

Funding Programs and Q&A on Financial Recovery from COVID-19 for Small Water Systems in Ohio

October 6, 2020



SCHOOL OF GOVERNMENT Environmental Finance Center







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

Logistics

Opening the control panel

- Show your control panel
- Mute/unmute. Please keep yourselves muted by default.
- Toggle between full screen/window screen view
- Raise your hand if you want to be unmuted and ask a question



If you do not hear audio right now, please check your speaker volume or enter #[your Audio PIN]# if using phone

THE SALES

Requirements for 1 Credit Hour for Water Operators

This online course is approved for **1 contact hour** for licensed drinking water operators in Ohio.

Course approval # OEPA-B88603737-X.

Participants must follow all attendance procedures in order to receive credit:

- Be logged in with your name
- Must attend the entire session (one hour)
- **Respond to the polls** (at least every 15 minutes)
- Be "screen attentive" for 90% or more. This means that this GoToWebinar app must be active and the foremost, main program on your screen for at least 90% of the time. If you click into another application (e.g. email, web, etc.), you will lose "screen attentiveness" points.

If you meet these requirements, you will receive a certificate of attendance from Syracuse University Environmental Finance Center for completing the training within 30 days.

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



Poll:

What best describes your organization?

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



SCHOOL OF GOVERNMENT Environmental Finance Center

http://environmentalfinance.org



How you pay for it matters

Supporting fair, effective, and financially sustainable delivery of environmental programs through:

- Applied research
- Program design and evaluation
- Teaching and outreach
- Advising
- Policy analysis

My Contact Information

Shadi Eskaf Research Director EFC at UNC Chapel Hill <u>eskaf@sog.unc.edu</u> 919-962-2785



Two Sessions for OH Small Water Systems

October 6, 2020 2:00pm – 3:00pm ET October 8, 2020 2:00pm – 3:00pm ET

Funding Programs and Q&A Session on Financial Recovery from COVID-19 Benchmarking Rates and Financial Performance

Presentations from funding programs, and Q&A format to allow you to ask questions about financial management of your water systems during the pandemic and recovery over the next few months.

Presentation on assessing financial performance metrics, how to compare rates more effectively, and a demonstration of the Ohio Water and Wastewater Rates Dashboard.

Agenda

- Welcome and comments from Ohio EPA's Amy Klei, <u>amy.klei@epa.ohio.gov</u>
- Water funding programs in Ohio
 - Ohio EPA Jonathan Bernstein, Jonathan.Bernstein@epa.ohio.gov
 - OWDA Ken Heigel, <u>kheigel@owda.org</u>
 - USDA RD Charles Dietz, <u>Charles.dietz@usda.gov</u>
- Recovering from COVID-19 conditions
- Answering your questions
 - Customer assistance
 - Financial relief
 - Others

Submit your questions in the "Questions" box at any time

Welcome Remarks from Ohio EPA

Amy Klei Chief, Division of Drinking and Ground Waters Ohio Environmental Protection Agency



In the past five years, how did your water system pay for capital expenses?

Select all that apply

Funding Tables By State

http://efcnetwork.org

Select "Funding Sources by State" under the Resources Tab.



