Written Testimony of Mayor David Condon
"The Clean Water State Revolving Fund: How Federal Infrastructure Investment Can Help Communities Modernize Water Infrastructure and Address Affordability Challenges"
House Transportation and Infrastructure Committee
Subcommittee on Water Resources & Environment
March 7, 2019

Introduction

Good morning Chairman Napolitano, Ranking Member Westerman, and members of the Committee. My name is David Condon and I am the Mayor of Spokane, Washington.

I thank you for this invitation to give the Conference of Mayors' and my perspective regarding federal infrastructure investment and affordability challenges in the area of storm and wastewater infrastructure and compliance in the United States.

Let me start by thanking this committee for your work last year in passing Integrated Planning legislation (HR 7279). Integrated planning can, if implemented properly, provide the flexibility to begin to realign standards and requirements with local priorities and local financial capability. We encourage Congress to be vigilant as the U.S. Environmental Protection Agency (EPA) and the states implement this law so that it is done in the manner that was intended.

Integrated planning is an important tool to allow local governments to balance the costs of infrastructure financing and compliance with Clean Water Act mandates, and one that my community has relied on. I would also like to thank this subcommittee for introducing the Water Quality Protection and Job Creation Act and for holding this hearing today. By focusing on additional funding and affordability, you are building on your successful work from last year. As a nation, we need additional funding as well as new approaches in wastewater and stormwater infrastructure investment and compliance and to do so in a more sustainable and affordable manner.

THE SPOKANE STORY

Let me take a moment to tell you the story of the Spokane River and the $350 million investment that the City of Spokane citizens, businesses and utility customers are making to improve the river's health.

While the City manages the work, we need to recognize that the investment is made by the **citizens**. The work is being paid for with money from their monthly utility bills for water and sewer. And not just right now: They will continue to pay for the improvements we have made over the last several years for at least another 15 years.

We sold $200 million in designated "green" revenue bonds to pay for more than half the work, and those bond payments continue until 2034. Additionally, we have taken out another $85 million in loans through Washington's Clean Water SRF program. These loans charge interest and don't have forgivable principal, by the way.

Our current river work is the largest infrastructure investment ever made by the City of Spokane—more than the $110 million we spent to build a Waste to Energy Facility, more than the cost of our original wastewater treatment plant, more than separating storm sewers on the north side of Spokane or eliminating septic tanks.

And in those earlier projects, we received significant grant support from federal or state partners. Then-U.S. Rep. Tom Foley helped secure a $100 million grant for the Spokane area to eliminate septic tanks, and the state of Washington provided a $60 million grant for the Waste-to-Energy plant out of $450 million in general obligation bonds that it sold for solid waste disposal facilities, for example.

Today, our river work amounts to about a $4,000 cost per household.

This is a GENERATIONAL investment—one that we can't easily repeat, at least not for a long time. There are many priorities for the precious dollars our citizens provide beyond clean water—from public safety to parks to streets. We need to make choices and balance those priorities, ensuring that we give our citizens value for their dollar.

What does our generational investment look like? It looks like major construction projects throughout our City:

- We are completing work on a total of about 16 million gallons in underground storage to manage overflows from combined wastewater and stormwater sewers. We are finishing the last four of two dozen underground tanks, some of which can hold more than 2 million gallons of combined wastewater.
- We are adding a third level of treatment at the City's water reclamation facility, which processes about 34 million gallons of wastewater a day. We are installing membrane technology traditionally used in drinking water treatment to dramatically improve the quality of our effluent. We will see a huge impact on phosphorus and other nutrients, hydrocarbons, metals, and persistent chemicals like PCBs. Our region is leading the way on this advanced technology; Spokane is one of the first places in the nation required to install this level of technology at its wastewater plant.
- And we are working to reduce stormwater going to the river. We are voluntarily removing stormwater flows from our systems as we rebuild roads and complete other infrastructure projects to reduce the amount reaching our river.

Integration like this is important to this story. I want to thank you for passing legislation to allow for integration. Our Integrated Clean Water Plan, developed primarily in 2012 and 2013, relied on a memo from EPA that discussed integrated planning. I am telling you that we built a $350 million program based on voluntary compliance and a memo.

EPA leaders at the time told us to seek a consent decree to buy more time to complete our Clean Water Act work and to blame the federal government for the cost. But we worked on a more holistic and practical solution that could be accepted by our citizens instead.

Our citizens have been willing to make this investment for two reasons—their love for our wild, spectacular river, to be sure, but also our commitment to complete the work for an affordable price.

We have **refused** to accept the notion that good government must be expensive government; we committed to making government affordable and still provide the services our citizens expect. We have committed to limit annual utility rate increases to about inflation—2.9 percent annually. And we've held to that commitment. We have held our utility rates increases to that inflationary increase for the last 6 years already.

When I took office in 2012, the City had completed a major utility rate study that indicated that we would need to implement multiple years of double-digit rate increases to meet our river requirements to manage CSOs and comply with the TMDL for dissolved oxygen. That would have sent monthly bills soaring.

Our rate story is a huge success story.

How were we able to do that? We are meeting our regulatory requirements, so it wasn't that we cut corners. Our solution was INTEGRATION**.**

We followed that suggested guideline from the EPA called Integrated Planning. We looked at all pollutants, at all the pipes to the river, and considered how we could gain value for our citizens. We removed compounded factors of conservatism and designed to actual regulations. We built in mitigation for climate change and for downsizing of some infrastructure by committing to remove stormwater when we rebuilt streets.

Some 78 percent of citizens supported that integrated approach which was detailed as part of a major Street Levy passed in 2014.

In the end, we cut about $150 million of cost out of our previously identified Clean Water capital plans through this effort. And, we not only saved money but we also have documented a greater positive impact on pollutants going to the river.

