



CHATFIELD ENGINEERS, P.C. • 2800 Dewey Avenue • Rochester, New York 14616
(585) 227-6040 • Fax (585) 227-4233

April 10, 2013

CE #10-977

Supervisor Robert Crnkovich
and Town Board Members
Town of Byron
7028 Route 237, P.O. Box 9
Byron, NY 14422

RE: Town of Byron Water Areas of Service within the Town

Dear Supervisor Crnkovich and Town Board Members:

As per your request, we have prepared updated preliminary cost estimates for additional areas of service within the Town of Byron. We have attached to this letter a copy of the various areas of service with various funding scenarios to consider.

The process of obtaining public water for areas within the Town is sometimes misunderstood by residents, often times based upon what they read about in the local newspapers and what they may hear or perceive from discussions with various parties. I have prepared a handout with general information pertaining to the completion of Water Projects and have attached it to this letter.

I will be present at the April 10, 2013 Town Board Meeting to discuss the general process of completing water projects and to discuss the preliminary cost estimates prepared to date.

As a follow up to my attendance at the Town Board Meeting, I suggest that you consider holding an informational meeting with the residents of the Town to discuss this matter in detail. I would be glad to make a presentation at that meeting also.

Should you have any questions regarding the technical details of this project, please do not hesitate to contact me.

Sincerely,

Paul R. Chatfield, P.E.

Copies by Email with Enclosures to:
Debra Buck-Leaton, Town Clerk
George Heins, Town Highway Superintendent
Paul Boylan, Town Attorney
Stu Brown, Stuart I. Brown Associates
Bill Reemtsen, Stuart I. Brown Associates

TOWN OF BYRON
GENERAL PROCESS FOR CREATION OF WATER DISTRICTS: FORMATION TO COMPLETION

The Residents may either petition the Town to Form the Water District or the Town may proceed with District Formation under Article 12A of Town Law or proceed with formation of a Water Improvement Benefit Area under Article 12C of Town Law. The general steps to be followed are summarized as follows:

Preliminary Study:

- Evaluate potential service areas and review alternatives.
- Preparation of preliminary cost estimates.
- Determine feasibility of project.

Public Information Meeting:

- Present the findings/costs to the residents
- Discussion of the water district formation process.
- Review of the projected schedule.
- Determine the support of the residents.

Potential Grants:

- USDA Rural Development **(most likely source of grants IF income eligible)**.
- NYS Office of Small Cities Grant Program (Formerly HUD Grants).
- NYS EFC Drinking Water State Revolving Fund (DWSRF)

Low Interest Loans:

- USDA Rural Development **(interest rate is based upon income)**.
- NYS EFC Drinking Water State Revolving Fund (DWSRF).
- Municipal Bonds.

Form Water District:

- Prepare Water District Boundary Map & Description.
- Prepare Engineering Report and cost estimate.
- Determine billable units, hardships, exemptions and maximum annual cost.
- Public Hearing for Water District or Benefit Area creation.
- Town Attorney to prepare the "legal petition" for distribution by the residents.

NYS Comptrollers Approval:

- Threshold \$685/year including water use (2013).
- Higher annual cost requires approval for NYS.
- Application Process is time consuming.

Contract Documents:

- Prepare Plans & Specifications for completion of the Project.

Approvals & Easements:

- Local Health Department Approval
- NYS DEC - Wetlands, environmentally sensitive areas, streams.
- NYS DEC - Water Supply Permit.
- State Environmental Quality Review - SEQR Process.
- State Office of Parks and Historic Preservation. (If Applicable)
- US Dept. of Army - Streams, erosion, water protection. (If Applicable)
- NYS Agriculture & Markets (Notices of Intent).
- NYS DOT and County Highway Departments.
- Water Supply Agreements with supplier (If Applicable).
- Obtain Easements from Property Owners.
- MCWA Approval.



Bidding Phase

Construction Phase

Project Closeout

Homeowners Responsibility:

Install Water Service.

-From road R.O.W. to house

-Varies based upon site, length, etc.

-Approx \$10-15 per foot

Separate from well supply and Internal Plumbing Changes.

Purchase Water (average single family home use 60,000 – 80,000 gallons/yr).

Advantages of a Public Water System:

Consistent Quality.

Consistent Quantity.

Increased Fire Protection.

Lower Homeowners (fire) Insurance Rate (average 5-15%).

Increased Property Values.

Enhanced marketability of property when property is put up for sale.

No automatic increase in property taxes.

Less worry about water supply.

Eliminate costs associated with private wells, as follows:

Electricity

Replacement of Pumps

Replacement of Well

Replacement of water softeners, chemicals, appliances and fixtures



Common Questions & Answers relating to Water Projects

If I don't want the water, will I have to pay for it?

- *Only those properties that are in the district/benefit area will have to pay for debt, but if you don't hook-up you will not have to pay for water.*

Will the Project raise my assessment?

- *No, your assessment does not change. Your tax bill will include a separate water district or benefit area charge. Property value may increase, but assessment is based upon sales, not due to water supply.*

If I don't hook-up immediately, can I hook in later?

- *Yes, but you will have to pay a tap-in fee.*

Will I have an opportunity to vote on Creation of the Water District?

