
FY20 Water Fund Budget

As Introduced

By The

Finance Director &
Public Works Director

July 16, 2019

Town of Bar Harbor

FY 2020 Water Budget

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Memo

To: Town Councilors; Cornell Knight, Town Manager

From: Stan Harmon, Finance Director

CC: Chip Reeves, Public Works Director; Jeff Van Trump, Superintendent

Date: 7/16/19

Re: Water Budget Message – FY2020 Water Budget

Summary

This FY2020 budget for the Bar Harbor Water Division specifically recommends the following changes from last year's 2019 budget:

- **No rate increase for the 4th year in a row**
- **Gross capital expenditures projected at \$277,000, with no bonding**
- **A 1.7% budgeted increase of anticipated revenues**
- **A 1.8% budgeted increase of cash operating expenses**

You will find attached the proposed budget for FY'20. Revenues are projected to be 1.7% higher than the FY19 budget but 3.8% lower than the FY19 results. Total operating expenses, including depreciation, over the 2018 budget are scheduled to increase by 2.1%. Capital spending is requested at \$277,000; covered by internally generated funds. The fiscal year just ending (FY19) projects a positive cash flow of approximately \$293,000, because of both higher billed volume and deferred capital spending. Next year, we are budgeting for \$38,632 in excess cash generated.

Statistical Infrastructure & Operational Data of the Water Division

There are 1787 metered customers, of which 71%, or 1260 accounts, are classified as Residential. 25% of these total metered customers as well as 22% of the related revenue volume are seasonal customers, but all customers receive their bills quarterly. There are 94 customers related to non-metered sprinkler and private hydrant fire protection.

Investment in plant and infrastructure totals increased by \$8.6 million since the Town purchased the Water Company in 2001. The water *mains* in its service areas total 29.3 miles with distribution pipe sized from 1" to 12". Since 2001 the Division has invested in 9.2 miles of new mains while retiring 7.5 miles. Design capacity is approximately 2400 gallons per minute. 365 million gallons are sent through the transmission mains annually with about 11% unaccounted for; down from over 25% ten years ago. Some of this unaccounted for lost water is due to the aging efficiency of measured water flowing through old meters. Jackson Lab is 9% of the total revenue for the utility, but 11% of the metered revenues. The Jax Lab was keeping close to their estimates of water usage (stable use, despite Ellsworth facility coming on line). *Employees* at

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the Water Division numbered 6 in 2001 and stand at 5.5 in this budget; reduced 4 years ago. However, the Public Works Director and Utilities Superintendent report a deficiency in our most important resource—labor. We are falling behind in field maintenance needs such as hydrants, valve and curb stop maintenance. This, in turn, impacts the implementation of a better mapping of our system which in the long term will make our employees more efficient. This has been a growing issue, which we have not properly addressed in order to reduce the need to increase rates, which is once again the practice in this budget. Management/Accounting administrative fees charged by the Town to the Water Division have remained relatively stable since 2001. The Water utility also pays the Town's General Fund (CIP) for 1/3 of the Public Works facility debt service costs for the use of the facility. The latest 2018 annual filing with the *Public Utilities Commission* provides additional detail operating data and is located on the State PUC website as well as the Town website under the Water Division of Public Works.

Current Water Rates & Average Customer Bill (no changes from last year)

- A minimum quarterly bill currently under this budget allowing 1200 cubic feet through a 5/8" meter of \$76.17 per quarter will remain at that level. Bar Harbor's typical quarterly average household charge for 2000 cubic feet currently is \$111.53, still below the average rate of \$114.84 for 15 selected comparable communities. As a comparison, the Town's sewer customers pay quarterly fees for *wastewater* usage of \$46.80 (for a minimum-allowing 600 cuft usage) and \$156.00 (2000 cuft-for a small family).
- *USDA-Rural Development*, the federal organization that provides grant and loan funds for qualifying utilities, has used a 2000 cubic feet per quarter standard to compare usage for a typical family household among all the utilities. At the current rates, 8000 cubic feet in annual water usage totals to \$446 per annum for a family of four in Bar Harbor or \$37.18 per month. Refer to pages 23-24 for other water utility rate comparisons.

Volume

This budget assumes a 5.6% decrease in volume from the FY 19 budget but a 9.1% increase from the current FY 19 actual volume. The trend certainly has stabilized from the previous downtrends in the last few years. Page 15 shows the trends of total annual water sales since 2013 in six month rolling averages which shows 17% more volume compared to 4.5 years ago. We continue to assume very limited reduction in water volume from the Lab as they transition to its Ellsworth production facility. Their long term water use projections provided to the Town show generally level usage for the next 5 years and their projections for usage provided to the Public Works Director were within 2% of the actual usage. The Ellsworth facility has so far created only a light impact on water volume.

Revenues

The 2020 budget assumes fairly level gross revenue since we have the same rate structure compared to FY2018 estimated and the FY2018 budget. A dry or wet season (volume usage) is the largest factor in our fluctuation of revenues.

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Operating Expenditures

The proposed FY2020 water budget reflects a 2.1% overall increase in operating expenses over the FY '19 budget year and a 3.7% increase over this past year's estimated final expenses. Payroll and benefits, in total, are anticipated to reflect a 2.0% increase above last year's budget. The budgeted wage increase is 2.5% (COLA).

Major line item increases of \$1500 or more in projected cash expenses anticipated in FY2020 above last year's budget are as follows:

- ContSrvs-CO2 Tank -#5336, (\$1,800) higher rental costs
- ContSrvs-Hydrant Flushing -#5362, (\$9,000) new account
- ContSrvs-Comp Licenses Sup -#5368, (\$1,100) added services
- Supplies-CO2 -#5426, \$1,200 is primarily due to pricing
- Utilities-Electricity -#5504, \$2,200 pricing and usage
- Utilities-Gasoline -#5516, \$1,500 pricing and usage
- Equipment-Operations -#5704, \$2,500 for Garage Parts shelving
\$1,800 Plow head gear for truck
\$1,500 for Warehouse ladder

What Were the Results of Actual FY19 Operating Expenses vs the FY19 Budget?

The Water Division's FY'19 projected actual operating expense results will end just below the 2019 spending budget this year, within \$21,000+/-, or less than 1%.

Some of the major expense line items that were over budget this past year (FY19) include:

- Only three cash expenditure line items are projected to be overspent of any significance
- ContSrvs-CO2 Tank -#5336, \$2,870 due to higher rental cost
- Utilities-Electricity -#5504, \$2,200 is due to pricing/usage
- Utilities-Gasoline -#5516, \$2,000 for higher usage
- Depreciation (non-cash) -#6012, \$7,000 for the Rte#3 project

Public Fire Protection (Hydrant Revenues)

Included in the budget revenue is the PUC mandated annual public fire protection amount authorized for the utility to charge the Town for its downtown fire protection. It was stated in prior budgets that it is formula driven, calculated by our rate case consultant in accordance with PUC standards in line with the State Statutes. A copy of that calculation is included in the Town's last rate case located on the Town website. The utility maintains 106 public hydrants in the downtown area out to Hulls Cove. This is a reduction of three hydrants due to repositioning of hydrants during the MEDOT Rte#3 project.

Public Fire Protection History - To provide public fire protection a utility generally must size its infrastructure 2 to 3 times larger. Variables within that formula include the estimated year round population as well as the total reported gallons pumped. However, the results do have an overall regulatory cap of 30% of total revenues that can be derived as public hydrant revenues—in Bar Harbor's situation, the last rate case

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determined that number to be \$585,602. This charge of \$585,602 to the Town's taxpayers is shown as an expense in the Town Budget and shown as anticipated revenue in this Water budget. These funds are used for the general operations of the Water Division, including debt service. All other revenues raised come from either specific user fees, or private fire protection (hydrants/sprinklers).

The Town in 2016 received an improved ISO (*Insurance Services Office*) rating, which over time may lower fire insurance premiums for home and business owners. The rating went from a 5/9 to a 4/4x rating which reflects the Town's continued measureable improvement in its fire department funding & operations (50% of the rating) and by its continued replacement of older mains and hydrants (40% of the rating), by measuring increasing peak flows towards a 3500 gpm target. These efforts contribute to improved fire response capability.

Annual Drinking Water Quality Report

This annual report by the Federal Safe Drinking Water Act is sent to all customers of the Water Division. There were no water quality violations in calendar 2018. Due to the continued exceptional water quality of our source, the surrounding protection of the watershed, the water system has a filtration waiver.

Debt Service

As of June 30, 2019, total principal in obligated debt for the water users stands at \$5,458,822, or approximately 26% of all direct debt obligations of the Town. The \$1.7 million borrowed at Town Meeting in June of 2016 is 100% spent for the Rte #3 project (through the MDOT) as the project is now completed. In the FY2020 budget, the debt service is projected to be at \$716,000 or approximately 34% of the total annually revenues presently generated. All current debt is currently fully funded within the existing rate structure with interest rates ranging from 1.5% to 4%.

Future Debt—the 5 year CIP spending plan shows another \$400,000 in monies that may need to be borrowed for replacement of aging mains starting by year five. These are projects that were postponed when the entire Consolidated Capital Plan was deferred to avoid new bonding for a certain period. The total estimated new annual debt service added at 4% interest towards the end of the next 5 years would likely require a 2% rate increase.

Capital Outlay

The Town has invested \$8,601,101 (*74% from bonds*) on capital improvements since the purchase of the company in 2001. In fiscal year 2018/19 the Water division spent or committed \$302,676 for necessary capital investments. The proposed FY'20 capital budget requests \$277,000 and is funded by operating cash flow. The Water Division raises well over \$225,000 per year available from its own cash flow for capital equipment and small project costs. In year 2 (FY21) we anticipate drawing down Fund Balance surplus to pay cash for the identified main replacements.

FY 2020 Capital Spending (CIP) Recap

Mains- **\$198,000**—Replacement for Ash Place & Devon Road

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Hydrants-	\$5,000 ----	Annual hydrants replacement program
Services-	\$5,000 ----	Normal service renewals related to main replacements
Engineering	\$15,000 —	Update water Master Plan (+ carryover from FY19)
Trucks-	\$37,000 —	Replace the 2011 truck
Software	\$ 5,000 —	Citizens self serve module
Land Imprv	\$12,000 ---	Regrade Jax tank Driveway

\$277,000 **Total FY20 CIP**

Working Capital/Cash Flow

A common and simple method for measuring a minimum working capital formula for a utility that bills in advance is to use 3 months or 25% of annual operating expenses. This target calculates to approximately \$360,000 estimated requirement as of June 30, 2019. Since FY2010 the Division has been building up its own cash reserve. The cash balance at the end of this year is anticipated to be higher because of unspent Bond monies—however, it is much healthier than in years past. The proposed budget projections show adding a positive net cash flow from FY2019 operations of \$292,993 and \$38,632 in FY2020 without the need for a rate increase.

Water Master Plan

The prior Water Master Plan was completed in April of 2005. Much of those recommendations have been funded and implemented. Staff has hired engineers to update this plan in FY2019 to use as a continuing guide, a living document so to speak, to assist in long term planning, avoiding surprises in both capital and operational aspects of maintaining the efficient running of the water facility and to give general direction for budgeting priorities. This includes maintaining the *filtration waiver*, which if not renewed, would be very expensive for the ratepayers. A completion date for the Plan has not yet been set but a grant has been authorized and accepted by the Town of up to \$15,000 to help complete the plan.

Some items that may be looked at within the Master Plan would perhaps be reviewing & choosing priorities for the next primary focus of attention; such as, identifying bottle necks of constricted flow in the distribution system, documenting weaknesses of the system, help design equipment replacements and upgrades and work with the Town’s *Comprehensive Plan* to investigate likely expansion opportunities in designated growth areas to relieve stress on the private well water resources. The Master Plan was awarded to *Olver Associates* in December, 2018. Work began and continues on the update of the system model. Olver has progressed to the point of Beta testing the model. Once the model is complete and operational, Olver will work with the Water Division staff to prioritize improvements to the system which will include, but not be limited to, storage needs.

