



Smart Management for
Small Water Systems

Washington State Virtual Trainings 1 & 2:

- 1) Customer Assistance Programs (during the Pandemic)
- 2) Questions and Answers on Financial Recovery from COVID

September 28 – 29 2020



SOUTHWEST
ENVIRONMENTAL
FINANCE CENTER



SCHOOL OF GOVERNMENT
Environmental Finance Center



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



Certificate of Completion

This webinar is approved for 0.3 CEU, but attendees must attend BOTH trainings (Sept. 28 and 29) to receive a certificate. There is no partial credit offered.

- You must register and attend using your real name and unique email address
- You must participate for the duration of the webinar

Your certificate of attendance will be emailed to you within 30 days of the webinar date and you should utilize this document to self-submit for continuing education credits.

If you have questions or need assistance, please contact *smallsystems@syr.edu*.

About Us

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.



**Smart Management for
Small Water Systems**

The Smart Management for Small Water Systems Program works in every state, territory, and the Navajo Nation. All small drinking water systems are eligible to receive free resources including training, direct technical assistance, tools, blogs, and resources.

The Small Systems Program Team

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





Two Sessions for WA Small Water Systems

Monday, September 28, 2020

10:00am – 11:30am PT

Customer Assistance Programs

Presentation on the Governor's Order prohibiting disconnecting customers for non-payment and setting up customer assistance options to help pay for service.

Tuesday, September 29, 2020

10:00am – 11:30am PT

Ask your Questions on Financial Recovery from COVID-19

Q&A format. Ask us questions about financial management and operations of your water systems during the pandemic and recovery over the next few months.



Speakers from the WA DOH

Derek Pell

Deputy Director for Operations

Office of Drinking Water for Washington State Department of Health

Chris McCord

Deputy Director for Central Services

Office of Drinking Water for Washington State Department of Health

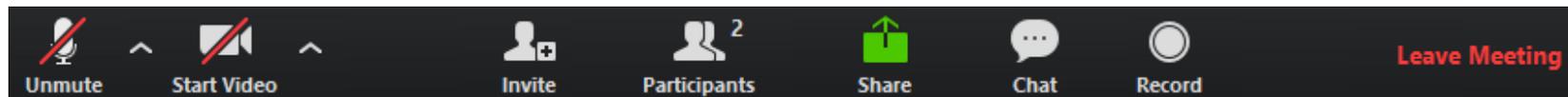
Agenda - 1st Webinar

- Framing the issue: main and competing priorities of a water utility
- Alternatives to shut-offs and providing assistance to customers
- Formal Customer Assistance Programs
- Questions

Speakers

Heather Himmelberger
Southwest EFC
heatherh@unm.edu

Shadi Eskaf
EFC at UNC
eskaf@sog.unc.edu



Submit your questions in the “Chat” box at any time

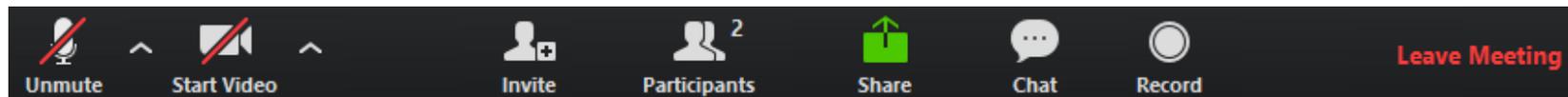
Agenda - 2nd Webinar

- List common issues of COVID-19 conditions on utility finance
- **Questions from the audience**
 - Customer Assistance
 - Financial Relief
 - Others
- Resources available to help your systems

Speakers

Heather Himmelberger
Southwest EFC
heatherh@unm.edu

Shadi Eskaf
EFC at UNC
eskaf@sog.unc.edu

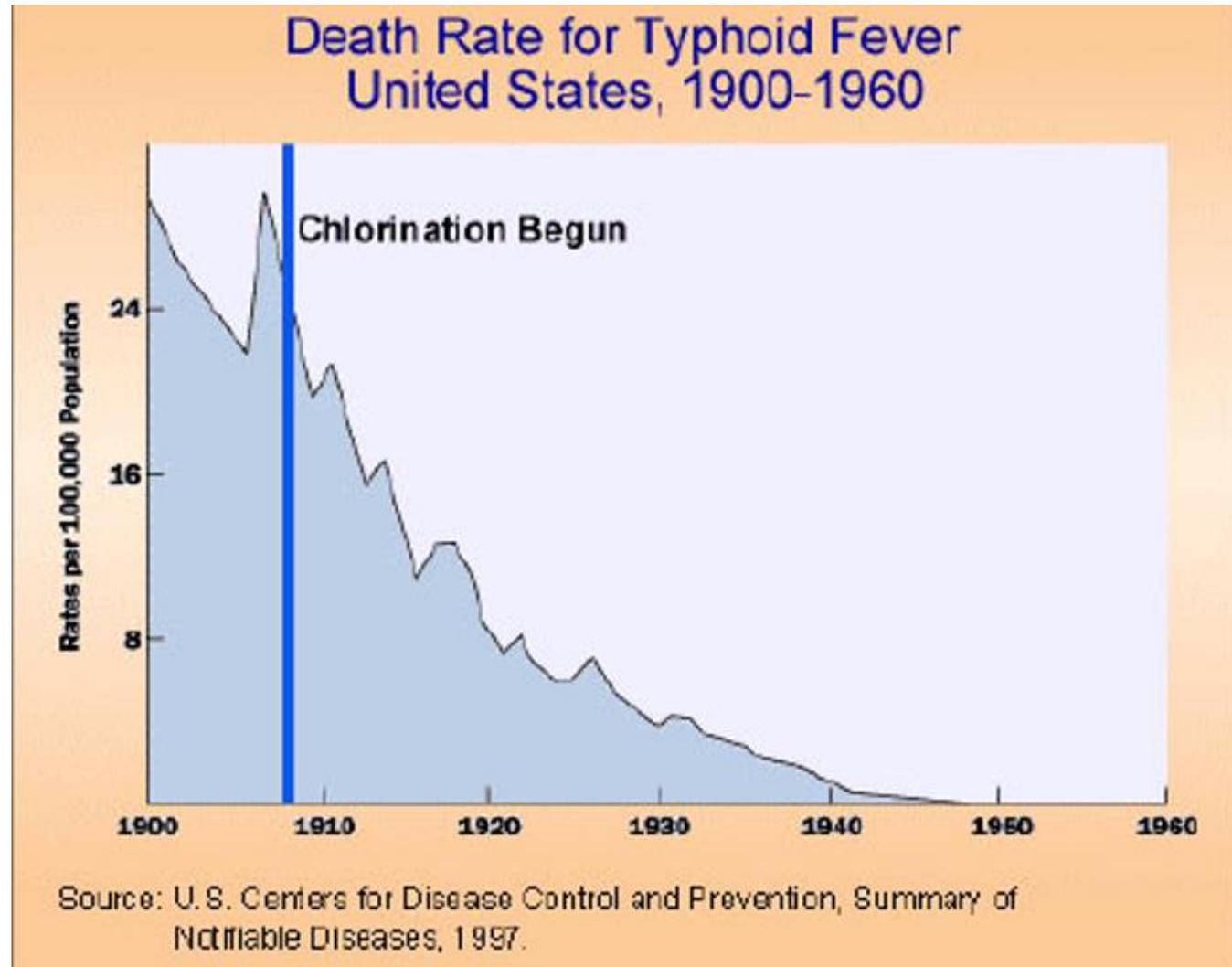


Submit your questions in the “Chat” box at any time

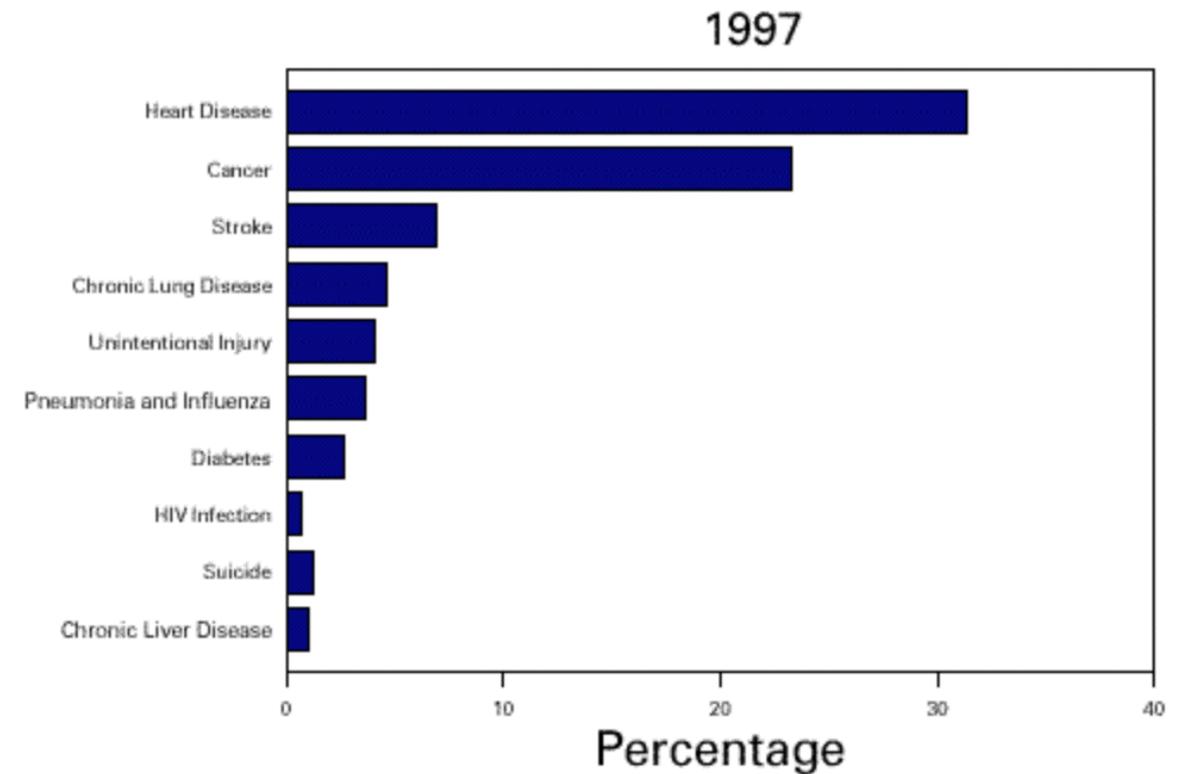
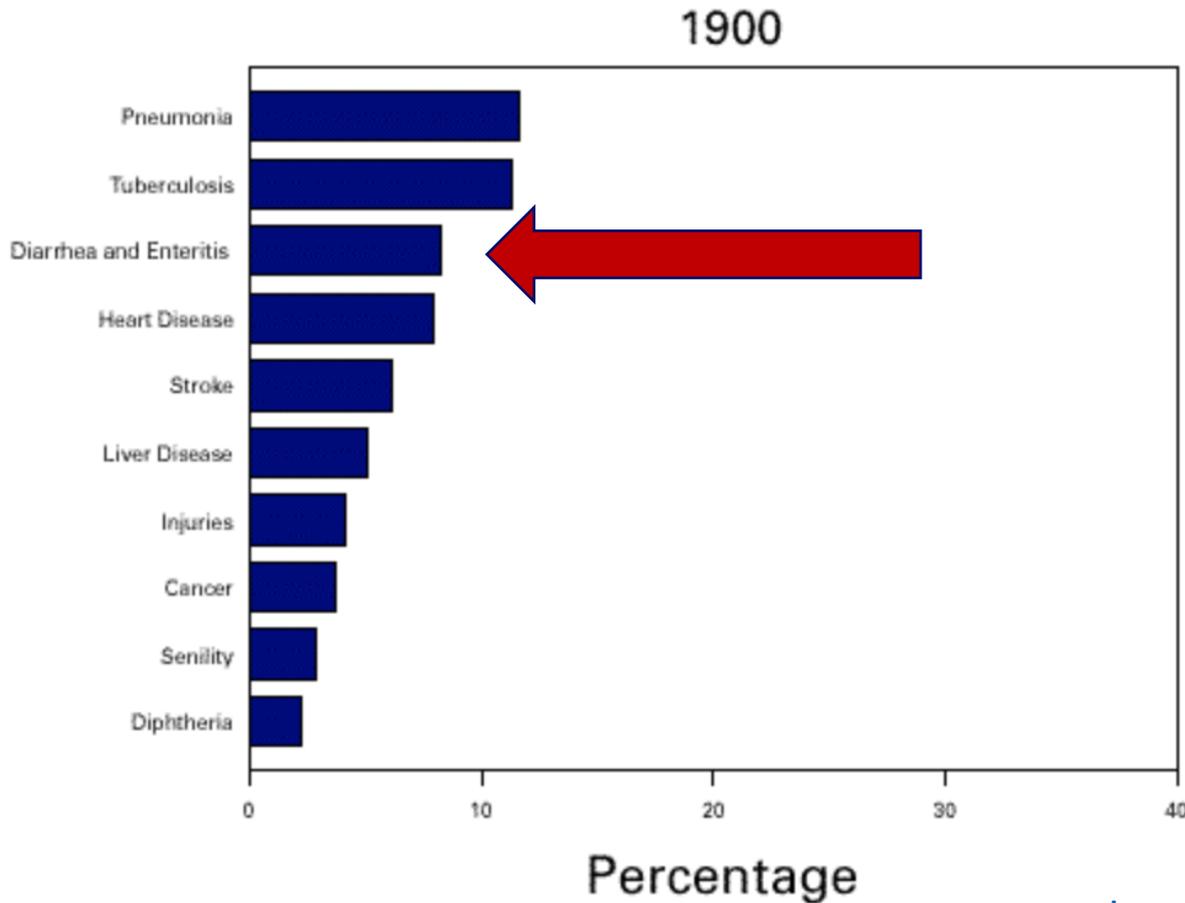
What is the number 1 goal of a water utility?



Protect Public Health



CDC Data: Leading Causes of Death 1900 and 1997





What are other goals of the utility?

Protect the
Environment

Customer
Service

Maintain Assets
in Acceptable
Condition

Provide Reliable
Supply

Manage Risk

Replace Assets
As Necessary



What does it take to achieve these goals and protect public health?

Protect the Environment

Customer Service

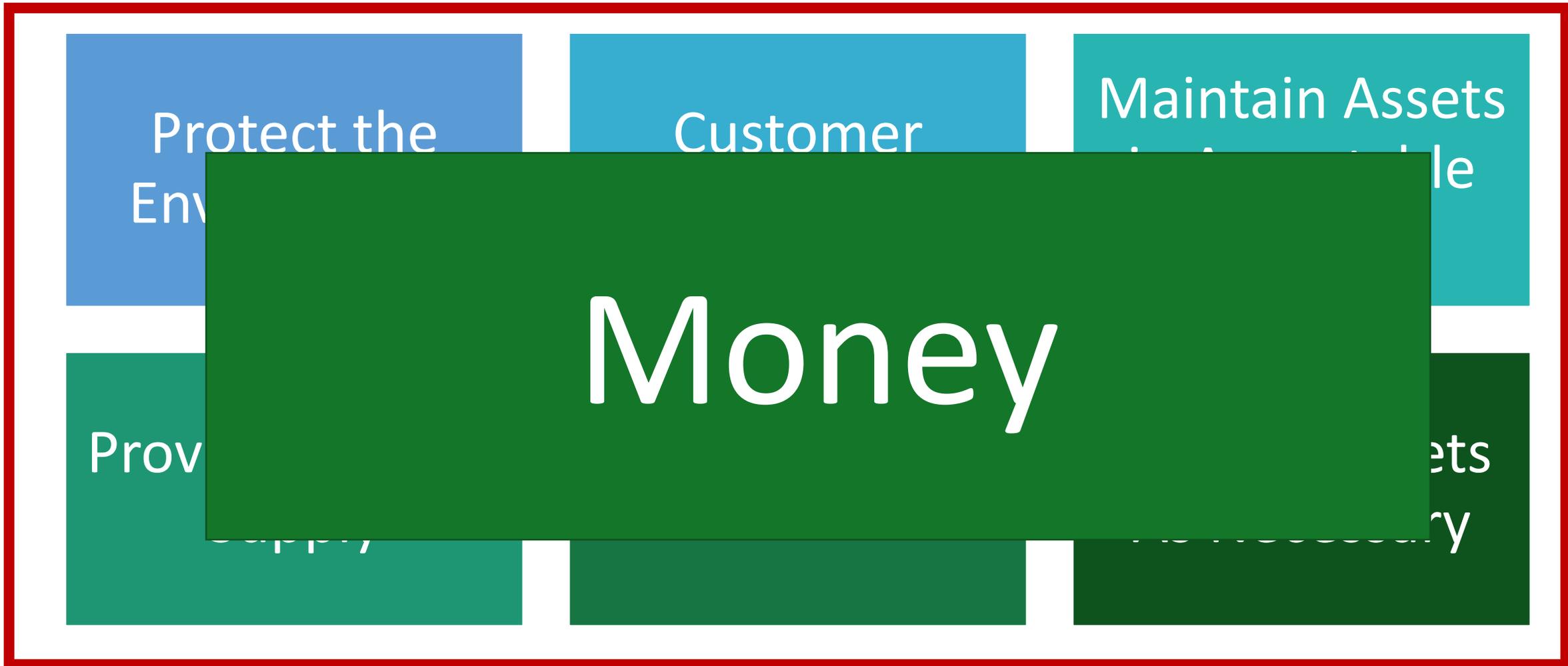
Maintain Assets in Acceptable Condition

Provide Reliable Supply

Manage Risk

Replace Assets As Necessary

What does it take to achieve these goals and protect public health?





