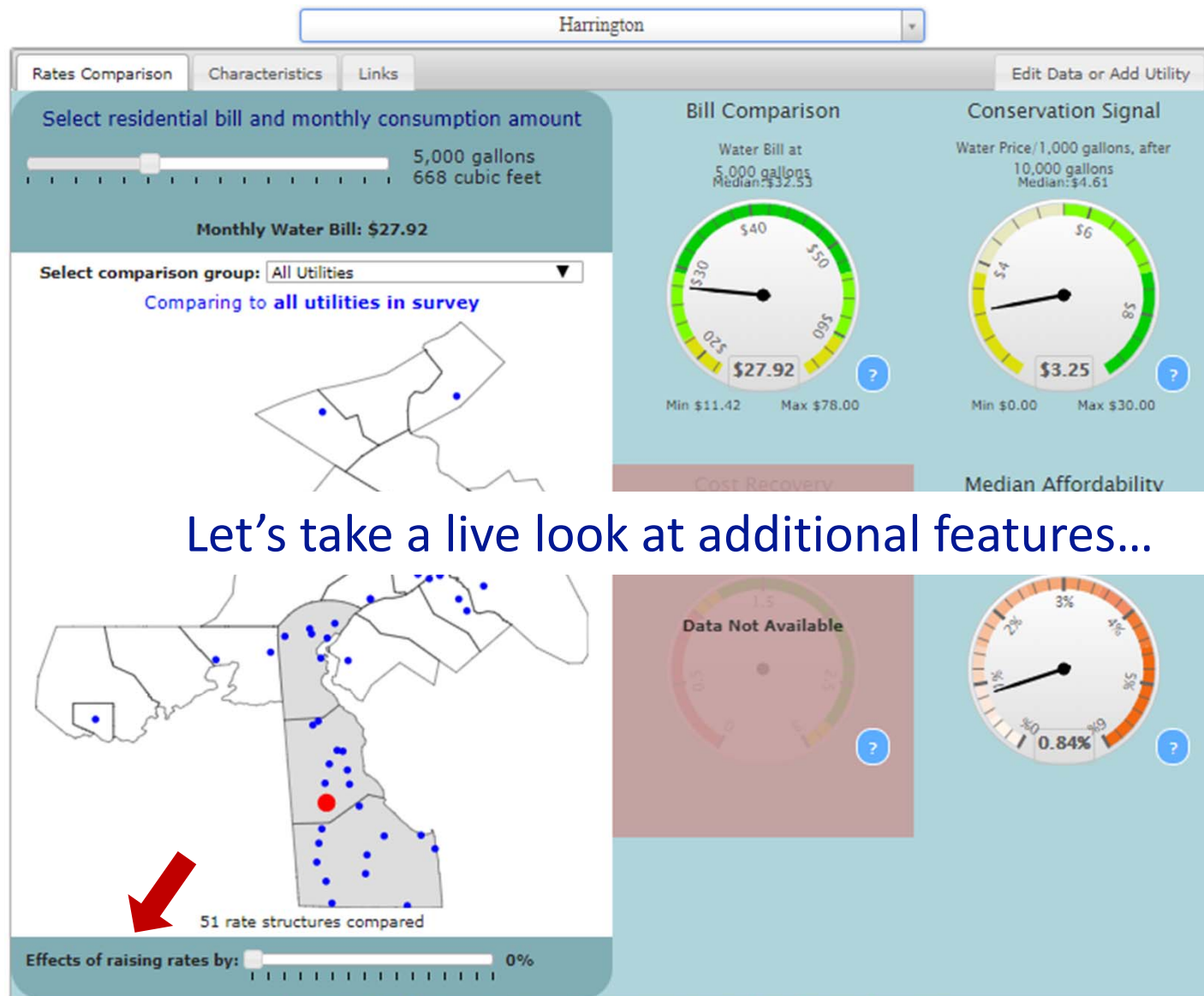


Dial: Cost Recovery

Yellow = revenues may be "too" good

Operating revenues
Operating expenses
(including depreciation)