We've since expanded our use of integrated thinking throughout our City in an effort to continue to find value for citizens. Multiple benefits for the same dollar.

This kind of thinking is absolutely imperative when you want to deliver better results but maintain affordability. Affordability is particularly important when you consider that our citizens make less. Our median household income (MHI) in the City of Spokane is about $46,500, considerably less than the national or statewide MHI.

And less than what's known as the ALICE standard for our community. ALICE stands for Asset Limited, Income Constrained Employed. The ALICE number looks at how much money a family needs just to meet their expenses paycheck to paycheck. In Spokane, that number for a family of 4 is nearly $59,000—more than $12,000 more than the median household income.

An ALICE budget for that Spokane family of 4 allocates about $800 a month for housing, including bills for energy and water, sewer and garbage. After paying those utility bills, that family would have in the neighborhood of $500 to $600 a month for rent, which is more typically the cost of a one-bedroom unit in our market.

So, we are compelled to come up with environmentally responsible solutions that are also financially sustainable for our citizens.

Support for clean water from our state and federal governments is absolutely critical to maintain that affordability. Because our investments in our river won't stop with our current generational investment. We can't even really quantify what's next for our community.

Water Quality Standards in our state now include a standard for PCBs at 7 parts per quadrillion. There is no test that is accurate down to that level, and there is no technology known to reliably achieve this standard. We face unknown costs to meet this standard, which is magnitudes more stringent than most other places in the nation.

Bear with me for a moment while I put that number in perspective. A million seconds is 12 days, so it was still February a million seconds ago. A billion seconds ago, it was 1987. A trillion seconds ago, we had no written human history. A quadrillion seconds takes 31 million years. Effectively, with our standard, we are looking for 7 seconds in 31 million years.

We need reasonable approaches and flexibility to achieve clean water for our communities. In preparation for this meeting, I was asked to recommend creative new approaches to help local communities. We would suggest defined funding to support integrated projects. Right now, we are forced to piecemeal together funding from various sources for projects that would have true Clean Water outcomes.

In Spokane, separation of storm sewers in the 1980s created what's called the Cochran Stormwater Basin. Through one 54-inch pipe flows about half the stormwater that goes to the Spokane River annually—between 300 million and 600 million gallons a year. Because we don't have specific stormwater requirements, we haven't been able to fund the integrated, green infrastructure project that would manage this known, point source of pollution. We've gotten a few million to complete design and small pieces of the project. But this is an opportunity to achieve the results the Clean Water Act is seeking.

Remember, local governments are not making a profit; they are taking care of a community's waste. And, we need strong financial partners who will walk alongside with us.

USCM Infrastructure Policy/Congressional Proposal

On behalf of the Conference of Mayors, I want to thank you for introducing The Water Quality Protection and Job Creation Act, which authorizes a continuation of the State Revolving Fund (SRF) loan program. This proposal sends two clear messages to cities across the nation:

- This House Subcommittee has demonstrated that they have heard and understand the financial burden that clean water mandates have on distressed communities and households. Thus, this proposal provides a much more generous federal financial assistance amount than in the last several decades (with the exception of ARRA), and it does not contain directions to the USEPA to establish additional mandates.
- Second, the Committee has convened this hearing to learn the perspectives of those at the local level who provide all of the services and nearly 98 percent of the funding to provide the service and comply with mandates. Asking local government their opinion on this matter is critical if we are going to continue to make progress.

And while we are grateful for the sums of money in this consideration, I think all will agree, these amounts are not enough to address every wastewater infrastructure investment need, so reliance on a more flexible model to improve water quality can be achieved through the Integrated Planning and other potential tools.

One of these tools that unfortunately was not included in HR 7279 last year was direction to EPA to reconsider how they assess a community's financial capability and a determination of what individual citizens or households could afford. As I talked about earlier, our communities and more importantly, our residents, do not have unlimited resources to bear the burden of implementing every rule and regulation without support or without regard to context. Today, we are faced with a myriad of pressing and complex public health and environmental challenges that require the careful evaluation of each public dollar spent against competing causes.

As my Mayoral colleagues have mentioned before, it is crucial that we renew the federal-state-city partnership to identify and invest in environmental and public health infrastructure. Attached to my testimony is a letter signed by the Conference of Mayors, National League of Cities, and National Association of Counties that supports the authorization proposal and encourages Congress to appropriate these levels of assistance for wastewater and stormwater programs including the SRF program. We also would ask for you to encourage the states to provide at least some portion of the SRF program to be in the form of negative interest or no interest loans and principal forgiveness for disadvantaged communities. This has proved to be a valuable tool for many of our communities and could provide a much-needed financial stimulus to address the most pressing needs that challenge cities.

I wanted to provide some thoughts regarding the legislative proposal and if the authorizing of additional SRF grants to states will be helpful. Additional federal financial assistance is always welcome, although these amounts are never sufficient to help cities with compliance obligations,

and some states do not provide adequate SRF assistance to larger cities. So, while additional capitalization grant amounts are a step in the right direction it is important to keep in mind that this assistance can help us close some of the needs gap, but it has not realized its original goal that it will provide enough federal aid to cities to comply with the current stringent regulatory regime.

The $20 billion plus authorization in this proposal – while generous compared to recent history – doesn't come close to filling what EPA described as a need to invest from $300 - $400 billion in addition to the current $123 billion a year of local spending to comply with existing law.