- *If the district or benefit area was formed by a legal petition, then no vote would be held since the legal petition would essentially serve as the vote. A district formed by petition requires greater than 50% signature by the owners of residential properties and total assessed valuation.*
- *However, if the district or benefit area is formed by the Town Board, a petition by at least 5% of the property owners could bring the district or benefit area to a vote. It would then take a majority (greater than 50% voters) to form the water district or benefit area. Each person on a deed gets a vote. If you are on more than one property you still have only get one vote. If the property is owned by a corporation, the entity gets one vote.*

What are the basic steps necessary to receive funding from USDA RD?

- *Determine Income from either the published data or by preparing Income Surveys. **NOTE: Due to the Town of Byron's MHI being so high, it is imperative for the Town to undertake income surveys of each area proposed for service, otherwise the Town will likely NOT get any financial assistance from USDA RD (grant or loans).***
- *Refer to the USDA RD Community Program handouts regarding income eligibility, amount of grants available and interest rates (both based upon income levels).*
- *Town to authorize the Town Engineer to prepare the Map, Plan and Report.*
- *Town to authorize the grant writer to prepare the Initial Application for Funding to USDA RD. This step includes completion of the Environmental Review Process (SEQR/NEPA).*
- *USDA RD to provide a determination of funding estimate to the Town.*
- *Town to authorize the Town Attorney to prepare the "legal petition" for distribution to the residents and to create the Water District.*
- *Town to authorize the grant writer to prepare the full application to USDA RD for funding. The Final Application includes the legal creation of the district and the Bond Resolution.*



- *USDA RD to issue the Letter of Conditions (LOC) to the Town, outlining the grant amount (if any) and the terms of the loan (interest rate and duration).*
- *Town, along with their professionals, complete the necessary tasks outlined in the LOC.*
- *USDA RD authorizes the Project for Bids.*
- *Construction to take place.*
- *Project completed and closed out.*

What is the Median Household Income (MHI) for the Town of Byron?

*The Town of Byron published MHI is \$64,516, which would be considered as "Market Rate" according to USDA Rural Development. **With such a high MHI, it is unlikely that the Town of Byron would be able to receive any loan money, therefore an income survey is highly recommended.***

What is the duration that an income survey is good for?

Typically, income surveys are valid for a two (2) year period.

What is the difference between an "informal petition" and a "legal petition"?

An "informal petition" is generally a request that comes before the Town Board by residents in a specific area that lets the Town Board know that residents in that area are interested in the Town pursuing public water or that they want water.

A "legal petition" is prepared by the Town Attorney after the Town Engineer prepares the "Map, Plan and Report". The Town Assessor will provide information to the Town Attorney to be used in preparation of the petition. The legal petition generally includes a description of the Project, Total Maximum Project Cost, estimated annual costs to the typical homeowner, method of financing, etc. Once the "legal petition" has been prepared by the Town Attorney, the petition will be provided to a small group of residents who will circulate the petition and get the requisite number of signatures.

Why is the Town of Byron required to use Ductile Iron Pipe (DIP) in lieu of Poly Vinyl Chloride (PVC) pipe, when PVC pipe is much cheaper?

Currently the Town of Byron has a "Retail Lease Agreement" with the Monroe County Water Authority (MCWA). The current agreement requires that any water system improvements taken on by the Town of Byron comply with the Design Standards of the MCWA. The current MCWA Design Standard for water main pipe is ductile iron pipe. If the Town would like use another pipe material, such as PVC pipe, a "Retail Lease Agreement Amendment" would have to be executed. At that point if the Town chose to use a material that did not meet their standards, then the Town would be responsible for the future repairs and replacement of those lines.

How long will the process take to get water?

Depending upon the affordability of the project and the desire for water by the residents, the typical time frame would be from 2-5 years for completion.



CHATFIELD ENGINEERS, P.C.

2800 Dewey Avenue
ROCHESTER, NEW YORK 14616
Phone (585) 227-6040
FAX (585) 227-4233

JOB _____

SHEET NO. _____ OF _____

CALCULATED BY _____ DATE _____

CHECKED BY _____ DATE _____

SCALE _____

MEDIAN HOUSEHOLD INCOME - 2010 CENSUS

GENESEEE	2010 MHI	Margin of Error (+/-)
City of Batavia	\$37,522	\$3,637
Town of Alabama	\$54,476	\$6,635
Town of Alexander	\$56,719	\$4,464
Town of Batavia	\$48,598	\$3,428
Town of Bergen	\$56,854	\$3,390
Town of Bethany	\$58,214	\$8,884
Town of Byron	\$64,516	\$6,747
Town of Darien	\$56,582	\$4,347
Town of Elba	\$57,598	\$5,505
Town of Le Roy	\$51,510	\$5,764
Town of Oakfield	\$44,870	\$4,572
Town of Pavilion	\$62,321	\$6,900
Town of Pembroke	\$48,958	\$7,081
Town of Stafford	\$63,229	\$12,319
Tonawanda Indian Reservation	\$28,472	\$8,064
Village of Alexander	\$54,318	\$7,287
Village of Bergen	\$48,833	\$8,800
Village of Corfu	\$50,845	\$2,070
Village of Elba	\$60,875	\$10,002
Village of Le Roy	\$44,500	\$5,522
Village of Oakfield	\$43,688	\$4,670



United States Department of Agriculture
Rural Development

*Effective
with
2010 MHI
figures*

Estimated Annual Costs For Water / Wastewater Projects

The following tables may be used as an estimate for target costs per Equivalent Dwelling Unit (EDU), in order to determine potential funding, based on Median Household Income (MHI). These are average costs based on projects USDA - Rural Development has previously funded. Actual target costs per EDU are determined from similar system costs of communities in that region of the state.