Ohio Funding Table

https://efcnetwork.org/funding-sources-by-state/

FUNDING SOURCES FOR PUBLIC WATER AND WASTEWATER PROJECTS IN OHIO												
Planning/ Design/ Construction	Agency/ Program/ Contact	Grant/ Loan	Water/ Wastewater	Amount Available/Criteria	Date Rates Effective	Rate Type/Term Interest						
Planning/ Design/ Construction	Ohio EPA Drinking Water Assistance Fund (DWAF) Water Supply Revolving Loan Account (WSRLA) Kevin Spurbeck (614) 644-3645	Loan*	Water	 *Limited principal forgiveness is available each year Program Management Plan and Project Priority List are updated annually Program year runs from July 1 to June 30 Nomination forms due March 1 each year Priority project ranking with an emphasis on public health, meeting SDWA requirements, and economic affordability Loans made at monthly OWDA board meetings on last Thursday of every month (one board meeting for November & December is held in early December) Scope of services approved before planning loan, facilities plan approved before design loan, design plans approved before construction loan Semi-annual payments in Jan /July (principle and interest) Applicants must demonstrate the financial, anagerial, and technical capability necessary to complete the project Federal prevailing wage rates must be used OWDA/OEPA app fee of 1.35% can be included in loan MHI is based on annual updates to the ACS data http://epa.ohio.gov/ddagw/financialassistance.aspx 	Interest rates calculated monthly	Standard Rate Loan Terms 5 to 20 Years www.owda.c Small Systems & Economic Affordability Rate (<10,000 population) Loan Terms 5 to 20 Years www.owda.c Disadvantaged Community Rates http://epa.ohio.gov/Portals/29/documents/ofa/2018%20WSRLA% PMP%20-%20FINAL.pdf http://epa.ohio.gov/Portals/29/documents/ofa/2018%20WSRLA% PMP%20-%20FINAL.pdf ALL PLANNING AND DESIGN LOANS ARE 0% INTEREST FOR 0-5 YEARS, PLANNING AND DESIGN PROJECTS CAN BE NOMINATED THROUGHOUT YEAR. HAB PROJECTS CAN BE NOMINATED THOUGHOUT YEAR						
Planning/ Design/ Construction	Ohio EPA Water Pollution Control Loan Fund (WPCLF) Kevin Spurbeck (614) 644-3645	Loan*	Wastewater	 *Limited principal forgiveness is available each year Program Management Plan and Project Priority List are updated annually Program year runs from January 1 to December 31 Nomination Forms for new projects and Project Schedule Forms for carryover projects are accepted in August. This step is needed for placement on the Project Priority List. Loans made at monthly OWDA board meetings on last Thursday of every month (one board meeting for November & December is held in early December) Project planning concept approved before design loan for each program, design plans approved before construction loan Semi-annual payments January & July (principle/interest) Federal prevailing wage rates must be used OWDA app fee of 0.35% cannot be included in loan MHI is based on annual updates to the ACS data http://cpa.ohio.gov/defa/ofh.aspx 	Interest rates calculated monthly	Standard Rate Loan Terms 5 to 20 Years Loan Terms 21 to 30 Years Small Systems Rate (<10,000- includes Economic Affordability)	www.owda.org www.owda.org 0% or 1.00 %					

Funding for Small Water Systems in Ohio

Ohio Environmental Protection Agency

Jonathan Bernstein

Jonathan.Bernstein@epa.ohio.gov

Ohio Water Development Authority Ken Heigel <u>kheigel@owda.org</u>

USDA Rural Development

Charles Dietz

Charles.dietz@usda.gov

Submit your questions for these speakers in the "Questions" box at any time

Ohio EPA

https://epa.ohio.gov/defa/ofa



Jonathan.Bernstein@epa.ohio.gov

DIVISION OF ENVIRONMENTAL AND FINANCIAL ASSISTANCE

Office of Financial Assistance

Promoting water quality benefits by financing cost-effective and environmentally sound wastewater and drinking water infrastructure improvements and other water resource projects.

What's New Rules/Documents About Us Programs Interest Rates Contacts	What's New Rules/Documents About Us Programs Interest Rates Contacts						
Up to \$20 million available in principal forgiveness funding to address lead service lines through the Drinking Water Assistance Fund Up to \$20 million of principal forgiveness will be made available during program years 2021 and 2022	The Water Pollution Control Loan Fund program provides financial and technical assistance for improvements to surface and ground water quality, and is administered under Section 6111.036 of the Ohio Revised Code. Rules that support the implementation of parts of the WPCLF may be found at Ohio Administrative Code 3745-150.						
to address lead service lines. Each applicant may receive up to \$1 million per year. Click here for more details.	▹ Home Sewage Treatment Systems (HSTS)						
	 Linked Deposit 						
DWAF Program Year 2021 PMP is Finalized	Other Funding Resources						
The Program Year 2021 Drinking Water Assistance Fun (DWAF) Program Management Plan is finalized and available for review or download. Click here to review the documents.	▶ Water Pollution Control Loan Fund (WPCLF) — Wastewater Collection and Treatment						
DOCUMENTS AVAILABLE FOR REVIEW AND COMMENT	▶ Water Pollution Control Loan Fund (WPCLF) — Storm Water Activities						
 WPCLF Documents for Review and Comment 	▶ Water Pollution Control Loan Fund (WPCLF) — Nonpoint Source Water Pollution						
 WSRLA Documents for Review and Comment 	 Water Resource Restoration Sponsor Program (WRRSP) 						
WRRSP Documents for Review and Comment	 Water Supply Revolving Loan Account (WSRLA) 						

Water Supply Revolving Loan Account (WSRLA) Highlights

October 6, 2020



Division of Environmental and Financial Assistance Office of Financial Assistance (OFA)

- Administers both state revolving loan fund programs
 Water Pollution Control Loan Fund (WPCLF)
 - Water Supply Revolving Loan Account (WSRLA)
- WSRLA program year: July 1 June 30. Currently in program year 2021



WSRLA Program

- Planning, design, and construction loans.
- Projects ranked for funding in terms of financial need and water quality benefits.
- Funding for municipal drinking water infrastructure.
- Loan terms up to 30 years for most borrowers, up to 40 years for disadvantaged communities. Must demonstrate useful life.