Town Council Action – The next step is for the Town Council to pass a motion to adopt the Water Budget and Ordinance, as proposed, (*or amended*) and schedule a public hearing on August 20, 2019.

Water Budget Ordinance Amendment

Town of Bar Harbor

#2019-xx

An Ordinance Amendment to Adopt the Fiscal Year 2020 Water Budget

The Town of Bar Harbor hereby ordains that Chapter 201, Water, of the Town Code is amended as follows:

[Please Note: Old language is ~~stricken~~. New language is underlined.]

Chapter 201, Water

ARTICLE III, Water Budget, Rates Fees and Charges

§ 201-11 Water budget.

A. Budget introduced. The fiscal year 2019~~20~~ Water Budget, dated July 9~~16~~, 2018~~9~~, is hereby introduced as published and summarized below.

- (1) Cash. Net cash generated is estimated to be \$~~68,015~~38,632.
- (2) Revenues.
 - (a) PUC regulated revenues are estimated to be \$~~2,091,302~~2,127,302.
 - (b) Total water revenues are estimated to be \$~~2,106,302~~2,151,302.
- (3) Expenses. The following appropriations are hereby approved:
 - (a) Nonoperating expenses: \$~~3,600~~<4,400>.
 - (b) Salaries and wages: \$~~294,962~~301,594.
 - (c) Payroll benefits: \$~~149,000~~151,200.
 - (d) Contractual services: \$~~270,372~~283,662.
 - (e) Materials and supplies: \$~~118,300~~119,300.
 - (f) Utilities and commodities: \$~~60,400~~64,100.
 - (g) Repairs and maintenance: \$~~153,600~~156,400.
 - (h) Equipment purchases: \$~~17,300~~7,400.
 - (i) Other: insurance, travel, advertising and miscellaneous: \$~~46,400~~46,800.
 - (j) Interest: \$~~157,000~~132,736.
 - (k) Depreciation and amortization: \$~~304,883~~315,647.
 - (l) Capital spending: \$~~206,000~~302,676.

[end of ordinance]

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Water Budget

APY	BTY	ETY	RNY	RNY	RNY	RNY
Actual Last Yr. 6/30/2018 FY18 Actual	Budget This Yr 6/30/2019 FY19 Budget	Estimate This Yr 6/30/2019 FY19 Estimate	Request Next Yr 6/30/2020 FY20 Budget	\$ Change vs. Bgt.'19	% Change vs. Bgt.'19	% Change vs. Est.'19

<i>Net Income Statement -</i>	<i>SUMMARY PAGE</i>
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Volume: ('000's cubic feet)	32,813	32,200	37,409	34,000	5.6%	-9.1%	
Operating Revenues	\$ 2,114,206	\$ 2,091,302	\$ 2,211,563	\$ 2,127,302	\$ 36,000	1.7%	-3.8%
Operating Expenses:							
Payroll & Benefits	\$ 405,346	\$ 443,962	\$ 421,798	\$ 452,794	\$ 8,832	2.0%	7.3%
Contractual Services	\$ 264,721	\$ 270,372	\$ 271,373	\$ 283,662	\$ 13,290	4.9%	4.5%
Materials & Supplies	\$ 91,151	\$ 118,300	\$ 115,926	\$ 119,300	\$ 1,000	0.8%	2.9%
Utilities & Commodities	\$ 61,289	\$ 60,400	\$ 62,900	\$ 64,100	\$ 3,700	6.1%	1.9%
Repairs & Maintenance	\$ 133,194	\$ 153,600	\$ 150,900	\$ 156,400	\$ 2,800	1.8%	3.6%
Minor Equipment Purchases	\$ 8,138	\$ 17,300	\$ 17,217	\$ 7,400	\$ (9,900)	-57.2%	-57.0%
Other Miscellaneous Expenses	\$ 39,082	\$ 46,400	\$ 42,511	\$ 46,800	\$ 400	0.9%	10.1%
Depreciation & Amortization	\$ 303,867	\$ 295,883	\$ 302,847	\$ 305,847	\$ 9,964	3.4%	1.0%
Utility Operating Expenses:	\$ 1,306,788	\$ 1,406,217	\$ 1,385,472	\$ 1,436,303	\$ 30,086	2.1%	3.7%
Net Utility Operating Income	\$ 807,418	\$ 685,085	\$ 826,091	\$ 690,999	\$ 5,914	0.9%	-16.4%
Interest Income	\$ 17,713	\$ 6,000	\$ 27,682	\$ 15,000	\$ 9,000		
Non-Utility Income, net of expense	\$ 47,753	\$ 3,600	\$ 2,355	\$ 3,600	\$ (800)		
Interest Costs	\$ 165,425	\$ 144,610	\$ 144,610	\$ 132,736	\$ (11,874)		
NET INCOME	\$ 707,459	\$ 550,075	\$ 711,518	\$ 576,863	\$ 26,788	4.9%	-18.9%
Conversion to Cash Basis:							
Add back: Deprciation & Acqtn. Adjtmnt.	\$ 294,552	\$ 295,883	\$ 302,847	\$ 305,847			
Less: Principal Debt Retired	\$ (562,195)	\$ (571,943)	\$ (567,548)	\$ (582,078)			
Cash Available for C.I.P.	\$ 439,816	\$ 274,015	\$ 446,817	\$ 300,632			
Less: Capital Expenditures (From Internal Funds)	\$ (20,963)	\$ (206,000)	\$ (153,824)	\$ (262,000)			
Net Cash Generation (Drawdown)	\$ 418,853	\$ 68,015	\$ 292,993	\$ 38,632			

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	APY	BTY	ETY	RNY			
	Actual Last Yr. 6/30/2018 FY18 Actual	Budget This Yr. 6/30/2019 FY19 Budget	Estimate This Yr. 6/30/2019 FY19 Estimate	Request Next Yr. 6/30/2020 FY20 Budget	RNY \$ Change vs. Bgt.'19	RNY % Change vs. Bgt.'19	RNY % Change vs. Est.'19

Revenues

4098	Revenues: Misc. Non Operational								
	4924 Jobbing Income	\$ 4,619	\$ 9,000	\$ 14,600	\$ 9,000	\$ -			
	4700 Investment Interest Income	\$ 17,713	\$ 6,000	\$ 27,682	\$ 15,000	\$ 9,000			
	4928 Nonutility Income- FA Sales	\$ 44,585	\$ -	\$ -	\$ -	\$ -			
	4930 Nonutility Inc-CSO Grant	\$ -	\$ -	\$ -	\$ -	\$ 15,000			
	Other Income Total	\$ 66,917	\$ 15,000	\$ 42,282	\$ 24,000	\$ 24,000	60%	-43.2%	
4098	PUC Regulated Revenues:								
	4704 Penalty Interest Income	\$ 2,227	\$ 1,700	\$ 2,842	\$ 1,700	\$ -	0.0%	-40.2%	
	4900 Metered Residential Sales-Qtrly	\$ 434,565	\$ 432,000	\$ 450,000	\$ 434,000	\$ 2,000	0.5%	-3.6%	
	4901 Metered Residential Sales-Seas.	\$ 126,752	\$ 111,000	\$ 134,000	\$ 130,000	\$ 19,000	17.1%	-3.0%	
	4902 Metered Commercial Sales-Qtrly	\$ 353,378	\$ 357,000	\$ 361,000	\$ 357,000	\$ -	0.0%	-1.1%	
	4903 Metered Commercial Sales-Seas.	\$ 251,093	\$ 246,000	\$ 246,000	\$ 245,000	\$ (1,000)	-0.4%	-0.4%	
	4904 Metered Indstrl Sales-Jax Lab-Qtrly	\$ 139,139	\$ 145,000	\$ 208,000	\$ 155,000	\$ 10,000	6.9%	-25.5%	
	4905 Metered Indstrl Sales-Jax Lab-Seas.	\$ 5,267	\$ 5,000	\$ 5,500	\$ 5,000	\$ -	0.0%	-9.1%	
	4906 Metered Sales Government-Qtrly	\$ 40,263	\$ 38,000	\$ 43,000	\$ 40,000	\$ 2,000	5.3%	-7.0%	
	4907 Metered Sales Government-Seas.	\$ 32,593	\$ 29,000	\$ 31,000	\$ 31,000	\$ 2,000	6.9%	0.0%	
	4920 Public Fire Protection/Hydrant -	\$ 585,602	\$ 585,602	\$ 585,602	\$ 585,602	\$ -	0.0%	0.0%	
	4922 Private Fire Protection	\$ 132,678	\$ 131,000	\$ 134,000	\$ 133,000	\$ 2,000	1.5%	-0.7%	
	4938 Misc Water Fees	\$ 10,649	\$ 10,000	\$ 10,619	\$ 10,000	\$ -	0.0%	-5.8%	
	Subtotal-PUC Regulated Revenues	\$ 2,114,206	\$ 2,091,302	\$ 2,211,563	\$ 2,127,302	\$ 36,000	1.7%	-3.8%	
	Total Water Revenues	\$ 2,181,123	\$ 2,106,302	\$ 2,253,845	\$ 2,151,302	\$ 60,000	2.1%	-4.5%	

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	APY	BTY	ETY	RNY			
	Actual Last Yr.	Budget This Yr.	Estimate This Yr.	Request Next Yr.	RNY	RNY	RNY
	6/30/2018	6/30/2019	6/30/2019	6/30/2020	\$ Change	% Change	% Change
	FY18 Actual	FY19 Budget	FY19 Estimate	FY20 Budget	vs. Bgt.'19	vs. Bgt.'19	vs. Est.'19

Expenses

4098	49 - NON OPERATING EXPENSES:								
6002	Amortization-Cont In Aid of Construction	\$ (9,315)	\$ (9,000)	\$ (9,762)	\$ (9,800)	\$ (800)			
6016	Loss of Disposal of Assets	\$ 1,917	\$ -	\$ -	\$ -	\$ -			
6018	L.T. Pension Liab Exp (PUC exp)	\$ -	\$ -	\$ -	\$ -	\$ -			
6020	Jobbing Supplies & Expenses	\$ 8,849	\$ 5,400	\$ 12,245	\$ 5,400	\$ -			
	Total Non Operating Expenses:	\$ 1,451	\$ (3,600)	\$ 2,483	\$ (4,400)	\$ (800)	22.2%	-277.2%	
4098-	51 - WAGES:								
5100	Wages-Salaries	\$ 42,950	\$ 43,466	\$ 43,898	\$ 44,559	\$ 1,093	2.5%	1.5%	
5105	Wages-Hourly	\$ 190,042	\$ 207,187	\$ 197,965	\$ 208,917	\$ 1,730	0.8%	5.5%	
5110	Wages-Overtime	\$ 47,334	\$ 44,309	\$ 42,785	\$ 48,118	\$ 3,809	8.6%	12.5%	
5165	Wages-Reclass to CIP	\$ -	\$ -	\$ -	\$ -	\$ -	#DIV/0!	#DIV/0!	
5175	Wages-Vacation Accruals	\$ -	\$ -	\$ -	\$ -	\$ -			
	Total Salaries & Wages-Operations:	\$ 280,326	\$ 294,962	\$ 284,648	\$ 301,594	\$ 6,632	2.2%	6.0%	
4098-	52 - PAYROLL BENEFITS:								
5160	Benefits-ICMA Wages	\$ 2,726	\$ 3,300	\$ 2,900	\$ 3,400	\$ 100	3.0%	17.2%	
5162	Benefits-Health Ins Wage Stipend	\$ -	\$ -	\$ -	\$ -	\$ -			
5200	Benefits-FICA/Medicare	\$ 18,999	\$ 22,500	\$ 19,000	\$ 23,000	\$ 500	2.2%	21.1%	
5210	Benefits-MSRS Pension (PUC exp)	\$ 15,709	\$ 20,500	\$ 18,000	\$ 21,000	\$ 500	2.4%	16.7%	
5215	Benefits-Workers Compensation	\$ 5,698	\$ 7,000	\$ 6,500	\$ 7,200	\$ 200	2.9%	10.8%	
5220	Benefits-Unemployment Compensation	\$ 1,491	\$ 1,700	\$ 1,600	\$ 1,700	\$ -	0.0%	6.3%	
5225	Benefits-Health Insurance	\$ 58,549	\$ 67,000	\$ 62,000	\$ 67,000	\$ -	0.0%	8.1%	
5230	Benefits-Health Ins - Opt Out Program	\$ 17,541	\$ 16,500	\$ 17,000	\$ 17,000	\$ 500	3.0%	0.0%	
5245	Benefits-Retirement Health Savings Plan	\$ 85	\$ 900	\$ 350	\$ 900	\$ -	0.0%	157.1%	
5270	Benefits-Transfer to Capital Projects	\$ -	\$ -	\$ -	\$ -	\$ -	#DIV/0!	#DIV/0!	
5290	Benefits-Health Reimb. Account	\$ 4,222	\$ 9,600	\$ 9,800	\$ 10,000	\$ 400			
	Total PAYROLL BENEFITS:	\$ 125,020	\$ 149,000	\$ 137,150	\$ 151,200	\$ 2,200	1.5%	10.2%	