So there are two competing priorities:

Protect
public
health

Ensure
Adequate
Funding



What impacts the ability to protect public health?

Operator Training &
Certification

Adequate Personnel

Increasing Regulation

Man-made or natural
contaminants
entering source water

Decaying
Infrastructure

Inadequate
technology (e.g.
treatment
technologies)



What impacts the ability to ensure adequate funding?

Rising costs

Economic conditions in the community

Number of low-income customers

Lack of rate increases

Changes in water usage

Competing costs of other goods (food, energy, housing)



Without adequate funding, the ability to provide public health protection and reliable service is much more difficult.



Where does most funding for water utilities come from?





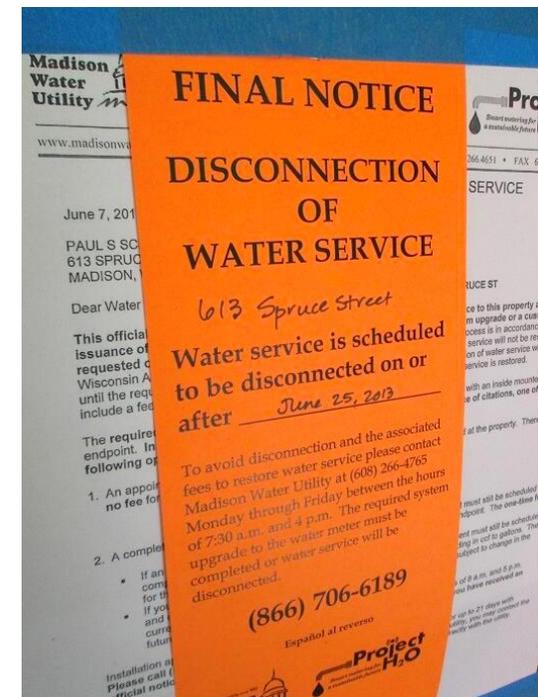
During normal times, a portion of the customer base may have difficulty paying their bill



When customers can't or don't pay, utilities typically go through a number of steps to try to collect the required payments

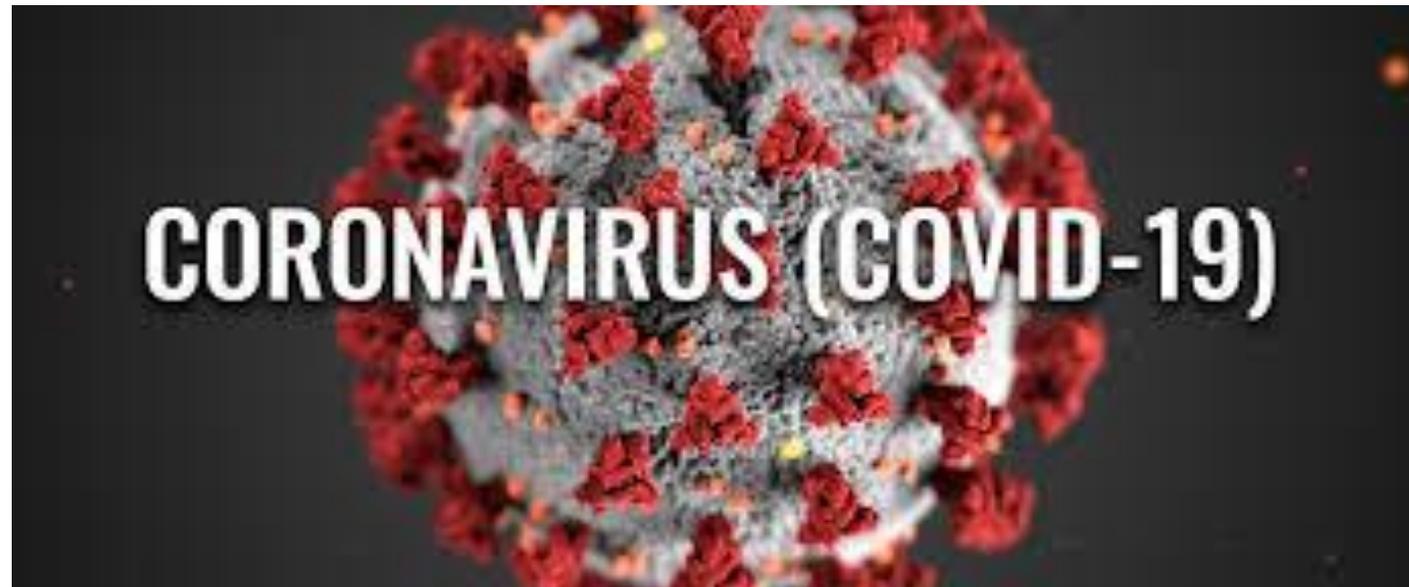
May include late notices, late fees, payment plans, or other means to recoup funds

When all else fails, water shut-offs and/or property liens are common means of forcing payment





During a major disruptive event, such as the COVID-19 pandemic, the portion unable to pay may dramatically increase.



Customers may face concerns such as:

Job loss

Job hour reduction

Pay decrease

Business closure

Illness of themselves or family member

loss of investment income

Increase in daily expenses due to supply chain disruptions or limited supplies

Lack of childcare making work difficult or impossible

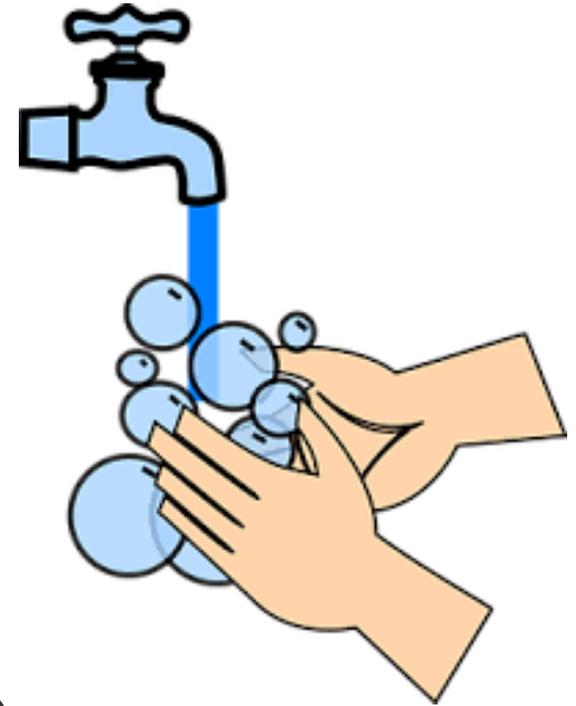


The pandemic increases the need for safe, reliable water

More customers working from home

More customers at home in general

Increased need for hand washing and general hygiene





To address these concerns, Washington like some other states and localities, implemented a moratorium on water shut-offs

The objective of public health protection was considered to outweigh the objective of financial health at least for a time



Now it is necessary to consider what's next
when the moratorium is lifted



One option is to resume shut-offs once the moratorium is over, the other is to consider other potential options that avoid shut-offs

Some potential options

Water restrictors



Some potential options

Water shut-off after a certain flow passes through the device

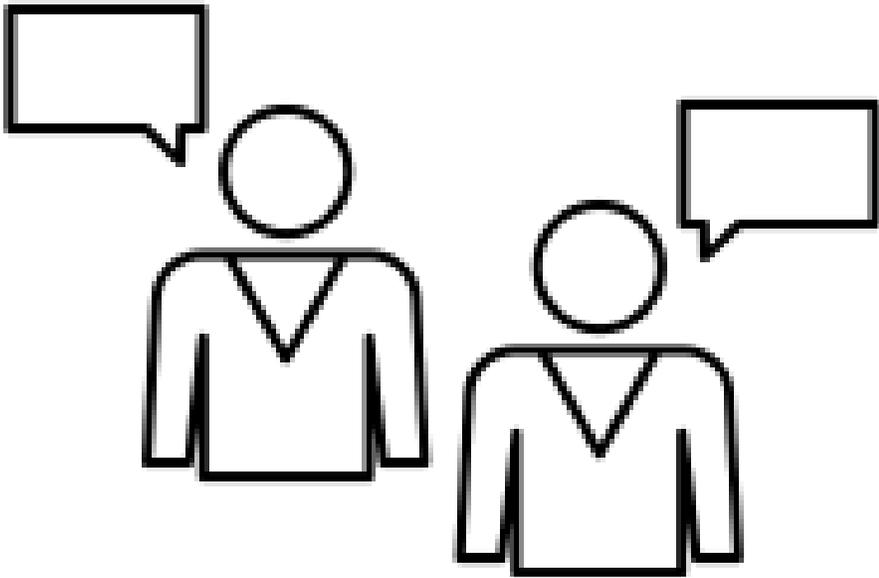


Some potential options

Placing customers in a payment plan even if it is very long term; As long as payments are being made no restriction, no shut-off



Some potential options



Customer conversations
to determine potential
options



Whose problem is it when customers can't pay?

Theirs?

Ours?



Whose problem is it when customers can't pay?

- A subtle change in how
we see the problem can
help



When it's "our problem", there is more incentive for the whole community to get involved and look for a solution

One Example: Cincinnati





Another Example: Phoenix





Addressing customer assistance in the state of Washington after the prohibition on shut-offs expires



Governor's Proclamations 20-23 thru 20-23.8

- Series of proclamations to ensure access to essential services during the pandemic
- Last updated September 2 (20-23.8)
- Extended through October 15, 2020 (at the moment)
- Applies to residential customers
- Requires that water utilities:
 - Avoid charging late fees/penalties/reconnection fees (Apr 17 – Oct 15 bills)
 - Avoid disconnecting customers for non-payment (thru Oct 15)
 - Reconnect customers who were previously disconnected (thru Oct 15)
- To help customers now and past the end of the prohibition of shut-offs, requires Group A water utilities to set up Customer Assistance Programs to help customers pay their bills



The Spirit of the Proclamation (even after October 15)

Do your best to help your customers maintain access and avoid shut-offs.
Up to you how.

To maintain essential services (water access) in the home
during the pandemic.

Recognizing that utilities need to
be financially resilient to maintain
ongoing health and safety of
customers

Does NOT relieve customers from
obligations to pay for utility services

DOH Webpage on Customer Assistance Programs

<https://www.doh.wa.gov/CommunityandEnvironment/DrinkingWater/WaterSystemAssistance/CustomerAssistanceProgram>

The screenshot shows the Washington State Department of Health website. The header includes the logo, navigation links (Home, Newsroom, Publications, About Us), and a search bar. The main navigation menu has categories like 'You and Your Family', 'Community and Environment', 'Licenses, Permits and Certificates', 'Data and Statistical Reports', 'Emergencies', and 'For Public Health and Healthcare Providers'. A banner for COVID-19 information is visible. The breadcrumb trail reads: Community and Environment > Drinking Water > Water System Assistance > Customer Assistance Program. The left sidebar lists various water system assistance topics, with 'Customer Assistance Program' selected. The main content area features a heading 'Customer Assistance Programs', an introductory paragraph, a highlighted section for 'Free Financial Training and Earn CEUs' with details about webinars, a 'Customer Assistance Programs Survey' announcement, and links for 'Water Systems' and 'Water System Resources'.

Washington State Department of Health

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Topics A-Z | Español | ENHANCED BY Google

You and Your Family | Community and Environment | Licenses, Permits and Certificates | Data and Statistical Reports | Emergencies | For Public Health and Healthcare Providers

For more information about the 2019 Novel Coronavirus situation, please visit our [COVID-19 page](#).

Community and Environment > Drinking Water > Water System Assistance > Customer Assistance Program

Water System Assistance

Capacity Development

Customer Assistance Program

Drinking Water State Revolving Fund (DWSRF) +

Group B +

Satellite Management Agencies

TNC Water Systems +

Training

Water System Marketing Resources

Customer Assistance Programs

This page provides links to guidance and resources for water systems and customers about Customer Assistance Programs including requirements under the Governor's proclamations relating to COVID-19.

Free Financial Training and Earn CEUs

The Southwest Environmental Finance Center is sponsoring two free webinars on September 28-29, titled "Financial Recovery from COVID-19 and Customer Assistance Programs for Small Water Systems in Washington State." Operators attending both webinars are eligible to receive 0.3 CEUs. The webinars will be held via Zoom, [register online](#). See the [EFCN flyer](#) for more details.

Customer Assistance Programs Survey

Our [Customer Assistance Programs Survey](#) is open until the end of the month. This information will help us identify gaps and better support community water systems while helping customers maintain this essential service. Please take a few minutes to complete this survey if you haven't already done so. **We need to hear from you!**

Water Systems

[Customer Assistance Program Guidance and Frequently Asked Questions](#)

[Suspension of Water Shut-Offs](#)

Water System Resources

Environmental Finance Center: [Request Technical Assistance for Customer Assistance Program](#) or [email for Questions](#)

Washington State CDBG COVID-19 Subsidance Payments

Guidance Documents and FAQs



COVID-19 Water System's Customer Assistance Program Requirements

Governor's proclamation [20-23.7](#), Ratepayer Assistance and Preservation of Essential Services, requires all energy, telecommunication, and water utilities to develop a COVID-19 Customer Assistance Program to ensure customers impacted financially by the COVID-19 pandemic maintain essential services after the utility shut-off prohibition expires on the termination of the COVID State of Emergency or October 15, 2020, whichever comes first.

Our goal is to support community water systems assist their customers and ensure all people have access to safe and reliable drinking water. This guidance will help community water systems meet the requirements of the governor's proclamation; but does not alleviate the customer's obligation to pay their utility bills. Additional [guidance](#) is available to assist customers and encourage them to work with their utilities to continue to have access to safe and reliable water.

Frequently Asked Questions

Why are water systems required to have COVID-19 customer assistance programs?

Since the beginning of the pandemic in mid-March, utilities were encouraged and then prohibited from using the collection methods of utility shut-offs and charging re-connection and late fees. While this ensured that Washingtonians maintained essential services during the pandemic, these prohibitions did not help utilities or customers position themselves for a longer term payment strategy. As Washington starts its economic recovery, we must continue to ensure those financially impacted by the COVID-19 pandemic can maintain essential services.

As Washington begins its economic recovery, the COVID-19 pandemic has not waned. Potable water is a critical public health service. Lack of water in the home prevents handwashing and the capacity to maintain a clean home. Good hygiene, like washing hands with soap and water, is key to preventing the spread of the virus. Safe and reliable water service is vital in this effort.

What is a customer assistance program?

A customer assistance program is any system to assist customers in need in paying their utility bills. This includes:

- Discounted Rates – Establish regular discounted rates and fee schedules for customers in need. See East Wenatchee's ordinance [Rates for Senior Citizens, Low-income](#)



COVID-19 Suspension of Water Shut-Offs

On Wednesday March 18, 2020, Governor Jay Inslee called on public utilities to suspend water shut-offs for failure to pay, waive late fees, and expand customer assistance programs for people impacted during this State of Emergency. Since that original economic relief package on April 17th, Governor Inslee issued Proclamation [20-23.7](#) "Ratepayer Assistance and Preservation of Essential Services" which amends Proclamations 20-05, 20-23, 20-23.1 through 20-23.6. This proclamation prohibits water systems from disconnecting water services due to non-payment, refusing reconnection, and charging fees for late payment and reconnection. The proclamation also requires all utilities to develop a COVID-19 Customer Support Program. Additional guidance on the Customer Assistance Programs is available [here](#).

The Office of Drinking Water (ODW) understands that it costs money to run water systems and water systems are supported almost entirely by ratepayer dollars. At this time, utilities in Washington State must suspend residential water shut-offs due to failure to pay. This State of Emergency calls for payment flexibility to make sure there are clean conditions in homes and safe water is available. Access to safe and reliable water will help slow the spread of COVID-19.

Frequently Asked Questions

Should our water customers still pay their regular bills during the COVID-19 outbreak?

