



# 2016

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***MARCH 29 - APRIL 1***



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# Understanding the Budget Process

A GENERAL GUIDE FOR OPERATORS TO UNDERSTAND AND  
PARTICIPATE IN THE CRAFTING OF A BUDGET

# WHY?

- ▶ Most water quality issues related to wastewater conveyance and treatment are derived from budgetary constraints

Unlimited budget = Unlimited Solutions

Limited budget = Limited Solutions



# Goals for the Budgeting Process

- ▶ Overall Fiscal and Operational Stability
  - ▶ Minimize budget fluctuations (surplus and deficits)
- ▶ Maintaining rates while minimizing the impact of increases
- ▶ Promote efficient use of collected rates
- ▶ Ensure the protection of Water Quality through the maintenance of assets

Note: Wastewater treatment facilities are generally the most expensive asset a municipality or Authority owns

# Class Objectives for the Operator

- ▶ Define a recommended approach for building a budget
- ▶ Define key budget elements (operational, fixed, variable, capital, etc.)
- ▶ Understanding the role of the operator in the budget process
  - ▶ Leading water professional on-staff
  - ▶ Regulatory responsibility
  - ▶ Generally looked to as the most knowledgeable employee
  - ▶ Most experience with costs
- ▶ Understanding the language of the budget process



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# Basic Definitions

- ▶ Revenues
- ▶ Costs or Expenditures
- ▶ Debt Service
- ▶ Variable Costs or Revenues
- ▶ Fixed Costs or Revenues
- ▶ Capital Expenditures
- ▶ Maintenance Expenditures
- ▶ Operating Expenditures
- ▶ Tapping Fees

# What are the objectives of the budget process?

- ▶ Identify and compare revenues to costs
- ▶ Identify fixed versus variable costs
- ▶ Identify long and short-term costs
- ▶ Assign costs to various categories based on operating and capital expenses
- ▶ Review and analyze trending of all costs and revenues
- ▶ Develop strategies for maintaining stable rates

THE BUDGET PROCESS SHOULD HELP YOU IDENTIFY THE NEEDS OF YOUR SYSTEM – PROBLEMS WITH ANY TREATMENT PROCESS CAN USUALLY DERIVE THEIR SOURCE AT THE BUDGETING PROCESS



# SOURCES OF REVENUE

- ▶ Rates
- ▶ Operating grants or reimbursement (no longer in existence)
- ▶ Tapping fees
- ▶ Developer contributions
- ▶ Septage receiving or liquid hauling fees
- ▶ Bulk or inter-municipal payments

These are the basic sources of fixed and variable revenues received by an Authority or local government. In larger systems these revenue streams can increase in complexity and number.

# Rates

- ▶ Rates may be viewed as a fixed revenue depending on the consistency of your collection experience
- ▶ Fixed rates per Equivalent Dwelling Unit (EDU)
- ▶ Rates based on water usage
- ▶ Combination of commercial/industrial versus EDU
- ▶ Collection rates need to be trended and understood
  - ▶ Understand the public you are serving and their financial constraints
  - ▶ Allows the Authority to forecast to some degree the return on increases
  - ▶ Water usage based rates can be greatly impacted (4% rate increase is negated by a 5% conservation effort from users)
- ▶ “Sustainable Water Infrastructure Task Force Report, 2008” recommended a rate up to 1.5% of the median household income

# Tapping Fees

- ▶ Governed by Act 57 of 2003
- ▶ Do not allow for future expansion, maintenance or Inflow and Infiltration remediation
- ▶ Generally meant to cover the cost of the collection system and the treatment facilities
- ▶ Fee is allowed to be updated using current cost of construction
- ▶ Most tapping fees are not collected to their fullest extent possible
- ▶ One time revenues that should be used to either retire debt or transferred to a capital reserve or “rainy day” fund – NOT TO BE USED FOR OPERATING EXPENSES



# Developer Contributions

- ▶ Paid by a developer in return for capacity or required improvements for their project
- ▶ Usually part of a larger negotiation
- ▶ Should be defined as part of a “Developer’s Agreement”
- ▶ Can be accepted in lieu of “Tapping Fees”
- ▶ One time revenues that should be treated in the same manner as “Tapping Fees”

# Septage or Hauled Waste Receiving

- ▶ Variable source of revenue
- ▶ Can be lucrative for plants with remaining capacity
- ▶ Comes with costs that should be identified by the operations staff and the engineer
- ▶ As capacity decreases so does revenue stream
- ▶ Requires additional manpower, maintenance, solids disposal, chemicals and power
- ▶ Can be rough on equipment
- ▶ Can impact effluent quality if handled incorrectly

