

TAYLOR COASTAL WATER & SEWER DISTRICT
18820 BEACH ROAD
PERRY, FLORIDA 32348
Phone/Fax: (850) 578-3043 www.tcwsd.org

WORKSHOP AGENDA
Tuesday, September 14, 2021
6:00 p.m.

IN AN EFFORT TO PROTECT THE PUBLIC AND THE DISTRICT BOARD, A CONFERENCE LINE HAS BEEN SET UP TO ACCOMMODATE COMMUNITY ACCESS TO THE MEETING.
CONFERENCE LINE: 1-917-900-1022 CONFERENCE ID: 18820
THIS IS NOT A TOLL-FREE NUMBER AND YOU MAY BE SUBJECT TO LONG DISTANCE CHARGES, ACCORDING TO YOUR LONG DISTANCE PLAN

When the Chairperson opens the meeting for public comment, please follow these instructions:
If you wish to speak please dial *5. The moderator will unmute your line when it is your turn to speak, and notify you by announcing the last 4 digits of your telephone number. Please announce your name and address.
You will be allowed to speak for 3 minutes.

1. Meeting called to order
2. Prayer and the Pledge of Allegiance to the Flag
3. Welcome guests and open floor for comments for non-agendaed items
4. Budget – 2021-2022
5. Refinancing USDA Loans
6. Funding Sources for Refinancing
7. Feasibility Study for Water and Sewer
8. Impact Fee Study
9. American Rescue Plan Act Funding
10. Financial Measurements
11. Closing Remarks Commissioners/Staff
12. Motion to Adjourn

	WORKING BUDGET 2021-2022				ACTUAL BUDGET 2020-2021				DIFF
	SEWER	WATER	OFFICE	TOTAL	SEWER	WATER	OFFICE	TOTAL	
Income									
GRINDER PUMP INSTALLATIONS	100,000			100,000	72,000			72,000	28,000
ADJUSTMENTS, RVS BILLING									-
GRINDER PUMP FEES	78,270			78,270	72,360			72,360	5,910
LATE FEES, RVS	1,700	1,700		3,400	1,700	1,700		3,400	-
SEWAGE SALES	314,215			314,215	309,596			309,596	4,619
WATER CONNECTION FEE (RVS MEMBERSHIP)		16,000		16,000		14,520		14,520	1,480
WATER SALES		218,691		218,691		214,756		214,756	3,935
Total Income	494,185	236,391	-	730,576	455,656	230,976	-	686,632	43,944
Expense									
REQUIRED DEBT PAYMENTS									
SAVINGS RESERVE FOR WATER		25,104		25,104		25,104		25,104	-
SAVINGS RESERVE FOR GRINDER PUMP FEES	72,360			72,360	72,360			72,360	-
SAVINGS RESERVE FOR SEWER	23,352			23,352	23,352			23,352	-
USDA PAYMENT 91-03 WATER CO PURCHASE (INT)		14,107		14,107		14,107		14,107	-
USDA PAYMENT 91-03 WATER CO PURCHASE (PR)		7,220				7,220			-
USDA PAYMENT 92-01 PHASE I (INT)	23,885			23,885	23,885			23,885	-
USDA PAYMENT 92-01 PHASE I (PR)	12,000				12,000				-
USDA PAYMENT 92-05 PHASE II (INT)	16,287			16,287	16,287			16,287	-
USDA PAYMENT 92-05 PHASE II (PR)	5,547				5,547				-
FORD F-150 PAYMENTS		4,628		4,628		4,628		4,628	-
ACCOUNTING	3,000	3,000	3,000	9,000	2,917	2,917	2,917	8,751	249
ADVERTISING	650	650	650	1,950	500	500	500	1,500	450
BANK CHARGES/SERVICE CHARGES			800	800			400	400	400
COMPUTER EXPENSES/SERVICE & SOFTWARE			4,000	4,000			4,000	4,000	-
DUES & SUBSCRIPTIONS			200	200			700	700	(500)
ENGINEERING SERVICES			1,500	1,500			1,500	1,500	-
FINANCE CHARGE/LATE FEES									-
FREIGHT	300	300	100	700	600	300	100	1,000	(300)
GAS/OIL/DIESEL	2,200	1,800		4,000	2,200	1,800		4,000	-
INSURANCE - AUTO	1,033	1,033	1,033	3,099	2,600	500		3,100	(1)
INSURANCE - BONDS (Comm, Emp Dis, D&O Liab.)	1,200	1,200	1,200	3,600	1,300	1,300	1,300	3,900	(300)
INSURANCE - INLAND MARINE	100	100	100	300	76	76	76	228	72
INSURANCE - GENERAL LIABILITY	1,882	1,882	1,882	5,646	845	845	845	2,535	3,111
INSURANCE - POLLUTION (WWTP DIESEL TANK)	900			900	910			910	(10)
INSURANCE - PROPERTY	900	900	567	2,367	755	755	757	2,267	100
INTEREST EXPENSE									-
LANDSCAPING		-	500	500		-	500	500	-
LEGAL/PROFESSIONAL FEES	5,000	5,000	5,000	15,000	3,666	3,666	3,668	11,000	4,000
LICENSES & PERMITS	2,000	1,000		3,000	4,000	1,500		5,500	(2,500)
MISCELLANEOUS EXPENSE									-
MOWING	1,212	1,212	1,212	3,636	1,200	1,200	1,200	3,600	36

	WORKING BUDGET 2021-2022				ACTUAL BUDGET 2020-2021				DIFF
	SEWER	WATER	OFFICE	TOTAL	SEWER	WATER	OFFICE	TOTAL	
OFFICE EXPENSE			3,000	3,000			3,000	3,000	-
EDUCATION/CONFERENCE EXPENSE	150	150		300	600	600		1,200	(900)
RETIREMENT CONTRIBUTION-FRS	4,668	5,265	9,220	19,153	4,565	5,028	4,838	14,431	4,722
SALARIES & WAGES	46,673	52,648	92,200	191,521	45,650	50,285	48,385	144,320	47,201
TAXES-PAYROLL	3,571	4,028	7,054	14,653	3,492	3,918	3,701	11,112	3,541
TRAVEL/MILEAGE	200	200	200	600	500	500	200	1,200	(600)
INSURANCE - WORKERS COMPENSATION	2,167	2,167	2,166	6,500	2,167	2,167	2,166	6,500	-
POSTAGE	1,000	1,000	1,000	3,000	1,000	1,000	1,000	3,000	-
SYSTEM/PROPERTY UPGRADES	2,911	3,000	500	6,411	2,000	4,000	2,000	8,000	(1,589)
REPAIRS / MAINTENANCE	35,000	12,000	500	47,500	40,000	15,000	2,000	57,000	(9,500)
SAFETY EQUIPMENT	300	200	100	600	500	200	100	800	(200)
TAXES OTHER									-
TELEPHONE	1,600	1,600	1,600	4,800	1,600	1,600	1,600	4,800	-
TRACTOR MAINTENANCE	770	500		1,270	770	750		1,520	(250)
UTILITIES (ELECTRICAL SERVICE)	17,000	5,500	2,000	24,500	17,000	5,500	2,000	24,500	-
VEHICLE MAINTENANCE	2,000	1,000		3,000	2,288	1,000		3,288	(288)
NEW PUMP PURCHASE DISTRICT	59,580	-	-	59,580	59,580	-	-	59,580	-
GRINDER PUMP INSTALLATIONS	30,000			30,000	30,000			30,000	-
GRINDER PUMP REPAIRS	9,000			9,000	10,000			10,000	(1,000)
CHEMICALS	3,000	3,000		6,000	3,000	3,000		6,000	-
GROUNDWATER MONITORING, WWTP	5,000			5,000	5,000			5,000	-
LAB TESTING/SUPPLIES	3,000	4,000		7,000	3,000	4,000		7,000	-
REPLACEMENT PARTS	8,000	7,000		15,000	10,000	7,000		17,000	(2,000)
SLUDGE HAULING	3,500			3,500	3,500			3,500	-
SMALL TOOLS	2,000	2,000	-	4,000	2,000	2,000	-	4,000	-
TOTAL EXPENSES	414,898	174,394	141,284	730,576	423,212	173,967	89,453	686,632	43,944

Subject: RE: Pre-Payment Penalties
From: "Robles, Brunilda - RD, Lake City, FL" <brunilda.robles@usda.gov>
Date: 9/3/2021, 4:38 PM
To: Lynette Senter <tcwsd@fairpoint.net>

Lynette,

A refinancing using our guaranteed program won't remove the restrictions.

