

CITY OF APALACHICOLA- Fiscal Sustainability Study



Presented by:
Dyana Jo Stewart
Florida Rural Water Association

Who Is Florida Rural Water Association (FRWA)

About FRWA

The Florida Rural Water Association (FRWA) was originally formed for the benefit of small water and wastewater systems throughout Florida. We are a nonprofit, non-regulatory professional association. Our primary purpose is to assist water and wastewater systems with every phase of the water and wastewater operations.



Information Used in this Fiscal Sustainability Study

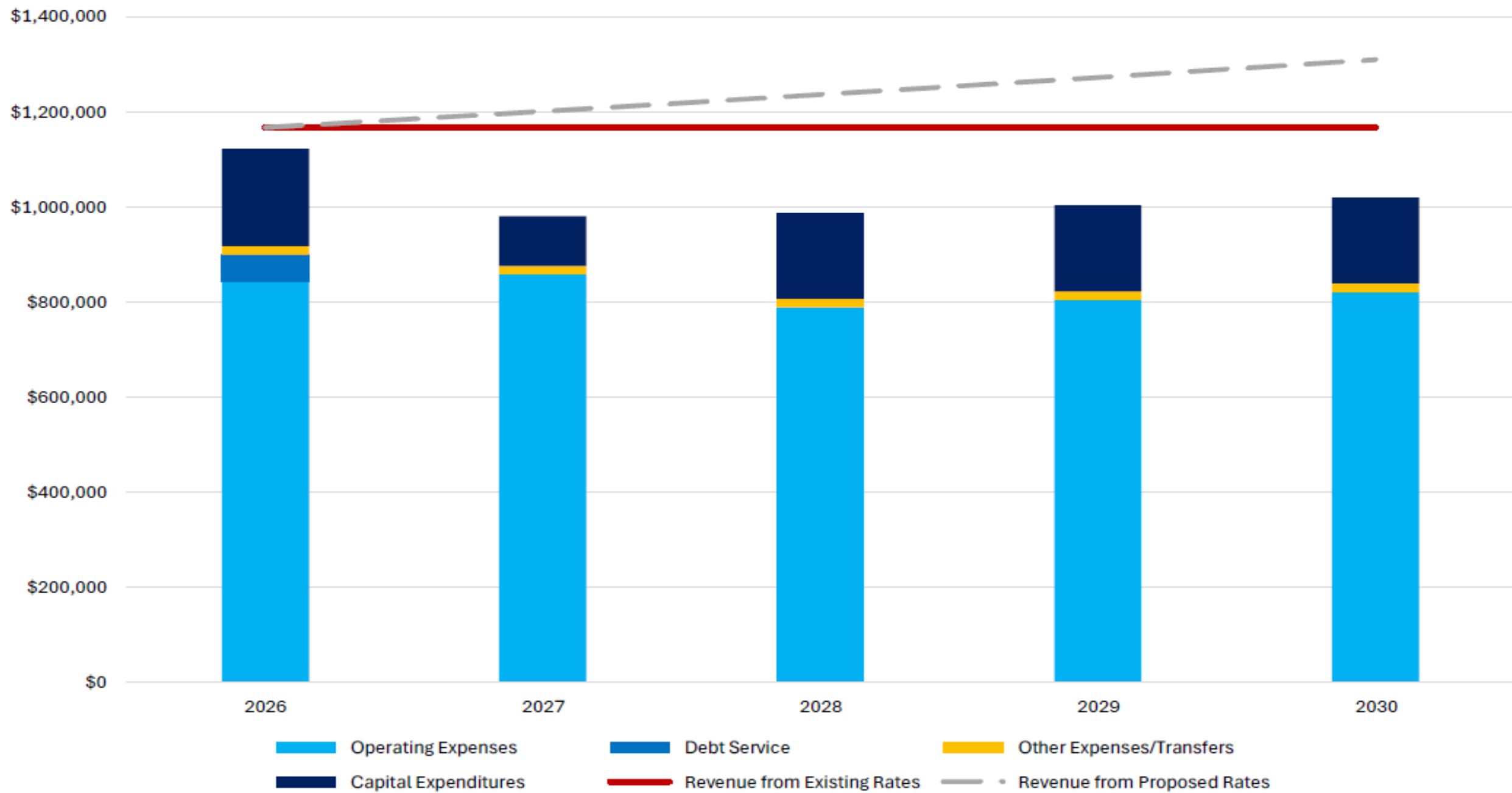
- THE FY₂₅ ACTUAL EXPENSES IDENTIFIED BY THE CITY;
- THE APPROVED FY₂₆ BUDGET;
- CAPITAL IMPROVEMENT PLAN PROJECTS WERE ADDED;
- CONSUMER PRICE INDEX (CPI) OF 3% WAS APPLIED ANNUALLY TO ALL FUTURE O&M EXPENSES;
- AND CURRENT CUSTOMER COUNT, ANNUAL BILLED USAGE, AND CURRENT RATES TO ESTABLISH THE REVENUES EXPECTED.
 - WATER DEPOSITS WERE NOT USED AS REVENUE.
 - SEWER UTILITY FUND (SUF) REVENUES WERE REMOVED STARTING FY₂₇₋₂₈



The Following are recommendations for the City to consider:

- City of Apalachicola's current Base Rate for Commercial customers increases with the meter size, however the **multiplier used is unfamiliar** to FRWA. It is suggested that these rates be reviewed and if no documentation is found that establishes existing multiplier, then the city should consider using the **AWWA guidelines** and apply rates to all large meters whether used for Residential or Commercial use.
- If the **CPI** for any given year exceeds 3% as used in this study or Water and Wastewater budget increases above these percentages, rates may need to be increased by the percentage difference.