# Inter-municipal or Bulk Service Agreement (Host Facility)

- ▶ Provides a consistent source of revenue
- ▶ Consideration should be given to whether it is a bulk (single money meter) agreement or expansion of the collection system beyond a political boundary (PUC implications)
- ▶ Requires a higher level of diplomacy
- ▶ Offers outside stakeholder input into your operations and finances
- ▶ Inflow and Infiltration (I/I) are typically points of contention with arrangement



# COST OR EXPENDITURES

- ▶ Debt service
- ▶ Salaries and benefits
- ▶ inter-municipal agreement (non-host)
- ▶ Engineering
- ▶ Legal
- ▶ Solids Disposal
- ▶ Power
- ▶ Chemicals
- ▶ Laboratory
- ▶ Maintenance items and products
- ▶ Fuel
- ▶ Administrative

# Debt Service

- ▶ Municipal speak for a mortgage
- ▶ In newer systems debt service can account for 40 to 60 percent of the collected rate
- ▶ Typically local government can get lower rates based on their ability or the promised ability to tax
- ▶ Terms of the financing can be as high as 30 years but are typically set for 20 years or the expected life of the facility
- ▶ Most stable of all expenditures

# Salaries and Benefits

- ▶ Typically second largest expenditure
- ▶ Salaries trend with inflation and operator's experience and licensing
- ▶ Healthcare varies greatly
- ▶ Operator compensation is seeing increasing pressure due to the aging of the operator population



# Intermunicipal Agreements

- ▶ Payment due another municipality for collection, conveyance and/or treatment
- ▶ I/I can have a significant impact on the variability of this expenditure
- ▶ Can be set up as a bulk payment (municipality to municipality) or as individual bills to each resident
- ▶ Usually require additional payments based on host municipality operating costs and capital expenditures
- ▶ Can create budget impacts if host municipality costs swing greatly

# Engineering

- ▶ Can be based on a retainer relationship or time & expenses
- ▶ Varies greatly depending on the activity within the treatment and collection system
- ▶ Engineer should be able to estimate this budget amount based on direction from the Authority or municipal body
- ▶ Typically meeting attendance and the production of regulatory reports (i.e. Chapter 94 Wasteload Management Reports) can be figured in base costs
- ▶ Capital improvements or maintenance projects should be estimated separately and included in the overall project budget

# Legal

- ▶ Usually compensated on a retainer basis
- ▶ As with the engineer, billing will be contingent upon the activity level



# Solids Disposal

- ▶ One of the biggest line items (15 to 20 percent of the budget or potentially higher)
- ▶ Year over year, this item should trend consistently barring any sizeable growth or process change
- ▶ Most affected by fuel costs

# Power

- ▶ Large line item
- ▶ Trends consistently from year to year
- ▶ Utility provider has detailed records that can be incorporated into the budget process
- ▶ Many providers are giving incentives for lower consumption
- ▶ Many facilities that were designed for a 20 year cycle run inefficiently on start-up
- ▶ A focused review of equipment can offer savings
- ▶ Operations staff, with the proper training, can improve upon power expenditures (i.e. lower them)

# Chemicals, Laboratory and Administrative

- ▶ Trend based on agreed to pricing
- ▶ Fluctuations usually correlate to regulatory or process changes
- ▶ Administrative encompasses management, accounting, clerical or billing services



# Summary of Fixed and Variable Line Items for a Yearly Budget

Fixed Revenue	Fixed Cost*	Variable Revenue	Variable Cost
<ul style="list-style-type: none"><li>Rates</li></ul>	<ul style="list-style-type: none"><li>Debt Service</li><li>Salaries and Benefits</li></ul>	<ul style="list-style-type: none"><li>Tapping Fees</li><li>Developer Contributions</li><li>Liquid Hauling</li><li>Inter-municipal Payments</li></ul>	<ul style="list-style-type: none"><li>Solids Disposal</li><li>Power</li><li>Chemicals</li><li>Laboratory</li><li>Maintenance</li><li>Inter-municipal Payments</li></ul>

\*-Fixed Cost may vary over the period of several years it should not change during the budget year.