Town

<u>MHI</u>	<u>% of MHI</u>	<u>Monthly Cost/EDU</u>	<u>Annual Cost/EDU</u>
\$ 25,000 or less	1.35%	\$ 28.20	\$ 340
\$ 30,000	1.40%	\$ 35.00	\$ 420
\$ 35,000	1.45%	\$ 42.30	\$ 510
\$ 40,000	1.50%	\$ 50.00	\$ 600
\$ 45,000	1.55%	\$ 58.20	\$ 700
\$ 50,000	1.60%	\$ 66.70	\$ 800
\$ 55,000	1.65%	\$ 75.70	\$ 910
\$ 60,000 or more	1.70%	\$ 85.00	\$ 1,020

Village

<u>MHI</u>	<u>% of MHI</u>	<u>Monthly Cost/EDU</u>	<u>Annual Cost/EDU</u>
\$ 25,000 or less	1.10%	\$ 23.00	\$ 280
\$ 30,000	1.15%	\$ 28.80	\$ 350
\$ 35,000	1.20%	\$ 35.00	\$ 420
\$ 40,000	1.25%	\$ 41.70	\$ 500
\$ 45,000	1.30%	\$ 48.80	\$ 590
\$ 50,000	1.35%	\$ 56.30	\$ 680
\$ 55,000	1.40%	\$ 64.20	\$ 770
\$ 60,000 or more	1.50%	\$ 75.00	\$ 900

Notes:

1. Maximum grant caps are as follows:

- Poverty Rate - 75% of total project costs up to a maximum of \$750,000.
- Intermediate Rate - 45% of total project costs up to a maximum of \$500,000.
- Market Rate - Grants not available.

2. All percentages / costs shown above are estimates. Actual percentages / costs will be determined by USDA - Rural Development based on actual similar system costs.

3. The cost per EDU includes new debt service, existing debt service, short lived asset reserve, and operating and maintenance expenses.

4. The number of EDUs for a Village / Town are calculated using USDA - Rural Development, Form A.

**USDA RURAL DEVELOPMENT
Community Programs**

WATER & WATER LOAN/GRANT – DIRECT 1780

MHI of Service Area Per 2010 Data	Loan	Interest Rate	Max % of Grant (1780)	% of MHI Average Annual Debt Service	Max. Population of Service Area
<\$45,505	“Poverty Line” [1780.13(a)(1)(2)&(b)] MHI & health/sanitary standards	Current Poverty Rate	75% [1780.10 (c)(1)]	½ of 1% [1780.35(b)(2)(i)]	10,000
<\$45,505	“Interest Rate” (if it doesn’t comply with 1780.13 (b)(1) health/sanitary standard	Current Intermediate Rate	45%	½ of 1%	10,000
\$45,505 to \$56,882	“Intermediate Rate” [1780.13(c)]	Current Intermediate Rate	45% [1780.10(c)(2)]	1% [1780.35(b)(2)(ii)]	10,000
>\$56,882	“Market Rate” [1780.13(d)]	Current Market Rate	0	N/A	10,000

COMMUNITY FACILITY LOANS – DIRECT 1942-A

MHI of Service Area Per 2010 Data	Loan	Interest Rate	Max. Population based on Project Location
<45,505	“Poverty Line Rate” (if primary purpose is health care or to upgrade existing facilities or construct new facilities required to meet applicable health or sanitary standards.) [1942.17(f)(2)]	Current Poverty Rate	20,000
<56,882	“Intermediate Rate” (if primary purpose does not meet the poverty line rate requirements [1942.17(f)(3)])	Current Intermediate Rate	20,000
>56,882	“Market Rate” [1942.17(f)(4)]	Current Market Rate	20,000
<\$1,193	CF Grant Eligibility		20,000



United States Department of Agriculture
Rural Development

MAR 15 2013

TO: State Directors
Area Directors
Area Specialists

ATTN: Utilities Program Directors

FROM: John C. Padalino
Acting Administrator
Rural Utilities Service

SUBJECT: Interest Rate Changes for Water and Waste Disposal Loans

Language in the Consolidated Farm and Rural Development Act requires that the poverty rate and the intermediate rate be determined based on the approval date of the loan. For those loans approved on or after May 23, 2008, the poverty rate will be set at 60 percent of the market rate and the intermediate rate set at 80 percent of the market rate, adjusted to the nearest one-eighth of one percent. Following are the new interest rates for water and waste disposal loans approved on or after May 23, 2008:

Poverty Line...increased to.....2.125%
Intermediate...increased to2.750%
Market.....increased to3.500%

For loans approved but not closed on or before May 22, 2008, the poverty rate will remain fixed at 4.500 percent and the intermediate rate will continue to be set at one-half of the difference between the poverty line rate and the market rate. Following are the new interest rates for water and waste disposal loans approved on or before May 22, 2008:

Poverty Line...increased to.....4.500%
Intermediate...increased to..... 4.000%
Market.....increased to..... 3.500%

EXPIRATION DATE:
June 30, 2013

FILING INSTRUCTIONS:
Administrative/Other Programs

For this quarter, all loans approved or obligated before May 22, 2008 may be obligated at the lower market rate. These rates will be effective from April 1, 2013, through June 30, 2013.

