



WaterLog

Midwest Assistance Program Names New Chief Executive

The Board of Directors of the Midwest Assistance Program has named Martha M. Cashman as its new Chief Executive Officer. She has more than 25 years of senior management experience.

Cashman previously held leadership positions with Land O'Lakes, Inc., the SureBeam Corporation and the U.S. Agency for International Development. Most recently, Cashman was the owner and President/CEO of Seniors Helping Seniors, Inc., an in-home eldercare provider in San Diego County, California.

"The Board of Directors conducted a national CEO search and were

unanimous in their selection of Martha Cashman to lead MAP's future growth," said MAP board president John Woodwick. "Martha has demonstrated executive management experience in organizations serving people and promoting community development and economic transformation in the U.S. and overseas. She has repeatedly demonstrated her ability to implement strategic plans, drive performance to grow an organization and develop an organization's people and community leaders. We are excited about the future of MAP under the leadership of Ms. Cashman."

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Martha M. Cashman

Managing Rates and Assets Preserves Infrastructure

Water and sewer rates typically consume up to 2 percent of median household income (MHI). Recently that has begun to rise. Why? Public funding institutions are accepting higher rates to cover the gaps in grants available to subsidize new construction.

For a community with a \$30,000 MHI, two percent equals \$50 a month for an average user of about 5,000 gallons. After decades of paying almost nothing for potable water, this is a very sizeable change, especially for people on fixed

incomes. Many communities address this problem with rate structures that allow low volume users (seniors, single parent families, etc.) to pay less while larger volume users pay more.

Federal policies are increasingly making local entities assume full responsibility for paying system operating costs. This means local community leaders must regularly review revenues and expenses, and plan how to sustain financially self-supporting water and sewer systems that keep user fees affordable over the long-

term. It is now required for a system and community to be self-sustainable.

MAP staff help rural community leaders evaluate utility system financial and operating performance. This often requires a detailed evaluation of records every month. When customers find management taking a hard line on collecting unpaid accounts, paying utility fees typically move to higher priorities in customer's budgets. Freeloaders are no longer tolerated.

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Staffing Report

New Chief Executive Named...

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"I would like to thank the MAP Board for its trust, confidence and this significant opportunity," Cashman said. "I look forward to continuing to build on the quality reputation and work done by the MAP staff, community clients and its Board of Directors."

"The communities that we serve have many unaddressed needs that go beyond water, wastewater and solid waste management. As advocates and change agents in our rural communities, we need to refocus urban America and Congress on the crisis in

rural America. The small rural communities that sustain us need resources and investments to retain their young people, improve access to health care, expand access to global market participation through state of the art telecommunications, quality housing and economic development," she said.

Cashman holds a Masters of Agriculture and an Interdisciplinary Bachelors (in public policy) degree from the University of Minnesota.

...and Staff Hired for Nebraska and Wyoming

Harold Reynolds and Tom Arnbrister join MAP as its newest rural development specialist.

Harold joins MAP's Nebraska staff. He lives in and worked for the city of Wayne for 14 years, and the Village of Verdigre for seven years. He has a Grade 2 Water, Grade 6 Backflow, Class 3 Wastewater certification, and is a certified Street Superintendent. He has also worked with solid waste.

Tom joins MAP's Wyoming staff. He lives in Glenrock. He comes to MAP from Wyoming Rural Water where he was a training specialist.

Tom has also been a project manager with Island Utility Services, and a water and wastewater operator with Hamakua Housing and Hamakua Sugar, Hawaii.

Redesigned MAP Website open for Business at www.map-inc.org

MAP has redesigned its website and will be adding new material regularly to improve its use to visitors. It has also given the website a whole new look in the process.

The new design places common elements uniformly on each page, making it easier to find links to information on other pages of the website. The redesign also incorporates new web programming concepts that should reduce page download times for people with dialup connections.

Dead ends have been removed and broken links fixed. An animation, that severely slowed the home page download in some browsers, is now on an optional inside page. In several places, information has been combined that used to require navigating through several pages.