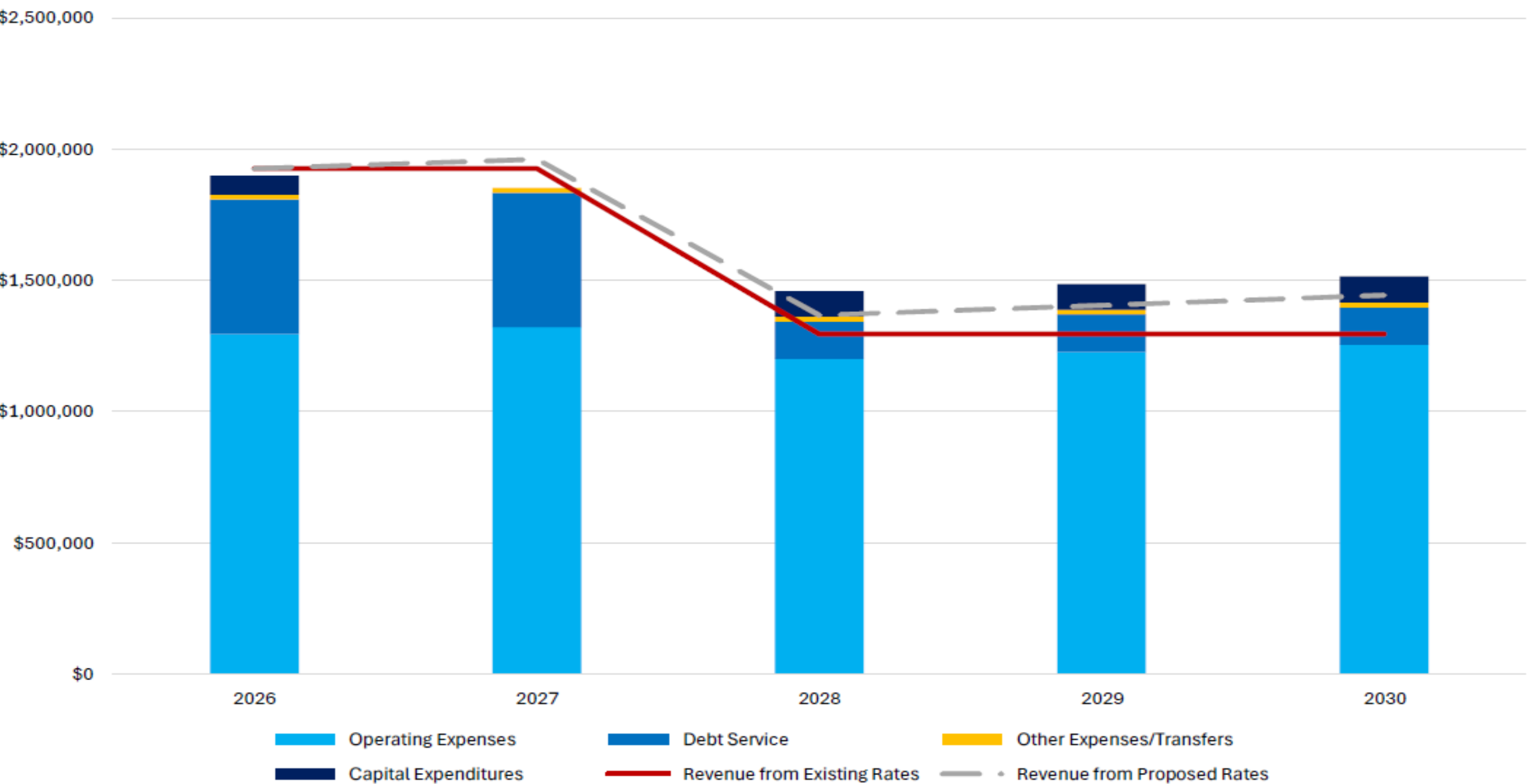
Water Revenue Requirements



Water Rate Revenue Requirements

| | 2026 | 2027 | 2028 | 2029 | 2030 |
|------------------------------|-------------|-------------|-------------|-------------|-------------|
| Revenue Requirements: | | | | | |
| Operating Expenses | \$842,800 | \$858,000 | \$788,647 | \$804,347 | \$820,447 |
| Debt Service | \$57,100 | \$0 | \$0 | \$0 | \$0 |
| Other Expenses/Transfers | \$17,500 | \$17,800 | \$18,200 | \$18,600 | \$18,900 |
| Capital Expenditures | \$204,500 | \$104,500 | \$180,100 | \$180,100 | \$180,100 |
| Gross Revenue Requirements | \$1,121,900 | \$980,300 | \$986,947 | \$1,003,047 | \$1,019,447 |
| | | | | | |
| Less: Other Revenue | \$29,500 | \$29,500 | \$29,500 | \$29,500 | \$29,500 |
| | | | | | |
| Net Revenue Requirements | \$1,092,400 | \$950,800 | \$957,447 | \$973,547 | \$989,947 |
| | | | | | |
| Existing Rate Sufficiency: | | | | | |
| Revenue from Existing Rates | \$1,137,500 | \$1,137,500 | \$1,137,500 | \$1,137,500 | \$1,137,500 |
| Revenue Surplus/(Deficiency) | \$45,100 | \$186,700 | \$180,053 | \$163,953 | \$147,553 |
| | | | | | |
| Proposed Rate Sufficiency: | | | | | |
| Revenue from Proposed Rates | \$1,137,500 | \$1,171,600 | \$1,206,700 | \$1,242,900 | \$1,280,200 |
| Increase in Revenue | \$0 | \$34,100 | \$69,200 | \$105,400 | \$142,700 |
| Cumulative % | | | | | |
| All Customer Classes | | | | | |
| Base Charges | 3.00% | 6.09% | 9.27% | 12.55% | 15.93% |
| Usage Charges | 3.00% | 6.09% | 9.27% | 12.55% | 15.93% |
| Current Year % | | | | | |
| All Customer Classes | | | | | |
| Base Charges | 3% | 3% | 3% | 3% | 3% |
| Usage Charges | 3% | 3% | 3% | 3% | 3% |
| | | | | | |
| Revenue Surplus/(Deficiency) | \$45,100 | \$220,800 | \$249,253 | \$269,353 | \$290,253 |