# BUILDING A YEARLY BUDGET

- ▶ Recommended approach consisting of 3 – phases
  - ▶ Draft
  - ▶ Preliminary
  - ▶ Final

# Draft

- ▶ Based on known information and previous year actual costs
- ▶ Includes any known new revenue or expenditure
- ▶ Transmitted to Authority members, operator and professional staff 90 days prior to adoption
- ▶ All stake holders should be given the opportunity to modify based on anticipated revenues and expenditures
- ▶ Should be a collaborative process



# Preliminary

- ▶ Once all numbers or “wish list” have been incorporated the budget is updated and provided to all budget stakeholders
- ▶ This should occur 60 days prior to adoption
- ▶ Within that time period the preliminary budget should be discussed at a public meeting; either at a regular board meeting or a special budget meeting
- ▶ This phase can be the most challenging depending on how close the new budget compares to the expected revenues
- ▶ Under this phase required modifications should be debated and understood by all participating

# Final

- ▶ Should represent all the agreed to changes from the preliminary phase
- ▶ Recommend that it be published 30 days prior to adoption
- ▶ Recommend that it be mailed to the rate payers 30 days prior to adoption
  - ▶ Informs the public on the costs associated with service
  - ▶ Allows for their input
  - ▶ Enhances transparency for the overall process

## 550 EDU SYSTEM

ITEM NO.	DESCRIPTION	YEARLY BUDGET			
1.0	Revenues				
1.1	Sewer Rates @ \$1000 per EDU/yr	\$ 550,000	Assuming 100% Collection		
1.2	Tapping Fees @ \$3,500 per EDU	\$ 17,500	Assuming 5 connections		
1.3	Hauled in Waste	\$ 3,000	Based on previous year		
	Yearly Revenues	\$ 570,500			
2.0	Expenditures				
2.1	Debt Service	\$ 360,000	Fixed		
2.2	Personnel and Benefits (1-Operator)	\$ 71,000	Fixed		
2.3	Sludge Hauling 350,000 gal/yr	\$ 30,100	Based on previous year		
2.4	Electricity	\$ 28,000	Based on previous year		
2.5	Chemicals	\$ 2,200	Based on previous year		
2.6	Lab Costs	\$ 5,500	Based on previous year		
2.7	Administration and Billing	\$ 17,000	Based on previous year		
2.8	Engineering	\$ 8,000	Based on previous year		
2.9	Legal	\$ 4,200	Based on previous year		
2.10	Accounting	\$ 3,300	Based on previous year		
2.11	Fuel Oil	\$ 1,700	Based on previous year		
2.12	Gasoline	\$ 800	Based on previous year		
2.13	Telephone	\$ 720	Based on previous year		
2.14	Maintenance	\$ 2,700	Based on previous year		
2.15	Miscellaneous	\$ 1,200	Based on previous year		
	Yearly Expenditures	\$ <b>536,420</b>			
	Revenues less Expenditures	\$ 34,080			
	Less Tapping Fees	\$ 16,580			

# Typical Budget Example



# What if? (SMALL GROUP EXERCISE)

- ▶ Using the budget on the previous slide perform the following analysis:
- ▶ What if a developer announces that his approved subdivision is now a "GO" and he anticipates connection of 50 EDUs over the next year
- ▶ He has not submitted any tapping fees (\$3,500) to date
- ▶ WHAT PORTIONS OF THE BUDGET WILL BE AFFECTED, TO WHAT MAGNITUDE AND WHAT CHANGES WILL BE REQUIRED TO THE RATE STRUCTURE
- ▶ IS THIS A "GOOD THING" or a "BAD THING" FOR THE MUNICIPALITY

# Base or Initial Budget

- ▶ Brand new budgets should be developed using:
  - ▶ Operator's past experience
  - ▶ Information contained within the 537 Sewage Facilities Plan
  - ▶ Self Liquidating Report (usually prepared for PennVest or lending agency which show revenues will be sufficient for operations and debt service)
  - ▶ Engineer's experience

# Challenges to the Budgeting Process

- ▶ Variable revenue sources
- ▶ Variable expenditures
- ▶ Emergencies
- ▶ Maintenance budgets
- ▶ Capital projects budgeting
- ▶ New regulatory requirements
- ▶ Trending costs
- ▶ Agreement by all stake holders



# Variable Revenue

- ▶ Variables forms of revenue should be dealt with on a conservative basis
- ▶ They are not a dependable form of revenue for applying to consistent operating costs
- ▶ Variable revenue should be considered for deposit into a capital expenditures fund, maintenance fund or against long-term debt
- ▶ These include tapping fees, developer contributions or liquid hauling fees
- ▶ **IMPROPER ALLOCATION OF TAPPING FEES IS A PREVALENT PROBLEM WITH NOTEWORTHY IMPACTS TO THE FISCAL HEALTH OF AN AUTHORITY OR MUNICIPAL GOVERNMENT.....REALLY**