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	APY	BTY	ETY	RNY	RNY	RNY	RNY	
	Actual Last Yr.	Budget This Yr.	Estimate This Yr.	Request Next Yr.	\$ Change	% Change	% Change	
	6/30/2018	6/30/2019	6/30/2019	6/30/2020	vs. Bgt.'19	vs. Bgt.'19	vs. Est.'19	
	FY18 Actual	FY19 Budget	FY19 Estimate	FY20 Budget				
4098-	53 - CONTRACTUAL SERVICES:							
5304	Cont Srv-Auditing/Accounting	\$ 2,200	\$ 2,300	\$ 2,400	\$ 2,500	\$ 200	9%	4%
5306	Cont Srv-BH Town Mgt Services	\$ 82,648	\$ 81,612	\$ 81,612	\$ 81,612	\$ -	0%	0%
5312	Cont Srv-Duckbrook Septic Pumping	\$ 620	\$ 2,000	\$ 1,500	\$ 2,000	\$ -	0%	33%
5314	Cont Srv-Copier/Postage Equipment	\$ 2,298	\$ 1,900	\$ 2,041	\$ 1,900	\$ -	0%	-7%
5315	Cont Srv-Courier Services- Wtr Samples	\$ 6,480	\$ 7,500	\$ 7,300	\$ 7,500	\$ -	0%	3%
5326	Cont Srv-Engineering & Surveying	\$ 6,162	\$ 7,000	\$ 5,000	\$ 7,000	\$ -	0%	40%
5332	Cont Srv-Generator Maintenance	\$ 1,025	\$ 660	\$ 1,464	\$ 1,000	\$ 340	52%	-32%
5334	Cont Srv-Gen Prof. Fees	\$ 62	\$ 1,500	\$ 2,375	\$ 1,600	\$ 100	7%	-33%
5336	Cont Srv-Water Treatmnt C02 Tank	\$ 13,034	\$ 12,200	\$ 15,071	\$ 14,000	\$ 1,800	15%	-7%
5340	Cont Srv-Legal Fees	\$ -	\$ 1,000	\$ 400	\$ 1,000	\$ -	0%	150%
5348	Cont Srv-Mowing	\$ 1,390	\$ 1,400	\$ 1,530	\$ 1,450	\$ 50	4%	-5%
5360	Cont Srv-Printing of Reports	\$ -	\$ 700	\$ 700	\$ 700	\$ -	0%	0%
5362	Cont Srv-Hydrant Flow Testing	\$ -	\$ -	\$ -	\$ 9,000	\$ 9,000		
5364	Cont Srv-Lease 1/3 PWrks Bldg	\$ 79,107	\$ 79,200	\$ 79,200	\$ 79,200	\$ -	0%	0%
5368	Cont Srv-Comp Lic & Suppt	\$ 13,584	\$ 16,400	\$ 16,400	\$ 17,500	\$ 1,100	0%	7%
5372	Cont Srv-Standpipe/Intake Clean/Inspect's	\$ 17,383	\$ 17,000	\$ 17,000	\$ 17,000	\$ -	0%	0%
5374	Cont Srv-Tank Paint Maint. Amort. (PUC exp)	\$ 27,000	\$ 27,000	\$ 27,000	\$ 27,000	\$ -	7%	0%
5378	Cont Srv-Test/Maint. of Equipment	\$ 2,854	\$ 2,000	\$ 1,880	\$ 2,700	\$ 700	0%	44%
5384	Cont Srv-Testing Water Samples	\$ 8,874	\$ 9,000	\$ 8,500	\$ 9,000	\$ -	0%	6%
	Total CONTRACTUAL SERVICES	\$ 264,721	\$ 270,372	\$ 271,373	\$ 283,662	\$ 13,290	5%	4.5%
4098	54 - MATERIALS & SUPPLIES:							
5410	Supplies-Clothing, Uniforms, Boots	\$ 4,944	\$ 4,000	\$ 4,200	\$ 4,000	\$ -	0%	-5%
5412	Supplies-Copier & Computers	\$ 1,878	\$ 1,700	\$ 2,126	\$ 1,900	\$ 200	12%	-11%
5418	Supplies-Forms, Checks & Misc	\$ 222	\$ 1,000	\$ 1,000	\$ 1,000	\$ -	0%	0%
5423	Supplies-Ammonia	\$ 3,560	\$ 5,400	\$ 5,400	\$ 5,600	\$ 200	4%	4%
5424	Supplies-Sod. Hypochlorite-2.76/g	\$ 23,219	\$ 36,000	\$ 32,612	\$ 34,800	\$ (1,200)	-3%	7%
5425	Supplies-Flouride	\$ 2,292	\$ 7,500	\$ 7,500	\$ 8,000	\$ 500	7%	7%
5426	Supplies-CO2	\$ 16,665	\$ 17,000	\$ 18,388	\$ 18,200	\$ 1,200	7%	-1%
5427	Supplies-Lime	\$ 7,407	\$ 11,500	\$ 10,500	\$ 11,000	\$ (500)	-4%	5%
5428	Supplies-Water Treatment	\$ 8,413	\$ 12,500	\$ 13,000	\$ 13,000	\$ 500	4%	0%
5436	Supplies-Office	\$ 1,779	\$ 2,400	\$ 2,300	\$ 2,400	\$ -	0%	4%
5438	Supplies-Operating	\$ 17,729	\$ 12,000	\$ 12,000	\$ 12,000	\$ -	0%	0%
5444	Supplies-Safety Supplies	\$ 1,081	\$ 2,800	\$ 2,400	\$ 2,800	\$ -	0%	17%
5458	Supplies-Vehicle	\$ 1,962	\$ 4,500	\$ 4,500	\$ 4,600	\$ 100	2%	2%
	Total MATERIAL & SUPPLIES:	\$ 91,151	\$ 118,300	\$ 115,926	\$ 119,300	\$ 1,000	1%	3%

Town of Bar Harbor
FY 2020
Water Budget

		APY	BTY	ETY	RNY	RNY	RNY	RNY
		Actual Last Yr.	Budget This Yr	Estimate This Yr	Request Next Yr	\$ Change	% Change	% Change
		6/30/2018	6/30/2019	6/30/2019	6/30/2020	vs. Bgt.'19	vs. Bgt.'19	vs. Est.'19
		FY18 Actual	FY19 Budget	FY19 Estimate	FY20 Budget			
4098	55 - UTILITIES & COMMODITIES:							
5504	Utility-Electricity	\$ 34,507	\$ 31,800	\$ 34,000	\$ 34,000	\$ 2,200	7%	0%
5506	Utility-Electricity Pumping	\$ 1,742	\$ 3,100	\$ 3,000	\$ 3,100	\$ -	0%	3%
5514	Utility-Motor Fuel-Diesel	\$ 337	\$ 1,500	\$ 1,000	\$ 1,500	\$ -	0%	50%
5516	Utility-Motor Fuel-Gasoline	\$ 12,168	\$ 10,500	\$ 12,500	\$ 12,000	\$ 1,500	14%	-4%
5520	Utility-Propane	\$ 7,260	\$ 8,500	\$ 7,500	\$ 8,500	\$ -	0%	13%
5528	Utility-Telephone & Cellular	\$ 4,928	\$ 4,400	\$ 4,300	\$ 4,400	\$ -	0%	2%
5530	Utility-Water	\$ 347	\$ 600	\$ 600	\$ 600	\$ -	0%	0%
	Total UTILITIES & COMMODITIES	\$ 61,289	\$ 60,400	\$ 62,900	\$ 64,100	\$ 3,700	6%	2%
4098	56 -REPAIRS & MAINTENANCE							
5602	Rep & Mt-Buildings	\$ 4,051	\$ 2,000	\$ 1,500	\$ 2,000	\$ -	0%	33%
5618	Rep & Mt-Equipment, Gen'l	\$ 4,342	\$ 2,500	\$ 2,500	\$ 2,500	\$ -	0%	0%
5626	Rep & Mt-Hydrants	\$ 4,306	\$ 7,500	\$ 7,000	\$ 7,500	\$ -	0%	7%
5628	Rep & Mt-Mains	\$ 38,641	\$ 41,000	\$ 39,926	\$ 42,000	\$ 1,000	2%	5%
5630	Rep & Mt-Meters	\$ 33,254	\$ 63,000	\$ 62,074	\$ 63,000	\$ -	0%	1%
5634	Rep & Mt-Plant & Wtr Treatmnt Equipmnt	\$ 16,097	\$ 11,000	\$ 11,500	\$ 12,000	\$ 1,000	9%	4%
5642	Rep & Mt-Pumping Equipment	\$ 7,390	\$ 3,300	\$ 2,000	\$ 3,600	\$ 300	9%	80%
5650	Rep & Mt-Services	\$ 19,519	\$ 17,500	\$ 17,500	\$ 18,000	\$ 500	3%	3%
5652	Rep & Mt-Standpipes	\$ 879	\$ 800	\$ 900	\$ 800	\$ -	0%	-11%
5658	Rep & Mt-Vehicles	\$ 4,715	\$ 5,000	\$ 6,000	\$ 5,000	\$ -	0%	-17%
	Total REPAIRS & MAINTENANCE	\$ 133,194	\$ 153,600	\$ 150,900	\$ 156,400	\$ 2,800	2%	4%
4098	57 -EQUIPMENT PURCHASES							
5700	Equip Purch-Computers & Printers	\$ 5,441	\$ 11,800	\$ 11,000	\$ 1,600	\$ (10,200)	-86%	-85%
5702	Equip Purch-Office Furniture	\$ 915	\$ -	\$ 875	\$ -	\$ -		
5704	Equip Purch-Operating Equipment	\$ 1,782	\$ 5,500	\$ 5,342	\$ 5,800	\$ 300	5%	9%
	Total EQUIPMENT PURCHASES	\$ 8,138	\$ 17,300	\$ 17,217	\$ 7,400	\$ (9,900)	-57%	-57%