- The math suggests that $20 billion is, unfortunately, perhaps a federal down-payment on helping cities comply with mandates while providing this public service.
- The math also suggests that if Congress appropriates $80 billion a year for five years the EPA's need gap could be closed.
- So the question is – If Congress doesn't have that kind of money to spend on wastewater systems how does anyone expect local governments to have that level of resources?
- USCM research on a "cost per household" basis reveals that EPA's expectation that utility customers should be able to pay at least 2 percent of Median Household Income to comply with the CWA turns out to range between 2 and 10 percent of income for most households.
- Additionally, the Census reports local government long-term debt is above $1.8 trillion, and SRF loans simply add to this high level of debt.
- We have serious concerns when our Federal leaders say more local investments are needed to maintain and improve the nation's water quality for our children and grandchildren, but the urging of local government to commit to greater levels of debt will impose that financial burden on those same children and grandchildren. Generational debt is a serious problem because cities have sizeable long-term debt, and those children are now suffering from the responsibility to repay student loans.

The lack of resources at all levels of government suggests that our federal partners should implement the Clean Water Act with flexibility. HR 7279 can provide some of that flexibility and recognize the importance of investment in local water priorities. The gaps in funding that continue to be unmet can be addressed if EPA and the States give municipalities greater flexibility, including through the implementation of a vibrant integrated planning and permitting approach.

We urge the Committee to keep a close eye on the reconsideration of affordability assessment. An updated and broader consideration of affordability and the factors that should be included in the analysis and the sorts of criteria to be considered should be transparent and defensible.

Conclusion

I would like to thank this subcommittee for holding this hearing today and for your focus to find meaningful ways to reestablish our federal-state-city partnership and to develop solutions to address our Clean Water Act infrastructure needs. The Conference of Mayors would like to work with you as you move forward on this important endeavor.

March 1, 2019

The Honorable Peter A. DeFazio
2134 Rayburn House Office Building
U.S. House of Representatives
Washington, DC 20515

The Honorable Grace Napolitano
1610 Longworth House Office Building
U.S. House of Representatives
Washington, DC 20515

The Honorable Don Young
2314 Rayburn House Office Building
U.S. House of Representatives
Washington, DC 20515

The Honorable John Katko
2457 Rayburn House Office Building
U.S. House of Representatives
Washington, DC 20515

Dear Chair DeFazio, Subcommittee Chair Napolitano, Congressman Young and Congressman Katko,

On behalf of the nation's mayors, cities and counties, we thank you for introducing legislation to address our nation's wastewater infrastructure needs. The Water Quality Protection and Job Creation Act will help address the many water infrastructure challenges that communities across the country face.

In particular, we thank you for supporting the reauthorization of the Clean Water State Revolving Fund (CWSRF) program, which provides capitalization grants to states who, in turn, make low interest loans to local communities and utilities for wastewater infrastructure projects. Moreover, by significantly increasing the authorization level as well as providing full appropriations for the CWSRF program, the federal government will ensure that more communities are able to access funding for projects to improve their wastewater infrastructure, while meeting their Clean Water Act requirements.

Additionally, the bill extends authorization of the sewer overflow control grant program. This will enable communities to better manage their wet weather flows and invest in green infrastructure and water and energy efficiency projects.

Our organizations are strong supporters of the Clean Water and Drinking Water SRF programs, which are essential tools for communities to provide clean and safe water for residents and businesses. Since local governments provide over 95 percent of the total funding for water infrastructure and the nation's growing water infrastructure needs, it is evident that our country must make substantial investments to repair and replace our nation's aging water infrastructure, through the SRF programs, sewer overflow control grants and other programs. We urge Congress to fully fund these critical programs and to also encourage states to provide more SRF grants, negative interest loans and principal forgiveness to small, rural, and disadvantaged communities that are unable to meet their needs solely with loans.

While these programs provide valuable assistance to local governments, we encourage the committee to also consider providing additional tools that offer communities flexibility. Local governments need to be able to partner with their state and the federal government to meet their wastewater and stormwater infrastructure needs in a manner that is also affordable to their citizens. We thank the

committee for its efforts in passing the bipartisan integrated planning legislation last year and would like to continue our work with you to provide additional flexibility and tools to communities who are facing substantial wastewater and stormwater burdens.

Thank you for your leadership on these issues and we look forward to working with you on a long-term solution. Local governments remain committed to meeting the growing water infrastructure needs in our communities. We urge the federal government to remain a committed partner in this important endeavor.

If you have any questions, don't hesitate to contact our staff: Judy Sheahan (USCM) at jsheahan@usmayors.org; Carolyn Berndt (NLC) at berndt@nlc.org; or Julie Ufner (NACo) at jufner@naco.org.

Sincerely,

Tom Cochran
CEO and Executive Director
The U.S. Conference of Mayors

Clarence E. Anthony
Executive Director
National League of Cities

Matthew D. Chase
CEO and Executive Director
National Association of Counties

cc: Members of the House Transportation and Infrastructure Committee

Mayors' Infrastructure Priorities for the 116th Congress

1. Transportation Infrastructure

Raise Federal Capital Investment in the Nation's Airports ($35 Billion)

- Adjust the cap on Passenger Facility Charges or PFCs: Raise the PFC cap – last adjusted nearly 20 years ago – to accelerate airport expansion/modernization projects, including terminals, an action that would generate additional capital for airport investment at no cost to the federal government.
- Double federal AIP funding: Direct additional $3.5 billion annually over ten years to the FAA's Airport Improvement Program (AIP), doubling existing federal grant commitments to airport capital projects.

Spend Down Harbor Maintenance Trust Fund Balances (Budget Adjustment of $12+ Billion)

- Appropriate all Trust Fund revenues collected each year: Spend all federal cargo fees collected and deposited into the Harbor Maintenance Trust Fund each year to increase investment in qualifying harbor/channel projects.
- Expend the nearly $9+ Billion in Trust Fund balances to accelerate needed port improvements, with emphasis on resiliency, security, energy, environment, port modernization, and port-related transportation projects.