Wastewater Revenue Requirements



Wastewater Revenue Requirements

| | 2026 | 2027 | 2028 | 2029 | 2030 |
|------------------------------|-------------|-------------|-------------|-------------|-------------|
| Revenue Requirements: | | | | | |
| Operating Expenses | \$1,295,200 | \$1,321,100 | \$1,200,878 | \$1,227,878 | \$1,255,378 |
| Debt Service | \$513,400 | \$513,400 | \$142,000 | \$142,000 | \$142,000 |
| Other Expenses/Transfers | \$17,500 | \$17,800 | \$18,200 | \$18,600 | \$18,900 |
| Capital Expenditures | \$73,000 | \$0 | \$98,400 | \$98,400 | \$98,400 |
| Gross Revenue Requirements | \$1,899,100 | \$1,852,300 | \$1,459,478 | \$1,486,878 | \$1,514,678 |
| | | | | | |
| Less: Other Revenue | \$748,500 | \$748,500 | \$118,032 | \$118,032 | \$118,032 |
| | | | | | |
| Net Revenue Requirements | \$1,150,600 | \$1,103,800 | \$1,341,446 | \$1,368,846 | \$1,396,646 |
| | | | | | |
| Existing Rate Sufficiency: | | | | | |
| Revenue from Existing Rates | \$1,177,700 | \$1,177,700 | \$1,177,700 | \$1,177,700 | \$1,177,700 |
| Revenue Surplus/(Deficiency) | \$27,100 | \$73,900 | -\$163,746 | -\$191,146 | -\$218,946 |
| | | | | | |
| Proposed Rate Sufficiency: | | | | | |
| Revenue from Proposed Rates | \$1,177,700 | \$1,213,000 | \$1,249,400 | \$1,286,900 | \$1,325,500 |
| Increase in Revenue | \$0 | \$35,300 | \$71,700 | \$109,200 | \$147,800 |
| Cumulative % | | | | | |
| All Customer Classes | | | | | |
| Base Charges | 3.00% | 6.09% | 9.27% | 12.55% | 15.93% |
| Usage Charges | 3.00% | 6.09% | 9.27% | 12.55% | 15.93% |
| Current Year % | | | | | |
| All Customer Classes | | | | | |
| Base Charges | 3% | 3% | 3% | 3% | 3% |
| Usage Charges | 3% | 3% | 3% | 3% | 3% |
| | | | | | |
| Revenue Surplus/(Deficiency) | \$27,100 | \$109,200 | -\$92,046 | -\$81,946 | -\$71,146 |