More changes "under the hood" are planned for the future to further improve the experience of visitors to the site, regardless of whether you dial in or have a broadband connection.

WaterLog is published four times a year by the Midwest Assistance Program. It is distributed free of charge to rural and tribal community leaders and other interested persons.

Midwest Assistance Program is one of six Rural Community Assistance Partnership agencies that together provide assistance in every state.

For subscription requests and address changes contact:

MAP Inc.
PO Box 81
212 Lady Slipper Avenue Northeast
New Prague, Minnesota 56071
952.758.4334 — 800.822.2981
map@bevcomm.net

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MAP in Your State: A Summary of What We Do

A snapshot of MAP's project activity at the end of April 2006 shows that across our nine state region more than 350 communities and tribes are currently being assisted by a MAP rural development specialist.

Each MAP rural development specialist has from 12 to 22 projects underway at any time, many of which can involve several communities. An example is helping a group of communities working with a rural water district to develop a wastewater facility to replace individual septic systems that are no longer adequate.

MAP projects are developed under a number of federal and state programs. These cover a variety of assessment, financial, managerial and operational assistance needs that exist among rural and tribal communities.

Montana has the most MAP projects under way with 96. Minnesota, Missouri, and Nebraska, respectively, have 44, 42 and 40 projects under way. North Dakota has 35, South Dakota, 33, Iowa, 28, and Kansas, 26. Wyoming has 24, including nine communities that were provided with sanitary surveys.

Through the first six months of this year, MAP staff trained more than 650 community and tribal council members, managers, and water system staff and operators, in groups as small as three and as large as 71.

Where and how frequently MAP staff conduct group training depends on requirements of specific state and federal programs. Through the first half of 2006, one session was conducted in Kansas, six in Minnesota, seven in Missouri, eight in Nebraska and seven in Wyoming. Additional sessions in Kansas, Missouri, Nebraska and Wyoming are already on MAP's training division schedule.

Recognizing MAP's expertise, several staff members have also been enlisted to

train groups at conferences outside the region.

There are also non-project activities that can be added to the tallies. People in many communities contact MAP with specific questions or referrals to other agencies. Non-project activities also include short-term tasks such as preparing environmental reports for communities when they are required by a funding agency.

Through June 2006, MAP staff had more than 200 non-project contacts.

South Dakota and Nebraska had the most, with 76 and 40, due to programs specific to those states.

MAP also keeps in contact with people in the region through this quarterly newsletter and its website. *WaterLog* is distributed to almost 10,000 people. As many as 100 people visit MAP's website each day for information and to access links to other electronic resources.

An Important Tool: Safe Drinking Water Trust eBulletin

The Safe Drinking Water Trust *eBulletin* is an online guide to accurate and useful information for people involved with community water systems. A new issue of the *eBulletin* is emailed to subscribers every three weeks. Subscriptions are free.

The *eBulletin* articles direct you to resources covering a wide range of water system issues. Articles link to training resources, up-to-date financial resources, security tips, and jargon free regulatory information. They also link to industry resources and useful, easy to use guides.

The *eBulletin* articles help system owners and operators focus on the large issue of providing safe water. The articles help owners and operators make informed decisions that benefit their communities and help them stay in compliance with Environmental Protection Agency regulations.

Rural Community Assistance Partnership (RCAP), of which MAP is a member, publishes the *eBulletin*.

To subscribe, go to the Water Trust's website (www.watertrust.org). While there, you can view past *eBulletin* articles and other helpful information.



The Safe Drinking Water Trust website can also be reached from a link on MAP's home page (www.map-inc.org).

RCAP promises that your subscription information won't ever be sold or shared with anyone else. You can easily unsubscribe if you no longer wish to receive the publication.

The *eBulletin* was developed with the support of grants from federal, state and private resources.

Managing Rates and Assets

from page 1

Control Losses and Revenue

When community management takes a hard line to control unaccounted water system losses, and excessive inflow and infiltration in sewer systems, field operating personnel place higher priority on day-to-day performance. Pride of workmanship moves through the organization and customers receive higher quality service. This can positively impact an entire community's personality, its sense of pride and local independence.