# Variable Expenditures

- ▶ Most dangerous part of any budget
- ▶ To some degree these can include sludge, power and chemicals
- ▶ To a greater degree they can include:
  - ▶ Unforeseen inter-municipal payments due to I/I
  - ▶ Unforeseen inter-municipal payments to the host due to lack of planning on their part
  - ▶ Unplanned maintenance
  - ▶ Unplanned capital upgrades
- ▶ Can increase rates beyond the threshold of rate payers

# MINIMIZING THE AFFECTS OF VARIABLE EXPENDITURES

- ▶ Close attention to trend data
- ▶ Bidding multiple year contracts for solids removal and chemicals
  - ▶ Advantage: Longer term understanding of costs
  - ▶ Disadvantage: Longer term commitment to single supplier
  - ▶ Maintenance Reserve Fund



# Maintenance versus Capital

- ▶ The philosophical question of “who pays”
- ▶ A maintenance reserve is generated from past and current users
- ▶ Debt service is paid by current and future users
- ▶ Balancing the two is a question of policy

# MAINTENANCE

- ▶ Maintenance is usually defined as those expenditures and actions that maintain the capacity of a system
- ▶ Maintenance for a collection and treatment plant is typically misunderstood by those not operating the system
- ▶ A general rule of thumb is that the yearly maintenance costs are 3 to 5 percent of the purchase price of the equipment but this can vary greatly depending on the in-house maintenance program and the complexity of the equipment
- ▶ For example: Three blowers which cost a total of \$30,000 (\$10,000 per blower) would require a yearly allocation of between \$900 and \$1,500 per year. This may not be realized year over year but could culminate in one payment. This would mean that an Authority could put away \$900 a year for 10 years and in the 11<sup>th</sup> year pay \$9,000 for blower rehabilitation.

# Capital

- ▶ Capital projects are typically defined as those projects that expand the capacity of a conveyance or treatment system
- ▶ 0.5 to 1.5% of system valuation as a general starting point for budgetary considerations
- ▶ Long-term planning can play a significant role in the need and size of capital reserves-KEEPING RATES STABLE
- ▶ Typically not allocated in the budget process by most Authorities
- ▶ Can create a budget shortfall and rate increase if not accounted for correctly



Assuming 550 Connected Rate Payers		
Percent Contribution	Yearly Contribution	Yearly Contribution Per EDU
0.50%	\$ 31,174	\$ 57
1.50%	\$ 93,522	\$ 170



**ENTECH**  
ENGINEERING

[illegible]



# System Combined Maintenance Costs

YEARLY MAINTENANCE COSTS																				
COMBINED TREATMENT AND COLLECTION SYSTEM																				
Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Treatment System	\$ -	\$ 1,550	\$ -	\$ 3,550	\$ 8,700	\$ 13,500	\$ -	\$ 3,550	\$ -	\$ 17,950	\$ -	\$ 21,550	\$ -	\$ 1,450	\$ 8,700	\$ 3,450	\$ -	\$ 8,750	\$ -	\$ 7,350
Collection System	\$ -	\$ 300	\$ -	\$ 300	\$ 5,000	\$ 300	\$ 2,500	\$ 300	\$ -	\$ 140,925	\$ 39,375	\$ 69,650	\$ 139,950	\$ 182,800	\$ 5,000	\$ 300	\$ -	\$ 300	\$ -	\$ 5,000
Yearly Total	\$ -	\$ 1,850	\$ -	\$ 3,850	\$ 13,700	\$ 13,800	\$ 2,500	\$ 3,850	\$ -	\$ 158,875	\$ 39,375	\$ 91,200	\$ 139,950	\$ 184,250	\$ 13,700	\$ 3,750	\$ -	\$ 9,050	\$ -	\$ 12,350
20-Year Total																	\$ 692,050			

# AFFECTS OF MAINTENANCE AND CAPITAL COST ON RATES (GROUP EXERCISE)

- ▶ Looking at the original budget :
- ▶ Does this municipality or Authority correctly fund a Maintenance Reserve Fund?
- ▶ Have they established or can they establish a Capital Reserve Fund?
- ▶ Are their rates sufficient?