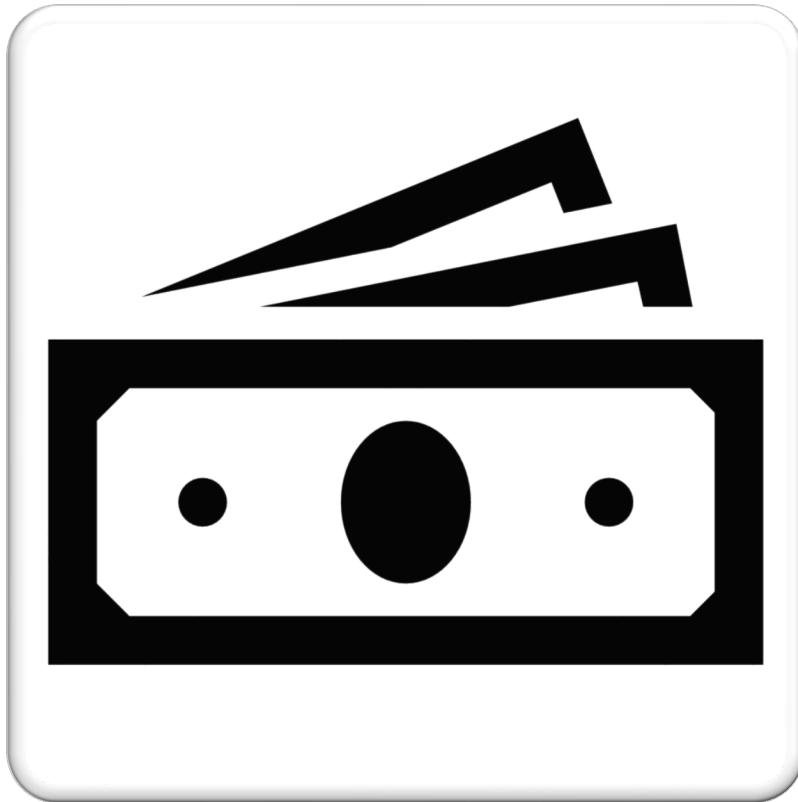
Combined Revenue Requirements

| | 2026 | 2027 | 2028 | 2029 | 2030 |
|--|-------------|-------------|-------------|-------------|-------------|
| Revenue: | | | | | |
| Revenue from Proposed Drinking Water Rates | \$1,137,500 | \$1,171,600 | \$1,206,700 | \$1,242,900 | \$1,280,200 |
| Revenue from Proposed Wastewater Rates | \$1,177,700 | \$1,213,000 | \$1,249,400 | \$1,286,900 | \$1,325,500 |
| Subtotal - Rate Revenue | \$2,315,200 | \$2,384,600 | \$2,456,100 | \$2,529,800 | \$2,605,700 |
| Miscellaneous Revenue - Drinking Water | \$29,500 | \$29,500 | \$29,500 | \$29,500 | \$29,500 |
| Miscellaneous Revenue - Wastewater | \$748,500 | \$748,500 | \$118,032 | \$118,032 | \$118,032 |
| Total Revenue | \$3,093,200 | \$3,162,600 | \$2,603,632 | \$2,677,332 | \$2,753,232 |
| | | | | | |
| Operating Expenses: | | | | | |
| Drinking Water | \$842,800 | \$858,000 | \$788,647 | \$804,347 | \$820,447 |
| Wastewater | \$1,295,200 | \$1,321,100 | \$1,200,878 | \$1,227,878 | \$1,255,378 |
| Total Operating Expenses | \$2,138,000 | \$2,179,100 | \$1,989,525 | \$2,032,225 | \$2,075,825 |
| | | | | | |
| Net Revenue | \$955,200 | \$983,500 | \$614,107 | \$645,107 | \$677,407 |
| | | | | | |
| Debt Service: | | | | | |
| Drinking Water | \$57,100 | \$0 | \$0 | \$0 | \$0 |
| Wastewater | \$513,400 | \$513,400 | \$142,000 | \$142,000 | \$142,000 |
| Total Debt Service | \$570,500 | \$513,400 | \$142,000 | \$142,000 | \$142,000 |
| | | | | | |
| Debt Service Coverage | 1.67 | 1.92 | 4.32 | 4.54 | 4.77 |
| | | | | | |
| Net Revenue Less Debt Service | \$384,700 | \$470,100 | \$472,107 | \$503,107 | \$535,407 |
| | | | | | |
| Capital Expenditures: | | | | | |
| Drinking Water | \$204,500 | \$104,500 | \$180,100 | \$180,100 | \$180,100 |
| Wastewater | \$73,000 | \$0 | \$98,400 | \$98,400 | \$98,400 |
| Total Capital Expenditures | \$277,500 | \$104,500 | \$278,500 | \$278,500 | \$278,500 |
| | | | | | |
| Other Expenses/Transfers: | | | | | |
| Drinking Water | \$17,500 | \$17,800 | \$18,200 | \$18,600 | \$18,900 |
| Wastewater | \$17,500 | \$17,800 | \$18,200 | \$18,600 | \$18,900 |
| Total Other Expenses/Transfers | \$35,000 | \$35,700 | \$36,400 | \$37,100 | \$37,900 |
| | | | | | |
| Revenue Surplus/(Deficiency) | \$72,200 | \$329,900 | \$157,207 | \$187,507 | \$219,007 |

Capital Improvement Schedule

| Description | Funding Source | 2026 | 2027 | 2028 | 2029 | 2030 |
|---|---------------------|------------------|------------------|------------------|--------------------|------------------|
| Water Well Repairs 5 & 7 | Water Revenues | \$0 | \$0 | \$0 | \$0 | \$0 |
| WW Equipment | Wastewater Revenues | \$30,000 | \$0 | \$0 | \$0 | \$0 |
| *Water Asset Management Reserve | Water Revenues | \$0 | \$0 | \$75,600 | \$75,600 | \$75,600 |
| *Wastewater Asset Management Reserve | Wastewater Revenues | \$0 | \$0 | \$98,400 | \$98,400 | \$98,400 |
| Turbidity Meter | Wastewater Revenues | \$13,000 | \$0 | \$0 | \$0 | \$0 |
| Dike Repairs | Wastewater Revenues | \$30,000 | \$0 | \$0 | \$0 | \$0 |
| DW Equipment | Water Revenues | \$20,000 | \$0 | \$0 | \$0 | \$0 |
| Preventative Maintenance | Grant | \$0 | \$0 | \$0 | \$750,000 | \$0 |
| Vacuum System | Grant | \$41,700 | \$41,700 | \$41,700 | \$0 | \$0 |
| Flovac Monitoring System | Grant | \$100,000 | \$100,000 | \$100,000 | \$100,000 | \$100,000 |
| Well Maintenance Program | Water Revenues | \$104,500 | \$104,500 | \$104,500 | \$104,500 | \$104,500 |
| Headworks Grit Buildup | Grant | \$100,000 | \$100,000 | \$100,000 | \$0 | \$0 |
| Sprayfield West Communication | Grant | \$37,500 | \$37,500 | \$0 | \$0 | \$0 |
| Leslie St. Water Line | Water Revenues | \$0 | \$0 | \$0 | \$0 | \$0 |
| Building | Water Revenues | \$80,000 | \$0 | \$0 | \$0 | \$0 |
| | | | | | | |
| Totaled by | Funding Source | 2026 | 2027 | 2028 | 2029 | 2030 |
| *Asset Management Cost may be low and will need to be adjusted as new assets are added to the system. | Water Revenues | \$204,500 | \$104,500 | \$180,100 | \$180,100 | \$180,100 |
| | Wastewater Revenues | \$73,000 | \$0 | \$98,400 | \$98,400 | \$98,400 |
| | Grant | \$279,200 | \$279,200 | \$241,700 | \$850,000 | \$100,000 |
| | Total | \$556,700 | \$383,700 | \$520,200 | \$1,128,500 | \$378,500 |