Controlling delinquent collections, unaccounted water loss, and inflow and infiltration has increased net revenue for some utilities by 50 percent without a rate increase. However, when such improvements aren't enough, communities need to evaluate rates, expenditures and long-term facility planning when developing annual operating budgets. Every monthly board or council meeting should review system operations and financial performance, so timely changes can be made to stay on target to meet budget and operating performance goals.

Annual budgets must look at more than just routine operations and maintenance. They must also involve long-term planning for all facilities, equipment, vehicles and structures used to assure safe, adequate and efficient customer service. This planning must look decades ahead to provide the lowest possible user rates and the self-sustaining utility systems that help sustain the community as a whole.

Manage Expenditures

Revenue is normally spent in three areas: debt service, operations and maintenance (O&M) and needed reserves. Ideally, long-term debt payment expense should not exceed 30 percent of income, but some financial institutions will provide financing requiring more than 50 percent of revenue. When this happens, nearly all remaining revenue is consumed by day-to-day O&M. Little is left for reserves.

When the debt payment exceeds 25 percent to 30 percent of income for more

than three years, there can be significant long-term impact on system performance and financial sustainability. To avoid this, rates need to be adjusted in a timely manner to bring payments back within acceptable limits, even if doing so requires several step rate increases.

Operations on a shoestring budget often only covers debt, the most essential maintenance and maybe a token amount for reserves. Facilities tend to deteriorate faster, leading to more frequent customer complaints, increased maintenance expenses, and potential non-compliance with environmental, health and safety regulations. When a system deteriorates prematurely it may need to be abandoned or totally replaced, a very costly process that can make quality of community life difficult.

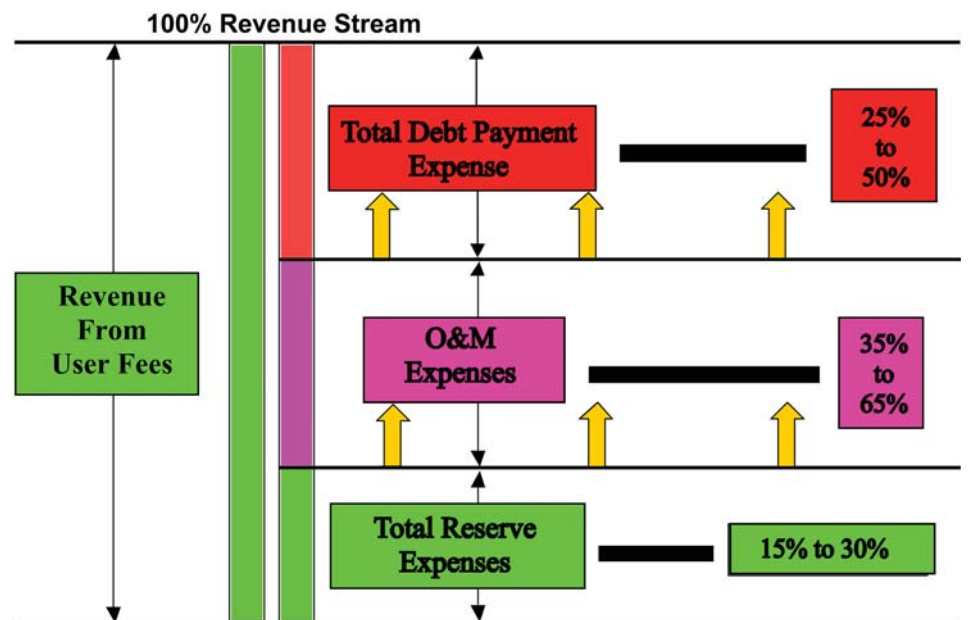
Collecting sufficient revenue for preventive maintenance is extremely important. It can reduce long-term operating expenses by extending the life of facilities and helping to avoid costly emergency repairs. Preventive maintenance may

include something simple, like a tank test to compare pump efficiency with its designed capacity, or major like cleaning, priming and painting a water tower. The former helps identify inefficiency or a potential pump failure before it happens. The latter minimizes corrosion and prevents tank failure. Less costly, more frequent monitoring and maintenance is generally included with routine O&M expenses. Less frequent, more costly maintenance is generally paid from facility reserves set aside for this purpose.