# COMMON CHALLENGES CONFRONTING RATE COLLECTION

- ▶ Fixed rate billing has greater challenges than metered rate
- ▶ Vacant or unused EDUs
- ▶ Partial EDUs
- ▶ Failure to pay
- ▶ Dry EDUs



# General Collection Philosophy

- ▶ Authorities have to understand that they are in practice a not-for-profit
- ▶ Their rates assume nothing more than a break even ledger
- ▶ Any variance given to a single individual must be subsidized by the rest of the rate payers
- ▶ Due to many Authority members close tie to the community it becomes difficult to assess penalties and collection actions against the people they know and serve

# Rate based on water usage

- Advantages
  - ❖ Deemed equitable and fair
  - ❖ Need to establish base rate that covers fixed costs
  - ❖ Promotes water conservation
  - ❖ Offers Authority means to motivate payment by turning off water
- Disadvantages
  - ❖ Larger staff needed for meter reading and meter maintenance
  - ❖ Difficult to administer when system has people on wells and public water

# Vacant EDUs

- ▶ Rate payer feels entitled to a rebate based on lack of use
  - ▶ Rate payer does not understand payment is more than operational costs
  - ▶ Debt service payment is still needed
  - ▶ Without meter vacancy is impossible to prove
  - ▶ Creates subsidy scenario



# Partial EDUs

- ▶ EDUs that are assigned in a fractional method
- ▶ Based on Flat Rate Model
- ▶ Most times based on commercial users (restaurants, kiosk type, etc.)
- ▶ BAD IDEA
  - ▶ Creates an increased accounting effort on billing staff
  - ▶ Based on anecdotal information
  - ▶ As the commercial use changes the Authority must reconsider that EDU designation

# Partial EDUs and Tapping Fees

- ▶ The assignation of Tapping Fees based on partial EDUs is not recommended
  - ▶ The Authority can find itself in a rebate or re-assessment mode every time the use changes
  - ▶ Consistency can be compromised

# Failure to Pay

- ▶ Once an individual falls behind in payment there is growing chance that they will not recover
- ▶ Liens are a means of recovering lost revenue
  - ▶ Liens allow for the Authority put place a claim against the value of the property
  - ▶ Value is not realized until the property is sold
  - ▶ Municipalities are usually first paid
  - ▶ Liens incur legal costs and administrative time
  - ▶ Flat rates have less options in comparison to turning off water

Keeping rates consistent may be the best tool an Authority has to keep revenues current



# Dry EDUs

- ▶ A Dry EDU is one that is accounted for in planning (Chapter 94 Wasteload Management Report) but does not contribute any wastewater or revenue to the system
- ▶ Usually occurs when a developer secures a large number of EDUs through an approved planning module

# Dry EDUs

- ▶ Challenges presented by Dry EDUs

- ▶ Because the module is approved you have to show them as part of your waste load projections

- Can create an overload situation when one does not exist

- ▶ Unless there is provision in a developers agreement no revenue is realized

- ▶ They have protected capacity at the treatment facility but do not pay any of the fixed costs

- ▶ Because the capacity is allocated it cannot be resold to another user that would be discharging in the short term

- ▶ PA DEP may not revoke the planning module unless all parties agree

- (This may be changing in the near future)

# Dry EDUs – Response

- ▶ Under Act 57 of 2003 an Authority may:
  - ▶ Assess tapping fees for all allocated capacity  
or
  - ▶ Charge up to 60 percent of the average bill per EDU to all unconnected EDUs  
or
  - ▶ Negotiate separate terms under a developers agreement

Requires a strong collaboration between the Authority, Solicitor and Engineer



# RESPONSE TO REVENUE COLLECTION CHALLENGES

- ▶ Create a strong written policy in your rates, rules and regulations that addresses when leniency will be applied
- ▶ Communicate billing procedures and standards to your rate users (yearly newsletter can be a great tool)
- ▶ Keep in mind that consistency from case to case is paramount

# GROUP EXERCISE

## ▶ Situation 1

- ▶ Mrs. Smith comes to an Authority meeting and request relief from her bill
  - ▶ The Authority bills on a flat rate
  - ▶ Mrs. Smith states that she was in Florida with a family member from November through March
  - ▶ She states she is a widow living on a fixed income
- ▶ As a group what do you offer Mrs. Smith (5 minutes)?

# GROUP EXERCISE

- ▶ Mr. Jones owns a rental property with an allocated capacity of 3 EDUs
- ▶ The Authority bills on a flat rate
- ▶ Mr. Jones has no renters and does not want to pay the sewer bill going forward
- ▶ He is unsure what he will do with the property
- ▶ He is volunteering to cut the lateral to the property in return for eliminating his bill
- ▶ Is this a good precedence for the Authority and what problems could it potentially create (5 minutes) ?