- Yes. A major disruption in rate revenue would create significant operating problems for water systems. Many customers may have been laid off or are worried about their finances with increased unemployment and a slowing economy.
- Consider maintaining the existing payment structure when possible, this is not a good time to raise rates or change the rate structure.

Why must water systems halt water shut-offs at this time?

- Governor Jay Inslee stated that "to help preserve and maintain life, health, property or the public peace, prohibit all energy, telecommunications, and water utilities in Washington State from disconnecting certain residential utilities and from charging related late payment and reconnection fees."
- Many people are being asked to stay at home during this pandemic. This increases the need for water in their homes.
- Potable water is a critical public health service. Lack of water in the home prevents handwashing and the capacity to maintain a clean home. Good hygiene, like washing hands with soap and water, is key to preventing the spread of the virus. Safe and



COVID-19 Information on Customer Assistance Programs for Water System Customers

Governor's proclamation [20-23.7](#), Ratepayer Assistance and Preservation of Essential Services, requires all energy, telecommunication, and water utilities to develop a COVID-19 Customer Assistance Program to ensure customers impacted financially by the COVID-19 pandemic maintain essential services after the utility shut-off prohibition ends at the termination of the COVID-19 State of Emergency or October 15, 2020, whichever comes first.

Our goal is to support community water systems in supporting their customers to ensure all people have access to safe and reliable drinking water. These frequently asked questions will help customers understand their water systems general responsibility to provide this essential service.

Frequently Asked Questions

Can my water be shut off and what should I do if it is?

Proclamation 20-23.6 gave direction for utilities to develop Customer Support Programs to serve those affected by the COVID 19 Pandemic and the guidance was updated in 20-23.7. The guidance to this proclamation states that in order to assist vulnerable individuals and households while maintaining access to essential services utilities should, at a minimum, prohibit disconnection for low-income and vulnerable households. The main intent of the proclamation and guidance is to support water systems in providing alternate options to customers to avoid water shut-offs. However, there is nothing explicitly prohibiting water shut-offs after the termination of the COVID-19 State of Emergency declaration.

If your water is turned off, first and **foremost call or check your water system's website** to see what options they have created under this proclamation. This proclamation directly applies to community water systems. If you have no luck after calling your water system and trying to negotiate a payment plan or other assistance please email DrinkingWaterCustomerAssistance@doh.wa.gov.

What is the water system required to do?

The Governor's Proclamation states that all utilities must develop a COVID-19 Customer Support Program consistent with the guidance. This means that all community water system must provide a pathway to maintain this essential service. The pathway chosen, however, is up to the water system. They could include bill forgiveness, payment plans, or other customer assistance options.



April 21st Webinar by MRSC

<http://mrsc.org/Home/Training/Archived-Webinars.aspx>

MANAGING A PUBLIC UTILITY DURING THE COVID-19 PANDEMIC

Tuesday, April 21st, 2020

Agenda

- Introduction
- State Orders
- Gift of Public Funds
- Policy Options
- Recovery Plan
- Delinquent Accounts
- Fiscal Impacts
- Policy Discussion
- Wrap-up



What Counts as a Customer Assistance Program?

Any process or practice that helps water customers in need in paying their water bills.



CAPs for COVID (in the spirit of the Proclamation)

- Should assist customers affected by COVID
- All community water systems should have them
- If had CAPs prior to COVID, ensure eligibility includes those affected by COVID
- Flexible, not prescribed. Up to the utility to decide:
 - what services and programs to offer your customers
 - the terms and implementation of the programs
 - what the eligibility criteria are (include some declaration of COVID effects)
 - how to enroll or incentivize customers to participate
 - how to communicate with customers (hint: as much as possible!)



WA's Customer Support Program Guidance

[Link to the Guidance Document \(attached to 20-23.7\)](#)

Suggested options of:

- Bill arrearage forgiveness
- Payment plans where shut-offs don't occur if customer keeps paying
- Combination of above

COVID-19 Utility Customer Support Program Guidance

All utilities have a general obligation to provide safe, reliable, and affordable essential services to their customers. On April 20th, Governor Inslee announced [Washington's Recovery Plan](#), which includes ensuring access to essential services during the state's recovery from the COVID-19 pandemic. On May 1, Governor Inslee announced the "[Safe Start](#)" approach for Washington state to begin reopening some businesses safely and continue essential businesses. On July 2nd, Governor Inslee issued Proclamation 20-23.6, extending, and amending Proclamation 20-23, pertaining to Utility Ratepayer Assistance and Preservation of Essential Services through August 1st, 2020. Proclamation 20-23.6 extended prohibitions on utilities disconnecting service, refusing to reconnect service, and charging late fees.

This document provides a framework for ensuring that customers experiencing economic hardship as a direct result of the COVID-19 pandemic maintain access to essential services after Proclamation 20-23.6 expires; by adopting consumer protections, customer support programs, and notification protocols, and participating in public information requests. This guidance applies to residential energy, water, and landline telephone services.

This guidance does not relieve customers from the obligation to pay for utility services.

General Guidance for all Utilities

Beginning immediately, utilities covered by the guidance should review existing policies concerning disconnection of service, reconnection of service, payment arrangements, and suspension of other fees or charges, and update those policies as appropriate and necessary to assist vulnerable individuals and households to maintain essential services during the economic recovery.

The public should have access to reliable and accurate information about assistance that may be available from their utilities and their local community to help them recover from the economic impacts of COVID-19. Utilities are trusted sources of information and assistance; their communications with customers are essential to this effort. Customers who are having trouble paying their bill should first contact their utility. Utilities should proactively reach out to customers with accounts in arrears to encourage customers to enter into payment arrangements.

COVID-19 Consumer Protections:



Survey of Customer Assistance Programs

<https://fortress.wa.gov/doh/opiniodev/s?s=17661>

By Sept. 30

Customer Assistance Programs Survey

Hello Drinking Water Systems and Utilities,

Maintaining affordable water service is challenging for water systems and customers alike, even in the best of times. Governor's [Proclamation 20.23.7](#) includes prohibiting disconnections, refusing to reconnect, and charging late fees. The proclamation also requires Group A water systems to develop Customer Assistance Programs (CAP).

In order to provide technical assistance and support to water systems establishing or improving their CAPs, we are gathering information on the current CAP landscape. This information will help us identify gaps and better support water systems while helping customers maintain this essential service.

Any program that helps financially constrained customers maintain access to drinking water services is considered a CAP and could include bill discounts or forgiveness, special rate structures, payment plans, or any other variety of assistance.

The survey uses the term "third party," which means any organization that offers utility assistance to customers in need such as the local community action agency St. Vincent de Paul or Salvation Army.

If you need assistance completing this survey please contact us at DrinkingWaterCustomerAssistance@doh.wa.gov or by phone at 360-236-3100.

Thank you ahead of time for participating in this survey. Please complete this survey by September 30.

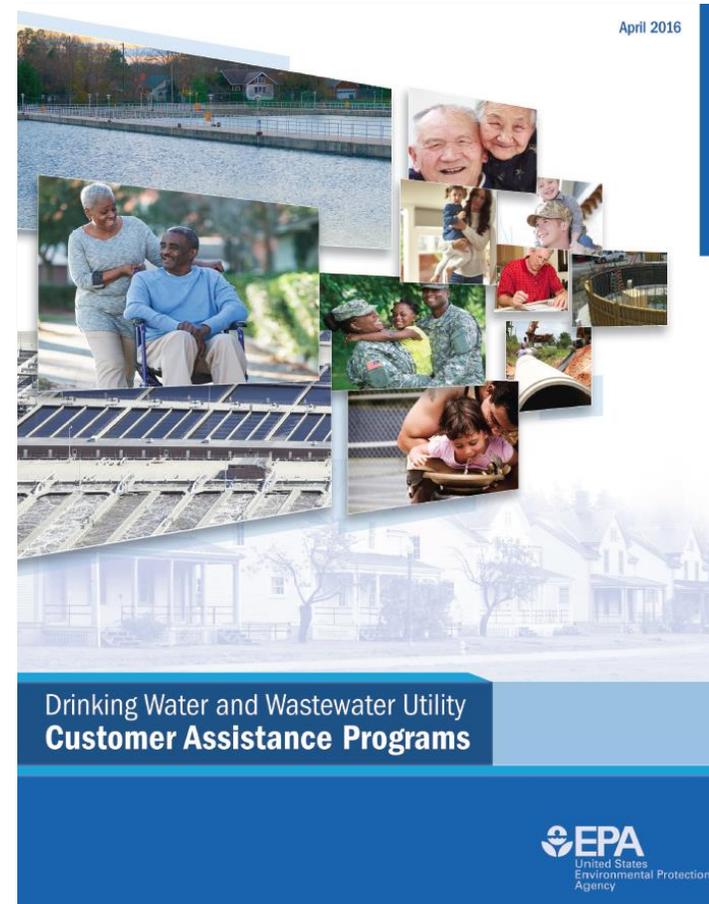
Information collected via this survey may be subject to release in accordance with RCW 42.56. (Public Records Act.)

Start

EPA Compendium: Customer Assistance Programs around the Country

EPA developed compendium with examples of different types of water and wastewater CAPs across the U.S.

<http://ow.ly/4nvSyO>





Ways to Help Customers in Need

- Help customers reduce waste / water use
- Avoid shut-offs / water flow restrictors
- Lifeline rates (low bills for low basic needs volumes)
- Discounted rates
- Alternative payment methods
- Levelized payments
- Extensions
- Deferred payment plans
- Elimination of convenience fees, late fees, other fees
- Bill forgiveness or adjustments
- Voluntary donations to pay customers' bills
- Program with third-party non-profit to pay customers' bills



Types of Customer Assistance Programs to Help Customers Pay their Current Bills

- Help customers reduce waste / water use
- Avoid shut-offs / water flow restrictors
- Lifeline rates (low bills for low basic needs volumes)
- **Discounted rates**
- Alternative payment methods
- Levelized payments
- **Extensions**
- **Deferred payment plans**
- **Elimination of convenience fees, late fees, other fees**
- **Bill forgiveness or adjustments**
- **Voluntary donations to pay customers' bills**
- **Program with third-party non-profit to pay customers' bills**

Examples of Customer Assistance Programs to Help Customers Pay their Current Bills

Payment Options

Tacoma Public Utilities offers various ways to help manage your utility account. We also offer tools to automate your payments and set automatic reminders.

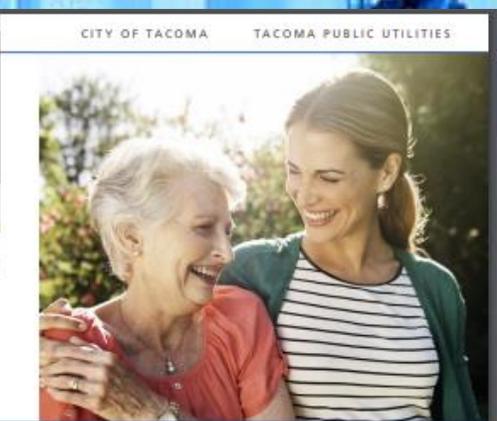
- Payment Arrangements**—Need more time to pay your utility bill? Make arrangements before the due date. Call our 24-hour automated customer service line at 253-502-8608. You may also go online to MyTPU.org/MyAccount to request payment arrangements. Customers enrolled in the Bill Credit Assistance Plan may still be eligible for a credit if timely arrangements are made and the bill is paid in-full within 29 days from the invoice date.
- Budget Billing**—Residential accounts opened for at least 12 months may enroll in Budget Billing. With budget billing, you pay the same amount for your utilities each month. On the 12th month your amount will be recalculated for the next 12 months.
- AutoPay**—A convenient, automatic payment option that allows you to automatically pay your Tacoma Public Utilities bill using a credit/debit card or a bank account.



Energy and Water Efficiency Resources

If you're looking for ways to save energy and money in your home, check out the Home Energy Advisor tools. The fun interactive tools help you zero in on where you can save the most. Go online to MyTPU.org/Calculate. Contact our Conservation Team at 253-502-8363

CITY OF TACOMA TACOMA PUBLIC UTILITIES



TACOMA PUBLIC UTILITIES

Customer Solutions Office Phone: 253-502-8400 Hours 8-4, M-F
 3628 South 35th Street Walk-in hours: 10-3, M-F
 Tacoma WA 98409-3102 Fax: 253-502-8409 Hours 8-4, M-F
 MyTPU.org/Assistance E-mail: csolutions@cityoftacoma.org

Utility Bill Payment Assistance Programs

Visit MyTPU.org/MyAccount to get started or call Customer Services at 253-502-8400.




MyTPU.org/Assistance



Bill Credit Assistance Plan (BCAP)

The Bill Credit Assistance Plan is a new program to assist income-eligible households. Each time the utility bill is paid in-full and on-time, a credit is provided on the next utility bill.

Eligible accounts can achieve **up to \$47 per month or \$564 per year** (amount depends on the number of services billed directly through Tacoma Public Utilities).

BCAP is available to customers who meet the following criteria:

- Utilities are billed directly by Tacoma Public Utilities and the account is in the name of the eligible customer; and
- Reside in the dwelling unit full-time; and
- Household income does not exceed 150% of Federal Poverty Guidelines (see income at MyTPU.org/Assistance or on the application).



Bill Payment Assistance

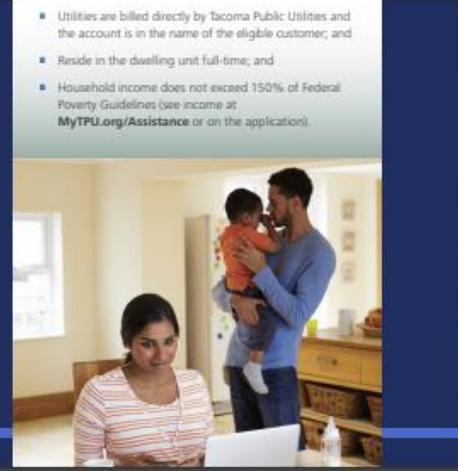
We understand the challenges that come with paying bills when finances are limited. Tacoma Public Utilities and City of Tacoma Environmental Services offer a variety of payment options, services and programs to help make paying your utility bill more manageable.

Enrollment is easy! Simply complete our Utility Bill Payment Assistance Application at MyTPU.org/Assistance and provide the required documents.

South Sound 2-1-1

Customers enrolled in Bill Payment Assistance Programs through Tacoma Public Utilities are still able to apply for assistance from other community resources if they meet the eligibility.

Contact **South Sound 2-1-1** to find the resources you need. Simply dial 2-1-1 or toll free at 1-877-211-WASH (9274). You can also get connected by downloading the WIN 2-1-1 app.



Discount Rate Program

A 30 percent discount rate is available to customers who meet the following criteria:

- Utilities are billed directly by Tacoma Public Utilities and the account is in the name of the eligible customer; and
- Are a single occupant or the head of a household or the spouse of the head of the household; and
- Are 62 years of age or older OR adult receiving qualifying disability income; and
- Reside in the dwelling unit full-time; and
- Household income does not exceed 150% of Federal Poverty Guidelines (see income at MyTPU.org/Assistance or on the application).



Extensions

Payment Extension Policy

Customers who are unable to pay their bill on time may request an extension. A Payment Extension is provided to temporarily extend the due date of the bill for those situations when a qualifying customer is in need. Only the account holder may request this service, and it must be requested prior to the scheduled cut-off day. Payment extensions can only be made on active accounts.

Customers will be allowed two extensions of five days each per 12 month period. Extensions will not be allowed on an account that has less than three billing cycles, if a final read is scheduled, or if the Town is aware the customer is moving. Customers must provide a reasonable cause or undue hardship requiring the extension. Based on the customer's payment history and the amount due, the Town may not be able to grant an extension in all situations.

This extension does not prevent the payment from being considered late, which will lead to additional charges on the account. Even if a payment extension has been granted, a second notice will be mailed. If payment is not received by the extension date, the payment extension will default and the account will be disconnected.

In addition, all accounts terminated for non-payment twice within six months may be reviewed to ensure the deposit on hand is sufficient. If there is a gap between the deposit on hand and three months' average billing for that account, the deposit may be increased to the required level.

Deferred Payment Plans: individualized

“If at any time you need assistance with your bill, simply telephone our office ... Whether requesting an extension on your due date, or needing to make partial payments over time, we’ll find a solution that works for all of us.”

Manchester Water District, WA:
<https://www.manchesterwater.org/>



P.O. Box 98, Manchester, WA 98353

(360) 871-0500

<https://www.manchesterwater.org/>

COVID-19 Customer Support Program

Governor Insee has issued Proclamation 20-23, pertaining to Utility Assistance and Preservation of Essential Services. Manchester Water District (District) is committed to keeping our customers connected to essential services during the COVID-19 pandemic emergency. If you are experiencing hardship as a result of the COVID-19 pandemic, you may be eligible for support, including long-term payment arrangements or bill assistance. This Proclamation does not relieve customers from their obligation to pay for utility services.