Management should strive to keep routine O&M expenses below 50 percent of revenue. Sometimes this is difficult to achieve in older systems and those with more mechanical equipment. If excessive maintenance is required, communities that did adequate planning can pay for major work from reserves accumulated for this purpose. If management can't reduce excessive O&M expenses, the only option, as with excessive debt service, may be a rate increase.

Fund Needed Reserves

Needed reserves typically consist of four or five parts: (1) Operating Reserve, usually equal to one month of O&M



The three sets of percentages specified on this chart must total 100 percent for a system to have a balanced Income-Expense Budget. Ideally, debt should not exceed 25 percent and routine operations and maintenance (O&M) not exceed 50 percent, leaving 25 percent for needed reserves. If any of these values become excessive, one or both of the other expenses must be reduced, or revenue must be increased to balance the budget.

expenses and retained in the operating bank account; (2) Debt Reserve, usually mandated by the bonding authority, typically accumulates to one year of debt payments over a period of 10 years; (3) Emergency Reserve, usually six to 12 months of O&M expenses, but not less than the cost to replace the most expensive facility that might fail; and (4) Facility Reserve, accumulated to pay for upgrade or eventual replacement of facilities and equipment that deteriorate from normal use and age. A fifth reserve is sometimes accumulated for planned expansion or new facilities, structures and equipment.

Communities will usually accumulate funds for the first three reserves, but may not actually designate the money as three distinctly different reserves. Debt Reserve is often retained in a separate account as a requirement by the bonding authority. For budgeting, however, it's important that a community specifically identify the purpose for all funds being retained. This is especially important when considering increasing user fees or borrowing funds. Money collected for one purpose shouldn't be used to support totally unrelated projects.

To build professionalism and to get away from operating on a shoestring, it is essential that communities keep the combined expenses for debt payment and routine O&M below 75 percent to 80 percent of the revenue so it can save the remaining revenue to build needed reserves. Having a Facility Reserve (to cover system depreciation) is a particularly critical part of community planning. It provides needed funds for preventive maintenance that can extend a facility's life, or provide for its replacement when that becomes necessary, without having to go deeper into debt.

Mechanical equipment (pumps, motors, meters, etc.) should generally not be expected to last more than 10 years. Non-mechanical facilities (pipe, storage towers, manhole encasements, etc.) may have 50 or 100+ year life expectancies. Preventive maintenance is critical for minimizing facility life-cycle costs and maintaining lower user fees.

Budget for Preventive Maintenance

Proper preventive maintenance can maximize longevity of all facilities. It costs less than running equipment to failure, because total cost of replacement is almost always higher. Almost everything will eventually have to be replaced, but unplanned system failures often seem to come at the most inopportune time and frequently involve extra overtime costs.

Preventive maintenance is planned monitoring and maintenance that will extend facility life expectancy, reduce cost of unplanned/emergency repairs and minimize service outages. This ultimately means reduced life-cycle cost of service for the customer.

“...planning must look decades ahead to provide the lowest possible user rates and the self-sustaining utility systems that help sustain the community as a whole.”

If a manufacturer recommends that a \$1,500 pump have oil and seals changed every five years, and its average life expectancy is 10 years, management should develop at least a 20-year budget plan that sets aside enough money in the needed facility reserve to both pay for this preventive maintenance every five years and cover the cost of replacing the pump twice over the next twenty years.

With this pump example, budgeting and performing preventive maintenance

means planning to take the pump out of service twice (years five and 15) to change oil and seals for a cost of about \$100 each time (total about \$200), and replacing the pump twice (years 10 and 20, at \$1,500 each time). Together they represent a total of \$3,200 (\$200+ \$3,000) that management should reasonably expect to spend for this one item during the next 20 years.