# GROUP EXERCISE

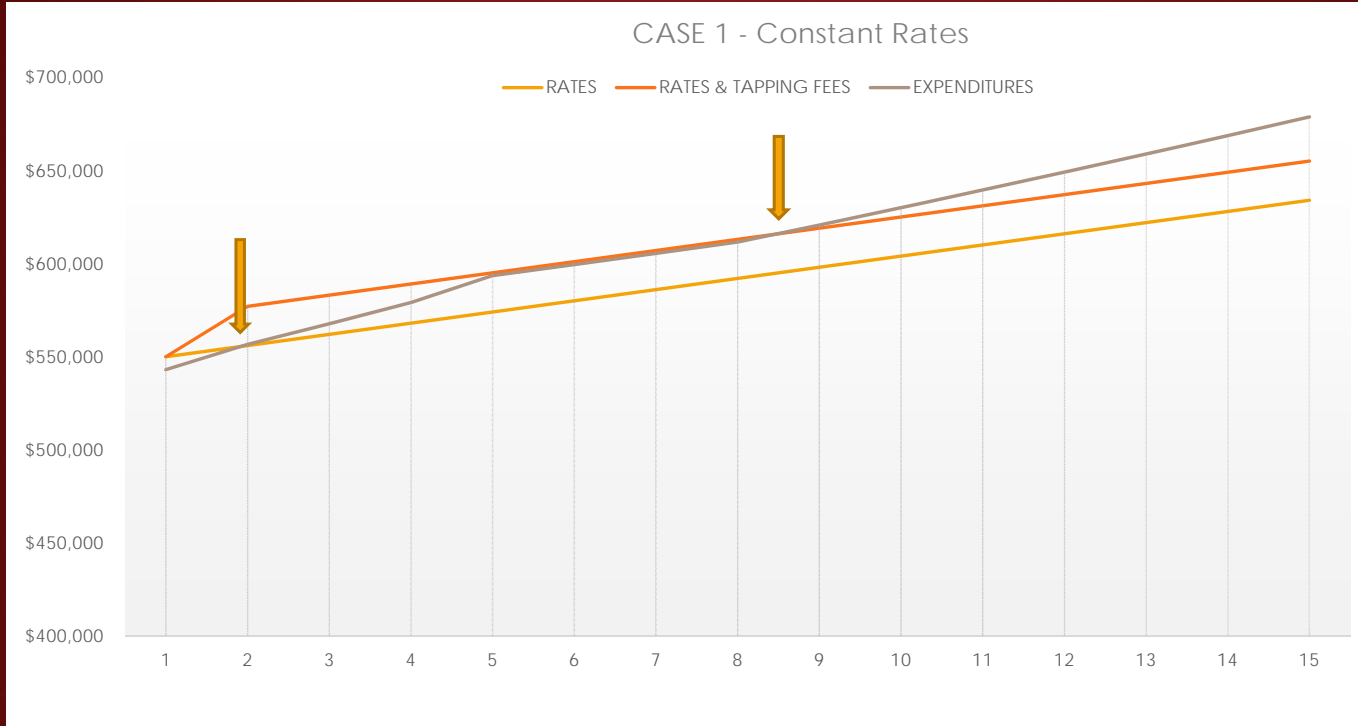
- ▶ Developer comes to the table requesting 100 EDUs
- ▶ Current sewer bill is \$800 per year
- ▶ Current tapping fee is \$4,000
- ▶ The developer offers to pay a one time fee of \$300,000

What are the options to the Authority and what is the recommended course of action (5 minutes)?

# CASE STUDIES

- ▶ Case 1 – No Rate Increase and the Improper Allocation of Tapping Fees
- ▶ Case 2 – Failure to budget for Maintenance and Capital Expenditures
- ▶ Case 3 – Unspent Surplus (Too Conservative Approach to Budgeting)