1400 Independence Ave, S.W. · Washington DC 20250-0700
Web: <http://www.rurdev.usda.gov>

Committed to the future of rural communities.

"USDA is an equal opportunity provider, employer and lender."
To file a complaint of discrimination, write USDA, Director, Office of Civil Rights,
1400 Independence Avenue, S.W., Washington, DC 20250-9410 or call (800) 795-3272 (Voice) or (202) 720-6382 (TDD).

Town of Byron
Future Water Districts (With PVC Pipe)
April 10, 2013

Option 1: All Areas being Considered

	Area	Between	Linear Feet	# of Houses	Construction Costs	Contingency Costs	Legal/Admin Cost	Engineering Costs	Total Project Costs
1	North Bergen Road	Route 237 and Merrill Road	10,500	20	\$ 451,500	\$ 22,575	\$ 31,605	\$ 67,725	\$ 573,405
2A	Bird Road	North Bergen Road and 500' North	500	2	\$ 21,500	\$ 1,075	\$ 1,505	\$ 3,225	\$ 27,305
2B	Bird Road	500' North of North Bergen Rd. and dead end to the N.	5,500	12	\$ 236,500	\$ 11,825	\$ 16,555	\$ 35,475	\$ 300,355
3A	Merrill Road	North Bergen Road and Warboys Road	3,500	10	\$ 150,500	\$ 7,525	\$ 10,535	\$ 22,575	\$ 191,135
3B	Merrill Road	North Bergen Road and Clarendon Town Line	4,500	15	\$ 193,500	\$ 9,675	\$ 13,545	\$ 29,025	\$ 245,745
4	Warboys Road	End of WD #2 to Merrill Road	8,950	14	\$ 384,850	\$ 19,243	\$ 26,940	\$ 57,728	\$ 488,760
5	Fairgrounds Road	Warboys Road and 500' South	500	2	\$ 21,500	\$ 1,075	\$ 1,505	\$ 3,225	\$ 27,305
6	North Bergen Road	Merrill Road and Byron/Bergen Town Line	5,500	8	\$ 236,500	\$ 11,825	\$ 16,555	\$ 35,475	\$ 300,355
7	Warboys Road	Byron/Bergen Town Line	5,300	16	\$ 227,900	\$ 11,395	\$ 15,953	\$ 34,185	\$ 289,433
8	North Bergen Road	Byron/Bergen Town Line to 1,100' east of Sautell Road	2,100	15	\$ 90,300	\$ 4,515	\$ 6,321	\$ 13,545	\$ 114,681
9	Sautell Road	North Bergen Road to Warboys Road	3,000	17	\$ 129,000	\$ 6,450	\$ 9,030	\$ 19,350	\$ 163,830
10	Warboys Road	Byron/Bergen Town Line to Sautell Road	1,200	4	\$ 51,600	\$ 2,580	\$ 3,612	\$ 7,740	\$ 65,532
11	North Byron Road	WD #2 and Transit Road	11,400	19	\$ 477,300	\$ 23,865	\$ 33,411	\$ 71,595	\$ 606,171
12	Cockram Road	End of WD #1 to 3,200' East	3,200	5	\$ 137,600	\$ 6,880	\$ 9,632	\$ 20,640	\$ 174,752
13	Freeman Road	End of Existing WD to Coward Road	4,750	1	\$ 204,250	\$ 10,213	\$ 14,298	\$ 30,638	\$ 259,398
14A	Iveson Road	Freeman Road to Railroad Tracks to the North	2,200	2	\$ 94,600	\$ 4,730	\$ 6,622	\$ 14,190	\$ 120,142
14B	Iveson Road	Freeman Road to Stafford Town Line	3,300	3	\$ 141,900	\$ 7,095	\$ 9,933	\$ 21,285	\$ 180,213
15	Coward Road	Byron/Stafford Town Line to RR Tracks to the North	8,400	30	\$ 361,200	\$ 18,060	\$ 25,284	\$ 54,180	\$ 458,724
16	Lyman Road	Coward Road to Byron/Bergen Town Line	5,500	28	\$ 236,500	\$ 11,825	\$ 16,555	\$ 35,475	\$ 300,355
17	Beaver Meadow Rd.	Lyman Road to Railroad Tracks	4,200	17	\$ 180,600	\$ 9,030	\$ 12,642	\$ 27,090	\$ 229,362
18	Walkers Corners Road	End of Existing WM @ Creek to 300' west of Byron Rd.	7,920	21	\$ 370,560	\$ 18,528	\$ 25,939	\$ 55,584	\$ 470,611
19	Byron Road	Walkers Corners Road to 800 feet north of Cockram Rd	7,700	11	\$ 331,100	\$ 16,555	\$ 23,177	\$ 49,665	\$ 420,497
20	Cockram Road	Caswell Road to 2,120 if west of Byron Road	6,720	7	\$ 288,960	\$ 14,448	\$ 20,227	\$ 43,344	\$ 366,979
21	Caswell Road	Walkers Corners Road to Cockram Rd.	6,900	8	\$ 296,700	\$ 14,835	\$ 20,769	\$ 44,505	\$ 376,809
	Totals		122,940	287	\$ 5,316,420	\$ 265,821	\$ 372,149	\$ 797,463	\$ 6,751,853