By planning ahead and doing the specified preventive maintenance at year five the pump may turn out to only need the oil and seals changed again, perhaps along with replacing some parts prone to wear at year 10 (say \$300 preventive maintenance) instead of needing a \$1,500 pump replacement. If this happens, and it easily could, the pump might last several or many years longer. When preventive maintenance extends facility life 20 percent to 50 percent, our actual 20-year cost will be reduced to about \$2,000, instead of the \$3,200 budgeted. While savings from such preventive maintenance may not cause rates to go down, they certainly won't have to go up as much.

This life-cycle facility planning, called asset management, should be part of every annual budget. It may be more of a mathematical challenge to consider cost of living increases and interest on reserve savings, but common sense business management will allow most communities to get started in the right direction. Simply allocate revenue so debt payments take no more than 25 percent; keep routine O&M below 50 percent, and set the remaining 25 percent aside to build operating, emergency, debt and facility reserves.

Asset management can be used in all phases of community planning and development. It is a well thought out business approach that can help communities who use it to stay on track and remain healthy and viable. MAP staff are prepared to help communities implement asset management planning.

*by Len Coffelt
MAP Rural Development Specialist*

Alternative Mowing Crew

With the price of fuel escalating, many small communities are seeking low cost alternatives for maintaining lagoon sites. One option uses livestock to control surrounding vegetation.

Several states in the region allow grazing around a lagoon. However, caution must be exercised to ensure that the animals don't damage its dikes and berms. In the animal's view, "the grass is always greener" on the water side of the berm.

If the area next to the water is overgrazed, soil erosion can occur and damage the structure. Several approaches can control this. One avoids the problem by making sure berm slopes on the water side have a good layer of rip-rap (rocks) with no grass growing. If a lagoon does not have rip-rap, inside slopes of the lagoon berms must be fenced to keep the animals, especially sheep with their sharp hoofs, on outside areas.

The lagoon is a very important part of a wastewater system. Because it represents

one of the largest investments many communities make, it's important to remember that maintaining is always less expensive than repairing and replacing.

Contact your area regulatory agency to find out if livestock grazing could work for your system.

by H.B. Calvert

MAP Rural Development Specialist



Holy Cross, Iowa, enlists local livestock to help control vegetation around their lagoon, which has rip-rap on the water side of the berm to prevent erosion.

Choice of Census Data Important for Assistance Eligibility

When determining if the economic levels of the households within a planned project area will qualify a project for government low interest loans and grants, it is important to review census tract data for the area. Typically, household economic information for the one or more township in which a project lies is used to determine eligibility. Sometimes the area covered by the census tract is a better choice because it's smaller and closer to the proposed project area.

When determining if the Opolis Sewer District in Kansas' Crawford County, was eligible for USDA Rural Development (RD) funding, township census data showed the project would only be eligible for commercial interest rates.

The county was trying to build a community sewer system for Opolis. Failing

on-site septic systems were polluting ground and surface water. Ponding of sewage on the surface above leach fields was creating a health hazard. Without low interest loans, or possibly grants from RD, the project would not be affordable.

MAP staff discovered that the township had been divided into four separate tracts by the Census Bureau. Each tract had sufficient census information for RD to determine program eligibility. Using this information, they found that the project would be eligible for a low interest loan from RD, and a grant, if needed.

Crawford County is applying for funding from RD and the Community Development Block Grant program to build the Opolis sewer system. If funding comes through, the building of a public sewer system will result in a cleaner

Steering Committees Important to Success

MAP's assistance can be invaluable to a small community with limited development expertise. MAP can show how to bring together the elements of a successful system repair, improvement or replacement. MAP, however, is only a part of a solution. People in a community need to take ownership to keep a project moving forward between the assistance provided by MAP staff.

Little progress can be made in a community waiting for things to just happen. A steering committee and/or city council needs training on monetary issues, government rules, and regulations that impact their project, and about differences among potential sources of financing. And, they need to make decisions.

