

APPENDIX E: Financial Hardship Analysis Form

Applicant _____

ECY 040-32, Revised August, 2007

Financial Hardship Analysis Form Centennial Clean Water Fund (Centennial) State Revolving Fund (SRF) FY 2009

Purpose: Ecology staff will use the information provided on this form to determine if your water pollution control facilities construction project will cause a financial hardship on residential sewer users. Financial hardship assistance may be available to recipients when a water pollution control facilities construction project will result in a residential user charge 2 percent or greater of the median household income. If Ecology determines that financial hardship exists, reduced interest rates as low as zero percent, and/or extended terms to 20 years, or grant funding may be made available to reduce residential user charges. Please direct any questions or comments to the staff of the Financial Management Section of Ecology's Water Quality Program.

I. ROLES AND RESPONSIBILITIES

This section is intended to summarize the key management agencies, the roles they will be assigned, and the agreements that will be needed to provide for continued cooperation in the management of the facility.

A. Will any other agencies or jurisdictions, beside the applicant, be responsible for the facility in terms of:

1. Ownership _____
2. Operation _____
3. Financing _____

B. If so, please describe:

1. The type and amount of the contribution(s):

2. The nature of the cooperative agreement(s):

II. COST ESTIMATE AT TODAY’S PRICES

This section is intended to provide a realistic picture of all of the costs that will be incurred, including management, overhead, outside services, and equipment related to the project.

A.	Construction Cost Estimates for Facilities	
	• Treatment Plant	\$ _____
	• Pump Stations	\$ _____
	• Interceptor Sewers	\$ _____
	• Combined Sewer Overflow Reduction Measures	\$ _____
	• Collection Sewers	\$ _____
	• Land Acquisition	\$ _____
	• Other (Specify)	\$ _____
	 Total Construction Costs	 \$ _____

B.	Estimated Annual Operation, Maintenance, and Equipment Replacement Costs for the Proposed	
	• Labor	\$ _____
	• Utilities	\$ _____
	• Materials and Supplies	\$ _____
	• Outside Services	\$ _____
	• Miscellaneous Expenses	\$ _____
	• Equipment Replacement (e.g., Pumps, Vehicles)	\$ _____
	• Other (Specify)	\$ _____
	 Annual Operation, Maintenance and Equipment Replacement Costs Facilities (Do not include depreciation on equipment or buildings)	 \$ _____

III. FINANCING

A. Breakdown of Funding Committed or Anticipated Funding for the Project and/or the SRF/Centennial Loan Request to Support Facilities Planning, Design, and Construction Costs for the Project

System Components	Estimated Cost	Local Contributions	Ecology Loan Share	Ecology Grant Share	Other Grants (Specify)	Other Loans (Specify)
• Facilities Planning	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
• Facilities Design	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
• Treatment Plant	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
• Pump Stations	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
• Interceptors	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
• Collectors	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
• Land Acquisition	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
• Other (Specify)	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Totals	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____

B. Methods of Financing the Amount to be Borrowed from the SRF or Centennial Programs and the Amount Borrowed from Other Lenders, if Any (from III A)

Financing Method	Amount to be Borrowed or Borrowed	Interest Rate	Term of Maturity	Annual Debt Service Payment
SRF Loan	\$ _____	_____	_____	\$ _____
CCWF Loan	\$ _____	_____	_____	\$ _____
General Obligation Bond	\$ _____	_____	_____	\$ _____
Revenue Bond	\$ _____	_____	_____	\$ _____
Other Loan(s) (specify)	\$ _____	_____	_____	\$ _____
	\$ _____	_____	_____	\$ _____
	\$ _____	_____	_____	\$ _____
Totals	\$ _____			\$ _____

C. Estimated Annual Water Pollution Control Facilities Costs

Existing annual operation, maintenance and equipment replacement costs
Do not include depreciation on equipment or buildings)

• Labor	(+) \$ _____
• Utilities	(+) \$ _____
• Materials and Supplies	(+) \$ _____
• Outside Services	(+) \$ _____
• Miscellaneous Expenses	(+) \$ _____
• Equipment Replacement (e.g., Pumps, Vehicles)	(+) \$ _____
• Other (Specify)	(+) \$ _____
1. Discontinued portion of above costs as a result of proposed projected	(-) \$ _____
2. Estimated annual operation and maintenance and equipment replacement costs for proposed facilities (from II-B)	(+) \$ _____
3. Annual debt service on existing wastewater facilities, not associated with this project	(+) \$ _____
4. Annual debt service on existing and proposed wastewater facilities, if any (from III B)	(+) \$ _____
Total Estimated Annual Water Pollution Control Facilities Costs	= \$ _____

IV. DEMOGRAPHIC INFORMATION

A. Population Estimates

1. Population in 2000: _____
2. Current Population: _____
3. Estimated Population in 2008: _____
4. Planning Year: _____
5. Planning Year Population: _____

Source of Estimates: _____

6. Sewer Users:	a. Number of Existing	b. Number of Proposed
Residential Customers:	_____	_____
Commercial Customers:	_____	_____

B. Median Household Income (MHI)

- (1) 2000: _____
(2) Current MHI: _____

(See Appendix H, Median Household Income Table for information on 2008 estimated median household income)

MHIs have been updated from 2000 census levels available for many communities in the state. If public bodies believe calculated levels do not adequately reflect existing circumstances, Ecology may accept adequate surveys or other documentation to accurately determine the MHI.

V **TOTAL ANNUAL COST PER HOUSEHOLD**

This section is intended to measure the financial burden imposed on each household by the addition of the proposed project.

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|----|--|--------------|
| A. | Total Estimated Annual Water Pollution Control Facilities Costs (from III C) | \$ _____ |
| B. | Non-Residential Share of Total Annual Charges | (-) \$ _____ |
| C. | Remaining Residential Share of Total Annual Facilities Charges | (=) \$ _____ |
| D. | Number of Households | _____ |
| | Total Annual Costs Per Household | \$ _____ |

Signature of Person Responsible for Completing This Form.

(Date)

Signature of Authorized Representative.

(Date)