RESERVES



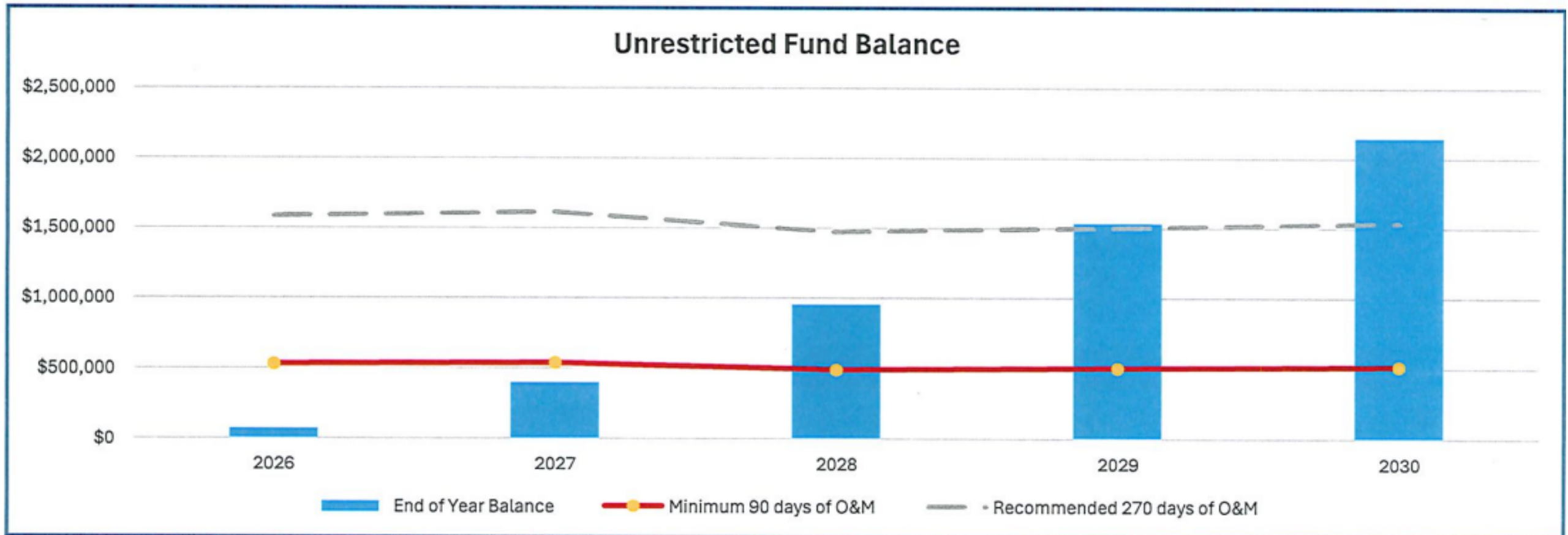
RESERVES FOR UTILITY SYSTEMS ARE MONIES SET ASIDE FOR SPECIFIC CASH FLOW REQUIREMENTS,

- *CAPITAL IMPROVEMENT PROJECTS*
- *UNEXPECTED OPERATION & MAINTENANCE COST*
- *LEGAL EXPENDITURES*
- *NATURAL DISASTERS*

ALL TYPES OF RESERVES CAN PLAY A SIGNIFICANT ROLE IN ADDRESSING CURRENT AND FUTURE CHALLENGES FACING UTILITY SYSTEMS

Unrestricted Reserve Fund Balance

| | 2026 | 2027 | 2028 | 2029 | 2030 |
|---------------------------|----------|-----------|-----------|-------------|-------------|
| Utility Reserve Funds: | | | | | |
| Beginning of Year Balance | \$0 | \$72,100 | \$400,300 | \$953,000 | \$1,534,300 |
| Addition to Current Year | \$72,100 | \$328,200 | \$552,800 | \$581,200 | \$611,000 |
| End of Year Balance | \$72,100 | \$400,300 | \$953,000 | \$1,534,300 | \$2,145,300 |
| Days of Cash on Hand | 12 | 67 | 175 | 276 | 377 |



Drinking Water Residential Rate Schedule

| | 2026 | 2027 | 2028 | 2029 | 2030 |
|----------------------------------|---------|---------|---------|---------|---------|
| Drinking Water | | | | | |
| | | | | | |
| Residential Single Family | | | | | |
| Base Charges Inside City | | | | | |
| 5/8-inch | \$15.24 | \$15.70 | \$16.17 | \$16.66 | \$17.16 |
| 1-inch | \$15.24 | \$15.70 | \$16.17 | \$16.66 | \$17.16 |
| 1.5-inch | \$15.24 | \$15.70 | \$16.17 | \$16.66 | \$17.16 |
| 2-inch | \$15.24 | \$15.70 | \$16.17 | \$16.66 | \$17.16 |
| 3-inch | \$15.24 | \$15.70 | \$16.17 | \$16.66 | \$17.16 |
| | | | | | |
| Base Charges Outside City | | | | | |
| 5/8-inch | \$19.04 | \$19.62 | \$20.20 | \$20.81 | \$21.43 |
| 1-inch | \$19.04 | \$19.62 | \$20.20 | \$20.81 | \$21.43 |
| 1.5-inch | \$19.04 | \$19.62 | \$20.20 | \$20.81 | \$21.43 |
| 2-inch | \$19.04 | \$19.62 | \$20.20 | \$20.81 | \$21.43 |
| 3-inch | \$19.04 | \$19.62 | \$20.20 | \$20.81 | \$21.43 |
| | | | | | |
| Usage Charges Inside City | | | | | |
| 0 to 3,000 gallons | \$5.39 | \$5.55 | \$5.71 | \$5.89 | \$6.06 |
| 3,001 to 6,000 gallons | \$5.65 | \$5.82 | \$6.00 | \$6.18 | \$6.36 |
| 6,001 to 9,000 gallons | \$5.94 | \$6.12 | \$6.31 | \$6.49 | \$6.69 |
| 9,001 to 13,000 gallons | \$6.26 | \$6.45 | \$6.64 | \$6.84 | \$7.05 |
| 13,001 gallons or more | \$6.55 | \$6.75 | \$6.95 | \$7.16 | \$7.37 |
| | | | | | |
| Usage Charges Outside City | | | | | |
| 0 to 3,000 gallons | \$6.44 | \$6.63 | \$6.83 | \$7.03 | \$7.25 |
| 3,001 to 6,000 gallons | \$6.78 | \$6.98 | \$7.19 | \$7.41 | \$7.63 |
| 6,001 to 9,000 gallons | \$7.11 | \$7.32 | \$7.54 | \$7.77 | \$8.00 |
| 9,001 to 13,000 gallons | \$7.46 | \$7.68 | \$7.91 | \$8.15 | \$8.39 |
| 13,001 gallons or more | \$7.84 | \$8.07 | \$8.32 | \$8.57 | \$8.82 |