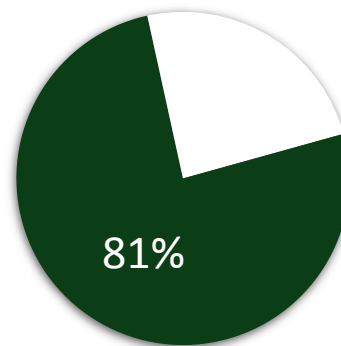
When To Use This Tool

- As part of your annual rate review
- When presenting to boards or other decision makers on the need to change rates
- When explaining rates to customers
- For private systems, as part of your PUC rate case



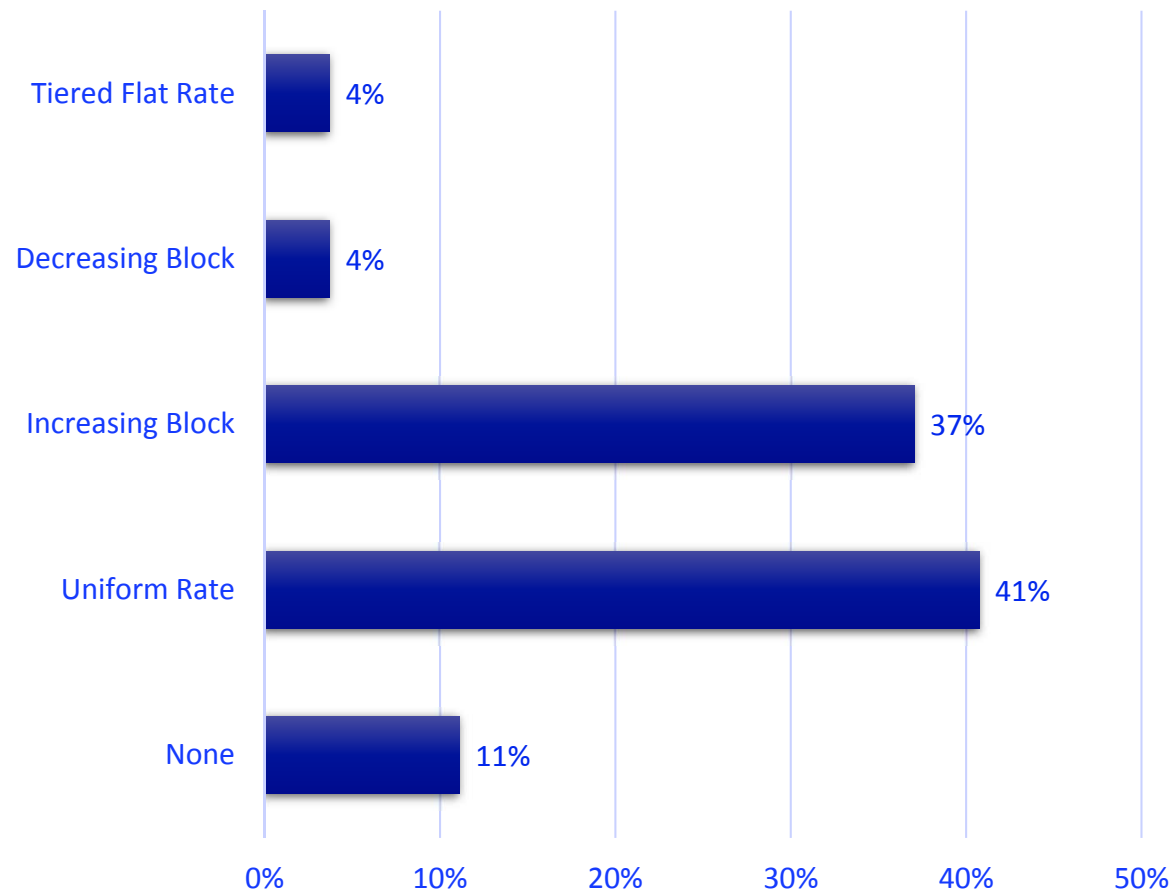
Delaware: Statewide Analysis

In Delaware, Most Surveyed Utilities Have
a Constant, Non-Zero, Base Charge



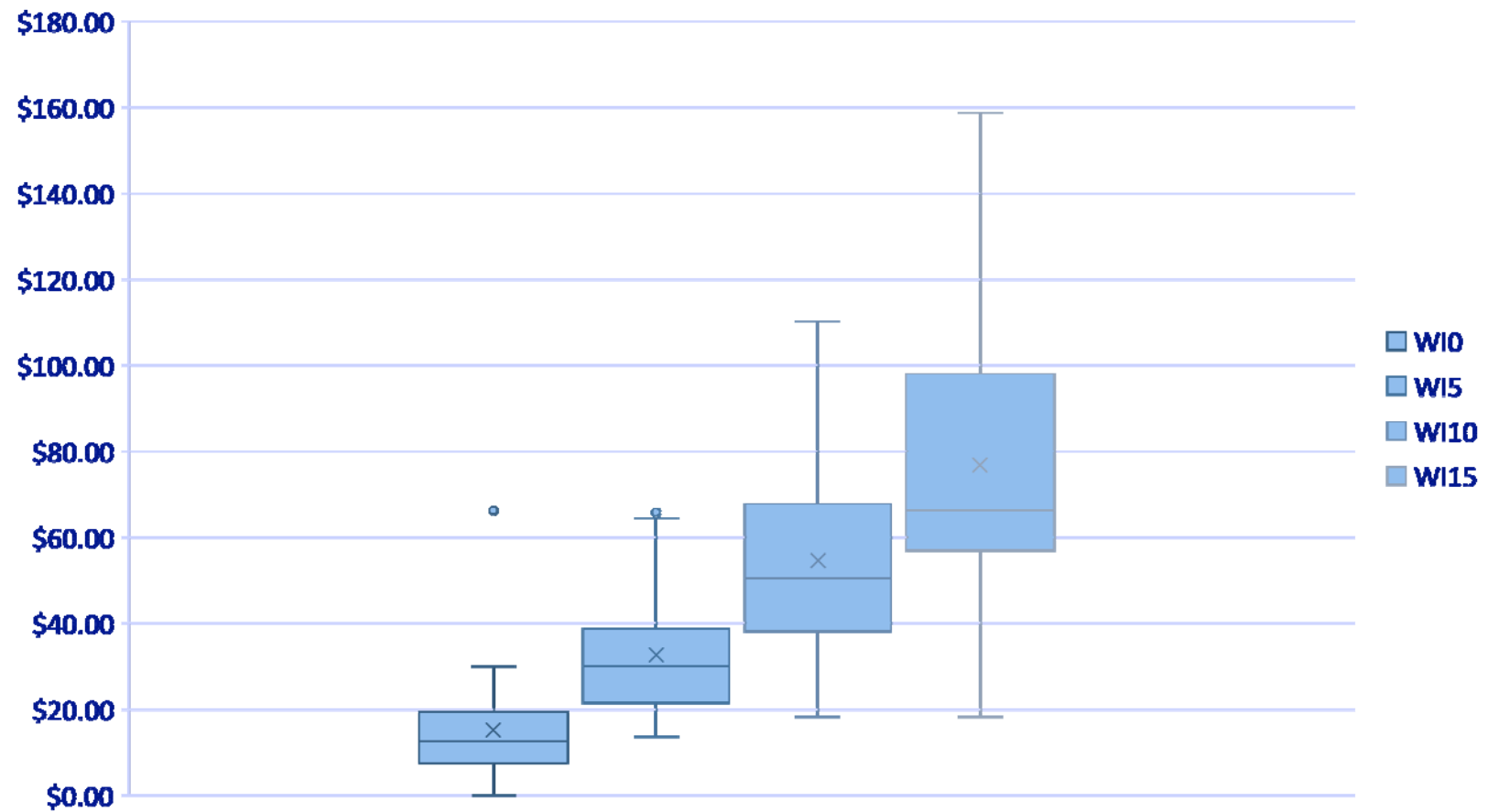


Delaware: Statewide Analysis





Delaware: Statewide Analysis





Key financial indicators in a jiffy



Three Types of Costs

- **Operating Costs**—what you need to run the system day in and day out
- **Capital Costs**—rehabilitation and replacement of existing infrastructure and new infrastructure
- **Debt Service**—what you owe on loans and bonds



Two Types of Revenues

- **System Income**—Money from rates, tap fees, system development charges, grants, penalties, other sources
 - Note: To be a true enterprise fund, not taxes!
- **Debt**—Money from bonds and loans