# CASE STUDY 1

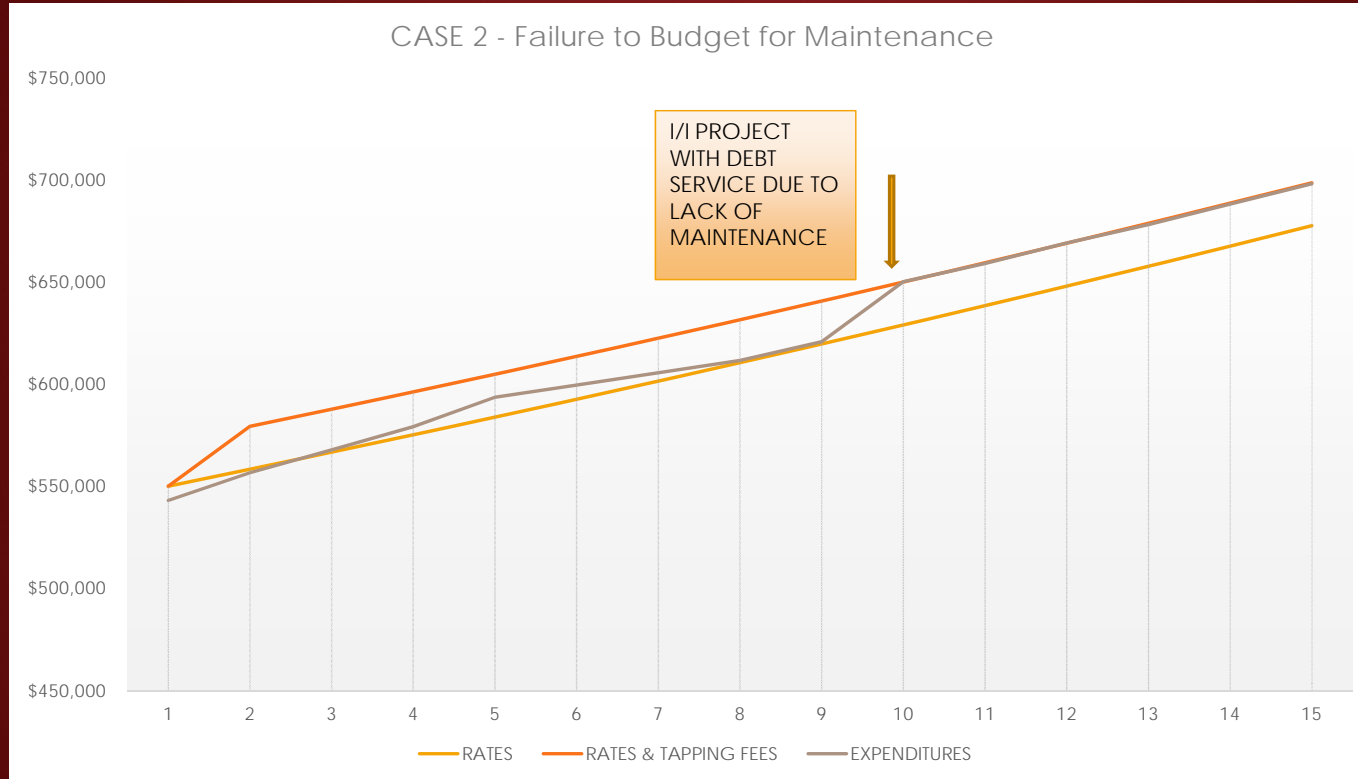




# Case Study 1

- ▶ Expenditures surpass fixed revenues in the 2<sup>nd</sup> year
- ▶ Operating model based on using tapping fees
- ▶ Unsustainable
- ▶ Operating expenditures surpass all revenues (including tapping fees) in year 8
- ▶ Next 6-years Authority uses accumulated tapping fees to balance budget
- ▶ Authority raises rates increase by 35% in year 15
- ▶ Chairman resigns at the request of the Supervisors