If TCWSD is considering refinancing, the below lenders have expressed interest in refinancing Agency WW loans. I believe Co-Bank specializes in WW loans.

Lender Name: CoBank
Address: 6340 S. Fiddlers Green Circle, Greenwood Village, CO, 80111
Contact Person: Julia McCusker
Telephone: (303) 694-5858
Email: Water@CoBank.com
Type of Lender: CoBank is a Government Sponsored Enterprise and part of the \$315 billion Farm Credit System
Geographic: All 50 States
Entity Type: Not for profit / Cooperative, For-profit, and Public Bodies (such as Cities, Towns, Counties, & Districts)
Project Type: Water / Wastewater / Solid Waste

LENDER: Live Oak Bank
LENDER PHONE: (910) 354-1727
LENDER CONTACT: Monica Pierre
ISSUE SIZE: Public Bodies – Minimum Loan Amount of \$500,000 to Maximum of \$50MM
Non-Profits - Minimum Loan Amount of \$500,000 to Maximum of \$50MM

I hope this information is helpful.

From: Lynette Senter <tcwsd@fairpoint.net>
Sent: Thursday, September 2, 2021 11:32 AM
To: Robles, Brunilda - RD, Lake City, FL <brunilda.robles@usda.gov>
Cc: Taylor Coastal Water and Sewer District <tcwsd@fairpoint.net>
Subject: Re: Pre-Payment Penalties

Brunilda,

Thank you so much. I look forward to hearing what you might find out.

Lynette

On 9/1/2021 5:04 PM, Robles, Brunilda - RD, Lake City, FL wrote:

Lynette,

Unfortunately, we cannot refinance WW debt with our direct program.

Refinancing is available under our guaranteed program where the interest rate is negotiated between TCWSD and the lender. However, I'm not sure that this refinancing will remove the

restrictions that were originally outlined in the Letter of Conditions.

Let me find out more about it.

Thank you.

From: Lynette Senter <tcwsd@fairpoint.net>
Sent: Wednesday, September 1, 2021 10:31 AM
To: Robles, Brunilda - RD, Lake City, FL <brunilda.robles@usda.gov>
Cc: Taylor Coastal Water and Sewer District <tcwsd@fairpoint.net>
Subject: Re: [External Email]Pre-Payment Penalties

Good Morning Brunilda,

Thank you so much for providing this information. I was wondering if USDA-RD would consolidate or refinance the District's current loans? If this could be done, would it remove the restrictions that were originally outlined in the Letter of Conditions?

I know this is a strange request, but the Board is exploring some financial options and I'm trying to gather what information I can.

Thank you again,

Lynette

On 9/1/2021 7:18 AM, Robles, Brunilda - RD, Lake City, FL wrote:

Lynette,

These are our current rates:

Poverty Rate - 1.375 %
Intermediate Rate - 1.750%
Market rate - 2.250%

Poverty Rate

- 1) The primary purpose of the loan is to upgrade existing facilities or construct new facilities required to meet applicable health or sanitary standards; and
- (2) The median household income of the area to be served is below the higher of the poverty line, or 80 percent of the Statewide nonmetropolitan median household income.

Intermediate rate. The intermediate interest rate will apply to loans that do not meet the requirements for the poverty rate and for which the median household income of the area to be served is not more than 100 percent of the nonmetropolitan median household income of the State. The intermediate rate is the poverty rate plus one-half of the difference between the poverty rate and the market rate.

Market rate. The market rate will apply to all loans that do not qualify for a poverty rate or

intermediate rate.

FYI:

The 2002 loan was approved at Market rate.
The 2008 loan was approved at Intermediate Rate.

Let me know if you have any questions.

From: Lynette Senter <tcwsd@fairpoint.net>
Sent: Tuesday, August 31, 2021 5:15 PM
To: Robles, Brunilda - RD, Lake City, FL <brunilda.robles@usda.gov>
Cc: Taylor Coastal Water and Sewer District <tcwsd@fairpoint.net>
Subject: Re: [External Email]Pre-Payment Penalties

Hi Brunilda,

The rate USDA is charging on new loan please.

Thank you,

Lynette

On 8/31/2021 4:10 PM, Robles, Brunilda - RD, Lake City, FL wrote:

Hi Lynette:

There are no pre-payment penalties attached to the loans TCWSD has with us.

Do you want to know what's the interest rate on TCWSD loans, or the interest rate USDA is currently charging on new loans?

From: Lynette Senter <tcwsd@fairpoint.net>
Sent: Tuesday, August 31, 2021 3:30 PM
To: Robles, Brunilda - RD, Lake City, FL <brunilda.robles@usda.gov>
Cc: Taylor Coastal Water and Sewer District <tcwsd@fairpoint.net>
Subject: [External Email]Pre-Payment Penalties

[External Email]
If this message comes from an **unexpected sender** or references a **vague/unexpected topic**;
Use caution before clicking links or opening attachments.
Please send any concerns or suspicious messages to: Spam.Abuse@usda.gov

Good Afternoon Brunilda,

My Board has asked if there are any pre-payment penalties attached to the three Loans the District currently has with USDA-RD? Can you also provide any information regarding current interest rates USDA is charging?

I appreciate all your help.


Thanks,

Lynette Senter

--

Lynette Taylor Senter, District Manager

"This institution is an equal opportunity provider and employer."
Please note: Florida has a very broad public record law. Most written c
may be subject to public disclosure.

 Virus-free. www.avg.com

This electronic message contains information generated by the USDA
solely for the intended recipients. Any unauthorized interception of this
message or the use or disclosure of the information it contains may
violate the law and subject the violator to civil or criminal penalties. If you
believe you have received this message in error, please notify the sender
and delete the email immediately.

--

Lynette Taylor Senter, District Manager

"This institution is an equal opportunity provider and employer."
Please note: Florida has a very broad public record law. Most written commun
may be subject to public disclosure.

--

Lynette Taylor Senter, District Manager

"This institution is an equal opportunity provider and employer."
Please note: Florida has a very broad public record law. Most written communicati
may be subject to public disclosure.

--

Lynette Taylor Senter, District Manager

"This institution is an equal opportunity provider and employer."
Please note: Florida has a very broad public record law. Most written communications
may be subject to public disclosure.

Subject: Re: [External Email]Fwd: WWTP Phase I
From: Lynette Senter <tcwsd@fairpoint.net>
Date: 9/8/2021, 2:01 PM
To: "Robles, Brunilda - RD, Lake City, FL" <brunilda.robles@usda.gov>
CC: Taylor Coastal Water and Sewer District <tcwsd@fairpoint.net>

Yes he is. Thank you so much

On 9/8/2021 1:52 PM, Robles, Brunilda - RD, Lake City, FL wrote:

Lynette:

Bond instruments specify the source of revenues that will guarantee repayment of a loan. They don't typically include loan restrictions or loan requirements.

The State Office is asking me to send an official response to the Board's concerns in writing. Is Mr. David Dall the current Chairman of the Board?

Thank you.

From: Lynette Senter <tcwsd@fairpoint.net>
Sent: Wednesday, September 8, 2021 10:56 AM
To: Robles, Brunilda - RD, Lake City, FL <brunilda.robles@usda.gov>
Cc: Taylor Coastal Water and Sewer District <tcwsd@fairpoint.net>
Subject: [External Email]Fwd: WWTP Phase I

[External Email]
If this message comes from an **unexpected sender** or references a **vague/unexpected topic**;
Use caution before clicking links or opening attachments.
Please send any concerns or suspicious messages to: Spam.Abuse@usda.gov

Hi Brunilda,

Here is the email and attachments you requested. I did have a question from one of the board members. He has reviewed the bond documents that were executed and cannot find any mention of these restrictions. They appear to be in a letter form only.

Thanks,

Lynette

----- Forwarded Message -----

Subject: WWTP Phase I
Date: Wed, 23 Oct 2019 15:19:26 -0400
From: Taylor Coastal Water and Sewer District <tcwsd@fairpoint.net>
To: Mary Gavin <mgavin@sercap.org>, Taylor Coastal Water and Sewer District <tcwsd@fairpoint.net>

Good Afternoon Mary,

I wondered if I could "pick your brain" for some information about the original WWTP Phase I project for the District? While cleaning out files, we recently discovered some correspondence pertaining to our original financing for the WWTP Phase I project that limits the number of hookups to our system. I have attached a letter we found - but no answering correspondence was included. I have also attached the Letter of Conditions and Amended Letter of Conditions which we also discovered.