Water Supply Revolving Loan Account WSRLA

Eligible Projects Include:

New water treatment plants New waterlines Water tanks/towers Regionalization projects Standby/back-up power Emergency interconnections Water treatment plant rehab Waterline rehab/replace Pump/booster stations New water meters New well fields Asset Management Plans



Funding Priorities for WSRLA

- Regionalization
- Lead service line replacement
- Continued focus on small & disadvantaged communities
- Improvements at surface WTPs to address Harmful Algal Blooms
- PFAS funding



Interest Rate Determinations

- Standard, below-market interest rate: 1.25% below market rate (currently 0.52%)
- Planning/design loans: **0%** if repaid in five years
- Small community interest rate: any PWS with a service population less than 10,000 – 0.50% below standard rate (currently 0.02%)
- Regionalization, HAB, PFAS interest rate discounts: 0% for these projects



Lead Service Line Principal Forgiveness

- Total of \$20 million available as principal forgiveness in PY 2021 and PY 2022
- Up to \$1 million/applicant per year
- Replace public/private lead service lines
- If private exists, it must also be replaced
- You should have: asset management, inventory, legal authority to access private property, public outreach



PY 2021 Principal Forgiveness

- Percentage of capitalization grant: ~\$13.5 million
 - \$9.6 million for disadvantaged communities
 - \$3.9 million for regionalization
- Continued focus on readiness-to-proceed for principal forgiveness projects



Disadvantaged Community Loan Program

- Community public water system with service area less than 10,000 people
- Documented human health-related factors
- Average water and sewer rates combined comprise more than 2.5% of MHI
- Most recent ACS 5-year MHI estimate less than statewide average value or ACS 5-year poverty rate estimate greater than statewide average value



Nomination Process

- Planning/design, HAB, lead: open nominations
- Call for nominations: February
- Submittal deadline: ~March 1
- All projects including those already in process
 - Planning, Design, Construction
- Submit to: DefaMail@epa.ohio.gov
 - One submission per project
 - One automatic response per applicant



Contact Information DEFA – Office of Financial Assistance

epa.ohio.gov/defa/ofa

Jon Bernstein, Assistant Chief Jonathan.Bernstein@epa.ohio.gov 614-644-3715



Ohio Water Development Authority



PROGRAM INFO ABOUT US

LOAN INFO

INVESTOR INFO **BOARD INFO** CONTACT

https://www.owda.org/

Summary List

DRINKING WATER PROJECTS

This category includes the development and/or acquisition of potab installation or improvement of water distribution systems. The OWI

The Water Supply Revolving Loan Account Fund provides assistance compliance with Safe Drinking Water Act requirements. The progra for WSRLA loans must be made to the Ohio EPA Division of Environr

Some communities undertaking water treatment construction or im this area.

For more details, see the Fresh Water Program Guidelines. For more details, see the Water Supply Revolving Loan Account Prog

Ken Heigel kheigel@owda.org

	T	ype of Financi	ng	Purpose of Financing			
PROGRAMS	Loan or Grant	Planning & Design	Construction	Drinking Water	Wastewater	Stormwater	Other/Special
Alternative Stormwater	Loan		x			x	
Brownfield Development	Loan	x	x				x
Coastal Erosion Control	Loan		x				x
Dam Safety	Loan	x	x				x
Distressed Watershed	Loan		x		x		
Emergency Relief	Grant		x	x	x	x	
Fresh Water – Community Assistance Rate	Loan		x	x	x	x	
Fresh Water – Market Rate	Loan	x	x	x	x	x	
In-Lieu Fee	Loan		x				x
Local Economic Development	Loan		x	x	x	x	
Private Industrial Bonds	N/A			x	x	x	x
Research & Development	Grant	x		x	x	x	x
Rural Development	Loan		x	x	x	x	
Security Assistance for Emergency Response	Loan	x	x	x	x	x	
Solid Waste	Loan	x	x				x
Unsewered Area Assistance	Grant		x		x		
Unsewered Area Planning	Loan	x			x		
Village Capital Improvement	Loan	x		x	x		
Water Pollution Control	Loan	x	x		x	x	
Water Supply (Drinking Water)	Loan	x	x	x			



Poll:

What are the conditions of your physical assets?

USDA Rural Development

Charles Dietz Charles.dietz@usda.gov

https://www.rd.usda.gov/oh



Home

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All Programs

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Business Programs

HOME > PROGRAMS & SERVICES > WATER & ENVIRONMENTAL PROGRAMS

Water & Environmental Programs

To apply for Water & Environmental Grant and Loan funding, visit **<u>RD Apply</u>**, our newly developed, online application system.