Town of Bar Harbor
FY 2020
Water Budget

		APY	BTY	ETY	RNY	RNY	RNY	RNY
		Actual Last Yr.	Budget This Yr	Estimate This Yr	Request Next Yr	\$ Change	% Change	% Change
		6/30/2018	6/30/2019	6/30/2019	6/30/2020	vs. Bgt.'19	vs. Bgt.'19	vs. Est.'19
		FY18 Actual	FY19 Budget	FY19 Estimate	FY20 Budget			
4098	58 - OTHER-INS, TRVL, ADV, MISC:							
5800	Advertising	\$ 1,971	\$ 2,600	\$ 2,300	\$ 2,500	\$ (100)	-4%	9%
5802	Uncollectible Customer Accts	\$ -	\$ 1,000	\$ 500	\$ 900	\$ (100)	-10%	80%
5808	Dues-Licenses & Other	\$ 3,841	\$ 3,900	\$ 4,377	\$ 4,300	\$ 400	10%	-2%
5822	Insurance-General & Pub Off. Liab.	\$ 5,375	\$ 5,186	\$ 5,186	\$ 5,397	\$ 211	4%	4%
5824	Insurance-Property & Casualty	\$ 6,313	\$ 6,158	\$ 6,158	\$ 6,006	\$ (152)	-2%	-2%
5826	Insurance-Vehicle Coll./Liab.	\$ 4,922	\$ 5,156	\$ 5,167	\$ 5,060	\$ (96)	-2%	-2%
5832	Permits & Fees	\$ 100	\$ 600	\$ 600	\$ 600	\$ -		0%
5836	Postage & Shipping Costs	\$ 1,213	\$ 2,600	\$ 2,500	\$ 2,600	\$ -	0%	4%
5840	Regulatory Assessments	\$ 9,936	\$ 11,000	\$ 10,800	\$ 11,000	\$ -	0%	2%
5844	Training, Workshops, Etc.	\$ 2,890	\$ 2,100	\$ 3,100	\$ 2,500	\$ 400	19%	-19%
5846	Travel, Rooms, Miles & Meals	\$ 578	\$ 2,600	\$ 1,823	\$ 2,437	\$ (163)	-6%	34%
6008	Rate Case Amortization	\$ 1,943	\$ 3,500	\$ -	\$ 3,500	\$ -	0%	#DIV/0!
	Total OTHER-INS, TRAVL, ADV, MISC	\$ 39,082	\$ 46,400	\$ 42,511	\$ 46,800	\$ 400	1%	10%
4098	59 - UNCLASSIFIED							
5910	Debt Service-Interest	\$ 165,425	\$ 144,610	\$ 144,610	\$ 132,736	\$ (11,874)		
	Total DEBT SERVICE-INTEREST	\$ 165,425	\$ 144,610	\$ 144,610	\$ 132,736	\$ (11,874)	-8%	-8%
4098	60 - DEPRECIATION & AMORT.:							
6000	Amortization-Acquisition Adjustment	\$ 70,124	\$ 70,124	\$ 70,124	\$ 70,124	\$ -		
6006	Amortization-Debt Expenses	\$ 723	\$ 759	\$ 723	\$ 723	\$ -		
6012	Depreciation-	\$ 223,705	\$ 225,000	\$ 232,000	\$ 235,000	\$ 10,000		
6014	Depreciation-Cont In Aid of Construction	\$ 9,315	\$ 9,000	\$ 9,762	\$ 9,800	\$ 800		
	Total DEPRECIATION & AMORTIZATION EXPS:	\$ 303,867	\$ 304,883	\$ 312,609	\$ 315,647	\$ 10,800	4%	1%

Town of Bar Harbor
FY 2020
Water Budget

	APY	BTY	ETY	RNY	RNY	RNY	RNY
	Actual Last Yr.	Budget This Yr.	Estimate This Yr.	Request Next Yr.	\$ Change	% Change	% Change
	6/30/2018	6/30/2019	6/30/2019	6/30/2020	vs. Bgt.'19	vs. Bgt.'19	vs. Est.'19
	FY18 Actual	FY19 Budget	FY19 Estimate	FY20 Budget			
Capital Expenditures							
4098-	CAPITAL SPENDING						
6900	Update Master Plan	\$ -	\$ 15,500	\$ 19,426	\$ 15,000		
6906		\$ -	\$ -	\$ -	\$ -		
6908	Citizen Self Service/Asset Mgt software	\$ 8,875	\$ -	\$ 4,310	\$ 5,000		
6912	Pump Eqmnt-Acuator Valve	\$ 11,175	\$ -	\$ -	\$ -		
6912	New CO2 Flow Meter	\$ -	\$ 5,500	\$ 5,413	\$ -		
6914	Regrade Lab Tank Driveway	\$ -	\$ -	\$ -	\$ 12,000		
6916	Demo Dreamwood Hill Tank	\$ -	\$ 50,000	\$ 3,896	\$ -		
6912	Actuator Valve-PS & Heat Trace CO2	\$ -	\$ -	\$ -	\$ -		
6916	Pumphouse-Paving lot	\$ -	\$ 15,000	\$ 4,370	\$ -		
6918	Hydrants Replacements	\$ -	\$ 10,000	\$ -	\$ 5,000		
6918	Hydrants Replacements-Rte#3	\$ 45,170	\$ -	\$ -	\$ -		
6922	Mains- Route #3 Project	\$ 605,832	\$ -	\$ 258,084	\$ -		
6922	Main Replacements-Devon	\$ -	\$ 80,000	\$ 3,225	\$ 198,000		
6928	Service Replacements	\$ 913	\$ 10,000	\$ 731	\$ 5,000		
6928	Service Replacements - Rte#3	\$ 319,461	\$ -	\$ -	\$ -		
6932	Vehicles-Pick up truck	\$ -	\$ -	\$ -	\$ 37,000		
6950	CIP Reserve-	\$ -	\$ 20,000	\$ 3,221	\$ -		
	Totals-Gross Capital Spending	\$ 991,426	\$ 206,000	\$ 302,676	\$ 277,000	34%	-8%
	Less: CIAC-Serv	\$ -	\$ -	\$ (4,904)	\$ -		
	Less: CSO Grant	\$ -	\$ -	\$ -	\$ (15,000)		
	Less: Rte#3 bond monies	\$ (970,463)	\$ -	\$ (143,948)	\$ -		
	Net Capital Spending (internal funds)	\$ 20,963	\$ 206,000	\$ 153,824	\$ 262,000	27%	70%

Town of Bar Harbor
FY 2020
Water Budget

List of Positions - Authorized Wages

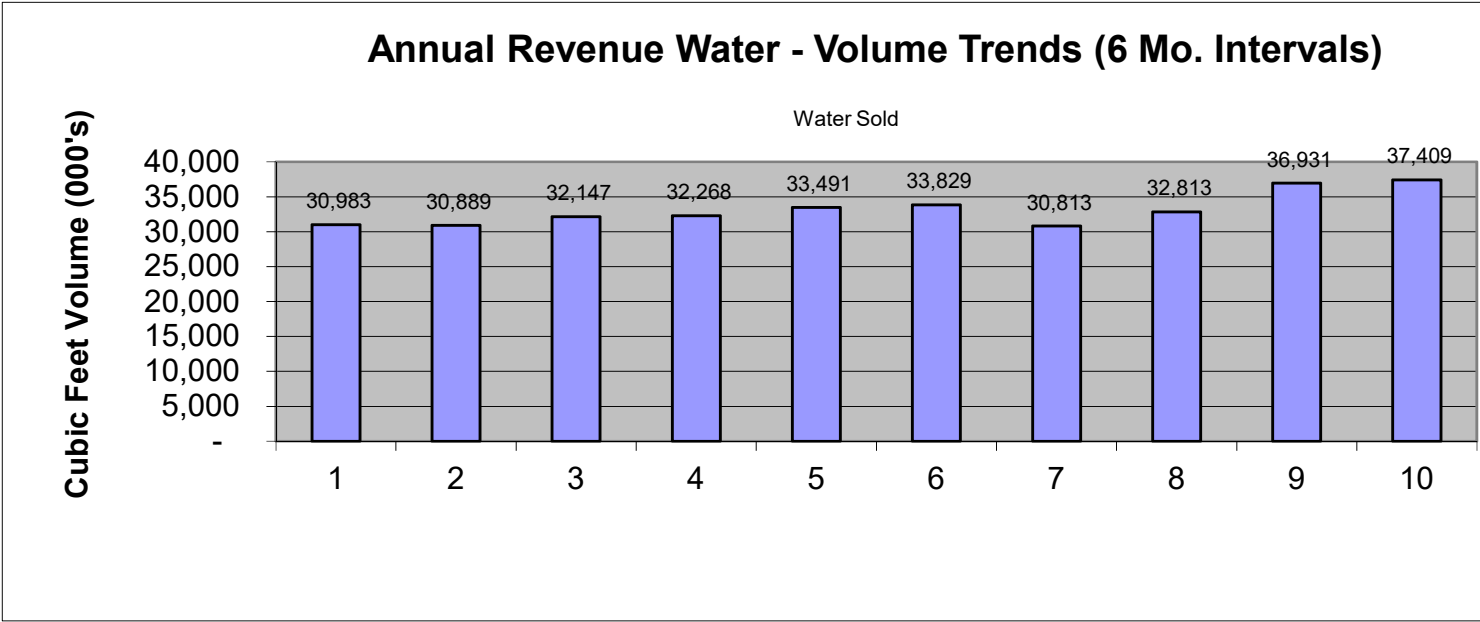
A/c #	-base pay-	Present Rate @ 6-30-19	June '18 Base Wage	Proposed 2.5% Rate or Hours 2080	FY20 Proposed Base Wages 2.5%	Proposed FY20 Budget
5100	Superintendent -Salary- Van Trump <i>Less 1/2 charged to Wastewater</i>	\$ 86,944	\$ 85,228		\$ 89,118 \$ (44,559)	\$ 89,118 \$ (44,559)
	Foreman/Lic. Oper.-AL	\$ 21.78	\$ 45,302	\$ 22.32	\$ 46,435	\$ 46,435
	Office Manager-NW	\$ 21.73	\$ 45,198	\$ 22.27	\$ 46,328	\$ 46,328
	Water Maint/Eqpt Worker-BL	\$ 18.89	\$ 39,291	\$ 19.36	\$ 40,273	\$ 40,273
	Water Maint. Worker-MA	\$ 16.82	\$ 34,986	\$ 17.24	\$ 35,860	\$ 35,860
	Water Maint. Worker-JA	\$ 16.82	\$ 34,986	\$ 17.24	\$ 35,860	\$ 35,860
	Wage Adjustments			\$ 2.00	\$ 4,160	\$ 4,160
					\$ -	
5105	Total wages-hourly		\$ 199,763		\$ 208,917	\$ 208,917
	Scheduled Overtime-Avg. OT rate (3)	\$ 31.20	\$ 25,243	832	\$ 26,478	\$ 26,478
	Unscheduled Overtime-Avg. OT rate (3)	\$ 31.20	\$ 15,272	680	\$ 21,640	\$ 21,640
5110	Total wages-overtime		\$ 40,515		\$ 48,118	\$ 48,118
	Totals - Salaries & Wages		\$ 325,506		\$ 301,594	\$ 301,594
	Actual Unscheduled Overtime Hours - CY 2018			857		
	Actual Unscheduled Overtime Hours - CY 2017			826		
	Actual Unscheduled Overtime Hours - CY 2016			726		
	Actual Unscheduled Overtime Hours - CY 2015			741		

Town of Bar Harbor
2020 Water Budget

Volume - 12 Month Roll Forward Volume Numbers
Cubic Feet (000's)