Once we discovered these "limits" we reviewed some of the properties for which we had provided service and are concerned that they might not meet the Amended Letter of Conditions as they were not included in the 181 platted lots. Most of these properties were along Beach Road or at the periphery of our service area and we were unaware of the limitations of the Loans when service was granted. We estimate that probably less than 12 properties are affected. However, now that we have become aware of these limits, we have placed a hold on any other service requests until we can determine if they were included in the original outlines of Phase I or Phase II. It is my guess that we probably have another 20 possible residential parcels/lots that may be asking for services that were not originally included in the Phase I outlines.

Also, we have now been approached by two developers requesting that the District provide them a cost for services to hook up to our current system. We have explained that our funding restrictions do not allow the District's WWTP to be used to service "Development". Is it permissible for a developer to fund expansion of our current plant? Another possibility is that the Developer could build a package plant of some type to service the development and we then take over the operation and management of this package plant - possibly pumping the effluent to our main plant. These two developers are stating that the District is not allowing people to use their properties to the best advantage and are limiting or stopping development in this area. One of the possible areas is directly across Beach Road from our District Office and Water Plant. It is a small parcel of 27 acres and does have sewer lines running down the road along the parcel. Their attorney stated that it is a State Law that if they are within 100 feet of our line then they must connect - or in his words "we must provide service to them".

This is becoming a very confusing subject for the Board and Office Staff and we do not want to endanger our funding in any way. Any daylight or help you could provide would be greatly appreciated.

I will be out of the office until Monday, so if you need to speak with me, please call my cell phone at 850-295-1534 if you need further information.

Thank you,

Lynette

--

Lynette Senter
Office Manager

"This institution is an equal opportunity provider and employer."
Please note: Florida has a very broad public record law. Most written communications

This electronic message contains information generated by the USDA solely for the intended recipients. Any unauthorized interception of this message or the use or disclosure of the information it contains may violate the law and subject the violator to civil or criminal penalties. If you believe you have received this message in error, please notify the sender and delete the email immediately.

--

Lynette Taylor Senter, District Manager

"This institution is an equal opportunity provider and employer."
Please note: Florida has a very broad public record law. Most written communications may be subject to public disclosure.

Subject: Finance Workshop Info

From: "Dave Dall" <davedall@fairpoint.net>

Date: 8/30/2021, 3:49 PM

To: "Lynette" <tcwsd@fairpoint.net>

CC: "Bill Rich" <whrich58@gmail.com>, "Gayle Lundy" <gglundy@yahoo.com>, "Michael Lynn" <builder1275@fairpoint.net>, "Mike Hunter" <mike.hunter@etranscarriers.com>, "Randy Hathcock" <hath@fairpoint.net>, "Tom Kicklighter" <kicklightert1967@gmail.com>

Looks like the USDA intended the funds for "The central wastewater system will allow for elimination of existing and future on-site septic tanks, which will eliminate safety and health problems to the identified communities" from Eugene Pittman, Rural Develop Manager, USDA

Dave

3520 N US 221
Perry FL 32347

c: 850.843.0037

e: davedall@fairpoint.net

— Attachments: —

Scan0028.pdf

389 KB



United States
Department of
Agriculture
Rural Development

Florida/Virgin Islands
2741 Pennsylvania Ave.
Suite 5
Marianna, FL 32448

Marianna Area Office
Telephone: 850-526-2610
Fax: 850-526-7534
TDD: 352-338-3499
www.rurdev.usda.gov/fl

Mr. Bob Meissner
Taylor Coastal Water & Sewer District
P. O. Box 174
Perry, Florida 32348

September 19, 2002

Re: Taylor Coastal Water & Sewer District
RUS WWD Loan-Grant Application
Wastewater Treatment, Collection and Disposal System
Preliminary Engineering Report and Agreement for Engineering Services

Dear Mr. Meissner:

Our State Office has reviewed the Preliminary Engineering Report and Agreement for Engineering Services for the subject project as prepared by Jones, Edmunds & Associates, Inc.

* { The PER proposed a central wastewater system to serve the Taylor Coastal Communities of Ezell Beach, Keaton Beach, Cedar Island, and East Cedar Island, which are located in Taylor County. The central wastewater system will allow for elimination of existing and future on-site septic tanks, which will eliminate safety and health problems to the identified communities.

The project as now planned appears to represent a cost effective and feasible approach for Taylor Coastal Water and Sewer District to address its wastewater disposal needs. The project appears to be based on sound engineering practice and to provide for modest design parameters. We are therefore concurring in the preliminary engineering report for the project.

The Agreement for Engineering Services between Taylor Coastal Water and Sewer District and Jones, Edmunds & Associates, Inc. for engineering, inspection and other services related to subject project is approved. Three (3) copies are being returned herewith for distribution to the appropriate parties, and one (1) copy has been retained in this office.

Please contact this office should you have any questions concerning the above items.

Sincerely,


for EUGENE PITTMAN
Rural Development Manager

EP/MJG/mjg

Attachments

Rural Development is an Equal Opportunity Lender. Complaints of discrimination should be sent to:
Secretary of Agriculture, Washington, D.C. 20250-0700

no response from
USDA-RD

TAYLOR COASTAL WATER & SEWER DISTRICT

18820 Beach Road

Perry, FL 32348

Telephone: (850) 578-3043

September 8, 2006

Mr. James R. Dean, Area Director
US Rural Development Authority
2741 Pennsylvania Ave., Suite 5
Marianna FL 32448

Re: Post Substantial Completion Report
Taylor Coastal Centralized Wastewater System

Dear Mr. Dean:

Phase I of the Taylor Coastal Centralized Wastewater System, with a capacity of 80,000 gallons per day, attained substantial completion on December 5, 2005. Since that time, we have treated daily flows averaging around 20,000 gpd and peak flows of 50,000 gpd on Memorial Day and July 4th weekends. The system is working well and longtime area residents report that water clarity in the canals at Keaton Beach is the best they can remember. We wish to express our thanks to RDA for your financial and other support in this successful pollution abatement project.

At the present time, we have 330 equivalent residential connections to the system. Average daily flow per connection is very close to the estimates provided by our engineers, Jones Edmunds and Associates. Based on flows at this time, we should be able to make another 150 connections to the system before reaching capacity. In determining what properties may be connected to the system, Taylor Coastal is presently abiding by a literal interpretation of the language in the amended Letter of Conditions that was signed to receive our grant funds. This restriction states that only existing homes with septic tanks and the 181 lots that existed in July 2003 may be connected to the system. This connection restriction is creating quite a dilemma for us. Several small developments are now proposed in the area and are permittable, due to their density, with septic tanks or a small package wastewater plant for on site wastewater disposal.

Installation of septic tanks on these lots will reintroduce sewage effluent into the same surface waters where over \$4,000,000.00 was just expended to eliminate septic tanks. Package plants produce a better quality effluent, but even the encapsulated types are very vulnerable to releasing waste into the environment from surge and wave action during storm events. **At our coast, these package plants could be as much as 15 feet under water during hurricanes.** Our centralized WWTP is located well inland, above the FEMA 100-year flood elevation, and is heavily constructed so that spills are very

unlikely. Our plant disposes of its effluent by spray irrigation with no impacts to surface waters. The desire and mission of the Taylor Coastal Water and Sewer District is to remove all polluting sources from the high hazard zone and to protect the fragile coastal environment. To do so will require that no more septic or processing plants be allowed to locate within this delicate zone. The TCW&SD mission adheres to the scope of the Clean Water Act.

In discussing the connection restriction that was placed on our system, we were told there is a requirement against using Federal grant funds to encourage development in the High Hazard Coastal Zone. The smaller, low-density developments mentioned above that are coming to us requesting sewer service are permissible under present regulations for onsite disposal. They do not require our system to develop, but from an environmental and common sense perspective, should connect to our system. **From our perspective, connecting them to our system does not encourage development because coastal property owners will develop with or without us.** Large, high-density developments cannot connect to our system due to our limited available capacity and their dependence for permitting on connection to a centralized system due to their proposed high density.

We ask that USRDA revisit this issue and modify the letter of conditions to allow connection of local new developments so long as the following conditions are met:

- 1) Sufficient capacity is available in our system to allow them to connect;
- 2) The development is permissible with wastewater disposal to septic tanks or an on site package plant under present environmental regulations.

The Clean Water Act was implemented to clean up our surface waters. It is simply not consistent with sound environmental management to prohibit connection to a centralized wastewater system and install septic tanks or a package plant where these pollution sources were recently abated with Federal grant monies.

Please contact me or members of the Taylor Coastal Board at 850/578-3043 if we can provide further information or you wish to meet to discuss this issue.