Through Rural Utilities Service Water and Environmental Programs (WEP), rural communities obtain the technical assistance and financing necessary to develop drinking water and waste disposal systems. Safe drinking water and



USDA Rural Development Small Towns, BIG Futures

Foundational Infrastructure | Water & Environmental Programs



Rural Development U.S. DEPARTMENT OF AGRICULTURE



"When rural America thrives, all of America thrives."

Organizational Structure



Rural Development's Water and Waste Disposal Loans and Grants

This program provides funding for clean and reliable drinking water systems, wastewater and solid waste disposal, and storm water drainage systems to households and businesses in eligible rural areas.



Rural Development's Water and Waste Disposal Loans and Grants



What's available?

- Direct loans
- Loan/grant combinations
- Guaranteed loans

Rural Development's Water and Waste Disposal Loans and Grants

Eligibility for Direct Assistance

- Populations of up to 10,000
- Legal authority to obtain funding
- Commercial credit unavailable




Uses of Funds

- Construction
- Land acquisition, water and land rights, permits and equipment
- Legal and engineering fees
- Start-up operations
 and maintenance
- Purchasing existing facilities to improve service or prevent loss of service
- Technical assistance

Advantages: Direct

- Fixed interest rates
- Up to 40-year loan terms
- No prepayment penalty
- No-fee services
- No defined Application Periods

Advantages: Guarantee

- Greater area of eligibility
- Better lender Loan Terms than without a guarantee

Circuit Riders

Can assist with:

- Day-to-day operational issues
- Financial issues
- Management issues
- Energy audits



David L. Hall, State Director USDA Ohio Rural Development – Columbus

David Douglas, Director Community Programs – Columbus

Chris Spellmire, Director Findlay Area Office

Ashley Kelly, Director Hillsboro Area Office

Brent Warren, Director Marietta Area Office

John Miller, Director Massillon Area Office



Contact Information

Contact: Charles Dietz, Community Development Specialist

- E: | <u>charles.dietz@usda.gov</u>
- P: | 614-255-2431

Website: www.rd.usda.gov/oh

USDA is an equal opportunity provider, employer, and lender.





Thank you! Questions for the funders?

Ohio Environmental Protection Agency

Jonathan Bernstein

Jonathan.Bernstein@epa.ohio.gov

Ohio Water Development Authority Ken Heigel <u>kheigel@owda.org</u>

USDA Rural Development

Charles Dietz

Charles.dietz@usda.gov

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Common COVID-19 Issues Affecting Utility Finance

- Shift in policies regarding billing, payments, shut-offs, etc.
- Economic/public health concerns → providing customer assistance
- Water use & revenue changes
 - Residential
 - Non-residential
 - Uncertainty of the future
- Financial relief and recovery
- Changes to system operations
- And more?



Financial Implications of COVID-19 for Water and Wastewater Utilities



Written by: Shadi Eskaf, Research Director, EFC at UNC

Water and wastewater utilities are adapting to the rapidly changing conditions imposed across the country and the world by the COVID-19 pandemic. With stay-at-home orders, closures of schools, restaurants, and other businesses, and major disruptions to the workforce and operations, utilities are changing practices and procedures every day to continue to operate and provide the general public with an essential public service. How will these changing conditions affect utility finances? How will utilities accommodate these financial effects?

https://efcnetwork.org/financial-implications-of-covid-19-for-water-and-wastewaterutilities/



Poll: What issues are your water system grappling with?

Select all that apply



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



Change in Water Use

- Residential water use increases
- Non-residential water use decreases
 - Closed businesses
 - Reduced operations
- Residential and non-residential rates may differ
- *Net* effect on water production and revenues?

Percent Non-Residential Water Revenues in Ohio (2010)

Nearly half of utilities in Ohio generated less than 10% of their water revenues from non-residential customers in 2010



Analysis by the Environmental Finance Center at the University of North Carolina, Chapel Hill. Source: Ohio Water Development Authority. Data on 391 water utilities in 2010. Results were nearly identical for wastewater revenues.

Census Burnau

/ Census.gov / Our Surveys & Programs / Household Pulse Survey / Data / Household Pulse Survey Interactive Tool

Household Pulse Survey



Census Bureau

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Household Pulse Survey



Census Burnau

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Household Pulse Survey



PUCO-Regulated Utilities

Public Utilities Commission of Ohio:

- Ordered regulated utilities to review their policies and check to see if they might impose a continuity hardship on residential or residential customers
- If so and want to change the policies, seek approval from PUCO. Includes suspension of disconnections due to non-payment.
- Suspend in-person meter reading activities and any nonessential work that creates unnecessary social contact
- Directs utilities to coordinate with local community action agencies and community-based organizations to support customers
- Requires <u>extended payment plans</u> for residential electric and natural gas companies, but not water