6 Month Increments

	Dec-14 PUC Yr 1	Jun-15 FY 2	Dec-15 PUC Yr 3	Jun-16 FY 4	Dec-16 PUC Yr 5	Jun-17 FY 6	Dec-17 PUC Yr 7	Jun-18 FY 8	Dec-18 PUC Yr 9	Jun-19 PUC Yr 10
Billed Consumption	30,983	30,889	32,147	32,268	33,491	33,829	30,813	32,813	36,931	37,409
6 Month % Changes		0%	4%	0%	4%	1.0%	-8.9%	6%	13%	1%
YTD -(4.5) year % change										17%
<i>3.8% average increase in annual consumption</i>										
% Billed vs. Produced	67%		70%		68%		67%		75%	
Production Water	45,959		46,267		49,628		45,918		48,853	
YTD 4 Year % change									6.2%	



Town of Bar Harbor
2020 Water Budget

Capital Investment (CIP) Since Purchase of water Company

Company purchased Oct 2001

6/25/2019

	6/30/2018 (16.75 yrs)	6/30/2019 (est)	17.75 yrs Totals	
Gross Capital Investment:	\$ 8,298,425	\$ 302,676	\$ 8,601,101	
Paid By: Bonding & Const. Contributions	\$ 6,249,022	\$ 148,852	\$ 6,397,874	74%
Internally Generated Cash Used	\$ 2,049,403	\$ 153,824	\$ 2,203,227	26%

Recap of Source & Use of Cash Generated (after operating expenses & debt service)
(17.75 years activity)

Source:

From Sale of Properties: (Main St. & edgewood St.)		\$ 717,291	
From Normal Operations (Metered Rates)		\$ 3,700,000	(\$189,000 per year)
Net Cash Generated & Available for Capital/Other Uses		\$ 4,417,291	

Used For:

Capital Purchases	50%	\$ 2,203,227	(\$124,000 per year)
Pay off the Underfunded Pension Plan		\$ 247,773	
For Painting Jackson Lab Tank		\$ 258,208	
Net Cash Used		\$ 2,709,208	

Estimated Net Cash Increase - 17.75 years **\$ 1,708,083** (\$96,000 per year)

Cash on Hand @ 6/30/19

Reserved for: Working Capital (25% of OpEx)	\$360,000		\$1,707,000
CIP Carryover (Rte#3 & Misc CIP) @ 6/30/19	\$491,000		
Standpipe Painting Reserve	\$75,000		\$926,000
Available for the deferred CIP projects (mains) in FY21			\$ 781,000

FY 2020 Water Budget

5 Year Capital Improvement Program

Year By Year Overview

Acct. No.	Account Description	Age	Year One	Year Two	Year Three	Year Four	Year Five	Total
			FY20	FY21	FY22	FY23	FY24	Five Year
			Funding/Spending	Funding/Spending	Funding/Spending	Funding/Spending	Funding/Spending	Spending
Vehicles								
6932	94 Backhoe/Loader	1994						-
6932	GMC Sierra-2500	2012		37,000				37,000
6932	GMC Sierra Util Pickup-2500	2015				50,000		50,000
6932	GMC Sierra Supt Pickup-2500	2011	37,000					37,000
6932	GMC Sierra Pickup-2500	2016						-
6900	Update Master Plan		15,000					15,000
6914	Regrade Jax Lab Tank Driveway		12,000					12,000
6916	Standpipe Coating-1936 Steel Tank				-	-	-	-
6916	Replace Mt Ave Pump Station		-				400,000	400,000
6916	Pumphouse Lot-Paving		-					-
Equipment								
6908	Citizen's Self Serve software		5,000					5,000
6906				-				-
6906	LeRoi Portable Air Compressor	1996				25,000		25,000
6912	Purchase CO2 Tank		-		40,000			40,000
Mains (Rep = replacement)								
6922	Rep Atlantic Ave - 6" CI -1927- 510'	Work Cap					-	-
6922	Rep Des Isle Ave - 2" galv -1937 - 495'	New Bond					-	-
6922	Rep Hancock St. - 6" - 1898 - 1800'	New Bond						-
6922	Rep Shannon Road - 1500' -12" from 10'	Old Bond		250,000	-			250,000
6922	Rep Rodick St. (West to Cottage)-470'	Work Cap						-
6922	Rep Derby Lane - 430'	New Bond						-
6922	Rep Livingston Road - 6" - 1912	New Bond						-
6922	Rep Lower Main St. - 2050'	New Bond						-
6922	Rep Cottage St. - 400'	New Bond						-
6922	Rep Glen Mary Road - 1350'	New Bond	-	230,000				230,000
6922	Rep Holland Ave - 1450'	New Bond	-	190,000				190,000
6922	Rep Ash St.	Work Cap	98,000		157,000	100,000	195,000	550,000
6922	Rep Devon Road	Work Cap	100,000					100,000
<i>Mains - subtotal</i>			<i>198,000</i>	<i>670,000</i>	<i>157,000</i>	<i>100,000</i>	<i>195,000</i>	<i>1,320,000</i>
6918	Hydrants -from road constructor		5,000	10,000	10,000	10,000	10,000	45,000
6928	Services - Rebuild from road cons		5,000	10,000	10,000	10,000	10,000	45,000
6950	CIP Reserve -Unallocated		-	-	23,000	30,000	10,000	63,000
Totals			277,000	727,000	240,000	225,000	625,000	2,094,000

Funded From:	Operations/Fund Balance	262,000	727,000	240,000	225,000	225,000	1,679,000
	New Bonds-/Other Grnts	15,000	-	-	-	400,000	415,000
		277,000	727,000	240,000	225,000	625,000	2,094,000

20 Yr Bonding- added annual debt service on \$500,000 (yr 2)
 '@3.75% = \$36,000 per year or 2% est. rate impact on users

2018 Annual Drinking Water Quality Report

Town of Bar Harbor Water Division

**Bar Harbor, Maine
PWSID ME0090120**

We're pleased to present to you our Annual Drinking Water Quality Report, also known as the Consumer Confidence Report. This report, a requirement of the 1996 amendments to the Safe Drinking Water Act, is designed to inform you about the quality water and services we deliver to you every day. Our constant goal is to provide you with a safe and dependable supply of drinking water. We want you to understand the efforts we make to continually improve the water treatment process and protect our water resources. We are committed to ensuring the quality of your water.

WATER SOURCE

Bar Harbor's water is drawn from Eagle Lake in Acadia National Park. Our water, which serves a population of 4,625 through 1,850 service connections, is treated with ultraviolet light and chlorine to protect against potential bacteriological contaminants, fluoride to promote dental health, and lime and carbon dioxide for pH adjustment for corrosion control. In May 2009, our system added chloramines by means of ammonia for additional treatment in an effort to reduce Disinfection By-Products. Due to the exceptional water quality of our source, our water system has a filtration waiver.

SOURCE WATER ASSESSMENT

The Maine Drinking Water Program (DWP) has evaluated all public water supplies as part of the Source Water Assessment Program (SWAP). The assessments included geology, hydrology, land uses, water testing information, and the extent of land ownership or protection by local ordinance to see how likely our drinking water source is to being contaminated by human activities in the future. Assessment results are available at public water suppliers, town offices, and the DWP. For more information about the SWAP, please contact the DWP at telephone 207-287-2070.

If you have any questions about this report or concerning your water system, please contact Jeff Van Trump at telephone number 207-288-3555 or mailing address 50 Public Works Way, Bar Harbor, ME 04609. We want our valued customers to be informed about their water system. If you want to learn more, please contact us about the time and place of regularly scheduled meetings.

WATER QUALITY

Bar Harbor Water Division routinely monitors for contaminants in your drinking water according to Federal and State laws. The following table shows any detection resulting from our monitoring for the period of January 1st to December 31st, 2018.

In 2017, due to efforts to protect the water supply, our system was granted a partial 'Synthetic Organics Waiver.' This is a three-year exemption from the monitoring/reporting requirements for the following industrial chemical(s): toxaphene/chlordane/PCB and semivolatile organics. This waiver was granted due to the absence of these potential sources of contamination within a half-mile radius of the water source.

The sources of drinking water include rivers, lakes, ponds and wells. As water travels over the surface of the land or through the ground, it dissolves naturally occurring minerals and radioactive material and can pick up substances resulting from human or animal activity. All sources of drinking water are subject to potential contamination by substances that are naturally occurring or man-made. Contaminants that may be present in source water include:

Microbial contaminants, such as viruses and bacteria, may come from sewage treatment plants, septic systems, agricultural livestock operations, and wildlife.

Inorganic contaminants, such as salts and metals, can be naturally occurring or result from urban storm water runoff, industrial or domestic wastewater discharges, oil and gas production, mining, or farming.

Pesticides and herbicides may come from a variety of sources such as agriculture, urban storm water runoff, and residential uses.

Organic chemical contaminants, including synthetic and volatile organic chemicals, are by-products of industrial processes and petroleum production, and can also come from gas stations, urban storm water runoff, and septic systems.

Radioactive contaminants can be naturally-occurring or be the result of oil and gas production and mining activities.

In order to ensure that tap water is safe to drink, U.S. Environmental Protection Agency (EPA) prescribes regulations which limit the amount of certain contaminants in water provided by public water systems. U.S. Food and Drug Administration (FDA) regulations establish limits for contaminants in bottled water which must provide the same protection for public health.

The table below lists all of the drinking water contaminants that were detected throughout water quality monitoring and testing. The presence of contaminants in the water does not necessarily indicate that the water poses a health risk.

Town of Bar Harbor – Water Division had no violations in 2018

TEST RESULTS					
Unless otherwise noted, testing was done in 2018.					
Contaminant	Level Detected	Unit Measurement	MCLG	MCL	Likely Source of Contamination
Microbiological Contaminants					
Total Coliform Bacteria	0 positive	Highest monthly # of positive samples	0 positive	1 pos/mo or 5% (e. coli)	Naturally present in the environment.
Turbidity+	1.06	ntu	n/a	5	Soil runoff.
+ = Highest monthly reading in 2018					
Inorganic Contaminants					
Barium (2/14/18)	0.0021	ppm	2	2	Discharge of drilling wastes. Discharge from metal refineries. Erosion of natural deposits.
Copper* (1/1/17-12/31/19)	0.075	ppm	1.3	AL=1.3	Corrosion of household plumbing systems.
Fluoride (5/16/18)	0.73	ppm	4	4	Erosion of natural deposits. Water additive that promotes strong teeth. Discharge from fertilizer and aluminum factories.
Lead* (1/1/17-12/31/19)	10	ppb	0	AL=15	Corrosion of household plumbing systems.
* = Reported results are the 90 th percentile value (the value that 90% of all samples are less than).					
Disinfection By-Products – Jackson Lab					
HAA5 (2018) [Total Haloacetic Acids]	LRAA = 26 <i>(19-33)</i>	ppb	0	60	By-product of drinking water chlorination.
TTHM (2018) [Total Trihalomethanes]	LRAA = 35 <i>(27-44)</i>	ppb	0	80	By-product of drinking water chlorination.
Disinfection By-Products – Paradis True Value					
HAA5 (2018) [Total Haloacetic Acids]	LRAA = 24 <i>(17-31)</i>	ppb	0	60	By-product of drinking water chlorination.
TTHM (2018) [Total Trihalomethanes]	LRAA = 34 <i>(26-44)</i>	ppb	0	80	By-product of drinking water chlorination.

Note: The state allows us to monitor for some contaminants less than once per year because the concentrations of these contaminants do not change frequently. Not all contaminants are tested for every year due to monitoring waivers and therefore we must use the most recent round of sampling. Some of our data is more than one year old, however, is limited to no older than 5 years.

Definitions:

Action Level (AL) - The concentration of a contaminant which, if exceeded, triggers treatment or other requirements which a water system must follow.

Locational Running Annual Average (LRAA) - A 12 month rolling average of all monthly or quarterly samples at specific sampling locations. Calculation of the RAA may contain data from the previous year.

Maximum Contaminant Level (MCL) - is the highest level of a contaminant that is allowed in drinking water. MCLs are set as close to the MCLGs as feasible using the best available treatment technology.