Sincerely,

Glenn Senter
Board Chairman, TCW&SD

Cc: Congressman Alan Boyd
Florida Dept. of Community Affairs
John Gentry, General Manager

Subject: Loan Covenants

From: "Dave Dall" <davedall@fairpoint.net>

Date: 8/28/2021, 5:08 PM

To: "Lynette" <tcwsd@fairpoint.net>

CC: "Bill Rich" <whrich58@gmail.com>, "Gayle Lundy" <gglundy@yahoo.com>, "Michael Lynn" <builder1275@fairpoint.net>, "Mike Hunter" <mike.hunter@etranscarriers.com>, "Randy Hathcock" <hath@fairpoint.net>, "Tom Kicklighter" <kicklightert1967@gmail.com>

Looks like Perry has an issue with not following their loan agreement with USDA, FDEP & FRWA (Florida Rural Water Association) – see attached article **City Budget Bomb**. This might show us a path to get clarification on our issue at Fish Creek

It's my understanding that we have a good working relationship with FRWA. Let's contact either Gary Williams (Executive Director) or our normal contact for their review and confirmation that Ray Curtis' logic and our actions are correct

Does anyone know Gary Williams

When should we have the loan documents

Does FRWA have a set

Should we get Ray Curtis, FRWA, FDEP together with us

Dave

3520 N US 221
Perry FL 32347

c: 850.843.0037

e: davedall@fairpoint.net

— Attachments: —

Perry News-Herald 8.27-28.21.pdf

15.1 MB

City Budget Bomb

Rate increases coming

City of Perry utility customers will very likely see a significant increase in their monthly bills later this year.

How much water, sewer, gas and garbage bills will increase has yet to be determined, as the city

council and staff continue to deal with a surprise bombshell that knocked a million-dollar hole in the proposed budget just three weeks before it must be tentatively approved.

The city has tentatively scheduled a budget

workshop for 1 p.m. on Tuesday, Aug. 31 to discuss options that could include:

- Increasing the average utility bill (for customers with all four city utility services) by an estimated \$23 per month.

- Cutting two of four proposed new employees.

- Slashing up to \$1 million in capital outlay purchases from the proposed budget.

City officials expressed shock and surprise Tuesday when informed the City of Perry may not be in compliance with requirements in a state loan/grant agreement – and in danger of not qualifying for millions in future state and federal aid – due to not previously being informed the city was required to drastically change the way it has historically budgeted for and funded governmental operations.

City council members and city staff members appeared to be caught off-guard to learn of several requirements included in a \$7.86 million grant/loan agreement with the Florida Department of Environmental Protection (FDEP) that helped fund a new \$13 million state-of-the-art wastewater treatment plant completed in early 2020.

The city's new treatment

plant located at the end of Goff Street off U.S. Hwy. 98 took over two years to construct and replaced the city's original 70-year-old plant with a larger, more advanced and efficient facility.

The new wastewater plant was funded through a combination of loans and grants, including a \$2.9 million, 38-year U.S. Department of Agriculture (USDA) loan at a 2.75 annual percentage rate (APR) and a \$4.4 million, 30-year interest-free loan from DEP, as well as \$6.1 million in grants.

Florida Rural Water Association Executive Director Gary Williams was the bearer of bad news at the city's Aug. 24 meeting, pointing out several requirements contained in a 2018 agreement with FDEP, including one that apparently requires the city to significantly increase what it charges for water and sewer utilities – to cover the cost of future repairs and replacement -- in order to continue to transfer and use excess water utility revenues to help fund the city's general operations, such as police, fire and other administrative functions.

→ Please see page 2



328 COVID-related absences across the school district

1.1% of district students out Wed. due to COVID

Approximately 328 students across the Taylor County School District missed school Wednesday due to either testing positive or being exposed to COVID-19 less than three weeks into the new school year.

The data released by the school district shows that 11 percent of the 2839 students across five

campuses were absent on Wednesday, Aug. 25, as some 100 students had tested positive and the remaining 228 were in quarantine due to exposure.

According to the district's online COVID-19 data tracker, current cases and

→ Please see page 3

Taylor County Sheriff Wayne Padgett issued a rebuttal to families of incarcerated inmates on Thursday after they alleged the local jail was irresponsibly handling a

COVID outbreak behind bars.

"As concerning as COVID is, I want you to know that COVID is not a 'get-out-of-jail-free-card,' and inmates will not be

released as a preventative measure for contracting COVID," Padgett said.

Currently, 48 male inmates have tested positive for COVID-19. None of the inmates have exhibited

severe symptoms, and none have required emergency medical treatment as a result of the virus.

According to the sheriff, the jail has two certified to

City finance director: 'Today is the first I heard of

Former city manager a

BUDGET BOMB

Continued from page 1

Williams stated that former City Manager Bob Brown elected not to place a presentation of the agreement on the agenda and instead said he would inform the council of the requirements.

"It was presented to the city manager at that time, and he said he did not need to have it presented to the council...he would do it. So, I don't know if it was presented or not. It (FDEP loan/grant agreement) talked about sustainable rates going forward, it talked about things the city needed to do to be in compliance with the loan and grant agreement under the SRF program and substantial implementation of the asset management program," Williams said.

"I think that may not have been presented to the council. The proper message was that back in 2015 was the time to start taking action related to rates and related to not transferring funds out of the water utility and other things required in the loan/grant agreement," Williams told the council.

"One of the things in the loan agreement with the city was that DEP had a clause in there that they would provide funding, but wanted to see substantial implementation of the asset management program or all the grant money provided could be converted into a loan instead of a grant," Williams said.

"They have not done that, but they (FDEP) have essentially said that the next time the city needed to come back to the State Revolving Fund (SRF) for the lowest cost financing and grants, there would be various things that would have to be corrected before you could qualify.

"I talked to them several days ago, because I know that there is a need for additional wastewater projects and also water quality improvements with the water treatment plant here," Williams said. "The SRF is by far the lowest financing, with 0% loans and high-percentage grants up to 80% of the project. So to not be eligible for their program is very costly," Williams stated.

"You may have to go get financing elsewhere for up to 4-5% interest or secure bonds. It is quite likely you are going to have to look at rates and the sustainability of your water program. They told me specifically that if there are transfers going out of water utility enterprise funds to any other fund, that the community will be ineligible for the program going forward.

"That would be a big cost to the city of Perry. It was in the last loan agreement that if you are doing transfers, you probably need to end those before being eligible. That message goes back to 2015, and the previous city manager (Bob Brown) felt pretty strongly about continuing to do transfers and probably did not

bring up the fact the city was in this position going forward," Williams said.

"I know you likely want more time, but the way DEP and SRF looks at it, 2016 was five years ago and you had five years to make a change on that," Williams said.

"I know I am just the messenger. As we move forward, this is going to have an impact on the finances of the City of Perry. You are probably going to have to address rates and the transfers out of the water utility," he added.

Williams also pointed out that the SRF and FDEP will be the primary agencies through which federal stimulus funds and \$55 billion in water utility infrastructure funds from the federal American Rescue Act will be funneled, meaning the city could miss out on millions in future water and sewer improvements.

"You are going to have to look at your rates. It is probably the time to look at your water utility sustainability going forward," Williams said.

According to both past and present city officials, the City of Perry has always been forced to use revenue-producing utilities (mainly water) to fund a large portion of general fund operations because there is not enough property tax revenue to cover expenses.

"This city, and no city in North Florida, can exist without transferring funds from water and sewer,"

WATER TREATMENT SERVICES

Serving Taylor County Since 1985

of it'

Alerted five years ago?

former city manager Bill Brynes said at the Aug. 24 meeting. "If it goes away, how will you replace it? They can replace it with taxes in Palm Beach, but it is impossible to do it here. It won't work. I would like to see the federal authority you are quoting all this from."

"I don't know why some of you here are not screaming," Brynes continued. "Something happened five years ago that was presented to the city manager, who said the city council did not need know about it."

"The city council is the one who sets the rates, and they needed to know about this five years ago. I would think there would be five phone calls to him after this meeting raising holy you-know-what," Brynes said.

"The presentation was not made to the current city manager (Taylor Brown), but was made to the previous city manager Bob Brown. I know because I made it," Williams clarified.

"I have only been here two-and-a-half or three years," current City Manager Taylor Brown said.

"Today is the first I heard of it," City Finance Director Penny Staffney said. "Because I would have said something. I am a little dazed and confused."

Through FDEP, the state awards grants and loans to financially disadvantaged small communities to help local governments finance the construction of wastewater pollution control facilities.