Funding Scenario 1: Municipal Bonding with No Grant

Total Project Cost = \$ 6,751,853
Less Anticipated USDA RD Grant = \$ -
Total Amount Financed = \$ 6,751,853

Annual Principal & Interest Payment (5.5% for 30 Years) = \$464,564

EDU's in Proposed District = 287

Estimated Debt Service Cost = \$1,618.69
Cost of Water = \$270.90
Reserve Repair Account = \$20.00

Estimated Cost/Year/Residence = \$1,909.59

Funding Scenario 3: USDA RD Maximum Grant w/ Intermediate Rate Financing (INCOME SURVEY REQUIRED TO VERIFY INTERMEDIATE RATE)

Total Project Cost = \$ 6,751,853
Less Anticipated USDA RD Grant = \$ (500,000)
Total Amount Financed = \$ 6,251,853

Annual Principal & Interest Payment (3.25% for 38 Years) = \$288,863

EDU's in Proposed District = 287

Estimated Debt Service Cost = \$1,006.49
Cost of Water = \$270.90
Reserve Repair Account = \$20.00

Estimated Cost/Year/Residence = \$1,297.39

Funding Scenario 2: USDA RD Loan with No Grant (NOT LIKELY TO RECEIVE)

Total Project Cost = \$ 6,751,853
Less Anticipated USDA RD Grant = \$ -
Total Amount Financed = \$ 6,751,853

Annual Principal & Interest Payment (4% for 38 Years) = \$348,611

EDU's in Proposed District = 287

Estimated Debt Service Cost = \$1,214.67
Cost of Water = \$270.90
Reserve Repair Account = \$20.00

Estimated Cost/Year/Residence = \$1,505.57

Note: The Town of Byron 2010 MHI is \$64,516. At that MHI, no grant money or loan money would be available from USDA RD. The Town of Byron MUST complete an Income Survey.

Town of Byron
 Future Water Districts (With PVC Pipe)
 April 10, 2013

Option 2A (Byron and Bergen as a Joint Project)

	Area	Between	Linear Feet	# of Houses	Construction Costs	Contingency Costs	Legal/Admin Cost	Engineering Costs	Total Project Costs
1	North Bergen Road	Route 237 and Merrill Road	10,500	20	\$ 451,500	\$ 22,575	\$ 31,605	\$ 67,725	\$ 573,405
2A	Bird Road	North Bergen Road and 500' North	500	2	\$ 21,500	\$ 1,075	\$ 1,505	\$ 3,225	\$ 27,305
2B	Bird Road	500' North of North Bergen Rd. and dead end to the N.	5,500	12	\$ 236,500	\$ 11,825	\$ 16,555	\$ 35,475	\$ 300,355
3A	Merrill Road	North Bergen Road and Warboys Road	3,500	10	\$ 150,500	\$ 7,525	\$ 10,535	\$ 22,575	\$ 191,135
3B	Merrill Road	North Bergen Road and Clarendon Town Line	4,500	15	\$ 193,500	\$ 9,675	\$ 13,545	\$ 29,025	\$ 245,745
4	Warboys Road	End of WD #2 to Merrill Road	8,950	14	\$ 384,850	\$ 19,243	\$ 26,940	\$ 57,728	\$ 488,760
5	Fairgrounds Road	Warboys Road and 500' South	500	2	\$ 21,500	\$ 1,075	\$ 1,505	\$ 3,225	\$ 27,305
6	North Bergen Road	Merrill Road and Byron/Bergen Town Line	5,500	8	\$ 236,500	\$ 11,825	\$ 16,555	\$ 35,475	\$ 300,355
7	Warboys Road	Merrill Road and Byron/Bergen Town Line	5,300	16	\$ 227,900	\$ 11,395	\$ 15,953	\$ 34,185	\$ 289,433
8	North Bergen Road	Byron/Bergen Town Line to 1,100' east of Sautell Road	2,100	15	\$ 90,300	\$ 4,515	\$ 6,321	\$ 13,545	\$ 114,681
9	Sautell Road	North Bergen Road to Warboys Road	3,000	17	\$ 129,000	\$ 6,450	\$ 9,030	\$ 19,350	\$ 163,830
10	Warboys Road	Byron/Bergen Town Line to Sautell Road	1,200	4	\$ 51,600	\$ 2,580	\$ 3,612	\$ 7,740	\$ 65,532
	Totals		51,050	135	\$ 2,195,150	\$ 109,758	\$ 153,661	\$ 329,273	\$ 2,787,841

Funding Scenario 1: Municipal Bonding with No Grant

Total Project Cost = \$ 2,787,841
 Less Anticipated USDA RD Grant = \$ -
 Total Amount Financed = \$ 2,787,841

Annual Principal & Interest Payment (5.5% for 30 Years) = \$191,818

EDU's in Proposed District = 135

Estimated Debt Service Cost = \$1,420.88
 Cost of Water = \$270.90
 Reserve Repair Account = \$20.00