PUCO-Regulated Utilities

Can resume disconnections and collection practices

Electricity Natu	ral gas Water		
Company	Company contact information	Date to resume disconnections	
Aqua	(877) 987-2782	August 14, 2020	
Carroll Township	(419) 898-3454	Does not disconnect	
Christi Water	(419) 782-1176	September 15, 2020	
Columbia Park	(440) 235-5300	Yet to submit plan	
Eagle Creek	(419) 423-2890	September 1, 2020	
Fairlane Water	(330) 321-0370	September 1, 2020	
Frazier	(330) 352-6130	Does not disconnect	
Island Waterworks		September 1, 2020	
Ohio Wastewater		August 15, 2020	
Salt Fork	(740) 498-4134	Does not disconnect	
Sandelwood	(330) 762-8661	Does not disconnect	
Water & Sewer LLC		August 18, 2020	
Woodbran	(216) 831-1070	August 18, 2020	

Temporary Suspension of Disconnections: Local Govs., Non-Regulated Utilities

Ohio EPA order:

- Authorized by HB 197
- Was in effect between March 31 and July 10, 2020
- While in effect:
 - prohibited disconnections due to non-payment
 - Required reinstating water service to those cut off after January 1, 2020
 - waived all fees for connection or reconnection to the water system
- Order has been rescinded
- Effective July 10, can resume disconnections due to non-payment.
- However, utilities can choose to continue suspending disconnections and other ways to help customers stay connected to water



Poll: have you suspended disconnections?

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)
- Bill discounts
- 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

Compendium: Customer Assistance Programs (CAPs)

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

http://ow.ly/4nvSyO



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 as 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.



Payment Plans for COVID - voluntary

Suggest considering 6 – 18 months for payment plans, and/or deferring the start of these plans (and disconnections) for a few more months.

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

Remember the spirit/nature of the emergency: help customers stay connected to water.

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/

Arrearage Forgiveness

HOW OFTEN WILL AN EXEMPTION BE GRANTED?

Residential owner can quality 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.

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.

Bill Discounts

City of Ashland



the bill.

CITY OF ASHLAND DIVISION OF FINANCE, UTILITY BILLING 2019 LOW TO MODERATE INCOME SENIOR CITZENS DISCOUNT TERMS AND CONDITIONS



- 1. The Low to Moderate Income Senior Citizen Discount will be applied to a monthly usage of 300 cubic feet or less. If your usage is more than 300 cubic feet, you will be billed at the current existing rate.
- 2. If the applicant exceeds the maximum monthly consumption of 300 cubic feet ,more than 3 times in a calendar year the City Division of Finance, Utility Billing reserves the right to reevaluate the terms of the agreement and possibly cancel the benefit.
- 3. This benefit is non-transferrable from one house holder to another, except in the case of that a surviving spouse becomes the head of house hold.
- 4. The City Division of Finance, Utility Billing office reserves the right to request updated proof of income at any time.
- 5. The discount only applies to the Water & Sewer portion of

Levelized Billing

LEVEL PAYMENT PLAN

Font Size: 🛨 🚍 🚦 Share & Bookmark 🛛 Feedback

The Level Payment Program (LPP) enables customers to pay their Eastern Municipal Water District bills in equal monthly payments. The customer's anticipated bills for the next year are apportioned equally over eleven (11) monthly payments, providing one set amount to be paid each month regardless of the actual charges incurred during that month.

The twelfth month of the LPP cycle is a settlement month. No normal Level Payment is due during that month. At that time, the difference between the LPP amounts paid and the actual bill amounts is resolved by applying a credit to the customer's account or billing the customer the amount of the difference for the year. The LPP cycle then starts again in the following month.

The Level Payment Program is available to any customer who:

- · is billed for water and /or sewer directly by EMWD
- has no outstanding arrears due on his/her account when the first bill is issued
- has a record of at least six (6) months water usage within the past year.

Help Customers Save Water/Money

CONTACT US

SHARE

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WaterSense

WaterSense Home

About WaterSense

WaterSense Products

WaterSense for Kids

Our Water

Outdoors

Homes

Commercial Buildings

WaterSense Partners

Specifications and Certifications

Product Search

Rebate Finder



Water Efficiency Can Pay Off!

Many WaterSense partners offer rebates for WaterSense labeled products—such as water-efficient toilets, showerheads, and faucets—as well as water conservation services. Search below to see what money-saving rebates are available in your area.

Note about the WaterSense Rebate F	inder 🛛
Rebate Type	Partner Name
All Rebates	
State/Province	
All States 🔹	

Rebates to replace toilets, washing machines, dishwashers, irrigation hardware, etc.