The City of Perry received a total of \$7,861,508 for wastewater treatment plant improvements from FDEP, of which \$3.75 million was in the form of a grant, and

the remaining \$4.1 million was to be repaid over 30 years as an interest-free loan (not including a \$157,230 "loan service fee").

According to Williams, the FDEP could require the city to repay the \$3.75 million grant (converting it into a loan) should the state decide the city is not abiding by the terms in the agreement.

According to Williams, the 2018 agreement with FDEP, which provided funding assistance for the City of Perry's wastewater treatment plant, required a facilities asset management plan and language requiring the city to increase utility rates to cover the cost of future replacement and repair to facilities such as the treatment plant, sewer lines, lift stations, etc.

Williams explained that beginning in 2013-14, the federal government began requiring water utilities applying for funding assistance to develop a "Fiscal Sustainability/Asset Management Plan" to assess the "useful life" of both in-the-ground and above-ground lines and equipment and calculate what rates should be charged in order to replace and repair those assets in the future.

"In 2015, when you applied for funding for your wastewater treatment plant, it was a requirement," Williams said, explaining his agency helped develop the plan at no cost to the city in 2016 to help justify the need for the new wastewater treatment plant and secure the funding through the state's Clean Water State Revolving Fund.

The plan included an inventory of all the city's water/sewer assets, an evaluation of the current age,

condition and anticipated useful life of each asset, the current value of the assets; the cost to operate and maintain all assets; a capital improvement plan based on industry standards, life expectancy, life cycle analysis and remaining useful life; an analysis of funding needs; an analysis of population growth and wastewater or stormwater flow projections, and a model for impact fees, commercial, industrial and residential rates; industrial pretreatment fees and a threshold rate set to ensure the proper operation of the utility.

The agreement signed by city officials states if the city transfers any of the utility proceeds to other funds, "the rates must be set higher than the threshold rate to facilitate the transfer and proper operation of the utility; a plan to preserve the assets, as well as the renewal, replacement and repair of the assets as necessary."

"Such plan should incorporate a risk-benefit analysis to determine the optimum renewal or replacement time; and evaluation of water and energy conservation efforts..." the agreement reads.

Following a lengthy discussion between city council and staff, the council agreed to allow Staffney and Brown to work on budget alternatives that could include a combination of higher utility rates (up to an average of \$23 more per month for some customers), as well as budget and staffing cuts before bringing back a list of proposals at a special budget workshop planned for Tuesday, Aug. 31 at 1 p.m.

Florida Water and Wastewater Funding Sources
 Compiled by the Environmental Finance Center Network, August 2019

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
Florida Department of Environmental Protection	Drinking Water State Revolving Fund Program (DWSRF) (water)	✓			The Drinking Water State Revolving Fund Program provides low-interest loans to Eligible Entities for planning, designing, and constructing public water facilities. Funds are available for rate-based public water systems. The minimum construction loan amount is \$75,000. Small financially disadvantaged communities may qualify for partial principal forgiveness.	The first step in getting a SRF loan is to submit the appropriate Request for Inclusion (RFI) Form. For a planning loan, the RFI is all that is needed to be eligible to compete for funding. For a design loan, the sponsor must submit a RFI for design and the planning process must be complete. For a construction loan, all readiness to proceed requirements must be complete and the RFI for construction must be submitted 45 days prior to the quarterly priority list meeting. Application forms and guidelines can be accessed on website.	https://floridadep.gov/wra/srf/content/dwsrf-program	Shanin Speas-Frost shanin.speasfrost@floridadep.gov 850-245-2991 3900 Commonwealth Boulevard, MS #3505 Tallahassee, Florida 32399
	Clean Water State Revolving Fund Loan Program (CWSRF) (stormwater, wastewater)	✓			This program provides low-interest loans for planning, designing, and constructing water pollution control facilities. Projects include the construction of new wastewater collection, treatment and disposal systems as well as rehabilitation and upgrades of existing systems. Stormwater collection and treatment is also eligible.		https://floridadep.gov/wra/srf/content/cwsrf-program	Tim Banks timothy.banks@dep.state.fl.us 850-245-2969 3900 Commonwealth Boulevard, MS #3505 Tallahassee, Florida 32399
	Clean Water State Revolving Fund Program Small Community Wastewater Construction Grants (wastewater)	✓			This grant program assists small communities and wastewater authorities in planning, designing, and constructing wastewater management facilities. An eligible small community must be a municipality, county, or authority with a total population of 10,000 or less, and have a per capita income (PCI) less than the State of Florida average PCI of \$26,503. Projects shall compete separately for planning, design, and construction grants.	Anyone interested in applying for a grant should complete and submit a Clean Water Request for Inclusion Form. For more information access the website or contact staff.		
U.S. Environmental Protection Agency	Water Infrastructure Finance and Innovation (water, wastewater)	✓	✓	✓	The Water Infrastructure Finance and Innovation Act of 2014 (WIFIA) established the WIFIA program, a federal credit program administered by EPA for eligible water and wastewater infrastructure projects. The WIFIA program offers loans with low, fixed interest rates and flexible financial terms. The minimum project size for small communities, population of 25,000 or less, is \$5 million.	The WIFIA application process is two phases. Prospective borrowers must submit a letter of interest for their project to the WIFIA program by the announced annual deadline. For each selected projects, the prospective borrower may submit an application, negotiate loan terms, and close its loan. Please check the WIFIA website for more information about program deadlines.	https://www.epa.gov/wifia	Karen Fligger wifia@epa.gov 202-564-2992 1200 Pennsylvania Avenue, Northwest Mailcode 4201T Washington, District of Columbia 20460



Florida Water and Wastewater Funding Sources
 Compiled by the Environmental Finance Center Network, August 2019

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
U.S. Environmental Protection Agency	Water Infrastructure Improvements for the Nation Act: Assistance for Small and Disadvantaged Communities Drinking Water Grant (water)	✓			The program supports drinking water projects and activities in small and disadvantaged communities that are unable to finance projects to comply with drinking water regulations under the Safe Drinking Water Act. Projects and activities eligible for assistance can include infrastructure projects; technical, managerial, and financial capacity building activities; and activities necessary for a state to respond to a contaminant.	Communities will apply to their respective state program for assistance. Applications will be available in the upcoming weeks and accepted on a rolling basis until June 2020.	https://www.epa.gov/dwcapacity/wiin-grant-assistance-small-and-disadvantaged-communities-drinking-water-grant	For state contact information (coming soon), visit: https://www.epa.gov/ground-water-and-drinking-water/drinking-water-grants
USDA Rural Development	Waste and Water Disposal Direct Loans and Grants (water, sewer)	✓	✓		The purpose of this program is to develop water and waste disposal systems in rural areas with populations less than 10,000. Fixed, low interest rates. Repayment - up to 40 years. Grants may be available.	Applications are accepted on a rolling basis. Paper applications are accepted, or applicants can register for and use RD Apply. Information is available here: http://www.rd.usda.gov/programs-services/rd-apply	http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program/fl	Michael Langston michael.langston@fl.usda.gov 352-338-3440 For regional specific contact see this map: https://www.rd.usda.gov/files/FL-StateMap.jpg
	Water and Waste Disposal Guaranteed Loan Program (water, sewer)	✓	✓		The purpose of this program is to provide a loan guarantee for the construction or improvement of water and waste disposal projects serving the financially needed communities of rural areas. This is achieved through bolstering existing private credit structure through the guarantee of quality loans. Guarantees up to 90% available to eligible lenders.		http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-guarantees/fl	
	Water and Waste Disposal Predevelopment Planning Grants (water, wastewater)	✓	✓		This program assists low-income communities with initial planning and development of an application for USDA Rural Development Water and Waste Disposal direct loan/grant and loan guarantee programs. The maximum is \$30,000 or 75% of the predevelopment planning costs.	http://www.rd.usda.gov/programs-services/water-waste-disposal-predevelopment-planning-grants/fl		
	Emergency Community Water Assistance Grants (water)	✓	✓		This grant program is designed to assist rural communities that have experienced a significant decline in quantity or quality of drinking water due to an emergency, or in which such decline is considered imminent, to obtain or maintain adequate quantities of water that meets the standards set by the Safe Drinking Water Act.	Applications are accepted on a rolling basis. Paper applications are accepted, or applicants can register for and use RD Apply. Information is available here: http://www.rd.usda.gov/programs-services/rd-apply	http://www.rd.usda.gov/programs-services/emergency-community-water-assistance-grants/fl	
	Special Evaluation Assistance for Rural Communities and Households (SEARCH) (water, wastewater, stormwater)	✓	✓		This program helps very small, financially distressed rural communities with predevelopment feasibility studies, design assistance, and technical assistance on proposed water, waste disposal, and stormwater projects.	https://www.rd.usda.gov/programs-services/search-special-evaluation-assistance-rural-communities-and-households/ks		