Estimated Cost/Year/Residence = \$1,711.78

Funding Scenario 2: USDA RD Loan with No Grant (NOT LIKELY TO RECEIVE)

Total Project Cost = \$ 2,787,841
 Less Anticipated USDA RD Grant = \$ -
 Total Amount Financed = \$ 2,787,841

Annual Principal & Interest Payment (4% for 38 Years) = \$143,942

EDU's in Proposed District = 135

Estimated Debt Service Cost = \$1,066.23
 Cost of Water = \$270.90
 Reserve Repair Account = \$20.00

Estimated Cost/Year/Residence = \$1,357.13

Funding Scenario 3: USDA RD Maximum Grant w/ Intermediate Rate Financing (INCOME SURVEY REQUIRED TO VERIFY INTERMEDIATE RATE)

Total Project Cost = \$ 2,787,841
 Less Anticipated USDA RD Grant = \$ (500,000)
 Total Amount Financed = \$ 2,287,841

Annual Principal & Interest Payment (3.25% for 38 Years) = \$105,708

EDU's in Proposed District = 135

Estimated Debt Service Cost = \$783.03
 Cost of Water = \$270.90
 Reserve Repair Account = \$20.00

Estimated Cost/Year/Residence = \$1,073.93

Note: The Town of Byron 2010 MHI is \$64,516. At that MHI, no grant money or loan money would be available from USDA RD. The Town of Byron MUST complete an Income Survey.

Town of Byron
 Future Water Districts (With PVC Pipe)
 April 10, 2013

Option 2B (Byron Only)

	Area	Between	Linear Feet	# of Houses	Construction Costs	Contingency Costs	Legal/Admin Cost	Engineering Costs	Total Project Costs
1	North Bergen Road	Route 237 and Merrill Road	10,500	20	\$ 451,500	\$ 22,575	\$ 31,605	\$ 67,725	\$ 573,405
2A	Bird Road	North Bergen Road and 500' North	500	2	\$ 21,500	\$ 1,075	\$ 1,505	\$ 3,225	\$ 27,305
2B	Bird Road	500' North of North Bergen Rd. and dead end to the N.	5,500	12	\$ 236,500	\$ 11,825	\$ 16,555	\$ 35,475	\$ 300,355
3A	Merrill Road	North Bergen Road and Warboys Road	3,500	10	\$ 150,500	\$ 7,525	\$ 10,535	\$ 22,575	\$ 191,135
3B	Merrill Road	North Bergen Road and Clarendon Town Line	4,500	15	\$ 193,500	\$ 9,675	\$ 13,545	\$ 29,025	\$ 245,745
4	Warboys Road	End of WD #2 to Merrill Road	8,950	14	\$ 384,850	\$ 19,243	\$ 26,940	\$ 57,728	\$ 488,760
5	Fairgrounds Road	Warboys Road and 500' South	500	2	\$ 21,500	\$ 1,075	\$ 1,505	\$ 3,225	\$ 27,305
6	North Bergen Road	Merrill Road and Byron/Bergen Town Line	5,500	8	\$ 236,500	\$ 11,825	\$ 16,555	\$ 35,475	\$ 300,355
7	Warboys Road	Merrill Road and Byron/Bergen Town Line	5,300	16	\$ 227,900	\$ 11,395	\$ 15,953	\$ 34,185	\$ 289,433
	Totals		44,750	99	\$ 1,924,250	\$ 96,213	\$ 134,698	\$ 289,638	\$ 2,443,798

Funding Scenarior 1: Municipal Bonding with No Grant

Total Project Cost = \$ 2,443,798
 Less Anticipated USDA RD Grant = \$ -
 Total Amount Financed = \$ 2,443,798

Funding Scenarior 2: USDA RD Loan with No Grant (NOT LIKELY TO RECEIVE)

Total Project Cost = \$ 2,443,798
 Less Anticipated USDA RD Grant = \$ -
 Total Amount Financed = \$ 2,443,798

Annual Principal & Interest Payment (5.5% for 30 Years) = \$168,146

Annual Principal & Interest Payment (4% for 38 Years) = \$126,178

EDU's in Proposed District = 99

EDU's in Proposed District = 99

Estimated Debt Service Cost = \$1,698.45

Estimated Debt Service Cost = \$1,274.52

Cost of Water = \$270.90

Cost of Water = \$270.90

Reserve Repair Account = \$20.00

Reserve Repair Account = \$20.00

Estimated Cost/Year/Residence = \$1,989.35

Estimated Cost/Year/Residence = \$1,565.42

Funding Scenarior 3: USDA RD Maximum Grant w/ Intermediate Rate Financing (INCOME SURVEY REQUIRED TO VERIFY INTERMEDIATE RATE)

Total Project Cost = \$ 2,443,798
 Less Anticipated USDA RD Grant = \$ (500,000)
 Total Amount Financed = \$ 1,943,798

Annual Principal & Interest Payment (3.25% for 38 Years) = \$89,812

EDU's in Proposed District = 99

Estimated Debt Service Cost = \$907.19

Cost of Water = \$270.90

Reserve Repair Account = \$20.00

Estimated Cost/Year/Residence = \$1,198.09

Note: The Town of Byron 2010 MHI is \$64,516. At that MHI, no grant money or loan money would be available from USDA RD. The Town of Byron MUST complete an Income Survey.