Maximum Contaminant Level Goal (MCLG) - is the level of a contaminant in drinking water below which there is no known or expected risk to health. MCLGs allow for a margin of safety.

Maximum Residual Disinfection Level (MRDL) -The highest level of a disinfectant allowed in drinking water. There is convincing evidence that addition of a disinfectant is necessary for control of microbialcontaminants.

Maximum Residual Disinfection Level Goal (MRDLG) – The level of a drinking water disinfectant below which there is no known or expected risk to health. MRDLGs do not reflect the benefits of the use of disinfectants to control microbialcontaminants.

Not Applicable (N/A) - Does not apply

Running Annual Average (RAA) - A 12 month rolling average of all monthly or quarterly samples at all locations. Calculations of the RAA may contain data from the previous year.

Treatment Technique (TT) - A required process intended to reduce the level of a contaminant in drinking water (e.g. treatment technique for turbidity).

Variations, Exemptions, and Waivers - State or EPA permission not to meet an MCL, a treatment technique or test for a given contaminant under certain conditions.

Units:

ppm = parts per million or milligrams per liter (mg/L). pCi/L = picocuries per liter (a measure of radioactivity). MFL = million fibers per liter
ppb = parts per billion or micrograms per liter (µg/L). pos = positive samples. NTU- Nephelometric Turbidity Units (a measure of water clarity)

Notes:

Arsenic - While your drinking water may meet EPA's standard for Arsenic, if it contains between 5 to 10 ppb you should know that the standard balances the current understanding of arsenic's possible health effects against the costs of removing it from drinking water. EPA continues to research the health effects of low levels of arsenic, which is a mineral known to cause cancer in humans at high concentrations and is linked to other health effects such as skin damage and circulatory problems. Quarterly compliance is based on running annual average.

E. Coli - E. coli are bacteria whose presence indicates that the water may be contaminated with human or animal wastes. Human pathogens in these wastes can cause short-term effects, such as diarrhea, cramps, nausea, headaches, or other symptoms. They may pose a greater health risk for infants, young children, the elderly, and people with severely-compromised immune systems.

Fluoride - For those systems that fluoridate, fluoride levels must be maintained between 0.5 to 1.2 ppm. The optimum level is 0.7 ppm.

Gross Alpha - Action level over 5 pCi/L requires testing for Radium 226 and 228. Action level over 15 pCi/L requires testing for Uranium. Compliance is based on Gross Alpha results minus Uranium results = Net Gross Alpha.

Lead/Copper - Action levels (AL) are measured at consumer's tap. 90% of the tests must be equal to or below the action level.

Nitrate - Nitrate in drinking water at levels above 10 ppm is a health risk for infants of less than six months of age. High nitrate levels in drinking water can cause blue baby syndrome. Nitrate levels may rise quickly for short periods of time because of rainfall or agricultural activity. If you are caring for an infant you should ask advice from your health provider.

Radon - The State of Maine adopted a Maximum Exposure Guideline (MEG) for Radon in drinking water at 4000 pCi/L, effective 1/1/07. If Radon exceeds the MEG in water, treatment is recommended. It is also advisable to test indoor air for Radon.

Total Coliform Bacteria - Reported as the highest monthly number of positive samples, for water systems that take less than 40 samples per month.

TTHM/HAA5 - Total Trihalomethanes and Haloacetic Acids (TTHM and HAA5) are formed as a by-product of drinking water chlorination. This chemical reaction occurs when chlorine combines with naturally occurring organic matter in water. Compliance is based on running annual average.

Turbidity - Turbidity has no health effects. However, turbidity can interfere with disinfection and provide a medium for microbial growth. Turbidity may indicate the presence of disease-causing organisms. These organisms include bacteria, viruses, and parasites that can cause symptoms such as nausea, cramps, diarrhea and associated headaches.

IMPORTANT INFORMATION

Since our system chlorinates its water, we are required to report our annual average for chlorine residual.

Chlorine Residual was found to be **1.47 ppm**, with a range of 0.89 ppm to 2.18 ppm.

As you can see by the table, our system had no violations. We're proud that your drinking water meets all Federal and State requirements.

All drinking water, including bottled water, may reasonably be expected to contain at least small amounts of some contaminants. The presence of contaminants does not necessarily indicate that the water poses a health risk. More information about contaminants and potential health effects can be obtained by calling the Environmental Protection Agency's Safe Drinking Water Hotline at 1-800-426-4791.

For most people, the health benefits of drinking plenty of water outweigh any possible health risk from these contaminants. However, some people may be more vulnerable to contaminants in drinking water than the general population. Immuno-compromised persons such as persons with cancer undergoing chemotherapy, persons who have undergone organ transplants, people with HIV/AIDS or other immune system disorders, some elderly, and infants can be particularly at risk from infections. These people should seek advice about drinking water from their health care providers. EPA/Center of Disease Control (CDC) guidelines on appropriate means to lessen the risk of infection by cryptosporidium and other microbiological contaminants are available from the Safe Drinking Water Hotline (800-426-4791) or at <https://www.epa.gov/ccr/forms/contact-us-about-consumer-confidence-reports>.

If present, elevated levels of lead can cause serious health problems, especially for pregnant women and young children. Lead in drinking water is primarily from materials and components associated with service lines and home plumbing. We are responsible for providing high quality drinking water, but cannot control the variety of materials used in plumbing components. When your water has been sitting for several hours, you can minimize the potential for lead exposure by flushing your tap for thirty (30) seconds to two (2) minutes before using water for drinking or cooking. If you are concerned about lead in your water, you may wish to have your water tested. Information on lead in drinking water, testing methods, and steps you can take to minimize exposure is available from the Safe Drinking Water Hotline or at <http://www.epa.gov/safewater/lead>.

We, at Bar Harbor Water Division, work hard to provide top quality water to every tap. We ask that all our customers help us protect and preserve our drinking water resources, which are the heart of our community, our way of life, and our children's future. Please contact us with any questions. Thank you for working together for safe drinking water.

TOWN OF BAR HARBOR, MAINE
Operating Data
For the Calendar Year Ended December 31, 2018

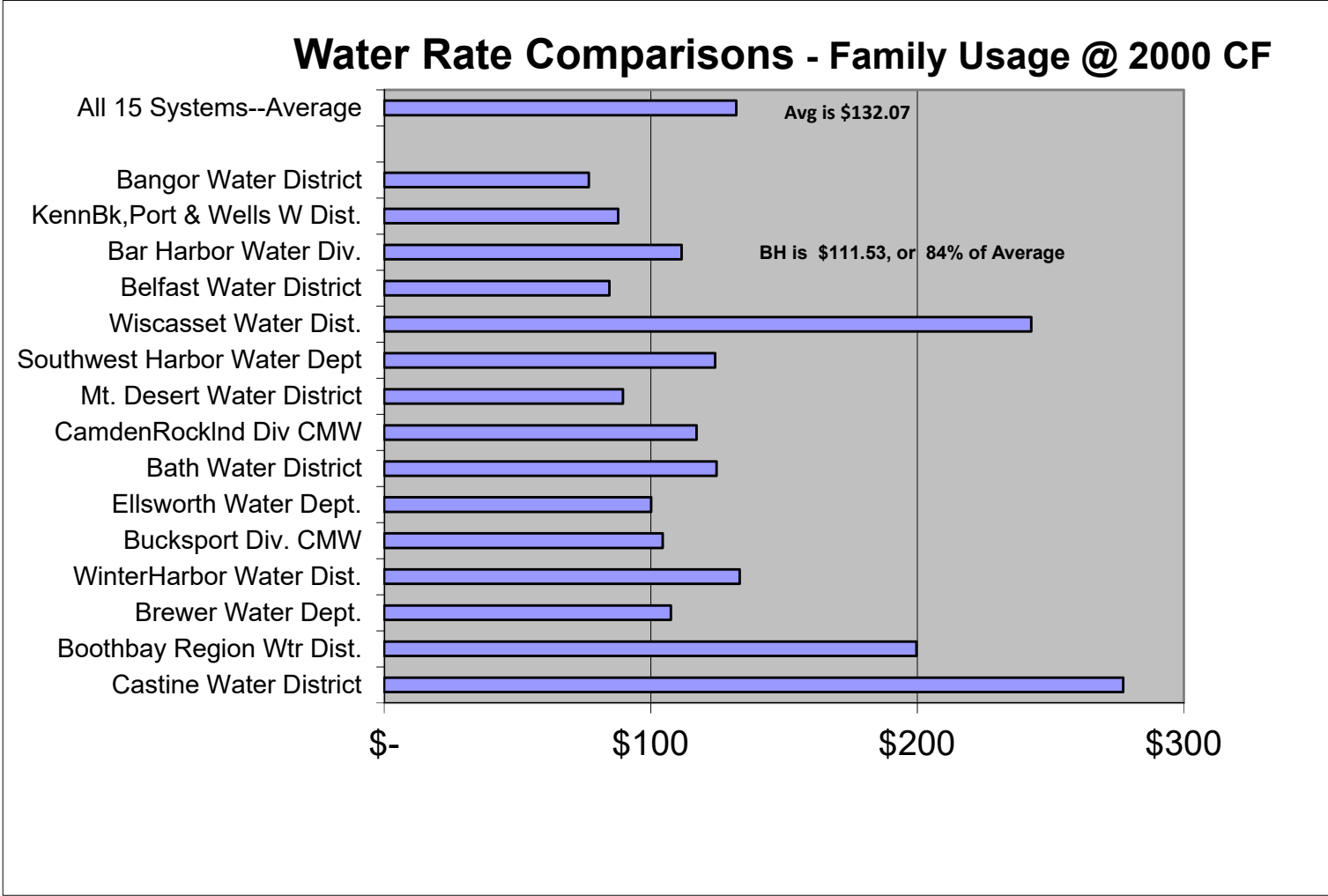
Water Division

<u>Largest Water Customers</u>	<u>Type of Use</u>	<u>CY2018 Revenues</u>	<u>% of Total</u>
Town of Bar Harbor	Parks, Bldgs, Schools & Hydrants	\$643,999	29.4%
Jackson Laboratory	Genetic Research & Mice Prod	205,595	9.4%
Witham Family LTD Part	Hotels (7)	97,221	4.4%
Kebo Valley Club	Golf Course	32,226	1.5%
College of the Atlantic	College	28,747	1.3%
Golden Anchor, LC	Hotel	22,372	1.0%
Mount Desert Hospital	Hospital	20,791	1.0%
Lafayette Bar Harbor, LLC	Hospital	19,269	0.9%
Eden Street Trust	Hotel	16,811	0.8%
Bar Harbor Housing Authority	Low Income/Elderly Housing	16,583	<u>0.8%</u> 50.5%

<u>Number of Water System Customers</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>
Residential	1,241	1,250	1,248	1,253	1,263
Commercial	491	515	516	516	517
Industrial (Jax Lab)	43	47	47	43	42
Governmental	51	56	57	60	59
Total	1826	1868	1,868	1,872	1,881

<u>Water Sales (per 1,000 gallons)</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>
Residential	59,766	55,761	58,242	55,574	66,745
Commercial	107,376	111,619	121,831	107,157	128,798
Industrial (Jax Lab)	56,251	60,628	57,027	54,702	65,155
Public Authorities	5,357	12,450	13,419	13,050	15,548
Total Water Sales	228,750	240,458	250,519	230,483	276,246

<u>Water Sales (Revenue)</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>
Residential	\$482,859	\$469,232	\$565,386	\$553,026	\$593,948
Commercial	526,799	500,570	656,301	609,028	640,968
Industrial (Jax Lab)	136,958	139,336	156,378	159,184	164,825
Public Authorities	51,637	59,099	71,267	72,899	72,587
Public Fire Protection	480,468	480,468	585,604	585,604	585,604
Private Fire Protection	107,952	109,711	126,445	129,278	131,376
Total Water Sales	\$1,786,673	\$1,758,416	\$2,161,381	\$2,109,019	\$2,189,308