FOR ASSISTANCE WITH YOUR WATER BILL

The District bills each active account every other month. The bill is due on the last day of the month in which it is received. For example, if you are billed for the months of January and February, your bill should arrive before March 10th, and is due by March 31st. The District offers several options for paying your bill, including:

- Traditional personal check or money order sent by U.S. Mail
- Credit or debit card payments by telephone
- Xpress Bill Pay via their secure website (Xpress also offers paperless billing via email)
- In-person payment at our office (after-hours payment drop box on site)

These can be stressful times and District staff are here to help. If at any time, you need assistance with your bill, simply telephone our office and we'll gladly discuss your options and do our best to make paying your water bill one less thing to worry about. Whether requesting an extension on your due date, or needing to make partial payments over time, we'll find a solution that works for all of us. After all, we're all in this together.

Thank you and be well.



Deferred Payment Plans: standardized

6 months to pay \$200-\$400 account balance

9 months to pay \$400-\$600 account balance

12 months to pay >\$600 account balance

No disconnections, penalties, interest through
December 2020

Lakehaven Water and Sewer District, WA:
<https://www.lakehaven.org/352/COVID-19>

Lakehavens' Delinquent Account Payment Plan

July 23, 2020

In order to provide District customers with reasonable opportunities to cure delinquent accounts that have arisen out of the economic hardships caused by the Covid- 19 Emergency, it is necessary that the District establish measures to provide financial relief from delinquent water and/or sewer bills. Accordingly, the following measures will be implemented, effective August 1, 2020, regarding all delinquent accounts: View the complete [Resolution 2020-1339\(PDF\)](#).

If you fall in this category please submit an agreement form; Print, complete, and email the [Delinquent Account Payment Plan Agreement Form \(PDF\)](#) to Lakehaven@Lakehaven.org.

1. No water service shall be terminated for lack of payment through December 31, 2020.
2. No penalties or interest shall be added to delinquent balances through December 31, 2020.
3. Delinquent Account Balance - \$200 to <\$400 - Six (6) months to pay arrearage with no interest charged on remaining balance.
4. Delinquent Account Balance - \$400 to \$600 - Nine (9) months to pay arrearage with no interest on remaining balance.
5. Delinquent Account Balance - >\$600 - One (1) year to pay arrearage with no interest on remaining balance.
6. A payment plan entered into during the pendency of the Governor's suspension of the authority to terminate service shall be deemed an Interim Payment Plan.
7. Customers on Interim Payment Plans will be required to pay at least 50% of current bills accrued during the period up until the Governor ends the restrictions.
8. Customers requesting Interim Payment Plans will be asked to sign a payment plan agreement that will outline the terms of the payment plan. On property occupied by a tenant, payment plans may be signed by the tenant, with a copy provided to the property owner along with notice that all charges for water and sewer service shall remain with the property.
9. Unless circumstances require otherwise, Interim Payment Plans shall require the customer to make level payments during the repayment period sufficient to pay the entire balance within the duration of the payment plan. When restrictions on termination of service and applying penalties on delinquent accounts are lifted, customers remaining current on payments under the Interim Payment Plan and who pay at least 50% of bills that accrue up to the lifting of the restrictions, will be eligible to enter a new payment plan, referred to as the Final Payment Plan, for all amounts then delinquent. The length of the Final Payment Plan will be based on the schedules set forth in Sections 1-4 above. No interest shall accrue as long as payments remain current.
10. Customers who do not remain current on the Interim Payment Plan payments, including payments on current bills, will be required to pay the entire balance within 90 days of the date the Governor's restrictions on service terminations expire. Interest and penalties will thereafter apply and service may be terminated.
11. Customers with delinquencies meeting the minimum threshold, shall enter into an Interim Payment Plan within sixty (60) days from the date notice of their eligibility to enter into an Interim Payment Plan is sent. Customers who fail or refuse to enter into an Interim Payment Plan by such date will be required to pay the full amount of the delinquent balance within one month of the date the



Deferred Payment Plans for COVID

Suggested to use 6 – 18 months for payment plans, or longer based on individual customer's needs.

Be clear what the terms of the payment plan is, and the consequences for missing payments (shut-off? apply a fee?)

Remember the spirit of the proclamation.



Examples of Deferred Payment Plans in WA

Utility	# of Months to Pay Balance
City of Bremerton, Manchester Water District, <i>and many others</i>	Individualized
Lakehaven WSD	6 months to pay \$200-\$400 account balance 9 months to pay \$400-\$600 account balance 12 months to pay >\$600 account balance
Columbia Valley Water District	Interim Payment plan: pay $\geq 50\%$ of current bills during moratorium, then enter a Final Payment Plan (or 90 days to pay full balance): 4 months to pay <\$200 account balance 6 months to pay \$200-\$400 account balance 9 months to pay \$400-\$600 account balance 12 months to pay >\$600 account balance
Lakewood Water District	4 months deferral, then request 8-month payment plan
Sammamish Plateau Water	Up to 1 year after District withdraws declaration of emergency (or up to 2 years for extenuating circumstances with GM approval)

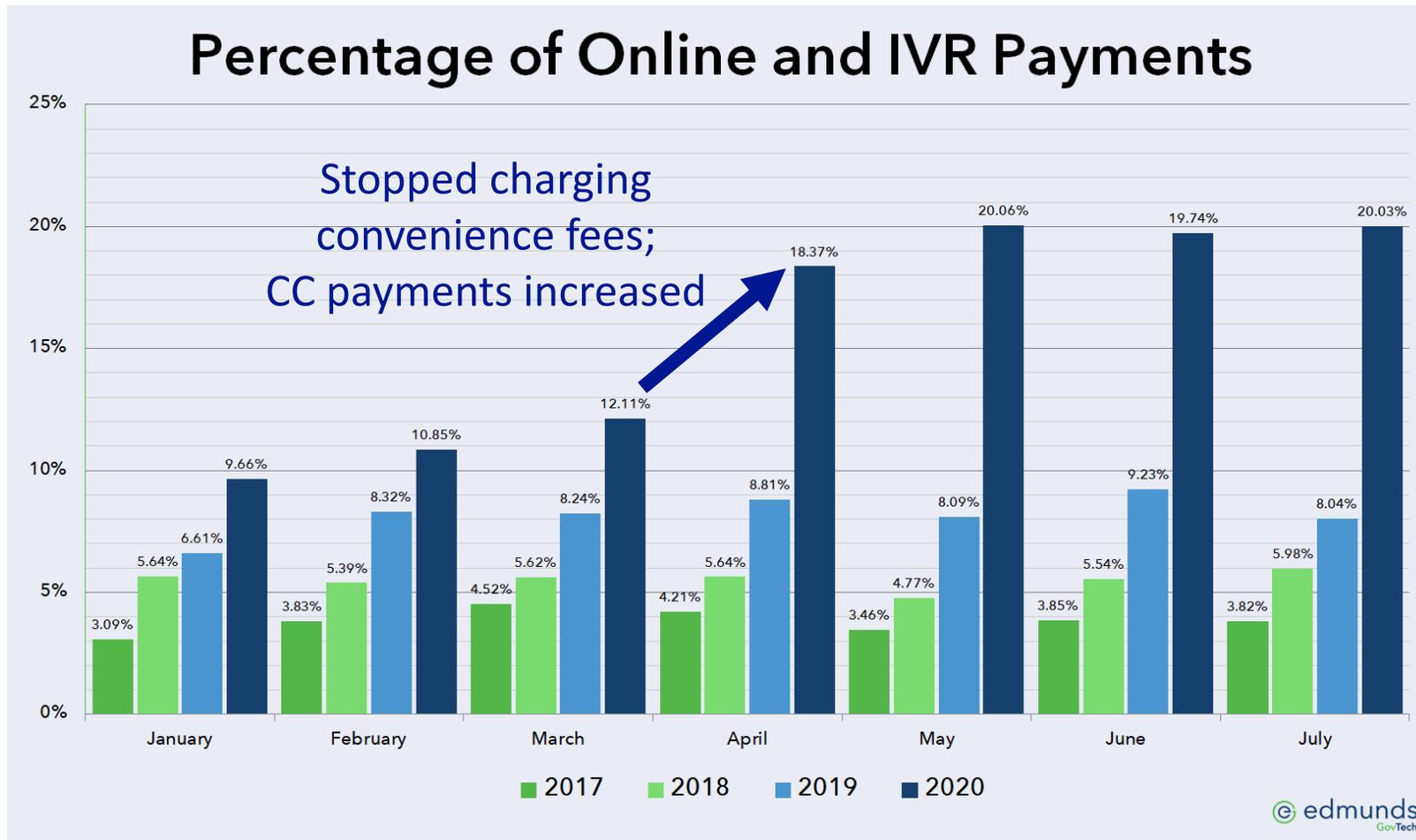
Please contact the utility for more up-to-date information



Elimination of Late Fees / Other Fees

Could continue to waive late fees and reconnection fees for customers who are affected by COVID past October 15 (part of the COVID CAPs)

Elimination of Convenience Fees



Source: Edmunds GovTech blog post by Gary Sanders, August 11 2020,
<https://www.edmundsgovtech.com/the-effect-of-suspending-convenience-fees/>

Bill Forgiveness / Adjustment

HOW OFTEN WILL AN EXEMPTION BE GRANTED?

Residential owner can qualify for a “*once in a lifetime*” exemption. The exemption applies to the individual owner and not the property address or billing number. For example, if an individual owns multiple rental properties, that owner must choose against which property, including his own home, the exemption will apply. Single family homeowners, without rental properties, using Borough Authority water could only apply the exemption against their domicile.

http://www.borough.shippensburg.pa.us/wp-content/uploads/WATER_FORGIVENESS_POLICY.pdf

HOW MUCH OF MY BILL WILL BE FORGIVEN?

The program provides **ONLY LIMITED FORGIVENESS** of one’s Water bill. Pursuant to the guidelines established by the Authority, **ONLY THAT PORTION** of the bill which is **THREE (3) OVER THE AVERAGE CONSUMPTION WILL BE CONSIDERED FOR EXEMPTION**. Average consumption is derived from an owner’s last four (4) quarters of actual consumption.

15. Can I get a leak adjustment if I had a leak on my property?

The Board of Commissioners adopted updates to the District’s Leak Adjustment Program at the July 14, 2016 regular meeting. With these updates, customers repairing leaks in their service lines or home plumbing systems may apply for a leak adjustment no more than once in a two-year period. In order to be eligible, customers will be required to repair the leak within 60 days of the discovery of the leak and submit evidence of the repair. As proof, the District will require detailed receipts for repairs made by third parties (such as plumbers or contractors). For repairs made by customers, the District will require copies of receipts for repair supplies and a sworn declaration from the customer describing the repair, including a description and date of the repair work.

To apply for a leak adjustment please complete and submit. [Leak Adjustment Request Form](#)

<https://www.lakehaven.org/FAQ.aspx?TID=16>



LEAK ADJUSTMENT POLICY

Leak Adjustment



Per the DMC 9.02-010 (B) 8, if the customer wishes an adjustment in a billing charge due to a water leak, a written request must be submitted to the Finance Director. The written request must include the date and proof of adequate repair of the leak which may be established by receipt or billing for repair work and/or materials if the repair was accomplished by the property owner. The charge for water shall be based on the water consumption history and other factors which, in the determination of the Finance Director, affect the property owner's water consumption. Water charges for overages shall be adjusted to the wholesale rate of water charged to the city plus ten percent.

A leak adjustment will be granted one time over a three year period, per account, when the following conditions prevail:

1. The customer requests an adjustment in writing and indicates the leak has been repaired.
2. No more than 1 month has lapsed since the customer received the bill indicating higher than average use.
3. The leak is located either between the water meter and the building or underneath the building. The leak adjustment policy does not cover leaks inside the building, such as malfunctioning toilets or water heaters.

When those conditions are met, the adjustment will be made in the following manner:

1. Average three billing periods, historic if available, otherwise where there is no question of a leak.
2. Determine the difference between the average use and the leakage use.
3. Multiply the difference by present wholesale (whsle) cost plus 10%. Add this to the average bill. See example:

Leak Bill	6000 cf
Adjusted Bill	2500 cf x current rate
Difference	3500 cf x \$1.67/ccf (winter whsle) Sept. 16 – May 15 x \$2.48/ccf (summer whsle) May 16 – Sept.15 (+ 10%)

Discounted Rates



HOME GOVERNMENT DEPARTMENTS RESIDENTS PLAN & BUILD BUS

...er months when you are irrigating your lawn.

...ents are billed based on the city-wide average for the type of home they have until the next winter calculation months.

[Low-Income Utility Discount](#)

Low-income senior citizens and persons with disabilities may qualify for a utility discount. The guidelines are set by city code, which have adopted the Federal low-income guidelines. If you are at least 65 or are disabled and your income does not exceed the following amounts, you may qualify for the 20% discount on your utility bill:

Annual Income Limit

Individual	\$14,713
Couple	\$19,913
Three People	\$25,113

To apply, call the Blue Mountain Action Council at 529-4980, and ask to speak to Bob Castoldi at extension 129.

http://www.cpwa.us/residents/city_utilities.php

Discounted Rates



Redmond
WASHINGTON

HOME / GOVERNMENT / CITY DEPARTMENTS / FINANCE / UTILITIES / LOW-INCOME DISCOUNTS

LOW-INCOME DISCOUNTS

If you are a low-income senior citizen or low-income totally and permanently disabled citizen, you may qualify for a 50% discount on your City of Redmond utility bill. To qualify, you must meet the following requirements:

- Have a City of Redmond utility account established in your name
- Must reside in a living unit that has a use classification of single-family residential
- Be a low-income senior citizen or a low-income totally and permanently disabled person
- Seniors must be at least 62 years of age. Disabled persons must be at least 18 years of age

The credit shall only be allowed from and after the date that the citizen makes application for this credit and is approved for this credit. The City shall not be liable for the failure of any qualified person to make application for the credit and there shall be no entitlement to such credit in the absence of an application therefore.

Low-Income Senior Citizen

Low-income senior citizen means the head of a single-family household as defined by Internal Revenue Service regulations who has attained the age of 62 years and whose total income from all sources, including that of his or her spouse or co-tenant, does not exceed the amount specified as "very low income" in the regulations of the United States Department of Housing and Urban Development (HUD) for Section 8 programs, as now existing or as hereafter amended. To qualify for this program, a person must provide proof of age and income, as specified on the application.

Low-Income Disabled Citizen

Low-income disabled citizen means a person who is permanently and totally disabled and whose total income from all sources, including that of his or her spouse or co-tenant, does not exceed the amount specified as "very low income" under the regulations of the United States Department of Housing and Urban Development (HUD) for Section 8 programs, as now existing or as hereafter amended. To qualify for this program, a person must provide proof of income and proof of permanent and total disability, as specified on the application.

2020 Household Income Requirements

CONTACT US

Utility Billing

[Email Utility Billing](#)

Physical Address

15670 NE 85th Street
Customer Service Counter
Redmond, WA 98052

Phone: 425-556-2152

<https://www.redmond.gov/488/Low-Income-Discounts>

Customer Assistance Programs to Pay Customers' Bills

You Are Here: [Home](#) › [Customers](#) › Customer Assistance Program

Customer Assistance Program

About the Program

Lakehaven Water and Sewer District's Customer Assistance Program is helping those customers in our community who find themselves unable to pay their water/sewer bills. Funding for this program comes from voluntary contributions from our employees, commissioners and from customers wishing to help their neighbors in need. The [Multi-Service Center](#) in Federal Way has been administering this program since it started and carefully screens fund recipients to determine eligibility and need. Since 1994 this fund has helped between 35 and 60 families per year.

Donations

If you would like to contribute, please indicate your desired contribution on the appropriate space on your water/sewer payment stub and include your donation with your payment. Your contribution may be tax deductible, if you itemize deductions. Your donations are appreciated and can make a big difference in someone's life. For those customers whose payment is through an automatic payment plan, you may send your donations directly to Lakehaven Water and Sewer District along with a note indicating your request.

Contact Us

Please contact us at 253-941-1516 for more information on this program.



[Contact Us](#)

Customer Service

[Email](#)

Physical Address

31627 1st Avenue S
Federal Way, WA 98003





Some Elements of Designing a Bill Paying CAP

- Deciding who gets assistance and how often
- Deciding what types of assistance to provide
- Determining how much the CAP will cost
- Devising a plan to fund the CAP
- Partnering with organizations for administration
- Planning for program outreach and monitoring



Who Gets Assistance?