Effective steering committees should expect to meet at least monthly to keep a project moving. Members need to be focused on success. They need to commit to six months or several years, depending on the scope of what needs to be done.

An early issue major projects often face is ownership. The issue is old as government itself. Can a larger unit, like a quasi-governmental water district, do a job more efficiently and cost effectively than a town? Experts are divided. The best answer may be "maybe!"

Maybe a town of 150 can handle it, but one of 75 maybe can't? In Iowa, funders lean towards larger units. USDA Rural Development occasionally gives water and sewer grants to towns with fewer than 200 people, but they prefer to give one to a district owning a system serving several communities.

by Randy Finholt

MAP Rural Development Specialist

environment. It will protect citizens from being exposed to health risks caused by improperly treated sewage.

by Phillip Fishburn

MAP Rural Development Specialist

Midwest Assistance Program Directory

CENTRAL OFFICE

PO Box 81, 212 Lady Slipper Avenue Northeast, New Prague, MN 56071-0081 952.758.4334 800.822.2981 map@bevcomm.net

MARTHA M. CASHMAN
Chief Executive Officer
mcmmap@bevcomm.net

LARRY A. ETKIN
Communications Manager
lemap@bevcomm.net

TRAINING DIVISION

ART MAY
Training Director
PO Box 4-D, Walthill, NE 68067-0564
402.846.5123 map@huntel.net

DENNIS SIDERS
Lead Trainer
PO Box 149, Fredericktown, MO 63645-0149
573.783.6363 dsiders@hughes.net

EASTERN TECHNICAL ASSISTANCE DIVISION RURAL DEVELOPMENT SPECIALISTS — IA, KS, MN, MO

CHRISTINA FIERROS, Area Director PO Box 301, Savannah, MO 64485-0301 816.324.1701 mapclf@stjoelive.com

IOWA

H.B. CALVERT
PO Box 261, Fort Madison, IA 52627-0261
319.372.1898 hcalvert@interl.net

RANDY FINHOLT
PO Box 1031, Ames, IA 50014-1031
515.292.2622 rfinholt@icsmail.net

KANSAS

MICHELLE BLACK
PO Box 526, Lawrence, KS 66044-0526
785.838.3099 mblack-mapinc@sbcglobal.net

PHILLIP FISHBURN
PO Box 491, Haven, KS 67543-0491
620.465.2780 pfishburn@havenks.net

MINNESOTA

CURT BREKKE
PO Box 187, Prior Lake, MN 55372-0187
952.440.3939 cbmmap@aol.com

JASON GORR
PO Box 39, Pequot Lakes, MN 56472-0039
218.562.4322 jgorrmap@tds.net

DENNIS SPARKS
PO Box 21311, Eagan, MN 55121-0311
651.454.9129 sparksatmap@msn.com

BILL WILDE
PO Box 81, New Prague, MN 56071-0081
952.758.4334 bwmap@bevcomm.net

MISSOURI

LEONARD COFFELT
PO Box 7172, Jefferson City, MO 65102-7172
573.636.8211 lencoff@earthlink.net

LINDA CYRUS
PO Box 543, Peculiar, MO 64078-0543
816.758.7574 lcyrus@aol.com

DAVID DIRKS
PO Box 434, Malden, MO 63863-0434
573.293.6718 dhdirks@bpsnetworks.com

WESTERN TECHNICAL ASSISTANCE DIVISION RURAL DEVELOPMENT SPECIALISTS — MT, NE, ND, SD, WY

JOE DVORAK, Area Director PO Box 95, Pickstown, SD 57367-0095 605.487.7006 jdmap@charles-mix.com

MONTANA

PAM HIGGINS
PO Box 785, Lewistown, MT 59457-0785
406.538.5173 higgins.pam@midrivers.com

BILL LEONARD
PO Box 1456, Whitefish, MT 59937-1456
406.863.4900 bleonard@cyberport.net