Drinking Water Commercial Rate Schedule

| | 2026 | 2027 | 2028 | 2029 | 2030 |
|----------------------------|------------|------------|------------|------------|------------|
| Commercial | | | | | |
| Base Charges Inside City | | | | | |
| 5/8-inch | \$32.91 | \$33.90 | \$34.91 | \$35.96 | \$37.04 |
| 1-inch | \$65.71 | \$67.69 | \$69.72 | \$71.81 | \$73.96 |
| 1.5-inch | \$103.27 | \$106.37 | \$109.56 | \$112.84 | \$116.23 |
| 2-inch | \$206.56 | \$212.75 | \$219.14 | \$225.71 | \$232.48 |
| 3-inch | \$236.65 | \$243.75 | \$251.06 | \$258.60 | \$266.35 |
| 4-inch | \$443.52 | \$456.82 | \$470.53 | \$484.64 | \$499.18 |
| 6-inch | \$5,060.43 | \$5,212.24 | \$5,368.61 | \$5,529.67 | \$5,695.56 |
| 8-inch | \$6,521.50 | \$6,717.14 | \$6,918.66 | \$7,126.22 | \$7,340.00 |
| | | | | | |
| Base Charges Outside City | | | | | |
| 5/8-inch | \$41.12 | \$42.35 | \$43.62 | \$44.93 | \$46.28 |
| 1-inch | \$82.16 | \$84.63 | \$87.17 | \$89.78 | \$92.48 |
| 1.5-inch | \$129.09 | \$132.96 | \$136.95 | \$141.06 | \$145.29 |
| 2-inch | \$258.18 | \$265.93 | \$273.90 | \$282.12 | \$290.58 |
| 3-inch | \$295.81 | \$304.68 | \$313.82 | \$323.23 | \$332.93 |
| 4-inch | \$554.41 | \$571.04 | \$588.17 | \$605.82 | \$623.99 |
| 6-inch | \$6,325.38 | \$6,515.15 | \$6,710.60 | \$6,911.92 | \$7,119.28 |
| 8-inch | \$8,151.67 | \$8,396.22 | \$8,648.10 | \$8,907.55 | \$9,174.77 |
| | | | | | |
| Usage Charges Inside City | | | | | |
| 0 to 3,000 gallons | \$5.39 | \$5.55 | \$5.71 | \$5.89 | \$6.06 |
| 3,001 to 6,000 gallons | \$5.65 | \$5.82 | \$6.00 | \$6.18 | \$6.36 |
| 6,001 to 9,000 gallons | \$5.94 | \$6.12 | \$6.31 | \$6.49 | \$6.69 |
| 9,001 to 13,000 gallons | \$6.26 | \$6.45 | \$6.64 | \$6.84 | \$7.05 |
| 13,001 gallons or more | \$6.55 | \$6.75 | \$6.95 | \$7.16 | \$7.37 |
| | | | | | |
| Usage Charges Outside City | | | | | |
| 0 to 3,000 gallons | \$6.44 | \$6.63 | \$6.83 | \$7.03 | \$7.25 |
| 3,001 to 6,000 gallons | \$6.78 | \$6.98 | \$7.19 | \$7.41 | \$7.63 |
| 6,001 to 9,000 gallons | \$7.11 | \$7.32 | \$7.54 | \$7.77 | \$8.00 |
| 9,001 to 13,000 gallons | \$7.46 | \$7.68 | \$7.91 | \$8.15 | \$8.39 |
| 13,001 gallons or more | \$7.84 | \$8.07 | \$8.32 | \$8.57 | \$8.82 |
| | | | | | |