- Consultation/ water audit
- Turf buyback

https://www.epa.gov/watersense/rebate-finder



Bill-Paying Assistance Programs

WATER BILL ASSISTANCE PROGRAM

HOCKING ATHENS PERRY COMMUNITY ACTION

WHAT IS THE PROGRAM?

The Water Bill Assistance Program is a one-time benefit to be paid directly to the water company to pay the bill, late fees, reconnect fees, or other items on the bill that are required to continue service for at least 30 days. Additional items may include sewer charges or current and past bill amounts.

WHO IS ELIGIBLE?

This program is for income-eligible residents with a disconnected water source. Households must be at or below 200% of the federal poverty guidelines. The water bill must be in the process of disconnect or already in shut-off status.

Family Size	Annual Income	
1	\$25,520	
2	\$34,480	
3	\$43,440	
4	\$52,400	
5	\$61,360	
6	\$70,320	
7	\$79,280	
8	\$92,720	
Each Additional	add \$8,960	

Example from Hocking, Athens, Perry Community Action <u>Water Bill</u> <u>Assistance</u>

Program

WHAT INFORMATION WILL I NEED TO PROVIDE?

You will need to bring the current water bill as well as proof of income for the last 30 days or proof of assistance through PRC, OWF, and TANF. You will also need to bring in a photo ID, social security card, or another form of identification.

HOW CAN I MAKE AN APPOINTMENT?

We are operating this program in Hocking, Athens, and Perry Counties. Appointments will be conducted over the phone. For Athens County, please call Amanda at (740) 767-4500. For Hocking and Perry Counties, please call Angel at (740) 385-6813.



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)
- During COVID, affected by the pandemic (loss of income, employment, or health)
 - May require documentation or ask customer to attest to this fact

How to Fund Bill Paying CAPs

- General Fund
- Donations
- Voluntary bill round-ups
- Non-operating revenue (e.g. water tower lease revenues, service line protection programs)
- CARES Act funds during COVID (attorneys need to check)
- CDBG

Customer (Bill) Assistance Programs

Help to pay customers' bills.

How to fund it?

In OH, it might be possible for local government utilities to fund a CAP from utility revenues.

Utilities regulated by PUCO likely not allowed to fund CAPs through rates revenues. Navigating Legal Pathways to Rate-Funded Customer Assistance Programs:

A Guide for Water and Wastewater Utilities

Ohio

Water and wastewater utilities in Ohio fall under sev eral rate setting regulatory systems.

Commission-Regulated Utilities

The Public Utilities Commission of Ohio (PUCO) regulates private water and wastewater companies. PUCO does not have the authority to regulate govern ment-owned utilities: ~

PUCO gains its justiclicition over private water and swatewater comparison from Ohite Pice. Code Ann. § 4905.04 and § 4905.05, PUCO rater must be "reasonable" and Ohite Pice: Code Ann. § 4905.15 provides the criteria that the commission should use when determining and fixing reasonable rates. Commissionregulated utilities need to fit their rate changes and new rate schodels with PUCO before modifying their rates according to Ohio Rev. Code Ann. § 4905.32, from charging rates different than those field with PUCO.

Additionally, a commission-regulated utility cannot charge different tests than it charges any other person, firm, or corporation for 'doing a like and contemporaneous service under substantially the same circumstances and conditions' Ohio Rev. Code Ann. 5 94095.31(A), And under Ohio Rev. Code Ann. 5 94095.31(A), Ann. 5 94073.4 provides an exception, Anna 1940, and Anna 19403.4 provides an exception, allowing commission-regulated utilities to grant free or reduced services for chartable purposes.⁵

Therefore, for commission-regulated utilities, the aforementioned prohibition against furnishing free or reduced-cost services holds the greatest potential for legal challenges to low-income customer assistance programs (CAPs) funded by rate revenues, although the statutory exception "for charitable purposes"

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2017

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

\$49,425

15.8%

\$633

State Population (2016):

Median (2015):	Annual	Household	Income	
Powerty	Rate (20	15):		

Typical Annual Household Water and Wastewater Expenditures (2015):

Ohio has 1,216 community water systems (CWS), of which 584 are privately owned and 1,055 serve populations of 10,000 or fewer people.

Ohio has 815 publicly owned treatment works facilities (POTWs), of which 634 treat 1 MGD or less.

3,081,963 people are served by privately owned CWS; 711,7313 are served by government-owned CWS; and 9,243,750 are served by POTWs.

Estimated Long-Term Water and Wastewater Infrastructure Needs: \$25.9 billio

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seems likely to protect such programs. Additionally, commission-regulated utilities would need PUCO approval to implement rate-funded CAPs.