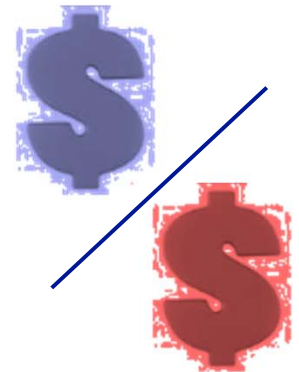


Operating Ratio

$$= \frac{\textit{Operating Revenues}}{\textit{Operating Expenses}}$$

Natural Benchmark: > 1.0

A measure of self sufficiency.



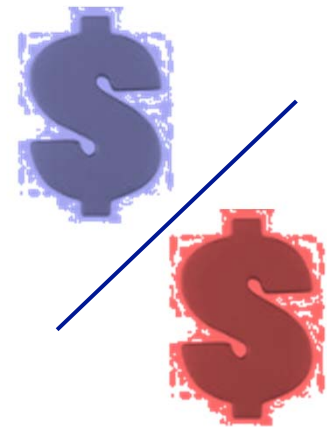


Quick or Current Ratio

$$= \frac{\text{Quick Assets (unrestricted, excluding Inventories and Prepaid Items)}}{\text{Current Liabilities}}$$

Accepted Benchmark: > 2

A measure of short-term liquidity: ability to pay your current bills



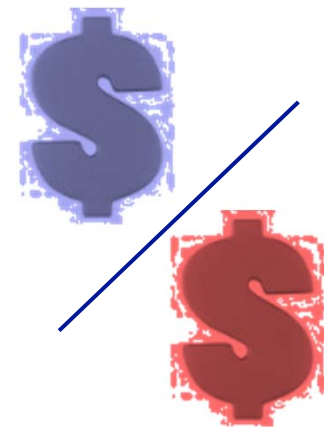


Days Cash on Hand

$$= \frac{\text{Unrestricted cash and cash equivalents} \times 365}{\text{Operating Expenses} - \text{Depreciation}}$$

Benchmark: At the very least, enough to last a billing cycle
(or until you expect a substantial inflow of cash)

A measure of ability to weather a significant
temporary reduction in revenue



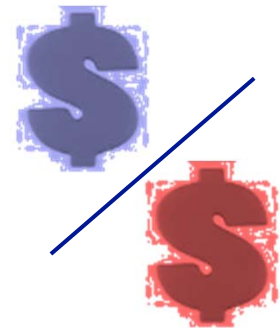


Debt Service Coverage Ratio

$$= \frac{\text{Operating Revenues} - \text{Operating Expenditures (excludes depreciation)}}{\text{Principal} + \text{Interest Payments on Long Term Debt}}$$

Natural Benchmark: > 1

A measure of the ability to pay debt service with revenue left over after operating expenditures





Infrastructure Condition*

*Caveat – This indicator is only as good as your depreciation schedule and even then historic pricing is likely to distort the results.

$$= \frac{\text{Total Accumulated Depreciation}}{\text{Total Assets Being Depreciated}}$$

Benchmark: Don't get close to 100%

A measure of how much of your total assets have already depreciated. As you approach 100%, your system is near the end of its expected life.



Can You Afford Capital Improvements?

- Is your utility (public enterprise) self sufficient?
- Can your utility meet its short term obligations?
- If your customers stop paying their bills, how long can you maintain operations?
- Are you able to cover your debt service after paying for your day to day operations?
- How much of your utility's expected life has already run out (and how much is left)?

Debt Service
Coverage Ratio

Asset
Depreciation

Operating
Ratio

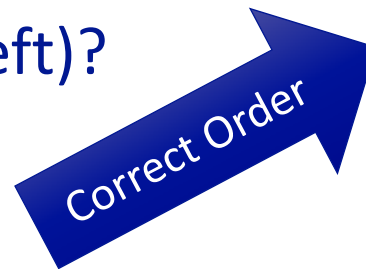
Quick Ratio

Days Cash on
Hand



Can You Afford Capital Improvements?