Wastewater Residential Rate Schedule

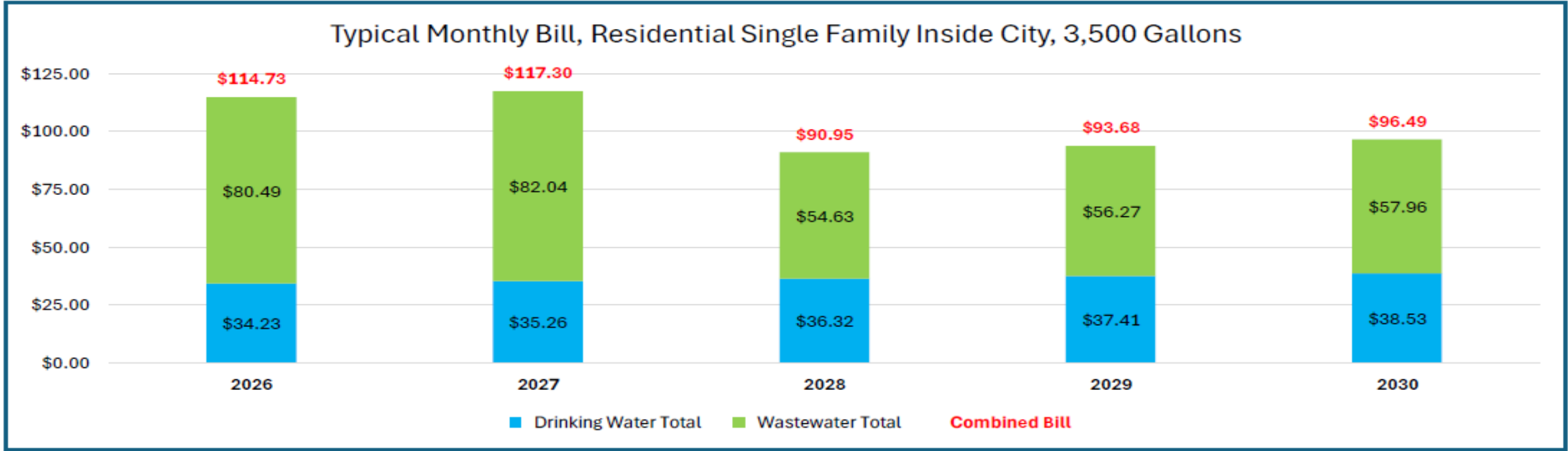
| | 2026 | 2027 | 2028 | 2029 | 2030 |
|----------------------------------|---------|---------|---------|---------|---------|
| Wastewater | | | | | |
| | | | | | |
| Residential Single Family | | | | | |
| Base Charges Inside City | | | | | |
| 5/8-inch | \$24.98 | \$25.73 | \$26.50 | \$27.29 | \$28.11 |
| 1-inch | \$24.98 | \$25.73 | \$26.50 | \$27.29 | \$28.11 |
| 1.5-inch | \$24.98 | \$25.73 | \$26.50 | \$27.29 | \$28.11 |
| 3-inch | \$24.98 | \$25.73 | \$26.50 | \$27.29 | \$28.11 |
| | | | | | |
| Base Charges Outside City | | | | | |
| 5/8-inch | \$31.20 | \$32.13 | \$33.10 | \$34.09 | \$35.11 |
| 1-inch | \$31.20 | \$32.13 | \$33.10 | \$34.09 | \$35.11 |
| 1.5-inch | \$31.20 | \$32.13 | \$33.10 | \$34.09 | \$35.11 |
| 3-inch | \$31.20 | \$32.13 | \$33.10 | \$34.09 | \$35.11 |
| | | | | | |
| Usage Charges Inside City | | | | | |
| 0 to 3,000 gallons | \$7.54 | \$7.77 | \$8.00 | \$8.24 | \$8.49 |
| 3,001 to 6,000 gallons | \$7.80 | \$8.03 | \$8.27 | \$8.52 | \$8.78 |
| 6,001 to 9,000 gallons | \$8.25 | \$8.50 | \$8.75 | \$9.02 | \$9.29 |
| 9,001 to 13,000 gallons | \$8.74 | \$9.01 | \$9.28 | \$9.56 | \$9.84 |
| 13,001 gallons or more | \$9.02 | \$9.29 | \$9.57 | \$9.86 | \$10.16 |
| | | | | | |
| Usage Charges Outside City | | | | | |
| 0 to 3,000 gallons | \$7.94 | \$8.18 | \$8.42 | \$8.68 | \$8.94 |
| 3,001 to 6,000 gallons | \$8.59 | \$8.85 | \$9.11 | \$9.39 | \$9.67 |
| 6,001 to 9,000 gallons | \$9.02 | \$9.29 | \$9.57 | \$9.86 | \$10.16 |
| 9,001 to 13,000 gallons | \$9.46 | \$9.74 | \$10.03 | \$10.33 | \$10.64 |
| 13,001 gallons or more | \$9.93 | \$10.23 | \$10.53 | \$10.85 | \$11.18 |

Wastewater Commercial Rate Schedule

| | 2026 | 2027 | 2028 | 2029 | 2030 |
|----------------------------|-------------|-------------|-------------|-------------|-------------|
| Commercial | | | | | |
| Base Charges Inside City | | | | | |
| 5/8-inch | \$36.59 | \$37.68 | \$38.81 | \$39.98 | \$41.18 |
| 1-inch | \$72.80 | \$74.98 | \$77.23 | \$79.55 | \$81.94 |
| 1.5-inch | \$114.90 | \$118.34 | \$121.89 | \$125.55 | \$129.32 |
| 2-inch | \$229.69 | \$236.58 | \$243.68 | \$250.99 | \$258.52 |
| 3-inch | \$289.72 | \$298.41 | \$307.36 | \$316.58 | \$326.08 |
| 4-inch | \$493.32 | \$508.12 | \$523.36 | \$539.06 | \$555.23 |
| 6-inch | \$8,668.13 | \$8,928.17 | \$9,196.02 | \$9,471.90 | \$9,756.06 |
| 8-inch | \$9,204.97 | \$9,481.11 | \$9,765.55 | \$10,058.51 | \$10,360.27 |
| | | | | | |
| Base Charges Outside City | | | | | |
| 5/8-inch | \$45.68 | \$47.05 | \$48.46 | \$49.92 | \$51.41 |
| 1-inch | \$91.27 | \$94.01 | \$96.83 | \$99.73 | \$102.72 |
| 1.5-inch | \$143.62 | \$147.93 | \$152.37 | \$156.94 | \$161.65 |
| 2-inch | \$289.43 | \$298.11 | \$307.06 | \$316.27 | \$325.76 |
| 3-inch | \$362.15 | \$373.01 | \$384.20 | \$395.73 | \$407.60 |
| 4-inch | \$616.69 | \$635.19 | \$654.25 | \$673.88 | \$694.09 |
| 6-inch | \$10,835.25 | \$11,160.31 | \$11,495.12 | \$11,839.97 | \$12,195.17 |
| 8-inch | \$11,506.34 | \$11,851.53 | \$12,207.07 | \$12,573.28 | \$12,950.48 |
| | | | | | |
| Usage Charges Inside City | | | | | |
| 0 to 3,000 gallons | \$7.54 | \$7.77 | \$8.00 | \$8.24 | \$8.49 |
| 3,001 to 6,000 gallons | \$7.80 | \$8.03 | \$8.27 | \$8.52 | \$8.78 |
| 6,001 to 9,000 gallons | \$8.25 | \$8.50 | \$8.75 | \$9.02 | \$9.29 |
| 9,001 to 13,000 gallons | \$8.74 | \$9.01 | \$9.28 | \$9.56 | \$9.84 |
| 13,001 gallons or more | \$9.02 | \$9.29 | \$9.57 | \$9.86 | \$10.16 |
| | | | | | |
| Usage Charges Outside City | | | | | |
| 0 to 3,000 gallons | \$7.94 | \$8.18 | \$8.42 | \$8.68 | \$8.94 |
| 3,001 to 6,000 gallons | \$8.59 | \$8.85 | \$9.11 | \$9.39 | \$9.67 |
| 6,001 to 9,000 gallons | \$9.02 | \$9.29 | \$9.57 | \$9.86 | \$10.16 |
| 9,001 to 13,000 gallons | \$9.46 | \$9.74 | \$10.03 | \$10.33 | \$10.64 |
| 13,001 gallons or more | \$9.93 | \$10.23 | \$10.53 | \$10.85 | \$11.18 |