Soncommission-Regulated Utilities

Ohio has a unique system of regulation for private water and wastwater companies operating within a municipal boundaries. Although auch companies are regulated by PUCO in compliance with the rules articulated above, Ohio Rev. Code Ann. 5743.59 provides that the legislative authority" of a municipal corporation has the right to regulate the rate charged by water and wastewater companies within its jurisdiction, and

chaling municipalities, counties, cooperations, and water and westerooler

Examples of Programs to Help Individuals Pay Utility Bills in Ohio

- <u>Miami Valley Community Action Partnership</u>
- Hocking, Athens, Perry Community Action Water Bill Assistance Program
- <u>Bridges Community Action Partnership</u>
- Ironton Lawrence County Community Action Organization
- <u>St. Vincent de Paul Conferences</u>
- <u>Salvation Army</u>

Program Outreach and Monitoring

- 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)



Poll: How are your net water revenues being affected by COVID-19?


Financial Relief and How to Deal with Revenue Losses

Is there Financial Relief?

- Federal stimulus bills
 - CARES Act
 - Payroll Protection Plan (non-governmental, small businesses)
- CDBG assistance helps customers pay bills
- Future federal or State stimulus?
- Funding programs available to offer low interest loans and/or grants
- No program exists that will compensate utilities and local governments for lost revenues. But funding is available to help customers pay their utility bills (still helpful!)

CARES Act Coronavirus Relief Fund Local Government Assistance Program

- Local governments submit application for CARES Act Funds
- Funds flow through the County
- Reimburse expenditures related to COVID-19, not accounted for in your budget and incurred March 1 – December 30, 2020.
- E.g. cost of PPE, cost of testing, cost of disinfecting facilities, etc.
- Cannot use to replace forgone revenue for utilities
- But *potentially* can be used for financial assistance to individuals and families directly impacted by a loss of income due to COVID-19 (incl. pay overdue rent, and "other emergency individual needs").

https://grants.ohio.gov/fundingopportunities.aspx#funding-opportunities-coronavirus-relief

Can use CARES Act to Help Residents Pay Utility Bills?

From US Treasury's FAQ (Sept. 2)

27. May Fund payments be used to replace foregone utility fees? If not, can Fund payments be used as a direct subsidy payment to all utility account holders?

Fund payments may not be used for government revenue replacement, including the replacement of unpaid utility fees. Fund payments may be used for subsidy payments to electricity account holders to the extent that the subsidy payments are deemed by the recipient to be necessary expenditures incurred due to the COVID-19 public health emergency and meet the other criteria of section 601(d) of the Social Security Act outlined in the Guidance. For example, if determined to be a necessary expenditure, a government could provide grants to individuals facing economic hardship to allow them to pay their utility fees and thereby continue to receive essential services.

Check with your local government attorneys

Local Options to Deal with Revenue Loss

- Manage your costs
- Track your revenue losses
- Use your reserves
- Make use of low-interest loans
- Check in with funding programs
- Re-examine and adjust rates in the future

How Long Can your Reserves/Funds Last? Try the 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
- <u>https://public.tableau.com/profile/</u> <u>efc.at.unc#!/vizhome/InputCOVID</u> <u>Dashboard/Landing</u>





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

http://efcnetwork.org



Small water systems www.EFCNetwork.org



E.P.A.

Tools To Assist Water Utilities With Financial Decision Making

http://www.efc.sog.unc.edu/project/utility-financial-tools

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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 utilitys 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.



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.

or http://efcnetwork.org/resources/tools/

Financial Resilience Dashboard

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

FINANCIAL RESILIENCE DA A GLIMPSE INTO THE EFFECTS OF COVI FOR WATER AND WASTEWATER UTILIT	D-19 IES
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Days Cash on Hand	101
Days Cash on Hand Days the Utility can Operate by Supplementing Revenue Loss with Unrestricted Cash	
Days the Utility can Operate by Supplementing Revenue Loss with Unrestricted Cash *These values assume that ALL of the unrestricted cas not to buffer other short-term expenses. Unrestricted	101
Days the Utility can Operate by Supplementing Revenue Loss with Unrestricted Cash	101 456 that the utility will be use to supplement revenue loss and cash often has many uses for the utility, including covering

COVID-19 Revenue Loss Tool

• This tool integrates any changes in usage, delinquencies, capital improvements, and expenses to provide a more in-depth understanding of COVID-19's impacts going forward.