- Is your utility (public enterprise) self sufficient?
Operating Ratio
- Can your utility meet its short term obligations?
Quick Ratio
- If your customers stop paying their bills, how long can you maintain operations?
Days Cash on Hand
- Are you able to cover your debt service after paying for your day to day operations?
Debt Service Coverage Ratio
- How much of your utility's expected life has already run out (and how much is left)?
Asset Depreciation





Visit the EFCN Website – [*www.efcnetwork.org*](http://www.efcnetwork.org)

for more information on upcoming events, funding, and resources.

The screenshot shows the EFCN website header with the logo and tagline "Innovative Finance Solutions for Environmental Services". Below the header is a navigation menu with links: HOME, ABOUT, WORKSHOPS & WEBINARS, ASSISTANCE, RESOURCES, BLOG, ARCHIVES, and a search icon. Below the navigation menu is a large blue banner with yellow text and graphics. The banner features a yellow stick figure on the left with question marks above its head, and a yellow stick figure on the right sitting at a desk with a laptop. A dashed yellow line connects the two figures. The text on the banner reads: "Get Free Help Now! Small water systems can request free technical assistance from our experts on finance and management challenges. 'The thing about working with the EFCN is availability; I can call anytime with a quick question or to get outside advice.'"

EFCN Innovative Finance Solutions for Environmental Services

HOME ABOUT WORKSHOPS & WEBINARS ASSISTANCE RESOURCES BLOG ARCHIVES

Get Free Help Now!

Small water systems can request free technical assistance from our experts on finance and management challenges.

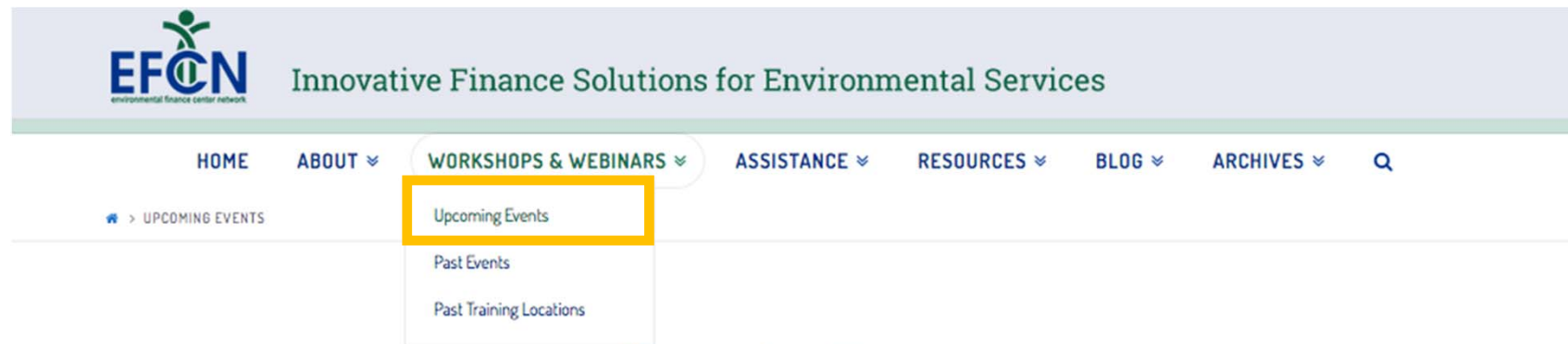
"The thing about working with the EFCN is availability; I can call anytime with a quick question or to get outside advice."





Upcoming Events Calendar

Select “Upcoming Events” under the Workshops & Webinars Tab.



Upcoming Events










= In Person Event



= Webinar

Type	Date/Time	Event
	03/09/2017 2:00 pm - 3:00 pm	WEBINAR Preparing Winning Financing Applications for Water Infrastructure Projects
	03/22/2017 2:00 pm - 3:00 pm	WEBINAR Water Audits and Water Loss Control: Entering Your Data into the Spreadsheet
	03/30/2017 9:00 am - 4:30 pm	Maryland Rates and Finance Workshop for Small Water Systems <i>Easton Utilities, Easton MD</i>
	04/04/2017 1:00 pm - 2:00 pm	WEBINAR: Workforce Development: An Overview of Key Components
	05/11/2017 9:00 am - 4:30 pm	Virginia Rates and Finance Workshop for Small Systems <i>The Institute for Advanced Learning and Research, Danville Virginia</i>
	05/25/2017 9:00 am - 4:30 pm	Arkansas Rates and Finance Workshop for Small Water Systems <i>Beaver Water District, Lowell AR</i>
	09/13/2017 9:00 am - 4:30 pm	Pennsylvania Rates and Finance Workshop for Small Water Systems <i>Pennsylvania American Water Co, New Castle PA</i>



Funding Tables By State

Select “Funding Sources by State” under the Resources Tab.