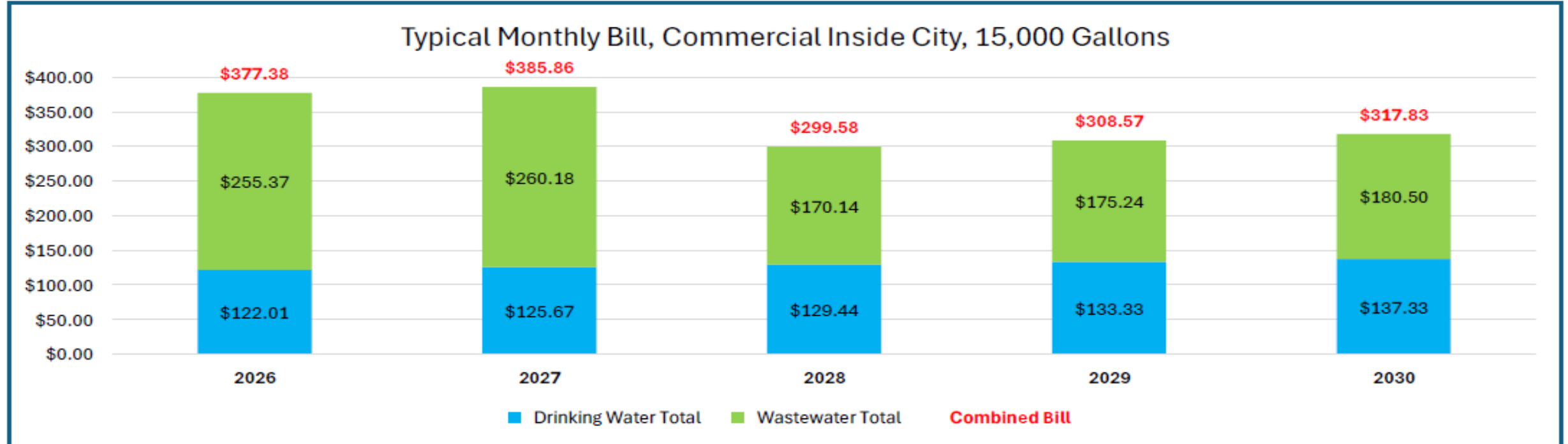
Anticipated Average Monthly Bill , Residential Inside customer (3,500 Gallons)

| Average Residential Customer Usage | 2026 | 2027 | 2028 | 2029 | 2030 |
|------------------------------------|-----------------|-----------------|----------------|----------------|----------------|
| Drinking Water | | | | | |
| Base Charge | \$15.24 | \$15.70 | \$16.17 | \$16.66 | \$17.16 |
| Usage Charge, 3,500 Gallons | \$18.99 | \$19.56 | \$20.14 | \$20.75 | \$21.37 |
| Drinking Water Total | \$34.23 | \$35.26 | \$36.32 | \$37.41 | \$38.53 |
| | | | | | |
| Wastewater | | | | | |
| Base Charge | \$24.98 | \$25.73 | \$26.50 | \$27.29 | \$28.11 |
| Usage Charge, 3,500 Gallons | \$26.52 | \$27.31 | \$28.13 | \$28.98 | \$29.85 |
| Sewer Usage Fee | \$29.00 | \$29.00 | \$0.00 | \$0.00 | \$0.00 |
| Wastewater Total | \$80.49 | \$82.04 | \$54.63 | \$56.27 | \$57.96 |
| | | | | | |
| Combined Bill | \$114.73 | \$117.30 | \$90.95 | \$93.68 | \$96.49 |



Anticipated Average Monthly Commercial Bill ¾" meter (15,000 gal.)

| Commercial 5/8" meter | 2026 | 2027 | 2028 | 2029 | 2030 |
|------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Drinking Water | | | | | |
| Base Charge | \$32.91 | \$33.90 | \$34.91 | \$35.96 | \$37.04 |
| Usage Charge, 15,000 Gallons | \$89.11 | \$91.78 | \$94.53 | \$97.37 | \$100.29 |
| Drinking Water Total | \$122.01 | \$125.67 | \$129.44 | \$133.33 | \$137.33 |
| | | | | | |
| Wastewater | | | | | |
| Base Charge | \$36.59 | \$37.68 | \$38.81 | \$39.98 | \$41.18 |
| Usage Charge, 15,000 Gallons | \$123.79 | \$127.50 | \$131.32 | \$135.26 | \$139.32 |
| Sewer Usage Fee | \$95.00 | \$95.00 | \$0.00 | \$0.00 | \$0.00 |
| Wastewater Total | \$255.37 | \$260.18 | \$170.14 | \$175.24 | \$180.50 |
| | | | | | |
| Combined Bill | \$377.38 | \$385.86 | \$299.58 | \$308.57 | \$317.83 |





QUESTIONS ?

DYANA JO STEWART
FINANCE MANAGEMENT SUPERVISOR
FLORIDA RURAL WATER ASSOCIATION