Secure and Grow Highway Trust Fund and Direct More Funds to Local Areas ($400 Billion)

- Dedicate additional revenues to the Highway Trust Fund to eliminate the current shortfall and grow future commitments: Commit new revenues to eliminate the current Trust Fund deficit (≈ $180 Billion) and provide for program growth ($220 billion) over the next decade to reduce the investment gap in surface transportation, including additional commitments to passenger and freight rail transportation which must be part of a broader strategy to reduce emissions in the transportation sector.
- Affirm existing law provisions empowering local and state leaders and their agencies to invest in a broad mix of qualifying mobility solutions (e.g., roads/streets, bridges, transit, rail, bicycling, walking and technology), preserving program funding flexibility, further incentivizing investments that curb emissions in the transportation sector, placing greater emphasis on hardening existing transportation facilities and networks to respond to changing climate conditions and providing new funding incentives to advance innovations in the transportation sector and facilitate investment in new and emerging technologies.
- Direct more funding to local areas under the Surface Transportation Block Grant Program: Raise the share of STBG funds allocated to local areas to ensure that a larger share of transportation dollars are returned to local markets for locally-selected surface transportation priorities.

2. Water Infrastructure

Modernize America's Water and Wastewater Systems ($125 Billion)

- Raise SRF grants substantially: Divide $92 billion evenly between drinking water and sewer/wastewater; distributing all new funding through existing SRF formulas; provide 50 percent of the new funds as grants (or as much as 100 percent) to be targeted to disadvantaged communities for improvements including projects and programs addressing lead in drinking water; at least 30 percent of the new funds in the form of no-interest loans; and eliminate the current local/state matching fund requirement.

- Provide new funding for Technical Assistance for Cybersecurity and Resiliency: Direct $12 billion in grants to local government to undertake planning/feasibility studies and capital investments to combat cybersecurity threats and to improve system resiliency from natural disasters.
- Reduce the U.S. Army Corps of Engineers backlog: Direct $21 billion in new funding to attack the growing backlog of flood protection and levee improvement projects.

3. Energy Infrastructure

Restore Funding to Energy Efficiency & Conservation Block Grant Program ($50 Billion)

- Allocate grants by formula directly to cities, counties, states and tribal governments for EECBG-eligible projects/activities, including energy retrofits of public buildings, LED lighting and solar energy systems.
- Authorize use of these grants for local feasibility/planning studies to deploy solar energy systems and wind energy systems more broadly to serve municipal sector and local area energy consumption.
- Authorize use of these grants for energy assurance strategies designed to limit or mitigate interruption of vital energy networks and services due to natural disasters and to protect micro grids, distributed energy systems and local energy networks from cybersecurity threats.

4. Community Infrastructure

Fully Fund the New Brownfields Law to Support Economic Development ($10 Billion)

- Raise local Brownfields funding substantially: Start with fully funding the recently-reauthorized Brownfields Law at $250 million annually, followed by a commitment to direct $1 billion annually in additional funding for grants to support environmental assessments, cleanups, and multipurpose grants to assist in the redevelopment of the estimated 400,000 - 600,000 Brownfields throughout the U.S.

Raise CDBG Funding to Accelerate Community Infrastructure Investment ($100 Billion)

- Raise CDBG funding substantially: In addition to providing baseline funding of $3.8 billion annually, direct $10 billion annually in additional Community Development Block Grant resources to bolster federal commitments to local areas to priority community infrastructure projects, and addressing the more than $100 billion shortfall in CDBG spending over the last 35 years due to failure to fund the program at inflation-adjusted levels.

5. Tax Incentives for Infrastructure Investment

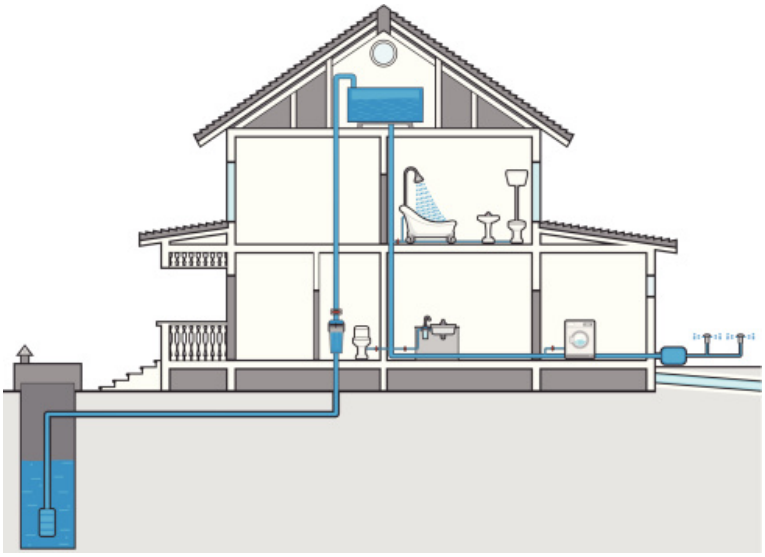
Revise Tax Law to Allow Advance Refunding of Tax-Exempt Bonds ($30 Billion)

- Restore advance refunding of tax-exempt municipal bonds: Restore advanced refunding authority to allow cities (and other local and state governments) to save significant amounts on their borrowing costs, which means public borrowers can reinvest these savings in infrastructure projects.
- Provide local and state governments the ability, through advance refunding of municipal bonds, to use these savings for reinvestment in airports, schools, hospitals and other infrastructure projects. (In 2016 alone, the advance refunding of more than $120 billion of municipal securities saved taxpayers at least $3 billion.)

Extend Renewable Energy Tax Credits, Provide Tax Credit for Energy Storage ($187 Billion)

- Extend the renewable electricity production tax credit, including solar, wind and other renewable energy technologies, and extend the business energy tax credit ($137 billion).
- Establish a tax credit for energy storage systems to enhance energy reliability and renewable energy development ($50 billion).