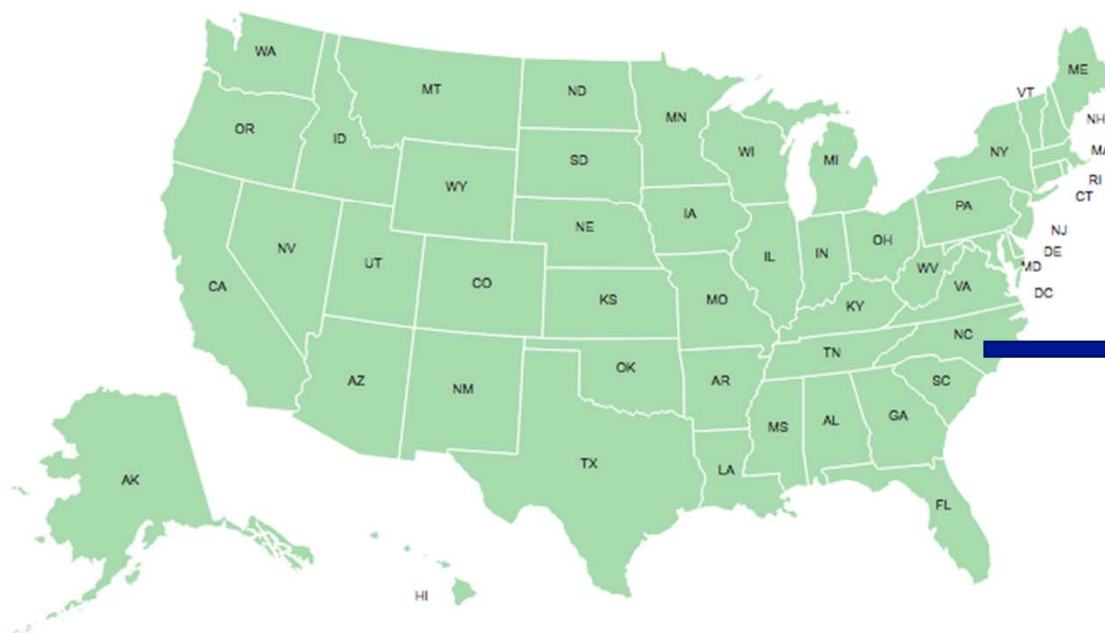
The screenshot shows the EFCN (Environmental Finance Center Network) website. The header includes the EFCN logo and the tagline "Innovative Finance Solutions for Environmental Services". The navigation bar contains links for HOME, ABOUT, WORKSHOPS & WEBINARS, ASSISTANCE, RESOURCES, BLOG, and ARCHIVES. The RESOURCES dropdown menu is open, and the option "Funding Sources by State" is highlighted with a yellow box. Below the navigation bar, there is a large blue banner with the text "Get Free Help Now!" in yellow, followed by "Small water systems can request free technical assistance from our experts on finance and management challenges." and a quote: "The thing about working with the EFCN is availability; I can call anytime with a quick question or to get outside advice."



Funding Sources by State

Note: Some states may have additional resources listed below the map.

Click on the map below to view funding sources for each state:



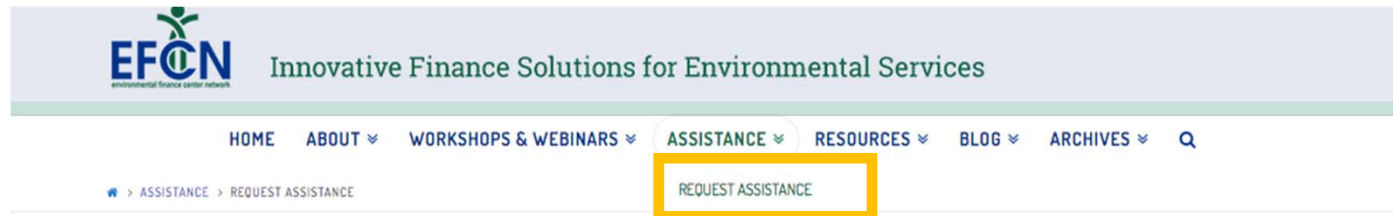
Click on an individual state to view funding table.