Florida Water and Wastewater Funding Sources
 Compiled by the Environmental Finance Center Network, August 2019

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
USDA Rural Development	Water and Waste Disposal Revolving Fund <i>(water, wastewater)</i>		✓		This program helps qualified nonprofits create revolving loan funds that can provide financing to extend and improve water and waste disposal systems in rural areas.	Contact the Rural Development program specialist in your state or see contact information.	https://www.rd.usda.gov/programs-services/water-waste-disposal-revolving-loan-funds/il	Derek Jones derek.jones@wdc.usda.gov 202-720-9640 1400 Independence Avenue Southwest Washington, District of Columbia 20250
	Business and Industry Guaranteed Loan <i>(small business)</i>	✓	✓	✓	This program improves the economic health of rural communities by increasing access to business capital through loan guarantees that enable commercial lenders to provide affordable financing for businesses in eligible rural areas. Lenders such as federal or state-chartered banks, savings and loans, farm credit banks, and credit unions can apply for the program. Businesses can qualify for loan guarantees.	Applications are accepted on a rolling basis and can be sent via mail. Contact your local state office to apply.	https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees/fl	Christine Goddard christine.goddard@usda.gov 352-338-3482 4440 Northwest 25th Place Gainesville, Florida 32606
Florida Department of Economic Opportunity	Florida Small Cities Community Development Block Grant Program <i>(water, wastewater)</i>	✓	✓		This is a federal program that provides funding for housing and community development, including water and sewer improvement projects. The following communities are eligible to apply for funds: non-entitlement cities with fewer than 50,000 residents, counties with fewer than 200,000 residents; or cities that opt out of the urban entitlement program. To be eligible for funding, an activity must meet at least one of the following national objectives: Low-Moderate National Objective; Slum and Blight National Objective; Urgent Needs National Objective.	Prior to submitting an application for funding, the applicant must hold two public hearings. Applications and specific deadlines can be accessed on website.	http://www.floridajobs.org/community-planning-and-development/assistance-for-governments-and-organizations/florida-small-cities-community-development-block-grant-program	Jason Seabolt jason.seabolt@deo.myflorida.com 850-717-8417 107 East Madison Street Caldwell Building Tallahassee, Florida 32399
Economic Development Administration, Department of Commerce	Public Works Program <i>(water, sewer)</i>	✓	✓		This program empowers distressed communities to revitalize, expand, and upgrade their physical infrastructure, and generate or retain long-term, private sector jobs and investment.	Application packages are available at www.grants.gov . Applications will be accepted on an ongoing basis until the publication of a new EDAP Federal Funding Opportunity.	https://www.eda.gov/funding-opportunities/	Greg Vaday gvaday@eda.gov 404-730-3009 401 West Peachtree Street, Northwest Suite 1820 Atlanta, Georgia 30308
	Economic Adjustment Assistance Program <i>(water, sewer)</i>	✓	✓		This program assists state and local interests in designing and implementing strategies to adjust or bring about change to an economy. The program focuses on areas that have experienced or are under threat of serious structural damage to the underlying economic base.			
National Rural Water Association	NRWA Revolving Loan Fund <i>(water, wastewater)</i>	✓	✓		The Rural Water Loan Fund (RWLF) is a funding program specifically designed to meet the unique needs of small water and wastewater utilities. The RWLF provides low-cost loans for short-term repair costs, small capital projects, or pre-development costs associated with larger projects. The RWLF was established through a grant from the USDA/RUS, and repaid funds used to replenish the fund and make new loans.	Applications can be accessed on website. Applications and supporting documents can be sent by mail or email.	http://nrwa.org/initiatives/revolving-loan-fund/	Gary Williams gary.williams@frwa.net 850-668-2746 2970 Wellington Circle Tallahassee, Florida 32309



Florida Water and Wastewater Funding Sources
 Compiled by the Environmental Finance Center Network, August 2019

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
Rural Community Assistance Partnership (RCAP)	SERCAP Individual Household Well Loan Program <i>(individual wells)</i>				The household water well system loan program is designed to assist low- to moderate-income individuals needing loans to construct, refurbish and service their household well systems. The purpose of the program is to target loans to the significant numbers of homeowners in the seven states whose geographically isolated households lack water service, but for whom it is not feasible to be connected to new or existing community water systems.	Applications are received year round. Applications can be accessed on website.	http://sercap.aciwebs.com/services/water-wastewater	Michael Hass mhaas@sercap.org 866-928-3731 347 Campbell Avenue, Southwest Roanoke, Virginia 24016
	SERCAP Loan Fund Program <i>(sewer, water)</i>	✓	✓		This program offers low-interest loans to low-income, rural communities, and businesses for water/wastewater, housing, bridge loans, guaranteed loans, matching funds, and other community development activities. There is a maximum of \$250,000, with terms of 10-30 years.			
CoBank	Rural Water and Wastewater Lending <i>(water, wastewater)</i>	✓	✓	✓	CoBank works with rural water and wastewater not-for-profit systems, municipalities, and investor-owned utility companies to provide interim and bridge financing, refinance of existing debt, term loans for system upgrades, and lines of credit.	Applications are accepted continuously. To apply, complete an online Loan Request Form at: www.cobank.com/h2oloan	http://www.cobank.com/About-CoBank/Industries-We-Serve/Water.aspx	John DeLuca jdeluca@cobank.com 303-694-5958 6340 South Fiddlers Green Circle Greenwood Village, Colorado 80111
South Florida Water Management District	Cooperative Funding Program <i>(water, wastewater, stormwater, conservation)</i>	✓			The District has provided funding to local governments, special districts, utilities, homeowners associations, water users and other public and private organizations for stormwater, alternative water supply and water conservation projects that are consistent with the agency's core mission. The Cooperative Funding Program combines these funding programs into one streamlined program to provide partnership opportunities and financial incentives to implement local projects that complement regional flood control, restoration, water quality and water supply efforts.	This program is offered based on District allocation of funding. Information for applicants can be accessed on website.	https://www.sfwmd.gov/doing-business-with-us/coop-funding	Stacey Adams sadams@sfwmd.gov 561-682-2577 3301 Gun Club Road, MS 4220 West Palm Beach, Florida 33406
Northwest Florida Water Management District	Agricultural Cost-Share Program <i>(water, sustainability)</i>	✓			Cost-share program to assist agricultural producers reduce nutrients and water use within springs groundwater contribution areas. Funding for eligible BMPs and grass based crop rotation practices.	Applications and more information on available programs can be accessed on website.	https://www.nfwwater.com/Water-Resources/Funding-Programs	Daniel Stanley daniel.stanley@nfwwater.com or
	Springs Funding <i>(water, sewer)</i>	✓			Funding to local governments, utilities, and landowners to help reduce non-point source pollution in northwest Florida spring sheds. Projects include land acquisition, conservation easements, septic-to-sewer retrofits, stormwater improvements, and shoreline restoration to improve water quality.			Christina Coger christina.coger@nfwwater.com 850-539-5999 81 Water Management Drive Havana, Florida 32333



Florida Water and Wastewater Funding Sources
 Compiled by the Environmental Finance Center Network, August 2019

