



Richmond WWTF - Loan Repayment Alternatives

From Olin, Jon A <jolin@hoyletanner.com>
Date Fri 12/12/2025 2:03 PM
To Josh Arneson <jarneson@richmondvt.gov>
Cc Short, Aidan P <ashort@hoyletanner.com>

8 attachments (4 MB)

User Rate Analysis - V5 - Alt B.xlsx; User Rate Analysis - V5 - Alt C.xlsx; User Rate Analysis - V5 - Alt D1.xlsx; User Rate Analysis - V5 - Alt D2.xlsx; User Rate Analysis - V5 - Alt E1.xlsx; User Rate Analysis - V5 - Alt E2.xlsx; User Rate Analysis - V5 - Alt A.xlsx; Rate Increases for Repayment Alternatives.xlsx;

Josh,

Please find the attached updated alternatives based on our discussion earlier this week. Aidan pulled together some good graphics and summary for a 5-yr look ahead and 15-yr. These will help in the discussion with the commission. The following is a general summary of the alternatives prepared.

1. Loan Repayment Scenarios

- A. *Base with Short Loan Term* – SRF 20yr Term (**Worst scenario for Users)
- B. *Increased Septage Receiving* – SRF 30yr Term
- C. *Increased Growth* – SRF 30yr Term, Base Septage
- D. *20% Taxpayer Share* (Base Growth, Base Septage)
 - i. SRF 30yr Term
 - ii. Bond Bank 30yr Term
- E. *Loan Suppression* (Base Growth, Base Septage)
 - i. Bond Bank 20yr Term
 - ii. Bond Bank 30yr Term

It's not hard to modify and incorporate multiple features from different alternative runs, but it's best to start from this and review the sensitivity of different options together.

Please share with the commissioners and Town staff. I felt it best to come from you.

Have a good weekend

jon



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