Oregon Water and Wastewater Funding Sources (Federal, State, Local, and Other)					
Organization	Program	Project or Use of Funds	Application Dates	Website	Contact
Oregon Health Division	Safe Drinking Water Funding (Federal)	Funding for public drinking water systems to improve the safety and quality of drinking water. Includes grants for infrastructure, monitoring, and public information.	Applications are accepted on an ongoing basis.	oregon.gov/ohd/programs/SDW/Pages/default.aspx	Drinking Water Program Manager oregon.gov/ohd/programs/SDW/Pages/default.aspx
	Community Development Block Grant (CDBG)	Funding for community development projects, including housing, public facilities, and economic development.	Applications are accepted on an ongoing basis.	oregon.gov/ohd/programs/CDBG/Pages/default.aspx	Community Development Program Manager oregon.gov/ohd/programs/CDBG/Pages/default.aspx
Oregon Department of Transportation	Transportation Planning Program	Funding for transportation planning and research.	Applications are accepted on an ongoing basis.	oregon.gov/odot/programs/TP/Pages/default.aspx	Transportation Planning Program Manager oregon.gov/odot/programs/TP/Pages/default.aspx
	Transportation Infrastructure Program	Funding for transportation infrastructure projects, including highways, bridges, and public transit.	Applications are accepted on an ongoing basis.	oregon.gov/odot/programs/INF/Pages/default.aspx	Transportation Infrastructure Program Manager oregon.gov/odot/programs/INF/Pages/default.aspx
Oregon Department of Education	Statewide Education Program	Funding for statewide education programs and initiatives.	Applications are accepted on an ongoing basis.	oregon.gov/ode/programs/SEP/Pages/default.aspx	Statewide Education Program Manager oregon.gov/ode/programs/SEP/Pages/default.aspx
	Local Education Agency (LEA) Program	Funding for local education agency programs and initiatives.	Applications are accepted on an ongoing basis.	oregon.gov/ode/programs/LEA/Pages/default.aspx	Local Education Agency Program Manager oregon.gov/ode/programs/LEA/Pages/default.aspx
Oregon Department of Social Services	Child Welfare Program	Funding for child welfare programs and initiatives.	Applications are accepted on an ongoing basis.	oregon.gov/dss/programs/CWP/Pages/default.aspx	Child Welfare Program Manager oregon.gov/dss/programs/CWP/Pages/default.aspx
	Adult Care Program	Funding for adult care programs and initiatives.	Applications are accepted on an ongoing basis.	oregon.gov/dss/programs/ACP/Pages/default.aspx	Adult Care Program Manager oregon.gov/dss/programs/ACP/Pages/default.aspx
Oregon Department of Corrections	Prison Construction Program	Funding for prison construction and renovation projects.	Applications are accepted on an ongoing basis.	oregon.gov/doc/programs/PCP/Pages/default.aspx	Prison Construction Program Manager oregon.gov/doc/programs/PCP/Pages/default.aspx
	Prisoner Support Program	Funding for prisoner support programs and initiatives.	Applications are accepted on an ongoing basis.	oregon.gov/doc/programs/SP/Pages/default.aspx	Prisoner Support Program Manager oregon.gov/doc/programs/SP/Pages/default.aspx
Oregon Department of Health Services	Health Services Program	Funding for health services programs and initiatives.	Applications are accepted on an ongoing basis.	oregon.gov/dhs/programs/HS/Pages/default.aspx	Health Services Program Manager oregon.gov/dhs/programs/HS/Pages/default.aspx
	Public Health Program	Funding for public health programs and initiatives.	Applications are accepted on an ongoing basis.	oregon.gov/dhs/programs/PH/Pages/default.aspx	Public Health Program Manager oregon.gov/dhs/programs/PH/Pages/default.aspx



Request Technical Assistance

Select “Request Assistance” under the Assistance Tab off the EFCN homepage to access and submit the TA request form electronically.