# CASE STUDY 2

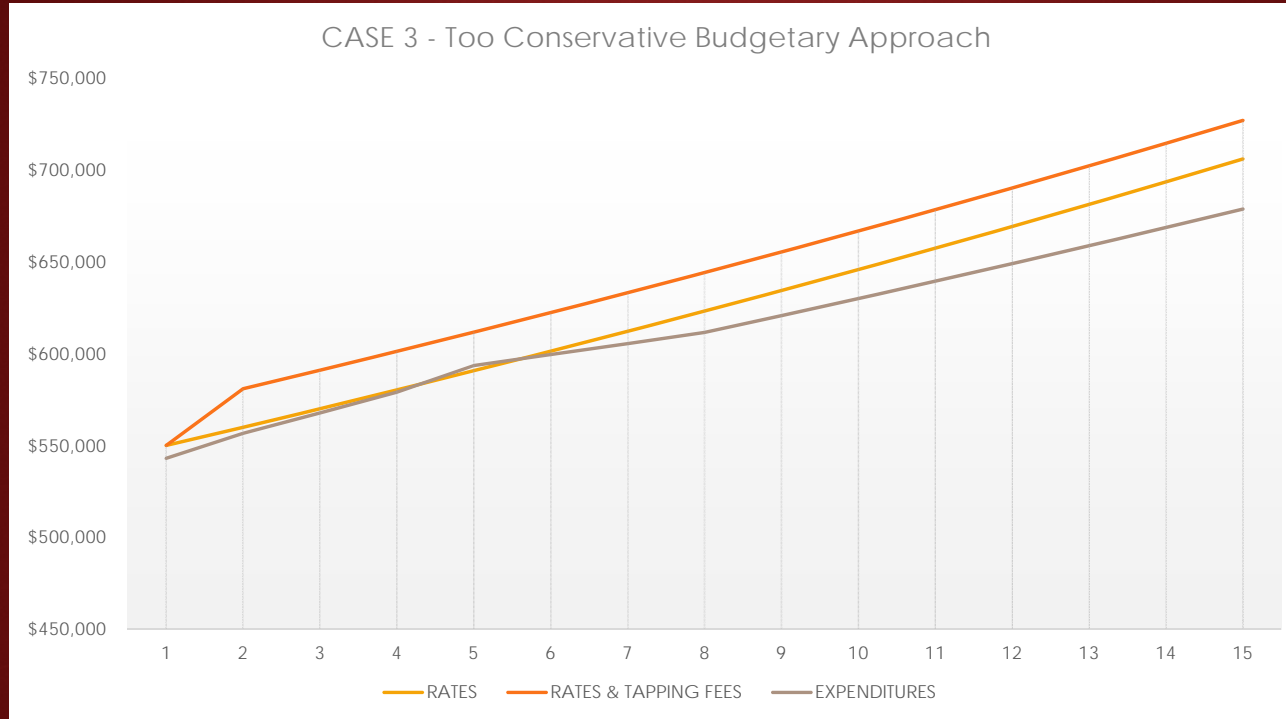


# Case Study 2

- ▶ Rates meet expenditures for the first 9 years
- ▶ Large amount of I/I requires emergency project to include main replacement and lining
- ▶ No budgetary reserves sufficient to pay for project
- ▶ Township borrows money and takes on 20 year debt service
- ▶ Tapping fees have to be used to cover debt service



# CASE STUDY 3



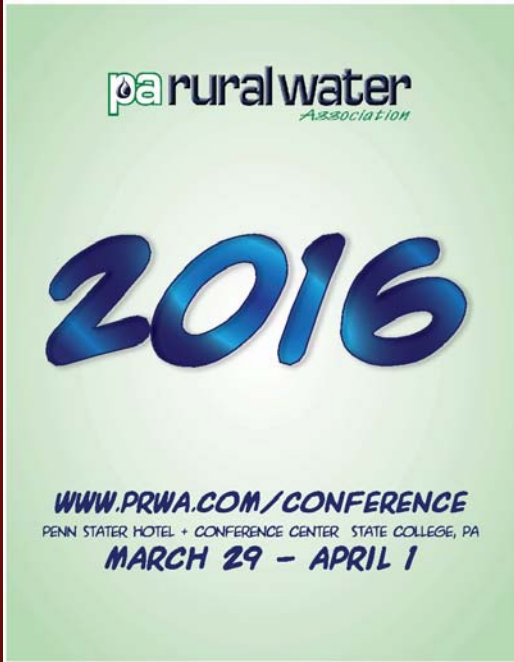
# Case Study 3

- ▶ Authority increases rates every year a very slight amount
- ▶ Authority fails to review trend data and starts to accumulate a large reserve
- ▶ Authority does not spend money to maintain system or retire debt service
- ▶ Authority develops reserve to the amount of several hundred thousands of dollars
- ▶ Township, in financial trouble, takes over Authority and designates reserves back to the general fund
- ▶ Rate payers question why they were overcharged

# SUMMARY

- ▶ Operators have significant contributions to make with the budget process
- ▶ A significant number of water quality issues are derived from a lack of planning or budgeting attention
- ▶ Variable revenues and expenditures are the most challenging portions of a budget process
- ▶ The effect of certain variable expenditures can be minimized through longer term contracts (downside: longer term commitment to single vendor)
- ▶ Maintenance and capital expenditures require proper planning and budgeting
- ▶ Collection of revenue offers challenges that can be mitigated through adherence to policy and communications with rate payers





# Thank You!



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