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 | Oct-20 | Nov-20 | Dec-20 | Q1 2021 | Q2 2021 | Q3 2021
 | Q4 2021 | Q1 2022
 | Q2 2022 | Q3 2022 | Q4 2022 | | |
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COVID-19 Revenue Loss Tool



- 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 & Wastewater Rates Analysis Model

http://efc.sog.unc.eduorhttp://efcnetwork.orgFind the most up-to-date version in Resources / Tools

Free, simplified Excel tool allowing you to model and compare two rate structures on your projected fund balance



Plan to Pay: Scenario to Fund Your Capital Improvement Plan

CAPITAL IMPROVEMENT PROJECTS - 20 YEARS		Project Expenditure/ Construction Period				Annual Construction Cost Inflation Factor	Gran				Interest Rate Charged for Debt		Ann	dditional nual O&M
	Project Construction Start Year	(years)		Estimated Const			of Co	onstruction	Capital Reserves?	(years)	(%/year)	Allocation	Cost	ts (\$/year)
🚽 List all known projects for the next 20 years 🔽	Select here to sort by year 🔻	Ψ.	In the	e 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	rese	rly allocations to erves for capital serve-financed projects	Number of years allocating to reserves for capital reserve-financed projects	Annual payment: debt service if debt-finance or cash payments durin construction years if capital reserve-finance	d Ig
\$ 1,900,000	9	FY27-FY28	FY28	\$	316,667	6	\$ 950,00	0
\$ 2,390,023	3	FY21-FY23	FY35				\$ 230,26	j 0
\$ 500,000	3	FY21-FY23	FY23	\$	500,000	1	\$ 166,66	57
\$ 357,000	1	FY19	FY19	\$	357,000	1	\$ 357,00	0
\$ 4,742,336	11	FY29-FY33	FY48				\$ 304,20	7
								_

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.

Financial Health Checkup for Water Utilities

<u>http://efc.sog.unc.edu</u> or <u>http://efcnetwork.org</u> Find the most up-to-date version in Resources / Tools

Free, simplified Excel tool allowing you to track and benchmark financial performance metrics for your water/sewer fund in the past 5 years

				F	iscal Year End		\checkmark	
Key	Field in the financial statement/CAFR	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 liste
[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 refun
[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	\$	697,849	\$ 18,744,028	\$ 18,854,157	Enter the total value of capital assets t



How Much Does a Bill Paying CAP Cost?

Customer Assistance Program Cost Estimation Tool:

https://efc.sog.unc.edu/resource/water-utilitycustomer-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 <u>Water Affordability Programs</u> and <u>Best Practices in Customer Payment Assistance Programs</u> 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 story 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.

Rates and Finance Dashboards

Select "Map of Water and Wastewater Rates Dashboards" under the Resources Tab, and click on any state in blue to view its dashboard.



Click a state in blue to view its dashboard

This map shows Water and Wastewater Rates Dashboards created by the EFCN:



Resources From the EFC Network (efcnetwork.org)

https://efcnetwork.org/resources/efcn-coronavirus-resources/



EFCN Coronavirus Resources

Last Updated May 28, 2020

In these uncertain times, small water systems are facing difficult decisions about how to maintain operations and ensure financial sustainability, while providing essential services to the public and limiting personal interactions during the COVID-19 outbreak. We've heard your concerns and are doing all we can to address your questions. While we have suspended our in-person trainings indefinitely, we want to take a minute to remind you of the numerous other resources we provide:

- · Upcoming Webinars on a host of challenges that small water systems face, and how to best address those challenges
 - Webinar Recording: A Conversation Regarding Coronavirus and How it Might Affect Your Small Water System's Finances and Management
 - Webinar Recording: Ask the Expert: Protecting and Investing in the Water Workforce Through COVID-19 and Beyond
- Free technical assistance related to asset management, financial planning and rate setting, capital planning, energy use, identifying funding, water system collaboration, resiliency planning, and workforce planning to water systems serving a population of less than 10,000 people.
- Blog posts related to finance and management of small water systems:
 - Financial Implications of COVID-19 for Water and Wastewater Systems
 - Communicating with Utility Staff During COVID-19
 - Water System Reserves During the COVID-19 Pandemic

EFC Blog

Where to stay updated on environmental finance topics? <u>http://efc.web.unc.edu/</u>



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

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" – "Unhat will revenue loss be for utilities in the coming months and years?



Visualizing the Value (of a State Revolving Fund Loan)

UNE 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 COMMEN

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

Select "Request Assistance" under the Assistance Tab off the EFCN homepage to access and submit the TA request form electronically. <u>http://efcnetwork.org</u>

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	The EFCN offers free help on financi fewer people. Examples of assistant Creating an Asset management plar Near-term financial planning and rat Analyzing your revenues and expens Offering ideas on how to effectively	ial and managerial topics ce we can provide include n e setting ses	to systems serving	10,000 or		
	Long-term capital planning Assessing options for lowering ener Identifying sources of outside fundir Collaborating with other water syste	gy use and/or water loss				



Poll: would you like assistance?



Shadi Eskaf Research Director EFC at UNC Chapel Hill <u>eskaf@sog.unc.edu</u> 919-962-2785





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