REQUEST ASSISTANCE

The screenshot shows the "Technical Assistance Request Form" page. The page has a header with a banner image and the EFCN logo. The main content area is titled "Technical Assistance Request Form" and includes a paragraph explaining that the EFCN offers free help on financial and managerial topics to systems serving 10,000 or fewer people. Below this, a list of examples of assistance is provided:

- Creating an Asset management plan
- Near-term financial planning and rate setting
- Analyzing your revenues and expenses
- Offering ideas on how to effectively budget
- Long-term capital planning
- Assessing options for lowering energy use and/or water loss
- Identifying sources of outside funding
- Collaborating with other water systems
- Resiliency Planning

At the bottom, a paragraph states: "If you are interested in requesting assistance from our experts, please fill out the form below. You will be asked a few questions to help us understand your water system and what kind of assistance you need."



E-Learning Modules

Select “E-Learning Modules” under the Resources Tab off the EFCN homepage.



As part of its continued effort to provide resources and training to small water systems, the Environmental Finance Network is creating E-Learning modules on finance and management topics for system managers.

E-Learning modules provide training through pre-recorded content. You will be able to access the content, watch presentations, complete quizzes and exercises, and access tools and resources at your own pace.

Financial Sustainability for Small Systems

[Click Here to Access the Course on AWWA's website](#)

This eLearning course is made possible through a USEPA grant for small systems training in conjunction with the EFCN's training partner, AWWA.



Resource Library

Select “Resource Library” under the Resources Tab off the EFCN homepage.

The screenshot shows the EFCN homepage header. The logo on the left reads "EFCN environmental finance center network". To its right is the tagline "Innovative Finance Solutions for Environmental Services". The navigation bar includes links for HOME, ABOUT, WORKSHOPS & WEBINARS, ASSISTANCE, RESOURCES, BLOG, and ARCHIVES, each with a dropdown arrow. The RESOURCES dropdown menu is open, and the "Resource Library" option is highlighted with a yellow box. Other options in the dropdown are "E-Learning Modules", "Funding Sources by State", and "Map of Water and Wastewater Rates Dashboards". Below the navigation bar, a breadcrumb trail shows a home icon followed by "> RESOURCE LIBRARY". The main heading "Resource Libr" is partially visible.

[View All Tools](#) | [View All Publications](#) | [View All Posts](#)

For an overview of some of the tools and resources available in our Resource Library, please view our [Tools and Resources flyer](#).

What does your system need help with?

+ We treat more water than we sell.



Resource Library Continued...

Click on a what your system needs help with to reveal tools and publications related to that topic.

✖ We have insufficient revenue to cover our costs.

Tools

February 16, 2017

[Online Water Rate Checkup Tool](#)

February 17, 2016

[Water Utility Customer Assistance Program Cost Estimation Tool](#)

September 3, 2014

[Water & Wastewater Residential Rates Affordability Assessment Tool](#)

December 16, 2012

[Plan to Pay: Scenarios to Fund your C.I.P.](#)

November 15, 2012

[Dashboard for Using Capital Reserve Fund to Avoid Rate Shock](#)

November 7, 2016

[Modelo de Análisis para las Tarifas de Agua y Aguas Residuale](#)

January 26, 2016

[Financial Health Checkup for Water Utilities](#)

August 15, 2013

[Rates and Financial Benchmarking Dashboards](#)

November 20, 2012

[Water & Wastewater Rates Analysis Model](#)

November 4, 2012

[Loan Analysis Tool](#)

Publications

April 14, 2014

[Rural and Small Systems Guidebook to Sustainable Utility Management](#)

August 29, 2013

[Asset Management: A Handbook for Small Water Systems](#)

August 29, 2013

[Setting Small Drinking Water System Rates for a Sustainable Future](#)

August 27, 2013

[Designing Rate Structures that Support Your Objectives](#)



Smart Management for
Small Water Systems

**Thank you for participating today.
We hope to see you at a future workshop!**

www.efcnetwork.org