THE UNITED STATES CONFERENCE OF MAYORS



Public Water Cost Per Household: Assessing Financial Impacts of EPA Affordability Critera in California Cities

NOVEMBER 2014

The United States Conference of Mayors

Kevin Johnson
Mayor of Sacramento
President

Stephanie Rawlings-Blake
Mayor of Baltimore
Vice President

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MAYOR'S BRIEFING

The demand for public water infrastructure investments persists even though local government continues to substantially increase investments nearly every year for the last five decades. Cities are facing dual responsibilities to reinvest in an aging infrastructure to sustain services and public health, and to comply with long term obligations under water mandates. Sometimes these needs compete for scarce resources in a city.

Cities have expressed concern over costly consent agreements regarding sewer overflows and long term control plans, and nutrients impacting water quality that are regulated as total maximum daily loadings (TMDLs) into receiving water bodies. The United States Conference of Mayors (USCM) and its Mayors Water Council (MWC) has urged EPA to exercise greater flexibility when imposing compliance mandates to lessen the financial burdens on customers; and also because sewer overflow and TMDL consent agreements are so costly that they compete with reinvestment in current water infrastructure and other essential public services such as public safety, road repairs and maintenance programs and other local priorities.

Cities in this study exhibit already high levels of cost per household for public water services. Measured by actual household income rather than MHI, this study underscores the fact that many of the communities are experiencing both widespread and substantial (and sustained over time) financial impacts in below median income households.

Growth in regulatory compliance requirements that continue to emerge from EPA in silo fashion ignores the cumulative and distributive costs to households. Household costs are largely irrelevant under the water laws; and especially due to the way EPA assesses affordability at the local level (i.e., indexing the affordability threshold to the more affluent median income household, and then expecting below median income households to bear a disproportionate financial burden in rate setting).

California cities were asked to provide information on the average annual cost per household for water, sewer and flood control. The cost per household involves only the residential customers. Current cost levels represent the cumulative costs over time to the present, but do not reflect future costs, particularly anticipated rate increases required to address emerging TMDL compliance standards.

We compared actual cost per household in over 30 California cities, 28 of them clustered in Los Angeles County, to EPA's affordability criteria under the Clean Water Act (CWA) and Safe Drinking Water Act (SDWA) regulatory programs, both indexed to Median Household Income (MHI) (2.0% MHI under CWA; 2.5% MHI under the SDWA). For the purposes of this research 4.5% MHI is used as a combined affordability measure. These criteria have become our focus because their intended purposes are set to measures against which EPA might find economic burdens that do not relieve cities of their obligations, but could be used to justify greater flexibility over the terms and timeframes for compliance.

When EPA affordability criteria regarding stormwater and sewer overflow costs exceed 2% of MHI in a community, the Agency will consider greater flexibility. Generally speaking, EPA affordability criteria are seldom reached when estimates are based on MHI, a relatively poor measure of burden on below median income households.

There are different levels of financial distress based on where a household is on the income distribution: if a median income household experiences financial distress when water and sewer costs exceed 4.5% of their income, the severity of that distress for a below median income household is substantial and should trigger greater flexibility. Cities in this study exhibit already high levels of cost per household for public water services. Measured by actual household income rather than MHI, this study underscores the fact that many of the communities are experiencing both widespread and substantial (and sustained over time) financial impacts in below median income households.

Major Findings

Public Water Cost per Household in the Surveyed Cities is Already High

- Total public water cost per household ranges from $366 to $2,640/yr, (Table A).
- Median total cost per household is $1,172/yr.

  ◊ Annual median water costs at $902/yr are four times sewer costs.
  ◊ Sewer cost per household is $199/yr (median).
  ◊ Flood Control cost per household is $41/yr (median).

- Cost per household in 4 cities exceed one standard deviation above average:

  ◊ La Canada Flintridge $ 2,640
  ◊ Sierra Madre $ 2,040
  ◊ La Verne $ 1,936
  ◊ Escondido $ 1,730

Substantial Economic Burdens on Below Median Households

- As expected, households with high income spend a lesser percentage of annual income on public water.
- When EPA applies the MHI as the economic burden indicator it masks the distributional cost impacts on below median income households (Table C). The severity of economic burden is found in the lower income decile groups which are virtually hidden by using the MHI indicator.
- The difference between 4.5% of actual income and 4.5% of MHI can be considerable:

  ◊ Sacramento has a relatively large population coupled with high public water costs and therefore the lower median income households are paying roughly $29 million/yr over 4.5% of actual income.

- This financial impact is masked by using just MHI as the affordability threshold.
- Over a 10-year period the lower median income households are carrying a $293 million financial burden.

  ◊ Escondido has 34% of its households in a 148,738 population city with spending that exceeds 4.5% of actual income:

- Annually, these households spend a combined $12.1 million in excess of 4.5% of their actual income.
- Over a 10-year period the financial burden is $122 million.

  ◊ Eleven of the study area communities have 10-year period financial burdens above $10 million borne by the lowest income households.

- More than half of the cities in the study exhibit excessive public water spending based on actual income, and the dollar amount of excessive spending is substantial, (Table C).

Widespread Economic Burdens on Households

- Comparing Actual Cost per Household to MHI Criteria provides a way to calculate how widespread the substantial economic burden is- measured by the percent of a city's households that carry a substantial economic burden.
- Total public water cost per household ranges from slightly to substantially greater than 4.5% of actual household income across the household income distribution deciles as described below:

  ◊ Eleven cities report combined water, sewer and flood control costs per household in excess of 4.5% of annual income for 20% or more of households.

  ◊ Paramount, La Verne and Escondido households exceed the 4.5% of actual income by 39%, 35% and 34%, respectively.

- Thirteen cities exceed spending 4.5% of actual income for 10 to 18% of their households.
- Six cities exceed spending 4.5% of actual income for 4 to 9% of their households.
- Three cities have less than 4% of households not spending in excess of 4.5% of their actual annual income on public water.