Town of Byron
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Option 3

Area	Between	Linear Feet	# of Houses	Construction Costs	Contingency Costs	Legal/Admin Cost	Engineering Costs	Total Project Costs
11 North Byron Road	WD #2 and Transit Road	11,100	19	\$ 477,300	\$ 23,865	\$ 33,411	\$ 71,595	\$ 606,171
Totals		11,100	19	\$ 477,300	\$ 23,865	\$ 33,411	\$ 71,595	\$ 606,171

Funding Scenerio 1: Municipal Bonding with No Grant

Total Project Cost = \$ 606,171
 Less Anticipated USDA RD Grant = \$ -
 Total Amount Financed = \$ 606,171

Annual Principal & Interest Payment (5.5% for 30 Years) = \$41,708

EDU's in Proposed District = 19

Estimated Debt Service Cost = \$2,195.15
 Cost of Water = \$270.90
 Reserve Repair Account = \$20.00
Estimated Cost/Year/Residence = \$2,486.05

Funding Scenerio 2: USDA RD Loan with No Grant (NOT LIKELY TO RECEIVE)

Total Project Cost = \$ 606,171
 Less Anticipated USDA RD Grant = \$ -
 Total Amount Financed = \$ 606,171

Annual Principal & Interest Payment (4% for 38 Years) = \$31,298

EDU's in Proposed District = 19

Estimated Debt Service Cost = \$1,847.25
 Cost of Water = \$270.90
 Reserve Repair Account = \$20.00
Estimated Cost/Year/Residence = \$1,938.15

Funding Scenerio 3: USDA RD Maximum Grant w/ Intermediate Rate Financing (INCOME SURVEY REQUIRED TO VERIFY INTERMEDIATE RATE)

Total Project Cost = \$ 606,171
 Less Anticipated USDA RD Grant = \$ (272,777)
 Total Amount Financed = \$ 333,394

Annual Principal & Interest Payment (3.25% for 38 Years) = \$15,404

EDU's in Proposed District = 19

Estimated Debt Service Cost = \$810.75
 Cost of Water = \$270.90
 Reserve Repair Account = \$20.00
Estimated Cost/Year/Residence = \$1,101.65

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Option 4

Area	Between	Linear Feet	# of Houses	Construction Costs	Contingency Costs	Legal/Admin Cost	Engineering Costs	Total Project Costs
12	Cockram Road	3,200	5	\$ 137,600	\$ 6,880	\$ 9,632	\$ 20,640	\$ 174,752
Totals		3,200	5	\$ 137,600	\$ 6,880	\$ 9,632	\$ 20,640	\$ 174,752

Funding Scenario 1: Municipal Bonding with No Grant

Total Project Cost = \$ 174,752
 Less Anticipated USDA RD Grant = \$ -
 Total Amount Financed = \$ 174,752

Annual Principal & Interest Payment (5.5% for 30 Years) = \$12,024

EDU's in Proposed District = 5

Estimated Debt Service Cost = \$2,404.78
 Cost of Water = \$270.90
 Reserve Repair Account = \$20.00
Estimated Cost/Year/Residence = \$2,695.68

Funding Scenario 2: USDA RD Loan with No Grant (NOT LIKELY TO RECEIVE)

Total Project Cost = \$ 174,752
 Less Anticipated USDA RD Grant = \$ -
 Total Amount Financed = \$ 174,752

Annual Principal & Interest Payment (4% for 38 Years) = \$9,023

EDU's in Proposed District = 5

Estimated Debt Service Cost = \$1,804.56
 Cost of Water = \$270.90
 Reserve Repair Account = \$20.00
Estimated Cost/Year/Residence = \$2,095.46

Funding Scenario 2: USDA RD Maximum Grant w/ Intermediate Rate Financing (INCOME SURVEY REQUIRED TO VERIFY)

Total Project Cost = \$ 174,752
 Less Anticipated USDA RD Grant = \$ (78,638)
 Total Amount Financed = \$ 96,114

Annual Principal & Interest Payment (3.25% for 38 Years) = \$4,441

EDU's in Proposed District = 5

Estimated Debt Service Cost = \$888.18
 Cost of Water = \$270.90
 Reserve Repair Account = \$20.00
Estimated Cost/Year/Residence = \$1,179.08

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Option 5

	Area	Between	Linear Feet	# of Houses	Construction Costs	Contingency Costs	Legal/Admin Cost	Engineering Costs	Total Project Costs
13	Freeman Road	End of Existing WD to Coward Road	4,750	1	\$ 204,250	\$ 10,213	\$ 14,298	\$ 30,638	\$ 259,398
14A	Iveson Road	Freeman Road to Railroad Tracks to the North	2,200	2	\$ 94,600	\$ 4,730	\$ 6,622	\$ 14,190	\$ 120,142
14B	Iveson Road	Freeman Road to Stafford Town Line	3,300	3	\$ 141,900	\$ 7,095	\$ 9,933	\$ 21,285	\$ 180,213
15	Coward Road	Byron/Stafford Town Line to RR Tracks to the North	8,400	30	\$ 361,200	\$ 18,060	\$ 25,284	\$ 54,180	\$ 458,724
16	Lyman Road	Coward Road to Byron/Bergen Town Line	5,500	28	\$ 236,500	\$ 11,825	\$ 16,555	\$ 35,475	\$ 300,355
17	Beaver Meadow Rd.	Lyman Road to Railroad Tracks	4,200	17	\$ 180,600	\$ 9,030	\$ 12,642	\$ 27,090	\$ 229,362
	Totals		28,350	81	\$ 1,219,050	\$ 60,953	\$ 85,334	\$ 182,858	\$ 1,548,194