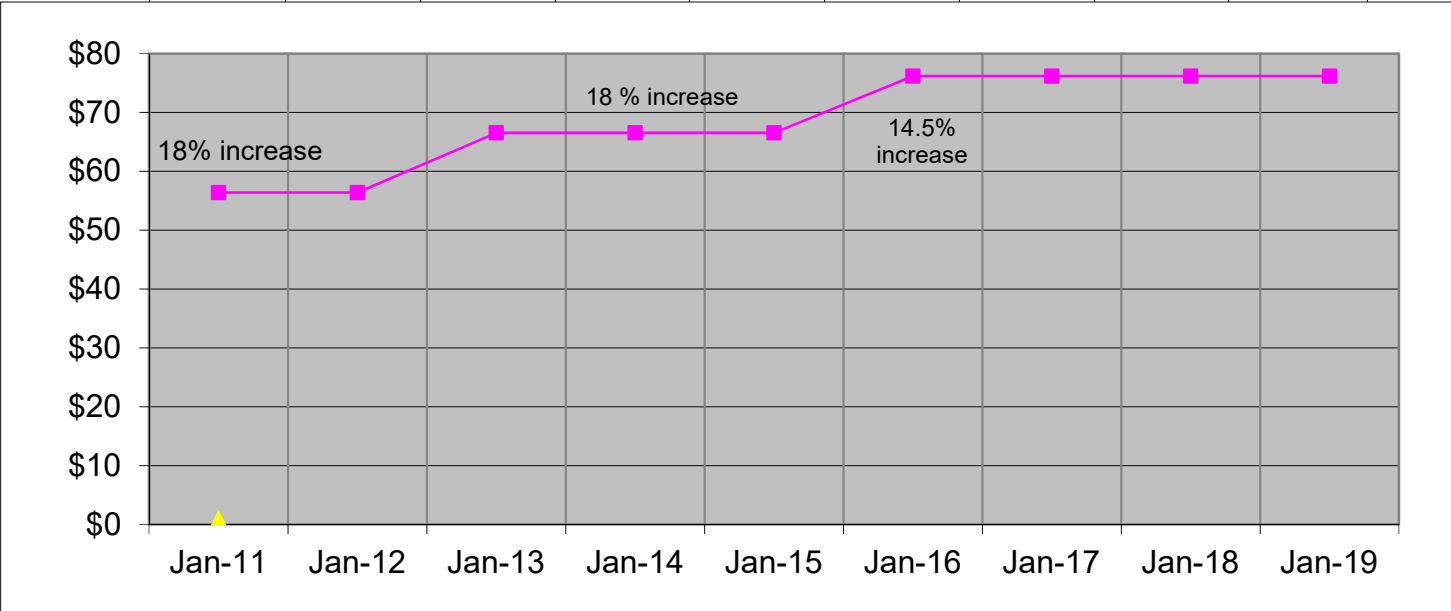
Water Rate Comparisons

(USDA std)

<i>Utility Name</i>	<i>Qtr Minimum 1200 CuFt</i>	<i>Qtr - Family 2000 CuFt</i>	<i>Rates Effective</i>	
Unfiltered Systems:				
Brewer Water Dept.	\$ 79.55	\$ 107.57	2018	
Mt. Desert Water District	\$ -	\$ 89.50	2003	(by fixtures/ann'l)
ME Water Co,-Camden	\$ -	\$ 117.16	2014	
Bar Harbor Water Div.	\$ 76.17	\$ 111.53	2016	
Bangor Water District		\$ 76.77	2019	
Average Billing		\$ 100.51		
BH Rate as a % of Avg. Rate			111%	
Filtered Systems:				
Castine Water District	\$ -	\$ 277.20	2017	
Boothbay Region Wtr Dist.	\$ -	\$ 199.70	2019	
WinterHarbor Water Dist.	\$ -	\$ 133.33	2012	
ME Water Co-Bucksport	\$ -	\$ 104.45	2013	
Ellsworth Water Dept.	\$ -	\$ 100.10	2008	Supported partially by taxes
Bath Water District	\$ -	\$ 124.69	2015	
Southwest Harbor Water Dept	\$ -	\$ 124.12	2017	
Wiscasset Water Dist.	\$ -	\$ 242.76	2018	
Belfast Water District	\$ -	\$ 84.48	2015	
KennBk,Port & Wells W Dist.	\$ -	\$ 87.73	2018	
Average Billing	\$ -	\$ 147.86		
BH Rate as a % of Avg. Rate			75%	
All Systems-Average		\$ 132.07		
BH Rate as a % of Avg. Rate			84%	

Town Of Bar Harbor
2020 Water Budget

History of Quarterly Minimum Water Charges									
Rate Increases by Town (on residential users)	18%		18%			14.5%			
Effective Dates	1/1/11	1/1/12	1/1/13	1/1/14	1/1/15	1/1/16	1/1/17	1/1/18	1/1/19
	<i>Water Mains</i>		<i>Duckbrook Plnt</i>			<i>Rte #3 project</i>			
Water Minimum Charge	\$ 56.39	\$ 56.39	\$ 66.55	\$ 66.55	\$ 66.55	\$ 76.17	\$ 76.17	\$ 76.17	\$ 76.17
Minimum Allowance	1200	1200	1200	1200	1200	1200	1200	1200	1200
<i>an average of 2.5% increase per year over the last eight years</i>									



TOWN OF BAR HARBOR WATER DIVISION
 BAR HARBOR, MAINE 04609

Sheet #1
 SIXTH Revision

SCHEDULE OF METERED RATES FOR ANNUAL CUSTOMERS

Quarterly Billing

First 1,200 Cubic Feet or less per Quarter	76.17
For the next 10,800 Cubic Feet per Quarter	4.42 per 100 cu. ft.
For the next 78,000 Cubic Feet per Quarter	2.07 per 100 cu. ft.
Over 90,000 Cubic Feet per Quarter	1.35 per 100 cu. ft.

Monthly Billing

First 400 Cubic Feet or less per Month	25.39
For the next 3,600 Cubic Feet per Month	4.42 per 100 cu. ft.
For the next 26,000 Cubic Feet per Month	2.07 per 100 cu. ft.
Over 30,000 Cubic Feet per Month	1.35 per 100 cu. ft.

Minimum Charge

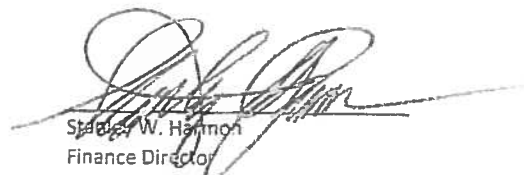
SIZE OF METER	Quarterly		Monthly	
	Allowance	Charge	Allowance	Charge
5/8"	1,200	76.17	400	25.39
3/4"	1,800	102.69	600	34.23
1"	3,000	155.73	1,000	51.91
1-1/2"	6,000	288.33	2,000	96.11
2"	9,600	447.45	3,200	149.15
3"	18,000	677.72	6,000	225.91
4"	30,000	926.13	10,000	308.71
6"	60,000	1,547.13	20,000	515.71

Terms of Payment

The minimum charge for different sizes of meters will be billed monthly or quarterly in accordance with the water division's billing procedure.

Charges under these rates will be subject to the Maine Sales Tax where applicable and are due and payable when issued. Unpaid balances of accounts thirty (30) days or more past due will be charged interest at the rate set annually by the Public Utilities Commission of the State of Maine.

Issued: October 15, 2015
 Proposed Effective: January 1, 2016
 Effective:
 Docket No. 2015-00317


 Stephen W. Hammon
 Finance Director
 Bar Harbor Water Division

TOWN OF BAR HARBOR WATER DIVISION
 BAR HARBOR, MAINE 04609

Sheet #2
 SIXTH Revision

SCHEDULE OF METERED RATES FOR SEASONAL CUSTOMERS

Quarterly Billing

First 1,600 Cubic Feet or less per Quarter	201.63
For the next 10,400 Cubic Feet per Quarter	8.87 per 100 cu. ft.
For the next 78,000 Cubic Feet per Quarter	4.13 per 100 cu. ft.
For the next 300,000 Cubic Feet per Quarter	2.07 per 100 cu. ft.
Over 390,000 Cubic Feet per Quarter	1.58 per 100 cu. ft.

Minimum Charge


<u>SIZE OF METER</u>	<u>Seasonal</u>	
	<u>Allowance</u>	<u>Charge</u>
5/8"	1,600	201.63
3/4"	2,400	272.66
1"	4,000	414.73
1-1/2"	8,000	769.92
2"	12,800	1,158.19
3"	24,000	1,621.47
4"	40,000	2,283.28
6"	80,000	3,937.81

Terms of Payment

The minimum charge for different sizes of meters will be billed monthly or quarterly in accordance with the water division's billing procedure.

Charges under these rates will be subject to the Maine Sales Tax where applicable and are due and payable when issued. Unpaid balances of accounts thirty (30) days or more past due will be charged interest at the rate set annually by the Public Utilities Commission of the State of Maine.

Issued: October 15, 2015
 Proposed Effective: January 1, 2016
 Effective:
 Docket No. 2015-00317


 Stanley W. Harmon
 Finance Director
 Town of Bar Harbor Water Division

TOWN OF BAR HARBOR WATER DIVISION
BAR HARBOR, MAINE 04609

SHEET #3
SIXTH Revision

PUBLIC FIRE PROTECTION

AVAILABLE:

To the Town of Bar Harbor for Municipal Fire Protection

RATE:


The rate for existing hydrants as installed on the system at January 1, 2016,
shall have an annual charge of

\$585,602 Annually
\$146,401 Quarterly

Rate for hydrants installed after January 1, 2016, shall be determined
in accordance with the Public Utilities Commission Rules and Regulations
Chapter 69.

The hydrant rental charge shall not be reduced, should a Town order
one or more hydrants discontinued.

Issued: October 15, 2015
Proposed Effective: January 1, 2016
Effective:
Docket No. 2015 - 00317


Stanley W. Harmon
Finance Director
Town of Bar Harbor Water Division

TOWN OF BAR HARBOR WATER DIVISION
BAR HARBOR, MAINE 04609

SHEET # 4
SIXTH Revision

PRIVATE FIRE PROTECTION

AVAILABLE:

To customers using the Division's service for private fire protection the following rates apply to fire protection only and include no allowance of water for other than fire fighting purposes.

RATES:

Private fire service rates for automatic sprinklers, standpipes or hose connections to be used only for fire protection inside of buildings.

Annual service charge per inch of service pipe diameter.

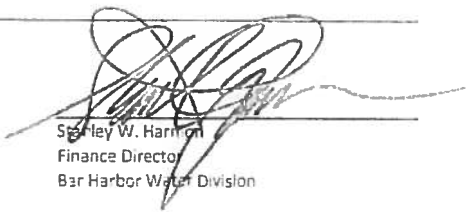
\$ 170

Annual service charge for each private hydrant with service connection furnished, installed and maintained by user for private fire protection.

\$ 1,362

Private protection is billable on April 1st

Issued: October 15, 2015
Proposed Effective: January 1, 2016
Effective:
Docket No. 2015 - 00317



Stanley W. Harrison
Finance Director
Bar Harbor Water Division

Debt Service

A Responsibility of the Finance Department

Bond Issue B

UNDERGROUND WATER TANK PURCHASE

Original Principal = \$750,000 Lender: Maine Bond Bank/State Revolving Fund - DHS
 Issued February 15, 2002 Paying agent fee: None
 Effective Interest Rate = 2.673% Cannot be refinanced.
 Payment Dates: April 1 (interest only) October 1 (principal and interest)
 Although these are general obligation bonds, all payments will be made from Water Fund revenues.