Introduction and Statement of Purpose

Lower income households spend a greater percentage of their annual income on public water services than households with median or higher income, and the disparate financial impact is not adequately taken into account by EPA when setting compliance levels and timeframes.

The United States Conference of Mayors (USCM) and its member cities have been engaged with the US Environmental Protection Agency (EPA) concerning the affordability of local public water services and federal/state mandates associated with current water laws. USCM member cities have expressed concern over costly consent agreements regarding sewer overflows and long term control plans, and nutrients impacting water quality that are regulated as total maximum daily loadings (TMDLs) into receiving water bodies. The USCM and its Mayors Water Council (MWC) has urged EPA to exercise greater flexibility when imposing compliance mandates to lessen the financial burdens on customers; and also because sewer overflow and TMDL consent agreements are so costly that they compete with reinvestment in the aging current water infrastructure and other essential public services such as public safety, road repairs and maintenance programs and other local priorities. During the course of these discussions it became clear from focusing on how EPA assesses local affordability that the current cost per household for public water services impacts households differently from a financial perspective based on actual household income. Lower income households spend a greater percentage of their annual income on public water services than households with median or higher income, and the disparate financial impact is not adequately taken into account by EPA when setting compliance levels and timeframes.

EPA developed affordability guidelines for certain regulations under the CWA[1] and SDWA[2]. The guidelines include an algorithm for estimating whether marginal (additional) expenditures necessary to achieve compliance would exact a substantial and widespread economic burden on the community. Regulations under the SDWA are based on national cost estimates, but EPA has stated that a new drinking water regulation can be implemented if the cost to household customers does not exceed 2.5 percent of median household income (MHI)[3]. Guidelines developed by EPA for use in CWA enforcement efforts regarding stormwater and sewer overflows considers a long term control plan to be affordable if the cost to household customers does not exceed 2.0 percent of MHI. MHI, the one common characteristic of the 2 guidelines, may be intended to stretch national and local efforts to achieve the goals of the CWA and SDWA, but its unintended consequence is a disparate financial burden on below median income households as a regressive tax. Households under the poverty level and under MHI pay a disproportionate share of their annual incomes for public water compared to the

1. U.S. EPA. 1997. Guidance for Financial Capability Assessment and Schedule Development
2. U.S. EPA. 2002. Affordability Criteria for Small Drinking Water Systems: An EPA Science Advisory Board Report. EPA-SAB-EEAC-03-004. U.S. Environmental Protection Agency, Washington, DC.
3. Affordability criteria considered by EPA under the SDWA pertains to setting national drinking water standards on a national basis. Using 2.5% of MHI to assess affordability for small community drinking water systems is ntended to determine if a variance is appropriate.

affluent households (median and above median income households) in a community. EPA's insistence on using affordability criteria indexed to MHI creates a class-based environmental injustice. While there are good arguments for wanting and expecting greater levels of water quality and safe drinking water, there are limited resources in below median income households, and limits to overall local government resources. The clearly disproportionate and unfair financial impact on below median income households is a problem that EPA and Congress should be aware of and do something about.

EPA's insistence on using affordability criteria indexed to MHI creates a class-based environmental injustice.

This report has four purposes: first, it is intended to generate information on the current cost per household for public water services (sewer, water, flood control/stormwater). This is accomplished via a multi-community survey that collects and reports the current average annual cost per household in dollars and as a percent of annual household income according to different household income levels. The second purpose of the report is to compare current cost per household to EPA affordability criteria, taking into account the cost per household on all income levels. Third, this information is important to cities because it provides a profile of where current costs are, and how future investments, whether for system renewal or for regulatory compliance, or both, will impact the cost per household. It also makes a compelling argument for greater federal financial support for local governments, which has been reduced in a time where regulatory requirements have been increasing. Fourth, the study provides a framework for permit writers to consider the affordability of permit programs when considering compliance levels and deadlines.

Community Survey Information and Analysis

The data used in this report are gathered from participating communities regarding water costs, and from Census data at census.gov[4]. The USCM's Mayors Water Council collaborated with a number of California and Los Angeles County cities via an on-line survey. We choose Los Angeles County since it is one of the first areas in the nation to be regulated under a federal TMDL Consent Decree for stormwater. Additional California communities participated in the survey from outside of Los Angeles County.

Cities were asked to provide information on the average annual cost per household for water, sewer and flood control. The cost per household involves only the residential customers. Current cost levels represent the cumulative costs over time to the present.

Census information was collected for each participating city, and includes data on population, poverty rate, median household income (MHI), and the number of households per income category. The Census reports income for 10 income level categories (deciles)[5].

Current public water cost per household information provides the city with an accurate measure of how much households spend across the income distribution. Any additional costs for renewal, expansion or increased compliance requirements can be compared to the 2014 cost as a benchmark. Current costs are not static, and public water rates are rising in many cities around the nation. Cities in the survey are facing substantial new financial responsibilities related to compliance with Total Maximum Daily Loads, and there will likely be additional CWA/SDWA mandates as EPA continues to develop regulations in silo fashion over time.

The key findings are presented in the next section. Appendix A includes information on the distribution of cost per household across the income spectrum for each survey city. Appendix B provides comments on bias, estimation and uncertainty identified and considered in the survey and presentation of data.

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4. See Table A
5. The ten categories of household income are: $10,000 or less; 10,001 to 14,999; 15,000 to 24,999; 25,000 to 34,999; 35,000 to 49,999; 50,000 to 74,999; 75,000 to 99,999; 100,000 to 149,999; 150,000 to 199,999; and, 200,000 plus. For analytical purposes these categories are represented by the mid-point of income, except for the lowest income decile which is set at $10,000.00, and highest income decile which is set at $200,000.00.