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
Southwest Florida Water Management District	Cooperative Funding Initiative (CFI) (water, sustainability)	✓	✓		The CFI covers up to 50 percent of the cost of projects that help create sustainable water resources, enhance conservation efforts, restore natural systems and provide flood protection. Funding may be provided to assist with the cost of: data collection, research, feasibility studies, conservation and environmental education initiatives, ecosystem restoration, water resource investigation and plan development, design, and permitting and construction of capital projects (design costs will not be reimbursed until construction begins).	Staff reviews CFI project guidelines for possible revisions and begin working with potential applicants in July. Applications must be filed by 5 PM on the first Friday of the month of October. Application guidance videos and forms can be accessed on website.	http://www.swfwmd.state.fl.us/business/coopfunding/	Cara Martin cara.martin@swfwmd.state.fl.us 352-796-7211 For regional specific contact: https://www.swfwmd.state.fl.us/about/about-the-district/contact-us
St. Johns River Water Management District	Districtwide Cost-Share Funding (alternative water supply, water quality, flood protection, natural systems)	✓			This program provides cost-share funding to assist with construction/implementation costs for water supply/conservation (WS/WC), water quality (WQ) - nutrient-loading reduction, flood protection (FP), and natural systems (NS) projects. The District will provide up to a 33% match AWS, WQ, FP, and NS projects (up to 50% for springs benefit) and up to 50% match Water Conservation projects. REDI waivers available up to 100% Maximum cost-share of \$1.5 million per entity. Projects may span a maximum of 2 years (phased projects allowed).	Application instructions and guidelines are available on the website.	www.sjrwmd.com/funding	Dale Jenkins drjenkins@sjrwmd.com 386-312-2304 4049 Reid Street, State Road 100 West Palatka, Florida 32177
	REDI/Innovative Cost-Share Funding (alternative water supply, water quality, flood protection, natural systems)	✓			This program provides cost-share funding to 1) governmental entities for innovative projects and to 2) REDI communities to assist with construction/implementation costs for water supply/conservation (WS/WC), water quality (WQ) - nutrient-loading reduction, flood protection (FP), natural systems (NS) projects and maintenance/enhancement of existing water/wastewater systems. The District will provide up to a 50% match. REDI waivers available up to 100% match. Maximum cost-share \$500,000 per entity. Projects may span a maximum of 2 years (phased projects allowed).			or Mark Brandenburg mbrandenburg@sjrwmd.com 407-659-4806 601 South Lake Destiny Road, Suite 200 Maitland, Florida 32751
Suwannee River Water Management District	Regional Initiative Valuing Environmental Resources (RIVER) Cooperative Funding Program (water, wastewater)	✓			County governments, municipalities, water supply authorities, and other interested government entities can apply for funding from the Suwannee River Water Management District (District) for projects that enhance or address the District's water supply, water quality, flood protection, and/or natural system responsibilities. District will typically fund 50% of the shared cost. REDI waivers available up to 100% match.	Applications can be accessed on website. Please visit the website for more information.	http://www.srwmd.state.fl.us/index.aspx?NID=374	Pat Webster Patrick.Webster@srwmd.org 386-362-1001 9225 CR 49 Live Oak, Florida 32060



Florida Water and Wastewater Funding Sources
 Compiled by the Environmental Finance Center Network, August 2019

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
Live Oak Bank	Water and Environmental Programs <i>(water, wastewater)</i>	✓	✓	✓	While safe drinking water, reliable wastewater and waste disposal are essential to a healthy and thriving community, projects like replacing water distribution lines, construction of a new wastewater facility, or tank rehabilitation or installation can be burdensome and expensive for a rural community. However, Live Oak Bank's speed, efficiency and up to 40-year fixed rate financing for water, waste and storm water for rural and unincorporated communities enable communities to get projects started faster and help make them affordable.	Contact the program specialist to apply.	https://www.liveoakbank.com/small-business-loans/	Matt Peeler matt.peeler@liveoak.bank 910-790-5867 1741 Tiburon Drive Wilmington, North Carolina 28403
Army Corp of Engineers	Section 595 – Water/Wastewater Improvements <i>(water)</i>	✓			Section 595 of the Water Resources Development Act of 1999, as amended provides authority for the Corps to provide design and construction assistance. This assistance is to non-federal interests in rural Montana, Idaho and Nevada for water-related environmental infrastructure and resources protection and development projects.	Send a letter of interest (LOI) to the Corps stating the problem, potential solution, and general understanding that this program is a 75/25 reimbursable cost-share.	www.nww.usace.army.mil	Karen Kelly karen.l.kelly@usace.army.mil 509-527-7248 201 North 3rd Avenue Walla Walla, Washington 99362
Small Business Administration (SBA)	504 Fixed Asset Program (Certified Development Company) <i>(small business)</i>			✓	The 504 Loan Program provides approved small businesses with long-term, fixed-rate financing used to acquire fixed assets for expansion or modernization. 504 loans are made available through Certified Development Companies (CDCs), SBA's community based partners for providing 504 Loans.	For additional information on eligibility criteria and loan application requirements, please contact your local Certified Development Company (CDC) at: https://www.sba.gov/offices/headquarters/ofa/resources/4049	https://www.sba.gov/offices/headquarters/ofa/resources/4049	Wilfredo Gonzalez northflorida_do@sba.gov 904-443-1970 7825 Baymeadows Way, 100-B Jacksonville, Florida 32256 or Lynn Douthett southflorida_do@sba.gov 305-536-5521 100 South Biscayne Boulevard, 7th Floor Miami, Florida 33131
	7(a) Loan Guarantee <i>(small business)</i>			✓	The 7(a) program is a flexible tool that can be used to finance a variety of business purposes. The proceeds of a 7(a) guaranteed loan may be used to purchase machinery, fixtures, and supplies; make improvements to land and buildings; finance receivables and augment working capital; acquire and start businesses; and refinance existing debt under certain conditions. The regular 7(a) program's maximum loan amount is \$5 million. There is no minimum amount. Other, more specialized 7(a) programs have different terms and guaranty amounts.	Borrowers must submit SBA Form 1919 for a 7(a) business loan to private lenders. The lender will review the application, complete SBA Form 1920, and then submit it to the SBA's Loan Guaranty Processing Center through SBA's E-Tran website.	https://www.sba.gov/document/?program=7(a)	
	Community Advantage Pilot <i>(small business)</i>			✓	Community Advantage is a pilot initiative aimed at increasing the number of SBA 7(a) lenders who reach underserved communities, targeting mission-focused financial institutions which were previously not able to offer SBA loans. The maximum loan size is \$250,000. Guarantee can be up to 85 percent for loans up to \$150,000 and 75 percent for those greater than \$150,000.	All small business applicants must complete SBA Form 1919, Borrower Information Form, and 2449, Community Advantage Addendum. Lenders must complete SBA Form 1920.		



Florida Water and Wastewater Funding Sources
 Compiled by the Environmental Finance Center Network, August 2019

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
Small Business Administration (SBA)	Microloan Program <i>(small business)</i>			✓	The purpose of the Microloan Program is to assist women, low income, veteran, and minority entrepreneurs, and other small businesses in need of small amounts of financial assistance. Under the Microloan Program, SBA makes direct loans to Intermediaries that, in turn, use the proceeds to make small loans to eligible micro borrowers.	For additional information on eligibility criteria, loan application requirements, participating micro lenders please visit www.sba.gov/fl	https://www.sba.gov/local-assistance/find/	Wilfredo Gonzalez northflorida_do@sba.gov 904-443-1970 7825 Baymeadows Way, 100-B Jacksonville, Florida 32256 or Lynn Douthett southflorida_do@sba.gov 305-536-5521 100 South Biscayne Boulevard, 7th Floor Miami, Florida 33131



Subject: Taylor Coastal Water & Sewer District
From: Taylor Coastal Water and Sewer District <tcwsd@fairpoint.net>
Date: 8/20/2021, 12:02 PM
To: frwa@frwa.net
CC: Taylor Coastal Water and Sewer District <tcwsd@fairpoint.net>, Dave Dall <davedall@fairpoint.net>

Good Afternoon,

The District is exploring options for system expansion and future planning. We have requested assistance with the cost and time table for a feasibility study.

Thank you for any help you can provide.

Lynette Senter

--
Lynette Senter
District Manager

"This institution is an equal opportunity provider and employer."
Please note: Florida has a very broad public record law. Most written communications to and from

— Attachments: —————

engineering services request form to be filled out.pdf

77.4 KB

Subject: Taylor Coastal Water & Sewer District
From: Andrew Greene <Andrew.Greene@frwa.net>
Date: 9/7/2021, 11:09 AM
To: Sterling Carroll <Sterling.Carroll@frwa.net>
CC: "TCWSD@FAIRPOINT.NET" <TCWSD@FAIRPOINT.NET>

Sterling,

Lynette Senter at Taylor Coastal Water & Sewer District is interested in an Impact Fee Study. If we are able to assist, could you send her an offer letter at your convenience. Thanks.



Andrew Greene

Financial-Management Circuit Rider
Florida Rural Water Association
2970 Wellington Circle
Tallahassee, FL 32309
Ph. 850.668.2746
Cell. 386.292.1720

THE FLORIDA SENATE
2019 SUMMARY OF LEGISLATION PASSED
Committee on Community Affairs

CS/HB 207 — Impact Fees

by Local, Federal and Veterans Affairs Subcommittee and Rep. Donalds and others (SB 144 by Senator Gruters)

As one type of regulatory fee, impact fees are charges imposed by local governments against new development to provide for capital facilities' costs made necessary by such growth. Examples of capital facilities include the provision of additional water and sewer systems, schools, libraries, parks and recreational facilities. Impact fee calculations vary from jurisdiction to jurisdiction and from fee to fee. Impact fees also vary extensively depending on local costs, capacity needs, resources, and the local government's determination to charge the full cost or only part of the cost of the infrastructure improvement through utilization of the impact fee.