FY	Date	Effective Intrest.Rate	Principal Payment	Interest Payment	Payment Total	Water Fund FY Total
20	10/1/19	2.67%	44,754.80	3,765.24	48,520.04	
	4/1/20	2.67%		1,031.73	1,031.73	49,551.77
21	10/1/20	2.67%	45,953.33	3,329.40	49,282.73	
	4/1/21	2.67%		522.68	522.68	49,805.41
22	10/1/21	2.67%	47,184.05	2,881.88	50,065.93	50,065.93
Totals			137,892.18	11,530.93	149,423.11	149,423.11

Bond Issue F - Public Works Projects: FY10

*** WATER FUND SHARE ***

FY	Date	Interest Rate	Principal Payment	Interest Payment	Payment Total	Water Fund FY Total	FY
20	11/1/19	3.00%	0.00	5,925.00	5,925.00		
	5/1/20	3.00%	30,000.00	5,925.00	35,925.00	41,850.00	20
21	11/1/20	3.00%	0.00	5,475.00	5,475.00		
	5/1/21	3.00%	30,000.00	5,475.00	35,475.00	40,950.00	21
22	11/1/21	3.00%	0.00	5,025.00	5,025.00		
	5/1/22	3.20%	30,000.00	5,025.00	35,025.00	40,050.00	22
23	11/1/22	3.20%	0.00	4,545.00	4,545.00		
	5/1/23	3.30%	30,000.00	4,545.00	34,545.00	39,090.00	23
24	11/1/23	3.30%	0.00	4,050.00	4,050.00		
	5/1/24	3.50%	30,000.00	4,050.00	34,050.00	38,100.00	24
25	11/1/24	3.50%	0.00	3,525.00	3,525.00		
	5/1/25	3.50%	30,000.00	3,525.00	33,525.00	37,050.00	25
26	11/1/25	3.50%	0.00	3,000.00	3,000.00		
	5/1/26	4.00%	30,000.00	3,000.00	33,000.00	36,000.00	26
27	11/1/26	4.00%	0.00	2,400.00	2,400.00		
	5/1/27	4.00%	30,000.00	2,400.00	32,400.00	34,800.00	27
28	11/1/27	4.00%	0.00	1,800.00	1,800.00		
	5/1/28	4.00%	30,000.00	1,800.00	31,800.00	33,600.00	28
29	11/1/28	4.00%	0.00	1,200.00	1,200.00		
	5/1/29	4.00%	30,000.00	1,200.00	31,200.00	32,400.00	29
30	11/1/29	4.00%	0.00	600.00	600.00		
	5/1/30	4.00%	30,000.00	600.00	30,600.00	31,200.00	30
Total Water Fund Share			330,000.00	75,090.00	405,090.00	405,090.00	11

Summary of Bond Issue F:

CIP Fund Share	2,035,000	86.0%
Water Fund Share	330,000	14.0%
Grand Total	\$2,365,000	100.0%

~~ Debt Service Continued on Next Page ~~

Debt Service

A Responsibility of the Finance Department

Bond Issue H

WATER SYSTEM IMPROVEMENTS: 2011

Original Principal:	Lender:	Morgan Stanley & Co
1,224,000	Approved by Voters June 2011 for Duck Brook Pump Station Upgrade and Watermain Replacement	
2,515,000	Approved by Council to Refinance 2001 Bond issued for purchase of Water Company	
<u>3,739,000</u>	Total	

Date of Issue: 9/15/11

Paying agent: Bank of New York/ Mellon Trust

Interest Rate = 2.0% - 3.50% (Avg. - 2.29%)

Refinance: After Dec. 2021

Payment Dates: December 1 (principal and interest) & June 1 (interest only)

FY	Date	Interest Rate	Principal Payment	Interest Payment	Payment Total	Fiscal Year Total
20	12/01/19	2.00%	293,944.00	22,767.01	316,711.01	
	06/01/20			19,827.57	19,827.57	336,538.58
21	12/01/20	2.50%	306,642.00	19,827.57	326,469.57	
	06/01/21			15,994.54	15,994.54	342,464.11
22	12/01/21	3.00%	311,642.00	15,994.54	327,636.54	
	06/01/22			11,319.91	11,319.91	338,956.45
23	12/01/22	3.00%	59,339.00	11,319.91	70,658.91	
	06/01/23			10,429.83	10,429.83	81,088.74
24	12/01/23	3.00%	62,036.00	10,429.83	72,465.83	
	06/01/24			9,499.29	9,499.29	81,965.12
25	12/01/24	3.00%	64,733.00	9,499.29	74,232.29	
	06/01/25			8,528.29	8,528.29	82,760.58
26	12/01/25	3.00%	67,431.00	8,528.29	75,959.29	
	06/01/26			7,516.83	7,516.83	83,476.12
27	12/01/26	3.00%	70,128.00	7,516.83	77,644.83	
	06/01/27			6,464.91	6,464.91	84,109.74
28	12/01/27	3.125%	72,825.00	6,464.91	79,289.91	
	06/01/28			5,327.02	5,327.02	84,616.93
29	12/01/28	3.25%	75,522.00	5,327.02	80,849.02	
	06/01/29			4,099.78	4,099.78	84,948.80
30	12/01/29	3.25%	78,219.00	4,099.78	82,318.78	
	06/01/30			2,828.72	2,828.72	85,147.50
31	12/01/30	3.375%	80,917.00	2,828.72	83,745.72	
	06/01/31			1,463.25	1,463.25	85,208.97
32	12/01/31	3.50%	83,614.00	1,463.25	85,077.25	
	06/01/32					85,077.25
Totals			1,626,992.00	229,366.89	1,856,358.89	1,856,358.89

~~ Debt Service Continued on Next Page ~~

Debt Service

A Responsibility of the Finance Department

Bond Issue I

WATER SYSTEM IMPROVEMENTS: 2012 - SRF

Duck Brook Water Pumping Station renovations, water treatment system improvements and main replacements. Financed by the Maine Drinking Water Program's State Revolving Loan Fund (SRF), using General Obligation (GO) notes, but is being repaid by the Water Fund from user fees.

Original Principal = \$2,662,957

Date of Issue: 10/1/2012

Average Interest Rate = 1.5%

Payment Dates: October 1 (principal and interest) & April 1 (interest only)

Lender: Maine Municipal Bond Bank

Agent fee: None

<i>Fiscal Year</i>	<i>Date</i>	<i>Principal Payment</i>	<i>Interest Payment</i>	<i>Payment Total</i>	<i>Fiscal Year Total</i>
20	10/01/19	128,379.00	16,493.41	144,872.41	
	04/01/20	0.00	9,400.46	9,400.46	154,272.87
21	10/01/20	129,663.00	15,883.61	145,546.61	
	04/01/21	0.00	8,719.73	8,719.73	154,266.34
22	10/01/21	130,960.00	15,267.73	146,227.73	
	04/01/22	0.00	8,032.19	8,032.19	154,259.92
23	10/01/22	132,269.00	14,645.64	146,914.64	
	04/01/23	0.00	7,337.77	7,337.77	154,252.41
24	10/01/23	133,592.00	14,017.37	147,609.37	
	04/01/24	0.00	6,636.41	6,636.41	154,245.78
25	10/01/24	134,928.00	13,382.81	148,310.81	
	04/01/25	0.00	5,928.04	5,928.04	154,238.85
26	10/01/25	136,277.00	12,741.89	149,018.89	
	04/01/26	0.00	5,212.58	5,212.58	154,231.47
27	10/01/26	137,640.00	12,094.58	149,734.58	
	04/01/27	0.00	4,489.97	4,489.97	154,224.55
28	10/01/27	139,016.00	11,440.77	150,456.77	
	04/01/28	0.00	3,760.13	3,760.13	154,216.90
29	10/01/28	140,406.00	10,780.43	151,186.43	
	04/01/29	0.00	3,023.00	3,023.00	154,209.43
30	10/01/29	141,811.00	10,113.55	151,924.55	
	04/01/30	0.00	2,278.49	2,278.49	154,203.04
31	10/01/30	143,229.00	9,439.94	152,668.94	
	04/01/31	0.00	1,526.53	1,526.53	154,195.47
32	10/01/31	144,660.00	8,759.53	153,419.53	
	04/01/32	0.00	767.07	767.07	154,186.60
33	10/01/32	146,108.00	8,072.47	154,180.47	154,180.47
Totals		1,918,938.00	240,246.10	2,159,184.10	2,159,184.10

~~ Debt Service Continued on Next Page ~~

Debt Service

A Responsibility of the Finance Department

Bond Issue L

ROUTE #3 WATER MAINS: FY16

Authorized by Town Meeting Vote @ 6/2/2015

Repaid by Water Rates

Principal =	\$	1,700,000					Lender: Roosevelt & Cross, Inc. & Assoc.
Interest Rate =		3.30% Avg.					TIC: 2.49% after bond premium
Term in Years =		20					Refinance only after October 2025
							Paying Agent: US Bank St. Paul
<i>Fiscal Year</i>	<i>Due Date</i>	<i>Principal Payment</i>	<i>Interest Payment</i>	<i>Payment Total</i>	<i>Fiscal Year Total</i>		
20	10/15/19	85,000.00	24,437.50	109,437.50			3.0%
	04/15/20		23,162.50	23,162.50	132,600.00		
21	10/15/20	85,000.00	23,162.50	108,162.50			3.0%
	04/15/21		21,887.50	21,887.50	130,050.00		
22	10/15/21	85,000.00	21,887.50	106,887.50			3.0%
	04/15/22		20,612.50	20,612.50	127,500.00		
23	10/15/22	85,000.00	20,612.50	105,612.50			4.0%
	04/15/23		18,912.50	18,912.50	124,525.00		
24	10/15/23	85,000.00	18,912.50	103,912.50			4.0%
	04/15/24		17,212.50	17,212.50	121,125.00		
25	10/15/24	85,000.00	17,212.50	102,212.50			4.0%
	04/15/25		15,512.50	15,512.50	117,725.00		
26	10/15/25	85,000.00	15,512.50	100,512.50			5.0%
	04/15/26		13,387.50	13,387.50	113,900.00		
27	10/15/26	85,000.00	13,387.50	98,387.50			5.0%
	04/15/27		11,262.50	11,262.50	109,650.00		
28	10/15/27	85,000.00	11,262.50	96,262.50			2.5%
	04/15/28		10,200.00	10,200.00	106,462.50		
29	10/15/28	85,000.00	10,200.00	95,200.00			3.0%
	04/15/29		8,925.00	8,925.00	104,125.00		
30	10/15/29	85,000.00	8,925.00	93,925.00			3.0%
	04/15/30		7,650.00	7,650.00	101,575.00		
31	10/15/30	85,000.00	7,650.00	92,650.00			3.0%
	04/15/31		6,375.00	6,375.00	99,025.00		
32	10/15/31	85,000.00	6,375.00	91,375.00			3.0%
	04/15/32		5,100.00	5,100.00	96,475.00		
33	10/15/32	85,000.00	5,100.00	90,100.00			3.0%
	04/15/33		3,825.00	3,825.00	93,925.00		
34	10/15/33	85,000.00	3,825.00	88,825.00			3.0%
	04/15/34		2,550.00	2,550.00	91,375.00		
35	10/15/34	85,000.00	2,550.00	87,550.00			3.0%
	04/15/35		1,275.00	1,275.00	88,825.00		
36	10/15/35	85,000.00	1,275.00	86,275.00			3.0%
					86,275.00		
		1,445,000.00	400,137.50	1,845,137.50	1,845,137.50		

Summary of Bond Issue L:

CIP Fund Share	340,000
Water Fund Share	1,445,000

Grand Total 1,785,000