Results

I: The Current Cost per Household for Public Water Services in the Survey Cities: (See Tables A & B)

A. Average Annual Water Cost per Household All Water Services (sewer, water and flood control)

- Total public water cost per household ranges from $366 to $2,640/yr
- Median total cost per household is $1,172/yr
  - ◊ Annual median water costs at $902/yr are four times sewer costs.
  - ◊ Sewer cost per household is $199/yr (median).
  - ◊ Flood Control cost per household is $41/yr (median).

- Cost per household in 4 cities exceed one standard deviation above average for total public water costs
  - ◊ La Canada Flintridge $ 2,640
  - ◊ Sierra Madre $ 2,040
  - ◊ La Verne $ 1,936
  - ◊ Escondido $ 1,730

- There is a wide range of current cost per household for all public water services
  - ◊ San Marino has the lowest at $366 annual average cost
  - ◊ La Canada Flintridge has the highest at $2,640/yr

B. Drinking Water Cost per Household

- Drinking water cost per households ranges from
  - ◊ Low $115/yr in San Marino
  - ◊ High of $2,245/yr in La Canada Flintridge

- The median Drinking Water cost per household is $902, and it is four times greater than the median Sewer cost per household at $199.

C. Sewer

- Sewer cost per household ranges from
  - ◊ $12/yr a year in Monterey Park
  - ◊ $738/yr in Sierra Madre

- The median cost per household is $199/yr

D. Flood Control

- Flood control cost per household ranges from
  - ◊ $0 in Azusa
  - ◊ $351/yr in South Gate

- The median cost per household is $41/yr

II: EPA Affordability Criteria Indexed to MHI Masks Substantial and Widespread Financial Impact (See Table B)

When EPA affordability criteria regarding stormwater and sewer overflow costs exceed 2% of MHI in a community, the Agency will consider greater flexibility. Generally speaking, EPA affordability criteria are seldom reached when estimates are based on MHI, a relatively poor measure of burden on below median income households.

For example, in the study area the median 2% of MHI for the cities is $1,352, but the median cost for sewer and flood control (CWA) is only $240. Similarly, the median combined water, sewer and flood control cost per household in the study cities is $1,171, and does not come close to the median 4.5% of MHI of cities at $3,042. Consent decrees involving local investment, from this mathematical vantage point, appear affordable with ample unused margin and no perceived substantial or widespread economic burden on the community.

When actual household income levels are considered in the affordability determination it becomes clear that MHI, as the presumptive critical criteria, masks the financial impact on lower income households.

Estimating affordability based on MHI results in financial burdens on below median income households because they pay a disproportionate share of their annual incomes. Drilling down into the cost per household as a percent of actual income reveals the disparate financial impact on below median income households.

City of Sierra Madre

- 2% MHI in the City of Sierra Madre is $1,806; and average annual sewer costs are $738, or about 40% of the 2% MHI affordability criteria. The affordability of a project does not appear to be an economic burden when the MHI serves as the critical metric.
- 18% of households are estimated to be paying in excess of 2% of their actual annual income on sewer.
    - ◊ The excess sewer payments are felt by households earning up to $35,000/yr.
- Another 8% of households, 26% in all, exceed 2% of actual income when adding flood control to sewer cost per household.
- Potential affordability obligation of EPA criteria
    - ◊ 2% MHI in Sierra Madre is equal to 18% of actual income for households with in come of $10,000/yr.
    - ◊ 4.5% MHI ($4,064) is equal to 40% of actual income in $10,000/yr households.

City of Sacramento

- 2% MHI in the City of Sacramento is $1,013; and average annual sewer costs are $617, or about 61% of the 2% MHI affordability criteria.
- 36% of households pay in excess of 2% of annual income for sewer
    - ◊ The excess sewer payments are felt by households earning up to $35,000/yr.
- Potential affordability obligation of EPA criteria
    - ◊ 2% MHI in Sacramento is equal to 10% of actual income for households with income of $10,000/yr.
    - ◊ 4.5% MHI ($2,279) is equal to 23% of actual income in $10,000/yr households.

If EPA triggers consideration of regulatory flexibility when the median income household experiences a substantial economic burden, then the same trigger should apply when water and sewer costs impose a substantial economic burden on the below median income household.

III: Substantial Economic Burdens on Below Median Households

If EPA triggers consideration of regulatory flexibility when the median income household experiences a substantial economic burden, then the same trigger should apply when water and sewer costs impose a substantial economic burden on the below median income household. It is possible to quantify the regressive nature, and amount, of economic burden to determine if it is substantial. This study uses 4.5% of MHI and 4.5% of actual annual income to measure the severity of economic burden (or, excessive spending by households) that results from using MHI as the critical metric.

A spectrum from mild to severe financial distress was found in households in most cities in the study. As expected, households with high income spend a lesser percentage of annual income on public water.

The severity of economic burden depends on where a household is on the income distribution. The study area communities exhibit substantial financial burdens that are sustained over time due to the recurring need for water and sewer services and the growing cost per household.

Estimates are generated of how much money a household spends in excess of 4.5% of actual income to gauge the severity of economic burden. The excess cost per household can then be multiplied by the number of households in each income category to estimate the magnitude of sustained economic burden.

- As expected, as income increases excessive spending decreases. (Table C).
- Lower median income households can experience a substantial financial burden (spending in excess of 4.5% of actual income).

Regulations developed under the separate silos of CWA and SDWA do not adequately consider the economic burden associated with overall public water and wastewater costs. Consideration of total public water costs are a more accurate depiction of the true household and community affordability, and of potential economic burdens and how widespread those burdens are.

◊ Sacramento has a relatively large population coupled with high public water costs and therefore the lower median income households are paying an estimated $29 million/yr over 4.5% of actual income

» This financial impact is masked by using just MHI as the affordability threshold.
» Over a 10-year period the lower median income households are carrying a $293 million financial burden when using actual income versus MHI.