SB 144 prohibits local governments from requiring the payment of impact fees prior to issuing a property's building permit. The bill also codifies the 'dual rational nexus test' for impact fees, as articulated in case law. This test requires an impact fee to have a reasonable connection, or rational nexus, between 1) the proposed new development and the need and the impact of additional capital facilities, and 2) the expenditure of funds and the benefits accruing to the proposed new development.

Additionally, the bill requires any impact fee ordinance earmark impact fee funds for capital facilities that benefit new residents and prohibits the use of impact fee revenues to pay existing debt unless specific conditions are met. The bill provides that certain statutory provisions related to impact fees do not apply to water and sewer connection fees.

If approved by the Governor, these provisions take effect July 1, 2019.

Vote: Senate 39-1; House 101-12

8/31/21
Called Jamie Hope @ Florida Rural Water for help w/ impact fees

Subject: Potential Grant Sources - Finance Workshop

From: "Dave Dall" <davedall@fairpoint.net>

Date: 8/30/2021, 10:47 AM

To: "Lynette" <tcwsd@fairpoint.net>

CC: <mnewman@taylorcountygov.com>, "Bill Rich" <whrich58@gmail.com>, "Gayle Lundy" <gglundy@yahoo.com>, "Michael Lynn" <builder1275@fairpoint.net>, "Mike Hunter" <mike.hunter@etranscarriers.com>, "Randy Hathcock" <hath@fairpoint.net>, "Tom Kicklighter" <kicklightert1967@gmail.com>

The GFOA webinar on the American Rescue Plan Act mentioned that we should also pursue:

1. State & Local Fiscal Recovery Funds (SLFRF)
2. CWSRF
3. DWSRF
4. CSBG

Specifically for use in the following water & sewer areas

1. Cybersecurity
2. Broadband
3. Fire Hydrants
4. Meter Replacements
5. Shared Billing
6. Website Development

Do we have any applications pending with any of the above

Dave

3520 N US 221
Perry FL 32347

c: 850.843.0037

e: davedall@fairpoint.net

Subject: Re: Cash On Hand Background - Workshop - Info
From: Lynette Senter <tcwsd@fairpoint.net>
Date: 8/27/2021, 3:52 PM
To: Dave Dall <davedall@fairpoint.net>
CC: Taylor Coastal Water and Sewer District <tcwsd@fairpoint.net>

Good Afternoon Mr. Dall,

We use Quickbooks Desktop Pro 2020.

Thank you,

Lynette Senter

On 8/27/2021 3:15 PM, Dave Dall wrote:

Which version- should have the ability to develop info we are looking for

Dave Dall

c: 850.843.0037

e: davedall@fairpoint.net

On Aug 27, 2021, at 2:31 PM, Lynette Senter <tcwsd@fairpoint.net> wrote:

Good Afternoon Mr. Dall,

Our monthly financial statements are prepared by me using our Quickbooks software.

Thank you,

Lynette Senter

On 8/27/2021 2:12 PM, Dave Dall wrote:

Who does our monthly statements

Dave Dall

c: 850.843.0037

e: davedall@fairpoint.net

On Aug 26, 2021, at 8:54 AM, Lynette Senter <tcwsd@fairpoint.net> wrote:

Good Morning Mr. Dall,

Powell & Jones prepare our annual audit (financial statement) once a year. We receive printed copies and a pdf version for submittal to state agencies. They are paid for their Audit preparation and do not provide any monthly reports. Mr. Powell and his staff have given us advice without charge on occasion because of the long working relationship he has had with the District staff. I believe he explained in his email that we have approximately thirty weeks of District expenses covered by our unrestricted reserve.

I am trying to locate similar systems of our size using the UNC dashboard and will work from there. I have also downloaded a financial health checkup tool available from UNC and will input the necessary data as I can.

Thank you,

Lynette Senter

On 8/25/2021 6:47 PM, Dave Dall wrote:

I assume Powell & Jones develops our financial statements and exports them to us in Excel. If so, they might be able to embed the formula as a note or footnote. Best case they could add a management page with key performance measurements: Days Cash On Hand, Days of Working Capital, Actual to Budget Expense, Actual to Budget Reserves, Debt Ratio, Return on Assets, System Renewal and Replacement Fund Allocation etc. Worst case we can just make a map to the data and export it to a file with the formula

Not trying to do everything at once – just looking to start the development of key financial measurements that could be turned into a Dashboard for us, our customers and our investors. EFC might just give us a head start. At this point the Board is interested in Days Cash On Hand. The challenge is to develop an easy way to provide it while analyzing why our 30 day value seems high to us compared with an average performance being 365 days

Let's contact some similar size Districts along with our funding agencies to see if we can develop an understanding of our disparity – don't hesitate to assign us some homework for the workshop – give each us 3 – 5 sets of contact info

Dave

From: Lynette Senter [<mailto:tcwsd@fairpoint.net>]
Sent: Wednesday, August 25, 2021 4:06 PM
To: Dave Dall
Cc: Taylor Coastal Water and Sewer District
Subject: Re: Cash On Hand Background - Workshop

Good Afternoon Mr. Dall,

I believe you are correct about the complications. Referencing UNC Environmental Finance Center - Days of cash on hand is calculated by dividing unrestricted cash and cash equivalents by the system's average daily cost of operations, excluding depreciation (annual operating expenses, excluding depreciation, divided by 365). If the system is owned by a government that follows GASB 34 procedures for audited financial statements, the unrestricted cash and cash equivalents can be found on the Statement of Net Assets for the proprietary fund, whilst the annual operating expense and depreciation numbers can be found on the Statement of Revenues, Expenses, and Changes in Fund Net Position for the proprietary fund.

As our system is not "Owned" our Auditor follows the GASB 34 procedures. The information provided by Mr. Powell was appropriate in my opinion. While I do feel that using some of the funds to pay down debt would be appropriate, I'd hate to lose the ability to invest in future expansion. I don't think that lines of credit are available for less than the 4.75% interest we are paying towards the current debt so we might need to weigh that as well. All of the information UNCEFC discusses is contained in our Annual Financial Report that was presented by Mr. Powell at our July Meeting.

I have already contacted the UNC EFC about joining their program, but have not yet gotten a response. It is student run so I'm not sure how fully staffed they are during this month.

I will look at the ability to provide this information on a monthly basis, but as I am not an accountant, it would indeed take some instruction. Powell & Jones may be able to provide this service to us and I will explore that further.

We are working on gathering the Financial Workshop information and will let everyone know when we get that scheduled.

Thank you,

Lynette Senter

On 8/25/2021 2:37 PM, Dave Dall wrote:

<https://efc.web.unc.edu/2015/06/24/days-cash-on-hand/>

<https://www.raftelis.com/insight/cash-reserves-can-help-utility/>

We might be over complacating this issue. The above links provide a general discussion of the topic and specific instructions for either our accountant or yourself to pull the data from our audit. They also provide basic standards for our industry such 365 days is normal with fewer days being bad and more days being better

The process is straight forward with the incorporation of depreciation being a little trickie - check with our accountant to see if he is using the same accounting standard and ask him to teach you how to pull the data from our statements

The information is basic to financial management and should be on our Dashboard & monthly Financial Report as it just tells you how many days we can provide service if our revenue stops

Also suggest that you investigate joining the EFC (Environmental Finance) at UNC as they have an excellent Florida data base that includes several districts like us

Bill should be in town for this workshop so we should schedule another workshop on "Capacity- Pinch Points & Expansion" or on " Corrdination with the County"

Dave
3520 N US 221
Perry FL 32347

c: 850.843.0037
e: davedall@fairpoint.net

--

Lynette Taylor Senter, District Manager

"This institution is an equal opportunity provider and employer."
Please note: Florida has a very broad public record law. Most written communicat may be subject to public disclosure.

<image003.png> Virus-free. www.avg.com

--

Lynette Taylor Senter, District Manager

"This institution is an equal opportunity provider and employer."

Please note: Florida has a very broad public record law. Most written communications may be subject to public disclosure.

--

Lynette Taylor Senter, District Manager

"This institution is an equal opportunity provider and employer."

Please note: Florida has a very broad public record law. Most written communications may be subject to public disclosure.

--

Lynette Taylor Senter, District Manager

"This institution is an equal opportunity provider and employer."

Please note: Florida has a very broad public record law. Most written communications may be subject to public disclosure.