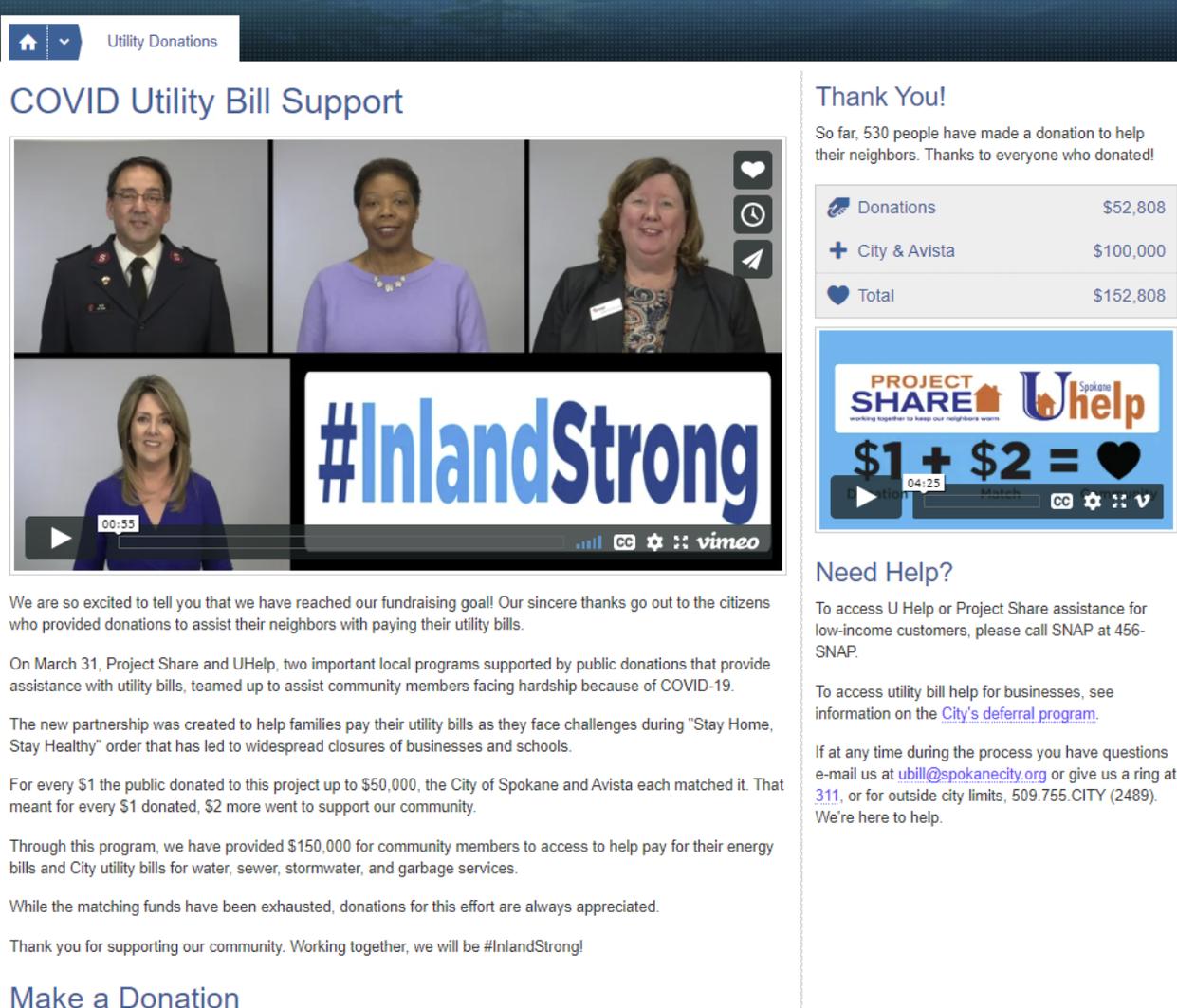
Common Practices in Eligibility Verification

- Partnering with another organization that focuses on assisting residents with bills (low-income, senior citizens, other needs, etc.)
- Proof of eligibility in related programs, such as:
 - LIHEAP (Low Income Home Energy Assistance Program)
 - AFDC (Aid to Families with Dependent Children)
 - SSI (Supplemental Social Security Income)
 - Medicaid
 - SNAP (Supplemental Nutrition Assistance Program)
 - Local property tax assistance; and
 - Other utilities (electric, natural gas, telephone, offer discount programs based on income)
- Or, during COVID, ask person to attest their eligibility (waive proof requirement)
- For COVID CAPs, must be affected by the virus (health or loss of income/employment)

How to Fund Bill Paying CAPs

- General Fund
- Donations
 - E.g. in Spokane, WA, using donations from the public, which are matched by the City and Avista
- Voluntary bill round-ups
- Non-operating revenue (e.g. water tower lease revenues, service line protection programs)
- CARES Act funds during COVID (but only COVID-affected customers are eligible)

<https://my.spokanecity.org/covid19/utility-donations/>



Utility Donations

COVID Utility Bill Support

Thank You!

So far, 530 people have made a donation to help their neighbors. Thanks to everyone who donated!

Donations	\$52,808
+ City & Avista	\$100,000
Total	\$152,808

PROJECT SHARE **Uhelp** Spokane
working together to keep our neighbors warm

\$1 + \$2 = ❤️

04:25

We are so excited to tell you that we have reached our fundraising goal! Our sincere thanks go out to the citizens who provided donations to assist their neighbors with paying their utility bills.

On March 31, Project Share and UHelp, two important local programs supported by public donations that provide assistance with utility bills, teamed up to assist community members facing hardship because of COVID-19.

The new partnership was created to help families pay their utility bills as they face challenges during "Stay Home, Stay Healthy" order that has led to widespread closures of businesses and schools.

For every \$1 the public donated to this project up to \$50,000, the City of Spokane and Avista each matched it. That meant for every \$1 donated, \$2 more went to support our community.

Through this program, we have provided \$150,000 for community members to access to help pay for their energy bills and City utility bills for water, sewer, stormwater, and garbage services.

While the matching funds have been exhausted, donations for this effort are always appreciated.

Thank you for supporting our community. Working together, we will be #InlandStrong!

Make a Donation

How to Fund Bill Paying CAPs

From Rate Revenues

<https://efc.sog.unc.edu/resource/navigating-legal-pathways-rate-funded-customer-assistance-programs-guide-water-and>

In WA, WUTC-regulated utilities can charge reduced rates for low-income senior customers and low-income customers, funded by other rate revenues. (During COVID, special dispensation to fund CAP for all customers affected by COVID from rev.)

WA local government utilities can implement low-income CAPs funded by rate revenue and determine eligibility criteria. Can waive connection/tap fees for low-income customers.

Navigating Legal Pathways to Rate-Funded Customer Assistance Programs:
A Guide for Water and Wastewater Utilities

2017

Note: This is an excerpt from a larger report, "Navigating Legal Pathways to Rate-Funded Customer Assistance Programs: A Guide for Water and Wastewater Utilities." To access the whole report, go to <https://efc.sog.unc.edu/pathways-to-rate-funded-customer-assistance>.

Washington

Water and wastewater utilities in Washington fall under several rate setting regulatory systems.

Commission-regulated utilities	(C)
Noncommission-regulated utilities	(NC)

Commission-Regulated Utilities

The Washington Utilities and Transportation Commission (WUTC) regulates private wastewater companies and water companies that have 100 or more connections or that charge more than \$557 a year per customer.³⁷⁴ The WUTC does not regulate government-owned utilities.³⁷⁵ Commission-regulated utilities can request approval from the WUTC to provide reduced rates to "low-income senior customers and low-income customers."³⁷⁶ Under the same provision, "expenses and lost revenues as a result of these discounts shall be included in the company's cost of service and recovered in rates to other customers." Of additional importance, Wash. Rev. Code § 80.28.100 prohibits private water and wastewater companies from granting any special rate or rebate, or from receiving greater or less compensation from any person than is received from any other person for "doing a like or contemporaneous service with respect thereto under the same or substantially similar circumstances or conditions," except as authorized in Title 80 (above) of the statutes. Furthermore, Wash. Rev. Code § 80.28.090 prohibits any private water and wastewater company from granting any undue or unreasonable preference or advantage to any customer or from subjecting any customer to any undue or unreasonable prejudice or disadvantage.

Thus, despite the prohibitions against commission-regulated utilities granting discriminatory rates or granting preferences or advantages to certain customers, Wash. Rev. Code § 80.28.068 appears to give commission-regulated utilities express authorization to implement low-income customer assistance programs (CAPs) funded by rate revenues, so long as the WUTC grants them an exception to do so.

Noncommission-Regulated Utilities

Government-owned utilities, which are not regulated by the WUTC, are granted explicit authority to implement low-income CAPs funded by rate revenues.³⁷⁷ Furthermore, the eligibility requirements for these programs are not defined by statute, which means that government-owned utilities can select their own criteria to determine which customers may access assistance.³⁷⁸

State Population (2016):	7,288,000
Median Annual Household Income (2015):	\$61,062
Poverty Rate (2015):	13.3%
Typical Annual Household Water and Wastewater Expenditures (2015):	\$853

Washington has 2,265 community water systems (CWS), of which 1,620 are privately owned and 2,145 serve populations of 10,000 or fewer people.

Washington has 247 publicly owned treatment works facilities (POTWs), of which 175 treat 1 MGD or less. 625,241 people are served by privately owned CWS; 6,565,075 are served by government-owned CWS; and 5,928,671 are served by POTWs.

Estimated Long-Term Water and Wastewater Infrastructure Needs: \$13.2 billion

Sources: U.S. Census Bureau, 2016 Population Estimate & 2011-2015 American Community Survey 5-Year Estimates; 2016 EFC Rates Survey; U.S. Environmental Protection Agency, 2016 Safe Drinking Water Information System, 2011 Drinking Water Infrastructure Needs Survey, and 2012 Clean Watersheds Needs Survey. See Appendix C for more details.

374. "Water," Washington Utilities and Transportation Commission.
375. The WUTC also does not regulate homeowner associations or persons providing water to their tenants as part of the business of renting or leasing.
376. Wash. Rev. Code § 80.28.068. The statute specifically addresses an "electrical or gas company," but it also provides for any "other party to a general rate case hearing" and its chapter title is "Gas, Electrical, and Water Companies." Id.
377. Wash. Rev. Code § 74.28.070. See also Wash. Rev. Code § 35.92.020(5) (for city and municipal owned utilities), § 35.67.020(5) (for city wastewater services), § 36.94.140(4) (for counties).
378. However, to ensure uniformity in its determinations, the government-owned utilities or governing board of the area should set definitions that the utility can follow when determining eligibility. See "Utility Discounts and Financial Assistance Programs," Municipal Research and Services Center.

114 Navigating Legal Pathways to Rate-Funded Customer Assistance Programs: A Guide for Water and Wastewater Utilities

How to Fund COVID-Related Bill Paying CAPs

From Washington State CDBG

<https://deptofcommerce.app.box.com/s/gp4k0lo078817wc1h56f4suj8daihvwk>

CDBG can provide grants to local governments (or their partners) to administer subsistence payment programs to prevent disconnections from essential services/homelessness.

Not for local governments entitled to receive urban area CDBG funds directly from HUD.

Some specific criteria regarding income thresholds, documentation, avoiding duplication, and administration of the funds.

Washington State CDBG COVID-19 Subsistence Payments Guide For Utility/Rent/Mortgage and Other Short-Term Financial Assistance

Guide Sections

- I. Washington State Community Development Block Grant (CDBG) Program
- II. Local Subsistence Payment Programs
- III. Who can receive CDBG subsistence payments?
- IV. CDBG Subsistence Payments
- V. Income Qualification and CDBG National Objective
- VI. Program Administration
- VII. CDBG General Administration
- VIII. Nondiscrimination and Inclusion

The following Attachments are also available on the [CDBG-CV webpage](#)

- A. CDBG COVID-19 Utility/Rent/Mortgage Subsistence Payment - Application and Verification Form - template
- B. CDBG COVID-19 Subsistence Payment Project Detail Report – template
- C. CDBG-CV Public Services Expenditure Report (*being developed*)

I. Washington State Community Development Block Grant Program

The Washington State Community Development Block Grant (CDBG) program, administered by the state Department of Commerce (Commerce), receives an annual allocation of federal funds from the US Department of Housing and Urban Development (HUD). In addition, Commerce is receiving additional CDBG Coronavirus (CDBG-CV) funds through the federal Coronavirus Aid, Relief, and Economic Security (CARES) Act.

Purpose - The CDBG primary national objective is to benefit low- and moderate-income (LMI) persons. LMI is defined as 80 percent of the county median income, adjusted by household size. In limited cases, CDBG funds may be used to alleviate qualifying urgent needs. LMI persons receive assistance through local programs and activities funded with a state CDBG grant. Based on the CARES Act, the purpose of CDBG COVID-19 funding is to prevent, prepare for, and respond to the coronavirus pandemic.

Eligible Activities - The state CDBG program funds a wide range of community and economic development activities. In response to COVID-19 impacts, CDBG Economic Opportunity Grants for COVID-19 Response Services and CDBG-CV funds are targeted towards urgent public services and facilities, and microenterprise assistance.

Local Government Grant Recipients - The state CDBG program awards grants to only those rural city/town and county governments *not* entitled to receive urban area CDBG funds directly from HUD. The local government grantees then use the CDBG funds for priority local programs and activities. The local government grantee can choose to pass funds to a local/regional service provider to administer the subsistence payment program as their grant subrecipient.

CDBG Application Materials and Resources - Materials and resources for local governments to apply for a state CDBG are available at www.commerce.wa.gov/CDBG.

Example of Small WA Water System with Bill Paying Customer Assistance Program

Sumner, WA

- \$60k of CARES Act funding
- Partner with two non-profits
- Eligibility:
 - Affected by COVID-19
 - Income thresholds
 - Within service area
- Applicant emails or calls
- Also offers payment plans

<https://sumnerwa.gov/sumner-cares-support/>



Sumner CARES funding is available to help Sumner residents experiencing difficulties in paying utility bills, rent or garbage bills due to the coronavirus and its effects. The City of Sumner has allocated \$60,000 of its CARES Act funding for this program, in partnership with Sumner Rotary and the Sumner-Bonney Lake Family Center.

To be eligible, applicants must

- Be able to demonstrate that their request for assistance is caused by the COVID-19 pandemic. This could include
 - Loss of employment – or – reduction in hours of employment
 - Health quarantine or isolation due to COVID-19
- **Meet the USDA income guidelines for child nutrition programs.**
- For housing (rent or mortgage) assistance the applicant must reside within the city limits of Sumner.
- For water/sewer utility payment assistance the applicant must reside within the city of Sumner utility service areas.
- For refuse utility assistance the applicant must reside within the city limits of Sumner.

Examples of Bill Paying CAPs in WA

Utility	Eligibility (residence+/customer+)	Administrator/Partner	Funding Source	Assistance Offered
City of Sumner	-COVID affected health or employment -USDA income guidelines for child nutrition programs	Sumner-Bonney Lake Family Center and Sumner Rotary	\$60k CARES Act Donations	
City of Lacey	-<125% of poverty line -Income <\$30k ----- -COVID affected income -<200% poverty line or <60% AMI	Community Action Council	Donations ----- COVID: donations and CDBG	Up to \$75 twice/yr ----- COVID: 1-time
Lakehaven WSD	-Income < 50% AMI	Multi-Service Center in Federal Way	Donations	1-time, Up to \$500 in Renton
City of Spokane (UHelp)	-No shut-offs past 12 months -COVID affected finances	Salvation Army	Donations; 2x1 match by City Utilities and Avista Project Share	1-time
Thurston PUD	-Income <\$40k or -COVID affected finances and unemployed	Self-administered (Project Help)	Donations	

Please contact the utility or CAP administrators for more up-to-date information

More Examples on MRSC Website

Scroll down to
“Utility Collection
Deferrals,
Shutoffs, and
Payment Plans”

[Direct link to
webpage](#)



The screenshot shows the MRSC website header with the logo and navigation links: Contact Us, Partners, Rosters, and a search bar with a 'GO' button and an 'Ask MRSC' button. Below the header is a navigation menu with tabs for RESEARCH TOOLS, EXPLORE TOPICS, STAY INFORMED, TRAINING, PUBLICATIONS, and ABOUT MRSC. The breadcrumb trail reads: Home > Explore Topics > Public Safety > Coronavirus (COVID-19) Resources for Local Governments > Coronavirus (COVID-19) Small Business and Tenant Assistance Programs. Social media icons for Facebook, Twitter, and Print are visible. The main title is 'Coronavirus (COVID-19) Small Business and Tenant Assistance Programs'. Below the title is a dropdown menu labeled 'On this Page'. The main content area contains a paragraph: 'This page provides examples of small business and tenant relief programs, including utility collection policies and shutoff moratoriums, that have been adopted by local governments in Washington State as a result of the 2020 novel coronavirus (COVID-19) pandemic. This information is geared toward local government staff and officials and is *not* intended as a comprehensive list of resources available to small businesses or residents. It is part of MRSC's Coronavirus (COVID-19) Resources for Local Governments series.' Below this is a 'Latest Updates' section with a summary: 'To help you keep track of the rapidly changing situation related to COVID-19, here is a summary of recent changes to this page:'. On the right side, there is a 'Related Materials' section with three categories: 'BLOG' (Waiving Competitive Bidding Requirements in the Event of an Emergency, Planning for the Safe Reopening of Public Buildings), 'IN FOCUS' (World's Largest Work-From-Home Experiment, Treasury Releases CARES Act Guidance), and 'IN THE NEWS' (Yakima to offer free drive-in movies at Kiwanis Park starting Aug. 8).