Funding Scenario 1: Municipal Bonding with No Grant

Total Project Cost = \$ 1,548,194
 Less Anticipated USDA RD Grant = \$ -
 Total Amount Financed = \$ 1,548,194

Annual Principal & Interest Payment (5.5% for 30 Years) = \$106,524

EDU's in Proposed District = 81

Estimated Debt Service Cost = \$1,315.11

Cost of Water = \$270.90

Reserve Repair Account = \$20.00

Estimated Cost/Year/Residence = \$1,606.01

Funding Scenario 2: USDA RD Loan with No Grant (NOT LIKELY TO RECEIVE)

Total Project Cost = \$ 1,548,194
 Less Anticipated USDA RD Grant = \$ -
 Total Amount Financed = \$ 1,548,194

Annual Principal & Interest Payment (4% for 38 Years) = \$79,936

EDU's in Proposed District = 81

Estimated Debt Service Cost = \$986.87

Cost of Water = \$270.90

Reserve Repair Account = \$20.00

Estimated Cost/Year/Residence = \$1,277.77

Funding Scenario 2: USDA RD Maximum Grant w/ Intermediate Rate Financing (INCOME SURVEY REQUIRED TO VERIFY)

Total Project Cost = \$ 1,548,194
 Less Anticipated USDA RD Grant = \$ (500,000)
 Total Amount Financed = \$ 1,048,194

Annual Principal & Interest Payment (3.25% for 38 Years) = \$48,431

EDU's in Proposed District = 81

Estimated Debt Service Cost = \$597.92

Cost of Water = \$270.90

Reserve Repair Account = \$20.00

Estimated Cost/Year/Residence = \$886.82

\$500,000 Maximum Grant or 45% Maximum Grant from USDA RD for Intermediate Rate

Note: The Town of Byron 2010 MHI is \$64,516. At that MHI, no grant money or loan money would be available from USDA RD. The Town of Byron MUST complete an Income Survey.

Town of Byron
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Option 6

	Area	Between	Linear Feet	# of Houses	Construction Costs	Contingency Costs	Legal/Admih Cost	Engineering Costs	Total Project Costs
18	Walkers Corners Road	End of Existing WM @ Creek to 300' west of Byron Rd.	7,920	21	\$ 370,560	\$ 18,528	\$ 25,939	\$ 55,584	\$ 470,611
19	Byron Road	Walkers Corners Road to 800 feet north of Cockram Rd	7,700	11	\$ 331,100	\$ 16,555	\$ 23,177	\$ 49,665	\$ 420,497
20	Cockram Road	Caswell Road to 2,120 lf west of Byron Road	6,720	7	\$ 288,960	\$ 14,448	\$ 20,227	\$ 43,344	\$ 366,979
21	Caswell Road	Walkers Corners Road to Cockram Rd.	6,900	8	\$ 296,700	\$ 14,835	\$ 20,769	\$ 44,505	\$ 376,809
	Totals		29,240	47	\$ 1,287,320	\$ 64,366	\$ 90,112	\$ 193,098	\$ 1,634,896

Funding Scenerio 1: Municipal Bonding with No Grant

Total Project Cost = \$ 1,634,896
 Less Anticipated USDA RD Grant = \$ -
 Total Amount Financed = \$ 1,634,896

Annual Principal & Interest Payment (5.5% for 30 Years) = \$112,490

EDU's in Proposed District = 47

Estimated Debt Service Cost = \$2,393.40
 Cost of Water = \$270.90
 Reserve Repair Account = \$20.00
Estimated Cost/Year/Residence = \$2,684.30

Funding Scenerio 2: USDA RD Loan with No Grant (NOT LIKELY TO RECEIVE)

Total Project Cost = \$ 1,634,896
 Less Anticipated USDA RD Grant = \$ -
 Total Amount Financed = \$ 1,634,896

Annual Principal & Interest Payment (4% for 38 Years) = \$84,413

EDU's in Proposed District = 47

Estimated Debt Service Cost = \$1,796.02
 Cost of Water = \$270.90
 Reserve Repair Account = \$20.00
Estimated Cost/Year/Residence = \$2,086.92

Funding Scenerio 2: USDA RD Maximum Grant w/ Intermediate Rate Financing (INCOME SURVEY REQUIRED TO VERIFY)

Total Project Cost = \$ 1,634,896
 Less Anticipated USDA RD Grant = \$ (500,000)
 Total Amount Financed = \$ 1,134,896

Annual Principal & Interest Payment (3.25% for 38 Years) = \$52,437

EDU's in Proposed District = 47

Estimated Debt Service Cost = \$1,115.69
 Cost of Water = \$270.90
 Reserve Repair Account = \$20.00
Estimated Cost/Year/Residence = \$1,406.59

Note: The Town of Byron 2010 MHI is \$64,516. At that MHI, no grant money or loan money would be available from USDA RD. The Town of Byron MUST complete an Income Survey.