JUDY SASS
PO Box 516, Florence, MT 59833-0516
406.273.0410 jsass4321@aol.com

PAUL TOROK
PO Box 92, Clancy, MT 59634-0092
406.449.0332 ptmap@bresnan.net

NEBRASKA

HAROLD REYNOLDS
PO Box 41, Wayne, NE 68787-0041
402.833.5036 haroldreynolds01@msn.com

MIKE BOYD
PO Box 128, Gering, NE 68341-0128
308.436.2700 mapboysd@actcom.net

TIM RUTLEDGE

PO Box 263, Humboldt, NE 68376-0263
402.862.3227 trutledge@neb.rr.com

NORTH DAKOTA

CALVIN BERGENHEIER
PO Box 292, Mandan, ND 58554-0292
701.663.4827 calmap@qwest.net

AUDREY BOE OLSEN
PO Box 538, Turtle Lake, ND 58575-0538
701.448.2848 mapinc@westriv.com

VICKIE POLAND
PO Box 1011, Jamestown, ND 58402-1011
701.252.2121 vpmmap@qwest.net

SOUTH DAKOTA

LAURA DELLINGER
PO Box 3681, Rapid City, SD 57709-3681
605.716.0202 lauramd6@juno.com

MICKEY HARTNETT
PO Box 9454, Rapid City, SD 57709-9454
605.718.5280 mhmap@aol.com

R.J. INSKEEP

PO Box 1093, Hill City, SD 57745-1093
605.574.4795 sdmap@aol.com

JAY LARSON

PO Box 1201, Mitchell, SD 57301-7201
605.995.1194 jal4map@qwest.net

WYOMING

TOM ARNBRISTER
PO Box 1438, Glenrock, WY 82637-1438
307.436.2490 midweasprogram@qwest.net

DAN COUGHLIN
PO Box 1350, Casper, WY 82602-1350
307.265.0855 danmap@qwest.net

MIKE SPOSIT
PO Box 688, Green River, WY 82935-0688
307.875.4200 mike@fascination.com



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Movement Toward Solution Seen in Boone County

The problem of failed wastewater systems in the city of Luther, Iowa, may be heading toward a solution after several years of limited progress. Disagreement over the proper system ownership arrangement has slowed progress.

Luther is about seven miles southwest of Ames, in central Iowa. Several systems are under review including a connection to the city of Madrid which could serve the unincorporated area of Boone County between the two towns.

Luther's problem started in 2003. That's when Boone County's environmental code enforcement officers told the city council an ordinance would go into effect in a few years that would prevent individuals from selling their homes if problems with the area's individual wastewater systems were not resolved. Recently, it has been shown that the community's wastewater is entering the Des Moines River at a point where the Environmental Protection Agency defines the river as an impaired waterway.

It was quickly discovered that fixing individual systems was not a viable

option because yard sizes are very small. They don't provide the space current codes require for drainage fields attached to individual septic systems. Some type of community system was needed to achieve compliance.

MAP staff has been advising the various parties involved to look at the advantages that a larger ownership and management entity would bring to the area. If nothing else, working through the Xenia Rural Water District provides access to an EPA watershed cleanup grant for which no city or county would be eligible. Xenia Rural Water did, in fact, apply for that grant in August 2006.



Satellite image of Luther, Iowa, courtesy the U.S. Geological Survey.

MAP staff suggested a steering committee be formed, tasked to meet at least monthly to push the project forward quickly. One was finally set up in February 2006. It included several Luther city council members, a past mayor, Xenia Rural Water representatives, MAP staff and the engineer who wrote a preliminary engineering report for the town three years ago. They have been meeting monthly and recent accomplishments have been substantial.

In late February, MAP staff provided well attended board financial training for council members and interested residents. It focused on finding the optimal mix of financial resources. They received a crash course on Community Development Block Grants, USDA Rural Development funding, recent small town wastewater funding legislation, watershed protection grants, State Revolving Fund (SRF) loans and a new SRF Planning and Design Loan program.

MAP staff will conduct income surveys over the next few months to determine block grant eligibility. They will also be keeping Boone County environmental officials briefed on the project's progress.

*by Randy Finholt
MAP Rural Development Specialist*

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