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Local Government Success

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Have a Research Question?

RESEARCH TOOLS EXPLORE TOPICS STAY INFORMED TRAINING PUBLICATIONS ABOUT MRSC

Home > Explore Topics > Public Safety > Coronavirus (COVID-19) Resources for Local Governments > Coronavirus (COVID-19) Small Business and Tenant Assistance Programs

f t p

Coronavirus (COVID-19) Small Business and Tenant Assistance Programs

On this Page ▼

This page provides examples of small business and tenant relief programs, including utility collection policies and shutoff moratoriums, that have been adopted by local governments in Washington State as a result of the 2020 novel coronavirus (COVID-19) pandemic. This information is geared toward local government staff and officials and is *not* intended as a comprehensive list of resources available to small businesses or residents.

It is part of MRSC's Coronavirus (COVID-19) Resources for Local Governments series.

Latest Updates

To help you keep track of the rapidly changing situation related to COVID-19, here is a summary of recent changes to this page:

Related Materials

BLOG

Waiving Competitive Bidding Requirements in the Event of an Emergency

Planning for the Safe Reopening of Public Buildings

IN FOCUS

World's Largest Work-From-Home Experiment

Treasury Releases CARES Act Guidance

IN THE NEWS

Yakima to offer free drive-in movies at Kiwanis Park starting Aug. 8



Business Case for Creating CAPs

When customers have trouble paying utility bills, costs to the utility include:

- increased arrearages
- collection costs
- communication and customer service costs (e.g. disconnection notices)
- staff and vehicle costs for service terminations

Could eventually lead to write-offs

Buyers of utility bonds also get nervous

How Much Does a Bill Paying CAP Cost?

Customer Assistance Program Cost Estimation Tool:

<https://efc.sog.unc.edu/resource/water-utility-customer-assistance-program-cost-estimation-tool>

- Free, downloadable spreadsheet model
- Test different eligibility and program funding criteria
- Estimates range of costs to fund the program
- Accounts for recovery of bad debt (avoidance of write-offs) to offset the cost of funding the program
- EFC can work with utilities in using this tool



Water Utility Customer Assistance Program Cost Estimation Tool

Developed by the Environmental Finance Center at the University of North Carolina, Chapel Hill for the Water Research Foundation (Project #4366)

Version 1.0

Updated: October 31, 2013

[Click here to access a video tutorial on using the tool.](#)

What are Water Utility Customer Assistance Programs?

To help residential customers with low or fixed incomes pay water and/or wastewater bills they cannot afford, some utilities have set up customer assistance programs. Customer assistance programs vary from utility to utility. For the purposes of this tool, customer assistance programs refer to programs that set aside funds that can be used to pay at least part of a customer's bill when the customer shows that they cannot afford to pay the full amount. Customer assistance programs can be organized and administered in a variety of ways by different types of organizations, and can be funded through donations, bill round-up programs, grants, or a number of ways.

Find out more about [Water Affordability Programs](#) and [Best Practices in Customer Payment Assistance Programs](#) on the Water Research Foundation website.

What is the Objective of this Tool? What Type of Customer Assistance Program is Modeled in this Tool?

This tool helps a water utility calculate a rough, ball-park estimate of the annual cost of funding a new customer assistance program. It assumes that only residential customers with annual household income below a certain threshold would be eligible to participate in the customer assistance program. The customer assistance program is set up to provide each participating customer up to a certain annual maximum amount of financial assistance (grants or reductions in bills) to pay the portions of their water and/or wastewater bills that they cannot afford to pay. The maximum assistance amount and the income threshold, which is based on current water/wastewater rates and a targeted percent of household income, are set by the utility in this tool.

How Does the Tool Work?

The utility enters in key information on its current rates, maximum annual assistance per customer, targeted income thresholds, various assumptions and the income distribution of its service area using U.S. Census Bureau data (with instructions). The tool then estimates how much the modeled customer assistance program would cost the utility to fund each year. The costs are estimated as a range, based on how much bad debt is assumed to be recovered through the financial assistance provided to the participating customers.



Program Outreach and Monitoring

- After getting a CAP approved and implemented, low participation rates can be an anticlimax
- Getting the message to eligible customers is critical
- Common outreach mechanisms are:
 - Bill stuffers
 - Door hangers
 - Emails, mail, or automated phone calls to customers
 - Public meetings
 - Community fairs
 - Inform non-profits / Social Services / charity orgs. / community groups
 - Local media announcements
 - Websites
 - Customer Service referrals (proactive and reactive)



Where to Start?

- Read the resources on the [DOH's webpage](#)
- If already have CAPs: ensure eligibility includes any customer who is affected by COVID
- Assess the level of need at your utility
- If interested in new programs: look at examples from other utilities, but adjust based on your utility's characteristics
 - If adopting a new program, use standard practice of getting approval by the governing body and/or public review process
- Post on your website and consider additional communications
- Start by informing the customers who have delinquent accounts

Additional Support for Households from the State

DCAP: Disaster Cash Assistance Program ([Webpage link](#))

Administered by the WA State Dept. of Social and Health Services

Applications on <http://washingtonconnection.org> and call 877-501-2233



[FAQ document](#)

Disaster Cash Assistance Program Frequently Asked Questions

What is the Disaster Cash Assistance Program or DCAP?

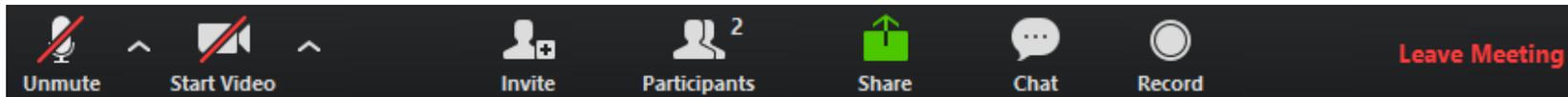
The Department of Social and Health Services is activating the Disaster Cash Assistance Program, or DCAP, beginning April 17, 2020. This program is intended to help some Washingtonians meet their basic needs during the state of emergency caused by COVID-19 state of emergency.

Why is this happening?

In response to the COVID-19 pandemic, Governor Inslee declared a state of emergency for all counties in Washington state. This allows DSHS to issue benefits under the Disaster Cash Assistance Program to families and individuals who wouldn't normally be eligible for cash benefits.

How do I apply?

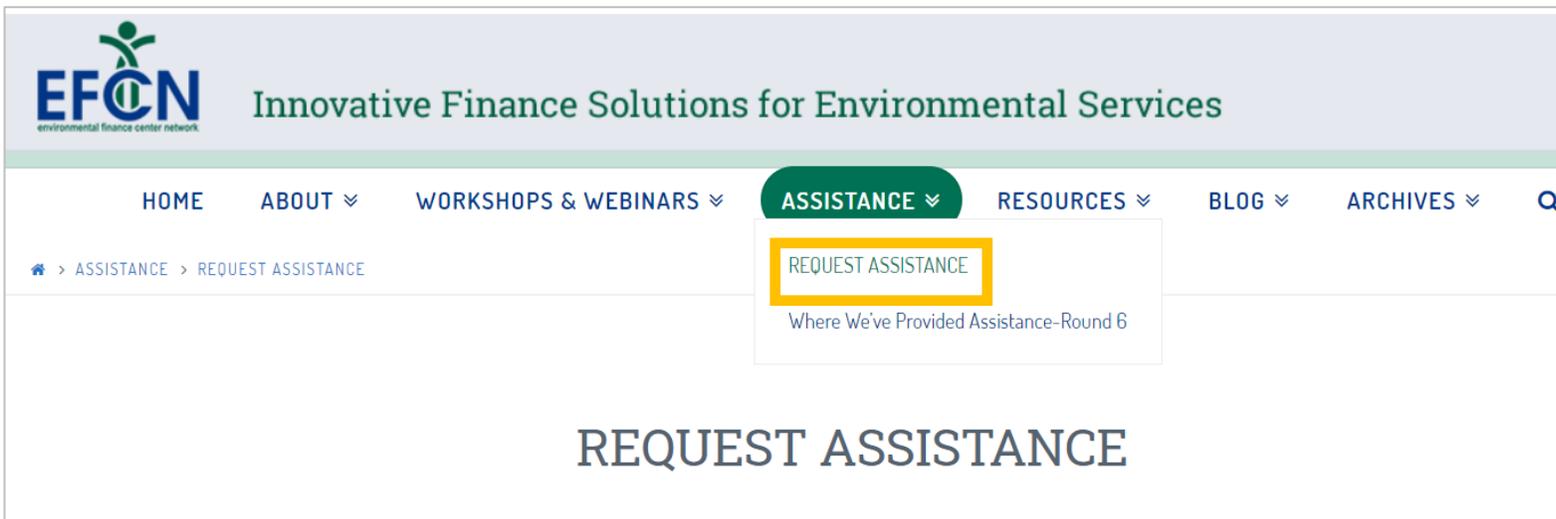
Questions from Webinars 1 and 2



Submit your questions in the “Chat” box

There will be additional time to ask questions in tomorrow’s session, 10:00 – 11:30am

Or submit a request for free one-on-one advising at <https://efcnetwork.org/> (small water systems with <10k pop.)





Is there Financial Relief?

- Federal stimulus bills
 - CARES Act
 - Payroll Protection Plan (non-governmental, small businesses)
- CDBG and WA DCAP – assistance helps customers pay bills
- Future federal or State stimulus?

- Funding programs available to offer low interest loans and/or grants

Asset Management Tools



[Start Here](#) [Resources](#)

Asset Management Switchboard

The Southwest Environmental Finance Center has partnered with EPA to create a repository of documentation and tools related to Asset Management.

Whether you are [new to the Asset Management process](#) or just need a refresher on a specific topic, the resource you are looking for is probably here. If you're unable to find what you're looking for, reach out and tell us about it.

If you would like to contribute by having a resource added to the repository, please email the Southwest Environmental Finance Center (by clicking on the link below) and tell us about it. We welcome your feedback and strive to serve your utility and water systems at large.

[Email SW EFC](#)

[Phone \(505\) 277-0644](#)



<https://swefcamswitchboard.unm.edu/am/>

SW EFC Website



Home About ▾ Resources Blog Events Switchboards ▾ 🔍



<https://swefc.unm.edu/home/resources/>

All Specialty Areas ▾ All Topics ▾ All Sub Topics ▾ [Reset](#)

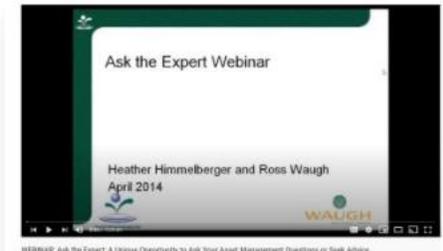


AM KAN Work!

This guidebook walks a system through

WEBINAR | Ask the Expert – Advice on Water System Partnerships

Ask the Expert: Advice on Water System Partnerships



Ask the Expert: Asset Management 2014

Private Well Classes

<https://www.isws.illinois.edu/groundwater-science/the-private-well-class>

Illinois Natural History Survey | Illinois State Archaeological Survey | Illinois State Geological Survey | Illinois State Water Survey | Illinois Sustainable Technology Center

I ILLINOIS
Illinois State Water Survey
PRAIRIE RESEARCH INSTITUTE

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Groundwater Science

Home / Groundwater Science / The Private Well Class - Free Training for Private Well Owners

The Private Well Class - Free Training for Private Well Owners

Principal Investigator: **Steve Wilson**

Project Staff: Walt Kelly (Co-PI), Jennifer Wilson, Katie Buckley, Dan Webb, Joan Jach, Hideyuki Terashima

Sponsor: Rural Community Assistance Partnership, with funding from the United States Environmental Protection Agency

Project Period: 2013–present

More than 15 million private wells provide the primary source of drinking water to 15% of the U.S. population, but a majority of well owners don't know how to care for their well, determine if their water is safe to drink, or protect groundwater from contamination.

This lack of knowledge not only endangers the health of 47 million mostly rural Americans who rely on well water, but also increases the vulnerability of the 102 million Americans served by a public water system using groundwater (135,000 public water supplies).





Free Assistance and Resources to Small Water Systems by the Environmental Finance Center Network

<http://efcnetwork.org>

Tools To Assist Water Utilities With Financial Decision Making



Water and Wastewater Rates Analysis Model

Use this tool to review your rates to ensure projected revenues cover projected expenses. This tool will help you determine whether proposed rates will keep the utility financially self-sufficient for the next few years.



Financial Health Checkup for Water Utilities

Use this tool to get a snapshot of your utility's financial health and demonstrate the financial strengths and weaknesses of your utility over the past 5 years. The tool uses your utility's financial data to calculate and visualize 6 financial performance indicators.



Residential Rates Affordability Assessment Tool

Use this tool to assess how affordable rates are to your customer base using multiple metrics.



Plan to Pay: Scenarios to Fund Your Capital Improvement Plan

Use this tool to help plan how to pay for future capital projects. The tool will estimate the effects that paying for capital projects will have on your rates under various scenarios.



Water Utility Customer Assistance Program Cost Estimation Tool

Use this tool to estimate the funds needed from your utility (or other organization) to create a Customer Assistance Program that helps residential customers when they cannot afford to pay their water bill.

Financial Resilience Dashboard

- This dashboard is designed to show the impact of revenue losses on a utility in light of COVID-19.
- What data do you need?
 - Operating revenues
 - Percent of revenues anticipated to be lost due to COVID-19
 - Operating expenses
 - Unrestricted cash
- <https://public.tableau.com/profile/efc.at.unc#!/vizhome/InputCOVIDDashboard/Landing>

FINANCIAL RESILIENCE DASHBOARD
A GLIMPSE INTO THE EFFECTS OF COVID-19
FOR WATER AND WASTEWATER UTILITIES

Please input the values below utilizing the *most up to date information* on the utility's finances.

Operating Revenues	Unrestricted Cash
<input type="text" value="\$1,000,000"/>	<input type="text" value="\$250,000"/>
Operating Expenses	Percent of Revenues Anticipated to Lose
<input type="text" value="\$900,000"/>	<input type="text" value="30%"/>

Based on these inputs, the utility can expect to have the following financial outcomes:

Days Cash on Hand	101
Days the Utility can Operate by Supplementing Revenue Loss with Unrestricted Cash	456

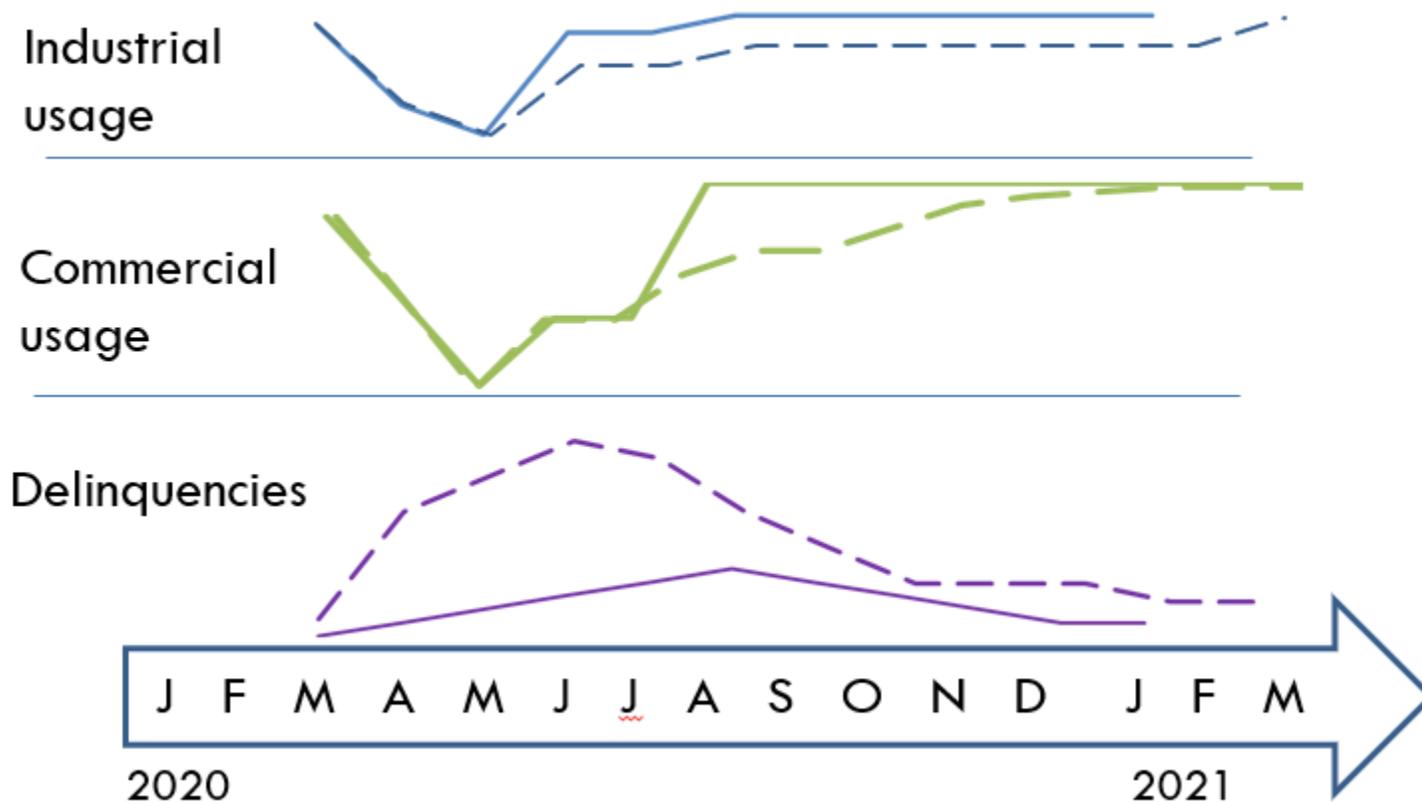
*These values assume that ALL of the unrestricted cash at the utility will be use to supplement revenue loss and not to buffer other short-term expenses. Unrestricted cash often has many uses for the utility, including covering emergency expenses.

< Click to View Landing Pg Click to View Inputs >

+ a b l e a u

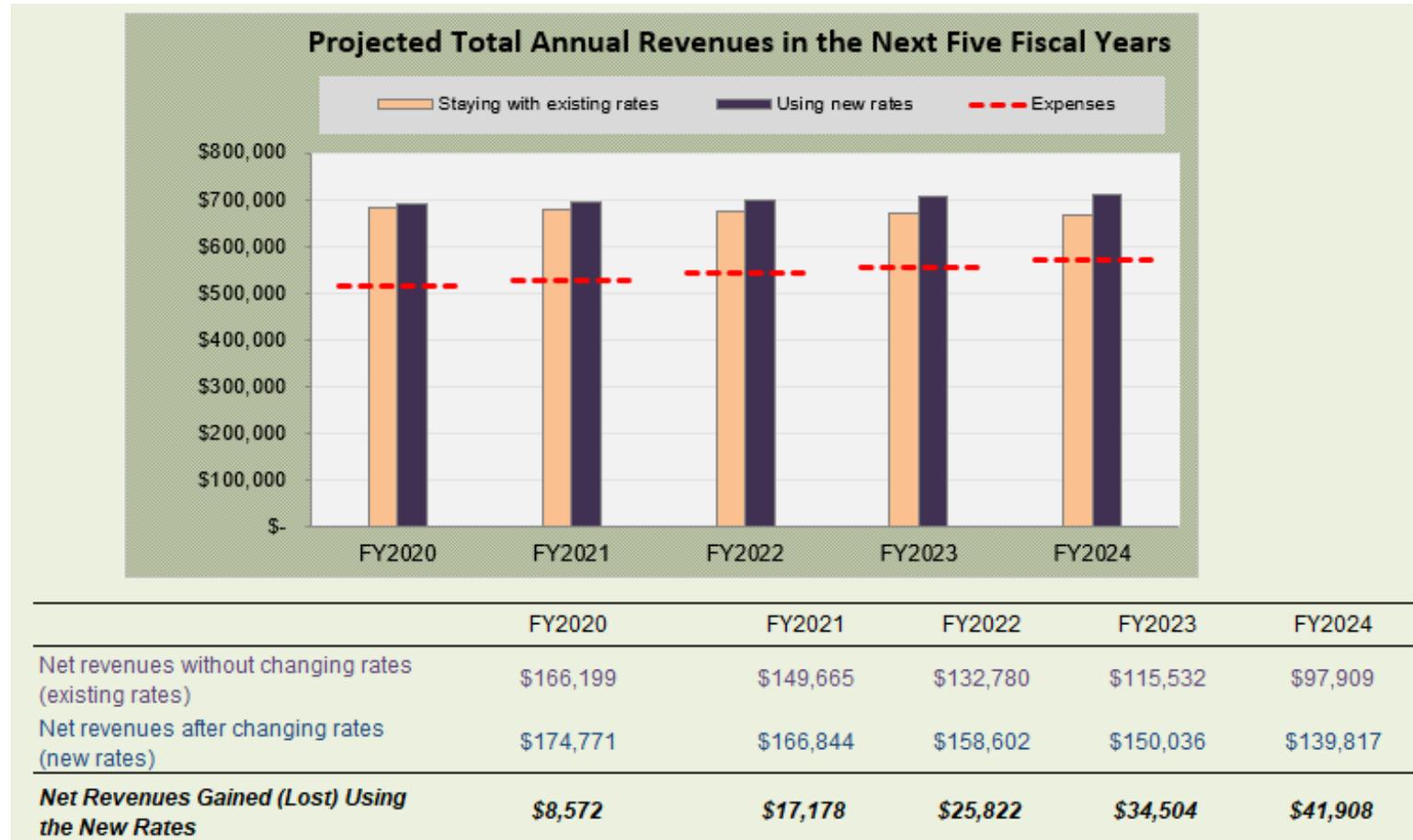
COVID-19 Revenue Loss Tool

Scenario 1 and 2 Inputs



- Scenario 1 (solid line) is a more hopeful outlook with the impacts of COVID-19 lessening sooner than later
- Scenario 2 (dotted line) is a worse off case with the impacts of COVID-19 lasting longer

Water and Wastewater Rates Analysis Model



Financial Health Checkup for Water Utilities

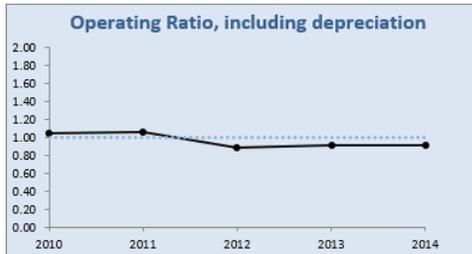
Key Field in the financial statement/CAFR

- [1] Total Operating Revenues
- [2] Total Operating Expenses
- [3] Depreciation & Amortization Expenses
- [4] Debt Principal Payments
- [4b] Debt Interest Payments
- [5] Current Assets, excluding inventories, restricted cash, prepaids
- [6] Current Liabilities, excluding deposits & bond anticipation notes
- [7] Unrestricted Cash & Investments
- [8] Total Accumulated Depreciation
- [9] Total Depreciable Capital Assets

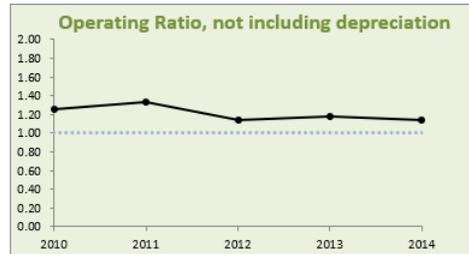
		Fiscal Year End					
		2010	2011	2012	2013	2014	Instructions
[1]	Total Operating Revenues	\$ 2,341,857	\$ 2,556,399	\$ 2,271,777	\$ 2,334,236	\$ 2,501,286	Enter as shown in the Total Operating
[2]	Total Operating Expenses	\$ 2,229,208	\$ 2,403,938	\$ 2,565,282	\$ 2,555,504	\$ 2,740,266	Enter as shown in the Total Operating
[3]	Depreciation & Amortization Expenses	\$ 362,047	\$ 490,007	\$ 569,998	\$ 568,179	\$ 534,000	Depreciation and amortization are listed
[4]	Debt Principal Payments	\$ 185,000	\$ 279,242	\$ 333,558	\$ 132,742	\$ 436,459	Enter \$0 if there were no debt service
[4b]	Debt Interest Payments	\$ 84,859	\$ 81,330	\$ 72,808	\$ 71,620	\$ 55,535	Enter \$0 if there were no debt service
[5]	Current Assets, excluding inventories, restricted cash, prepaids	\$ 2,986,691	\$ 3,565,601	\$ 3,266,234	\$ 3,050,573	\$ 2,941,629	Total Current Assets minus all inventor
[6]	Current Liabilities, excluding deposits & bond anticipation notes	\$ 757,776	\$ 776,266	\$ 495,555	\$ 656,257	\$ 547,019	Total Current Liabilities minus all refu
[7]	Unrestricted Cash & Investments	\$ 1,961,851	\$ 2,883,569	\$ 2,411,154	\$ 2,273,697	\$ 2,415,013	Unrestricted Cash & Investments (and
[8]	Total Accumulated Depreciation	\$ 5,125,329	\$ 5,520,510	\$ 7,661,024	\$ 8,229,207	\$ 8,763,207	Total accumulated depreciation on cap
[9]	Total Depreciable Capital Assets	\$ 17,221,067	\$ 17,144,542	\$ 18,697,849	\$ 18,744,028	\$ 18,854,157	Enter the total value of capital assets



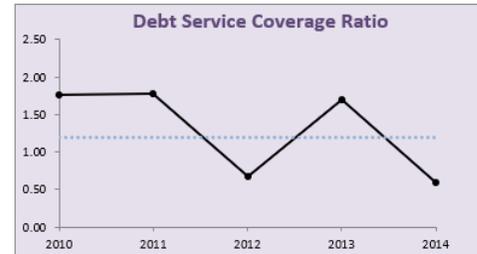
Did you generate the revenues needed to pay for O&M and a little for capital?



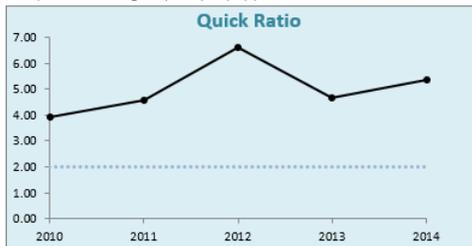
Did you generate the revenues needed to pay for O&M by itself?



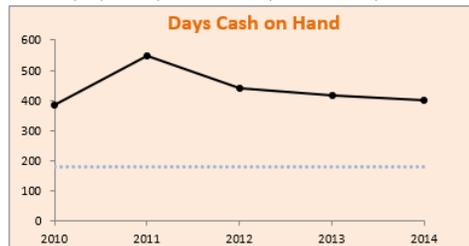
Did you generate the revenues needed to pay for O&M and existing debt service?



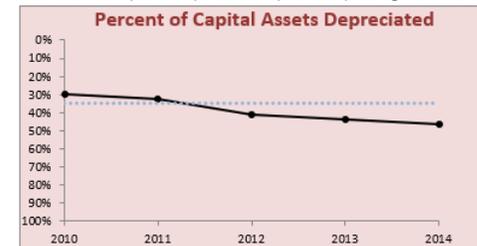
Did you have enough liquidity to pay your current liabilities at the end of the year?



How many days could you continue to operate the utility with the cash levels available?

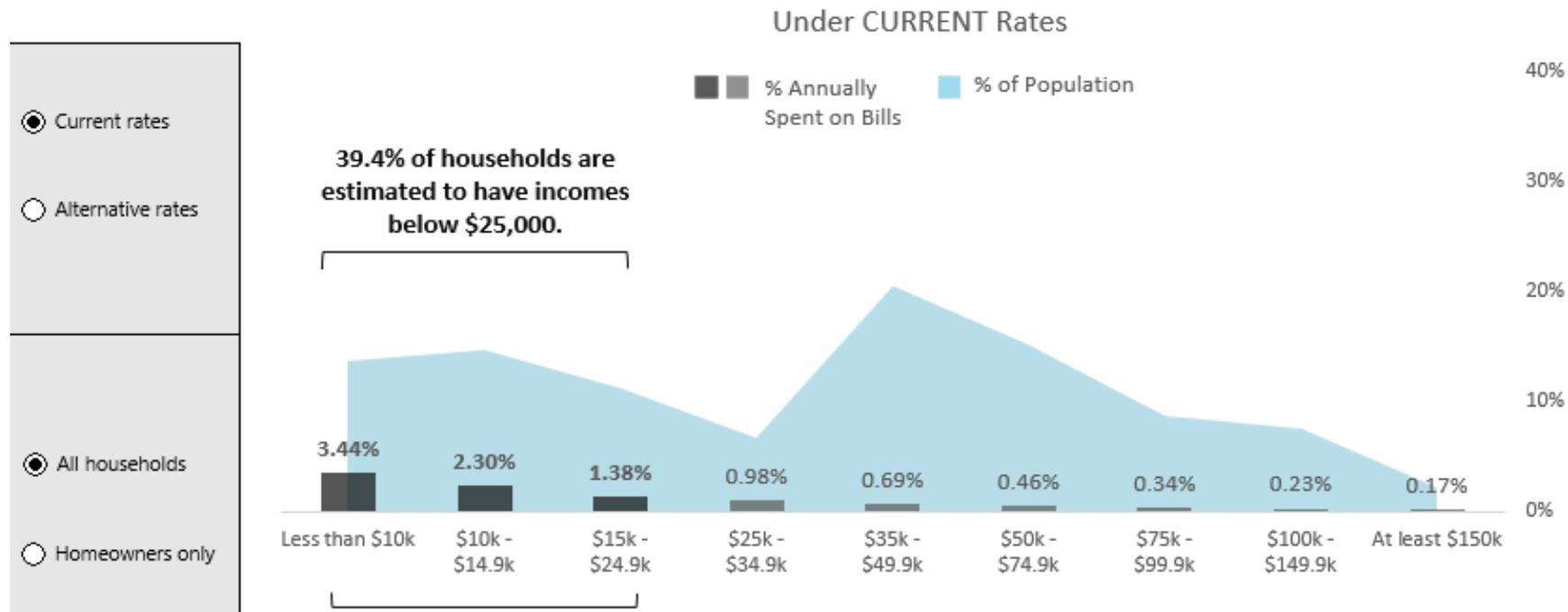


How much have your utility's assets depreciated (nearing the end of their lives)?



Residential Rates Affordability Assessment Tool

Affordability of Water Rates Assessed at 4000 Gallons/Month and the 2017 Income Levels



39.4% of residential customers are estimated to have had less than \$25,000 in annual income. These households will have spent more than 1.38% of their income under the current rates for water bills at 4000 gallons/month. 13.6% of households will have spent more than 3.44% of their income. However, a substantial number of low-income households may be living in rental homes and apartments and do not pay water bills, which may be included in their rent.

How Much Does a Bill Paying CAP Cost?

Customer Assistance Program Cost Estimation Tool:

<https://efc.sog.unc.edu/resource/water-utility-customer-assistance-program-cost-estimation-tool>

- Free, downloadable spreadsheet model
- Test different eligibility and program funding criteria
- Estimates range of costs to fund the program
- Accounts for recovery of bad debt (avoidance of write-offs) to offset the cost of funding the program
- EFC can work with utilities in using this tool



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Developed by the Environmental Finance Center at the University of North Carolina, Chapel Hill for the Water Research Foundation (Project #4366)

Version 1.0

Updated: October 31, 2013

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Plan to Pay: Scenario to Fund Your Capital Improvement Plan

CAPITAL IMPROVEMENT PROJECTS - 20 YEARS		Project Construction Start Year	Project Expenditure/Construction Period (years)	Estimated Construction Cost ...		Annual Construction Cost Inflation Factor (%/year)	Expected Grants at Time of Construction	Financing Mechanism: Debt Financing or Capital Reserves?	Term of Debt (years)	Interest Rate Charged for Debt (%/year)	First Year of Capital Reserve Allocation	Additional Annual O&M Costs (\$/year)
▼ List all known projects for the next 20 years ▼		▼ Select here to sort by year ▼	▼	In the Start Year ... ▼	▼ Today (i.e. in FY18 ▼	▼	▼	▼	▼	▼	▼	▼
1	Project 1 - type in name or description	FY27	2	\$ 2,000,000			\$ 100,000	Capital Reserves			FY22	\$ 2,500
2	Project 2 - debt financed portion	FY21	3		\$ 2,200,000	2.8%	\$ -	Debt Financing	15	5.00%		\$ 10,000
3	Project 2 - capital reserves financed portion	FY21	3	\$ 500,000			\$ -	Capital Reserves			FY21	\$ -
4	Project 3 - immediate project. Start new year	FY19	1		\$ 350,000	2.0%	\$ -	Capital Reserves			FY19	\$ 1,500
5	Project 4 - energy efficiency reduces O&M	FY29	5		\$ 3,500,000	2.8%	\$ -	Debt Financing	20	2.50%		\$ (250,000)
6												
7												

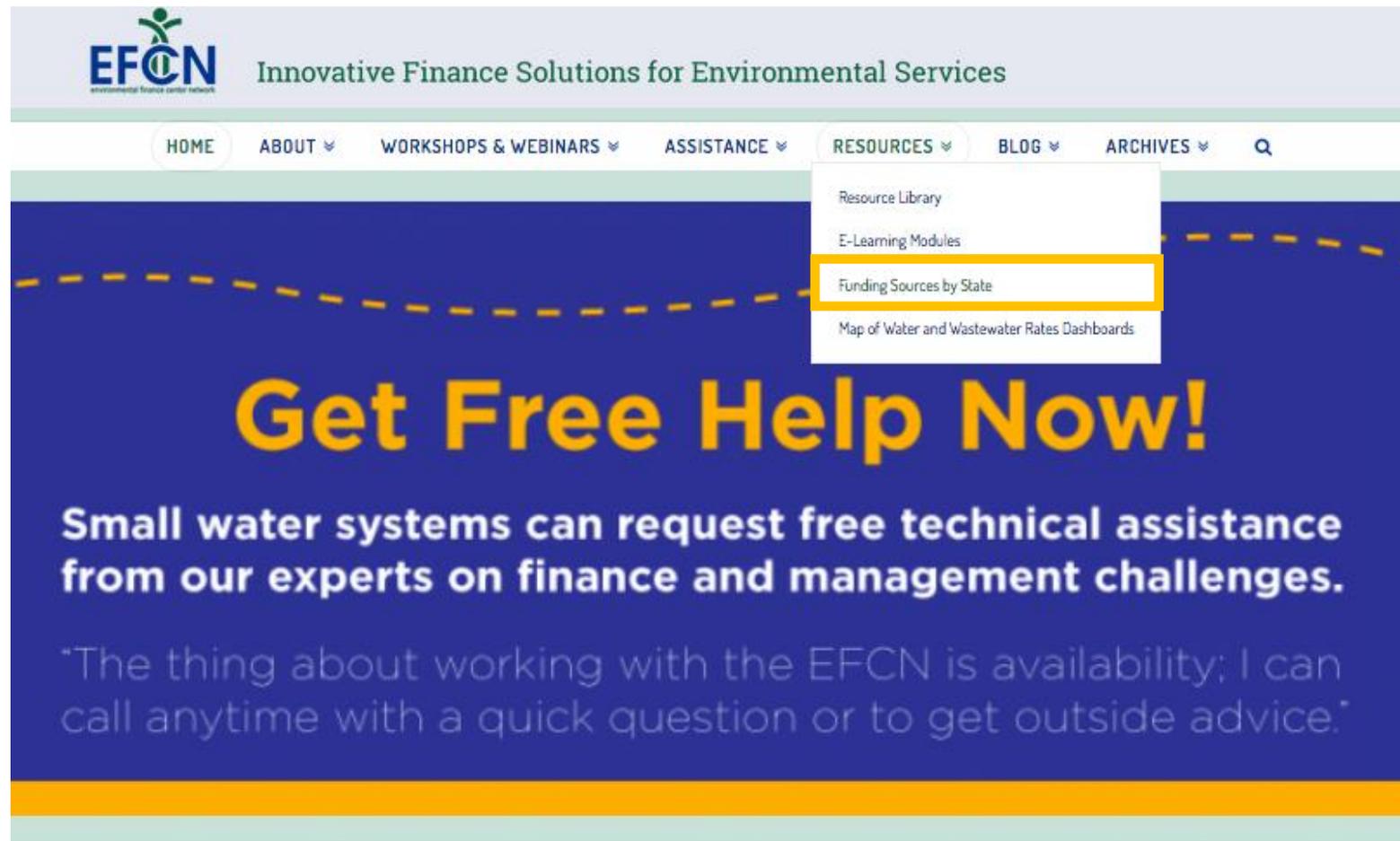


Project cost in the start year net of grants	Number of years before project starts	Years of construction	Year payments end	Yearly allocations to reserves for capital reserve-financed projects	Number of years allocating to reserves for capital reserve-financed projects	Annual payment: debt service if debt-financed or cash payments during construction years if capital reserve-financed
\$ 1,900,000	9	FY27-FY28	FY28	\$ 316,667	6	\$ 950,000
\$ 2,390,023	3	FY21-FY23	FY35			\$ 230,260
\$ 500,000	3	FY21-FY23	FY23	\$ 500,000	1	\$ 166,667
\$ 357,000	1	FY19	FY19	\$ 357,000	1	\$ 357,000
\$ 4,742,336	11	FY29-FY33	FY48			\$ 304,207

Funding Tables By State

<http://efcnetwork.org>

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



The screenshot displays the EFCN website header with the logo and tagline "Innovative Finance Solutions for Environmental Services". The navigation menu includes "HOME", "ABOUT", "WORKSHOPS & WEBINARS", "ASSISTANCE", "RESOURCES", "BLOG", and "ARCHIVES". The "RESOURCES" dropdown menu is open, showing options: "Resource Library", "E-Learning Modules", "Funding Sources by State" (highlighted with a yellow box), and "Map of Water and Wastewater Rates Dashboards". Below the navigation is a large blue banner with the text "Get Free Help Now!" and "Small water systems can request free technical assistance from our experts on finance and management challenges." followed by a testimonial quote.

Washington Funding Table <https://efcnetwork.org/funding-sources-by-state/>

CONSTRUCTION AND DESIGN/CONSTRUCTION Programs	Eligible Projects	Eligible Applicants	Funding Available	How To Apply
<p>DWSRF Drinking Water State Revolving Fund</p> <p>Construction Loan Program</p>	<p>Drinking water system infrastructure projects aimed at increasing public health protection. The program now includes dedicated funding for subsidy.</p> <p>There is a limited amount of principal forgiveness for communities with high affordability index numbers and water system restructuring/ consolidation projects.</p>	<p>Group A community and not-for-profit non-community water systems, but not federal or state-owned systems; both privately- and publicly-owned systems are eligible.</p> <p>Tribal systems are eligible provided the project is not receiving other national set-aside funding for the project.</p>	<p>Loan</p> <ul style="list-style-type: none"> • 1% loan fee (water systems receiving subsidy are not subject to loan fees). • \$3 million per jurisdiction per year. • \$6 million for jointly-owned projects. • 1.75 – 2.25% interest rate. • Loan repayment period: 20 years or life of the project, whichever is less. • No local match required. • \$25 million expected to be available this cycle. 	<p>Applications will be available and accepted October 1 through November 30, 2018.</p> <p>Contact: Janet Cherry 360-236-3153 janet.cherry@doh.wa.gov</p> <p>For information and forms visit: http://www.doh.wa.gov/DWSRF</p>
<p>ECOLOGY: INTEGRATED WATER QUALITY FUNDING PROGRAM State Water Pollution Control Revolving Fund (SRF)</p> <p>Centennial Clean Water Fund</p> <p>Stormwater Financial Assistance Program (SFAP)</p>	<p>Construction projects associated with publicly-owned wastewater and stormwater facilities.</p> <p>The integrated program also funds planning and implementation of nonpoint source pollution control activities.</p>	<p>Counties, cities, towns, conservation districts, or other political subdivision, municipal or quasi-municipal corporations, and tribes.</p> <p><u>Hardship Assistance</u> Jurisdictions listed above with a population of 25,000 or less.</p>	<p>Loan interest rates (SFY 2019)</p> <ul style="list-style-type: none"> • 21-30 year loans: 2.7% • 6-20 year loans: 2.0% • 1-5 year loans: 1.0% <p><u>Hardship assistance</u> for the construction of wastewater treatment facilities may be available in the form of a reduced interest rate, grant subsidy, or loan forgiveness. Hardship assistance is based on impact to residential ratepayers and the community MHI. Hardship funding is only available for the portion of a facility serving existing residential need.</p> <p><u>Stormwater grant</u> maximum award per jurisdiction: \$5 million, with a required 25% match.</p>	<p>This year's applications due October 15, 2018. Next year's applications due in mid-October 2019.</p> <p>A cost effectiveness analysis must be complete at the time of application.</p> <p>Contact: David Dunn 360-407-6503 david.dunn@ecy.wa.gov</p> <p>https://ecology.wa.gov/About-us/How-we-operate/Grants-loans/Find-a-grant-or-loan/Water-Quality-grants-and-loans</p>

EFC Blog

Where to stay updated on environmental finance topics?

<http://efc.web.unc.edu/>



How are North Carolina Utilities Faring During the Pandemic? Four Key Insights from Survey Results

JUNE 18, 2020 / RADHIKA KATTULA / 0 COMMENTS

With the ongoing COVID-19 pandemic, utilities across the nation continue to adapt to rapidly changing conditions through a number of measures, from suspending water shut-offs to implementing cost-saving maneuvers like reducing energy costs.

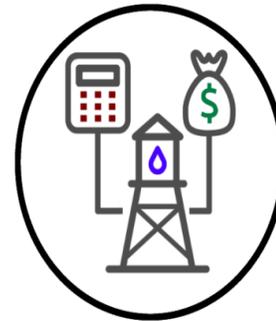


How Utilities in the Past have Saved Money during Economic Hardship: Similarities and Differences for COVID-19

MAY 19, 2020 / ELSEMARIE MULLINS / 0 COMMENTS

Co-written by Erin Ansbro

Right now, water utilities are facing great uncertainty about the coming months and years. When will moratoria on water shut-offs end? When will water consumption be back to "normal"? Will utility staff get COVID-19? And the "Big One" – What will revenue loss be for utilities in the coming months and years?



Visualizing the Value (of a State Revolving Fund Loan)

JUNE 3, 2020 / AUSTIN THOMPSON / 0 COMMENTS

Imagine a town called "Smallville." Smallville, as you might guess, is small. The town's water utility needs a new water tank, and they need it now. Like most systems across the US, Smallville's system is aging and has significant infrastructure needs. Smallville generally knows the assets that are most critical



Municipal Finance in a Pandemic: How is the Market Responding?

APRIL 22, 2020 / AUSTIN THOMPSON / 0 COMMENTS

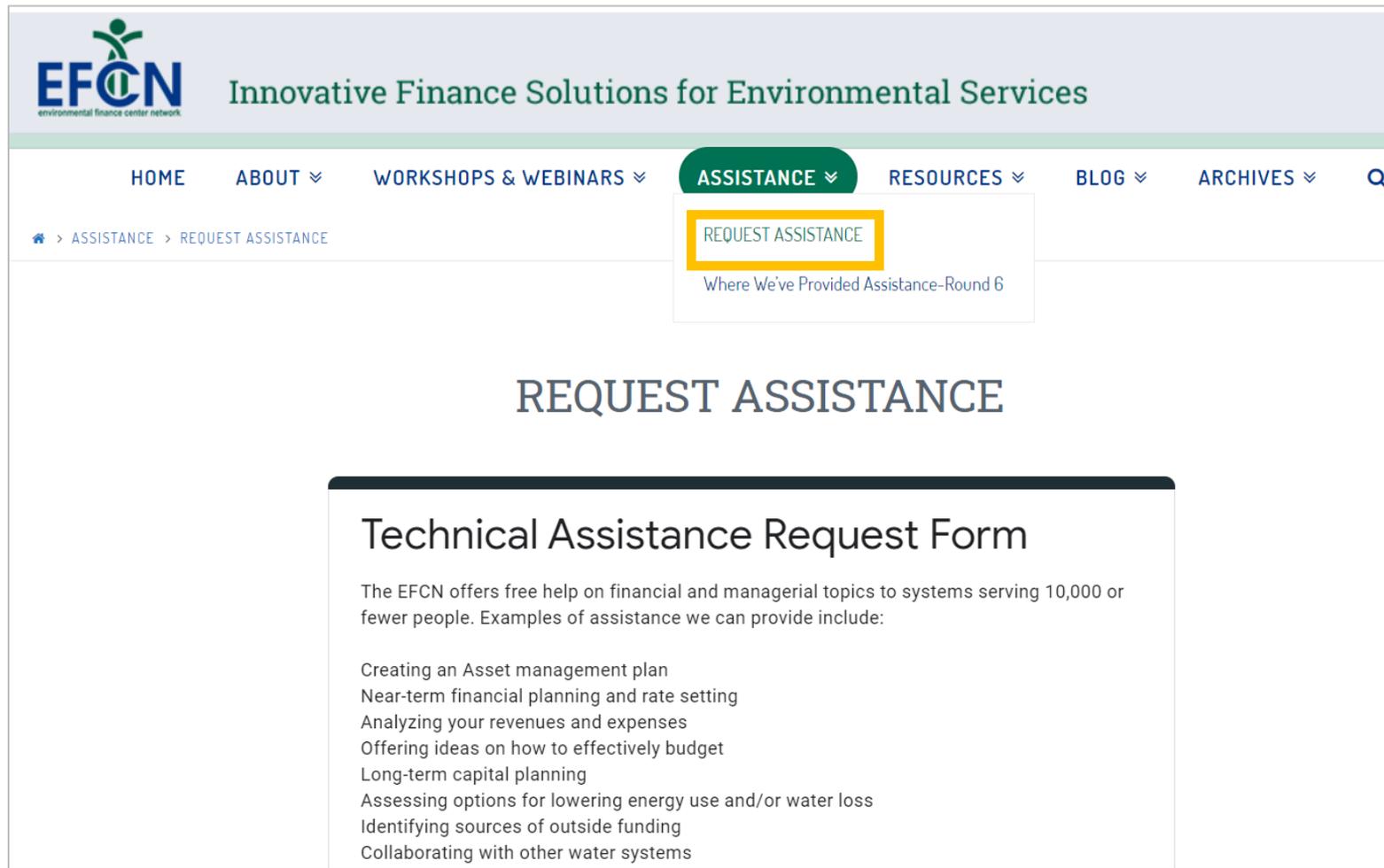
Municipal Bonds & COVID-19: What is going on?

Prior to the outbreak of COVID-19 in the US, the municipal ("muni") bond market was strong. Investors looking for a non-taxable rate of return were hungry for municipal bonds, driving interest rates down for borrowers (state and local governments) and pushing more debt into the marketplace. Most governments

Request Technical Assistance

<http://efcnetwork.org>

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



The screenshot displays the EFCN website's navigation and content. At the top left is the EFCN logo with the tagline "Innovative Finance Solutions for Environmental Services". The main navigation bar includes links for HOME, ABOUT, WORKSHOPS & WEBINARS, ASSISTANCE (highlighted in green), RESOURCES, BLOG, and ARCHIVES. A search icon is also present. Below the navigation bar, a breadcrumb trail reads "HOME > ASSISTANCE > REQUEST ASSISTANCE". The "ASSISTANCE" dropdown menu is open, showing "REQUEST ASSISTANCE" highlighted with a yellow box, and a sub-link "Where We've Provided Assistance-Round 6". The main heading of the page is "REQUEST ASSISTANCE". Below this, a box titled "Technical Assistance Request Form" contains the following text: "The EFCN offers free help on financial and managerial topics to systems serving 10,000 or fewer people. Examples of assistance we can provide include:" followed by a list of services: "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", and "Collaborating with other water systems".

EFCN Innovative Finance Solutions for Environmental Services
environmental finance center network

HOME ABOUT ▾ WORKSHOPS & WEBINARS ▾ **ASSISTANCE ▾** RESOURCES ▾ BLOG ▾ ARCHIVES ▾ 🔍

🏠 > ASSISTANCE > REQUEST ASSISTANCE

REQUEST ASSISTANCE
Where We've Provided Assistance-Round 6

REQUEST ASSISTANCE

Technical Assistance Request Form

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- Creating an Asset management plan
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- Long-term capital planning
- Assessing options for lowering energy use and/or water loss
- Identifying sources of outside funding
- Collaborating with other water systems



Thanks for joining!

Heather Himmelberger

Southwest EFC

heatherh@unm.edu

Shadi Eskaf

EFC at UNC

eskaf@sog.unc.edu



Smart Management for
Small Water Systems

www.efcnetwork.org



SOUTHWEST
ENVIRONMENTAL
FINANCE CENTER



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