◊ Escondido has 34% of its households in a 148,738 population city with spending that exceeds 4.5% of actual income.

» Annually, these households spend a combined $12.1 million in excess of their 4.5% of actual income
» Over a 10-year period the financial burden is $122 million

- Seventeen of the study area communities have 10-year period financial burdens above $10 million

- Two cities (Monterey Park, San Marino) have sewer, water and flood control costs below $500/year; and do not currently have households paying in excess of 4.5% of their actual annual incomes.

IV: Widespread Economic Burdens on Below Median Households

Water costs are on average four times higher than sewer costs in the survey communities. It is common for communities in arid regions to have this relationship between sewer and water services. Looking at combined water, sewer and flood control costs per household serves to demonstrate that different combinations of water costs and their associated mandates can vary considerably by community. Regulations developed under the separate silos of CWA and SDWA do not adequately consider the economic burden associated with overall public water and wastewater costs. Consideration of total public water costs are a more accurate depiction of the true household and community affordability, and of potential economic burdens and how widespread those burdens are.

- Eleven cities report combined water, sewer and flood control costs greater than 20% of households pay in excess of 4.5% of annual income.

Paramount	39.4%
La Verne	35.3%
Escondido	34.4%
Lomita	29.6%
Santa Barbara	27.9%
South Gate	26.4%
Sierra Madre	26.2%
Sacramento	24.3%
Arcadia	23.8%
Alhambra	22.1%
Claremont	21.1%

- Thirteen cities report combined water, sewer and flood control costs per household exceeding 4.5% of actual income for 10 to 20% of their households.

Downey	18.2%
Redondo Beach	17.6%
South Pasadena	17.3%
Norwalk	17.0%
La Canada Flintridge	14.7%
Bell Gardens	14.5%
La Mirada	14.0%
Glendora	12.6%
Signal Hill	11.6%
Pomona	11.5%
Bellflower	11.1%
Manhattan Beach	10.9%
Azusa	10.1%

- Six cities report combined water, sewer and flood control costs per household exceeding 4.5% of actual income for 4 to 8% of their households.

San Gabriel	8.0%
Torrance	8.0%
Diamond Bar	7.9%
San Dimas	7.7%
Lakewood	5.4%
Monrovia	4.4%

- Two cities (Monterey Park and San Marino) did not report any households paying over 4.5% of their annual income on combined water, sewer and flood control services.

- Three cities do not have data available to calculate excess cost per household, (Bradbury, Inglewood and Vernon).

V: EPA Affordability Criteria Exposure for Below Median Income Households (See Table C)

Public water customers (households) may be required to spend more money to address mandates imposed by EPA under the CWA and the SDWA, as well as assume responsibility to cover normal cost of service and any upgrades required to provide service. The affordability index of 2% MHI is used by EPA to assess the appropriateness of CWA requirements, but only some of them. Similarly, the SDWA use of 2.5% of MHI does not address all public drinking water systems, and it is likely that new mandates or new interpretations of what is required under existing mandates puts the rate payer household at a long-term financial disadvantage.

- The median of 2% MHI for the study cities is $1,352
- The median of 4.5% MHI for the study cities is $3,042

- Two cities currently have public water costs per household that nearly reach 4.5% of MHI, and experience both substantial and widespread economic burdens

	Combined Water Cost per Household	4.5% MHI	Households Impacted	10-Year Impact
• Paramount	$1,439	$1,987	39.4%	$27 mill
• South Gate	$1,171	$1,883	26.4%	$29.8 mill

- Three cities have statistically high exposure to higher public water costs because they are wealthy communities measured by MHI

	2% MHI	4.5% MHI
• La Canada Flintridge	$3,099	$6,972
• Manhattan Beach	$2,688	$6,050
• San Marino	$2,782	$6,260

Table A: Summary of Public Water Cost By Component

	Average Annual Public Water Cost (1) Per Household ($)	*Sewer Cost ($)*	*Water Cost ($)*	*Flood Control Cost ($)*
Alhambra	1,323.89	178.26	1,110.00	35.63
Arcadia	1,493.78	354.52	1,089.26	50.00
Azusa	730.18	134.30	595.88	0.00
Bellflower	836.75	197.50	613.00	26.25
Bell Gardens	878.63	150.00	627.28	101.35
Bradbury	1,549.98	155.00	1,145.06	249.92
Claremont	1,498.78	113.23	1,344.00	41.55
Diamond Bar	1,137.38	198.79	902.26	36.33
Downey	1,142.54	216.18	891.72	34.64
Escondido	1,730.00	202.00	1,460.00	50.00
Glendora	1,172.11	152.00	967.50	52.61
Inglewood	1,008.00	90.00	860.00	58.00
La Canada Flintridge	2,640.00	330.00	2,245.00	65.00
La Mirada	1,213.64	189.50	995.75	28.39
La Verne	1,936.08	245.00	1,661.12	29.96
Lakewood	743.46	201.50	491.73	50.23
Lomita	1,295.21	258.20	1,000.56	36.45
Manhattan Beach	1,429.12	284.00	1,126.00	19.12
Monrovia	502.00	60.00	400.00	42.00
Monterey Park	412.00	12.00	360.00	40.00
Norwalk	1,290.48	240.48	1,000.00	50.00
Paramount	1,439.19	197.50	1,218.26	23.43
Pomona	741.80	158.90	580.50	2.40
Redondo Beach	1,474.21	331.00	1,110.66	32.57
Sacramento	1,302.00	617.00	549.00	136.00
San Dimas	896.20	199.50	631.19	65.51
San Gabriel	679.00	267.00	412.00	NA
San Marino	366.91	211.00	115.91	40.00
Santa Barbara	1,480.33	516.00	941.52	22.81
Sierra Madre	2,040.00	738.00	1,189.00	113.00
Signal Hill	796.69	407.70	331.50	57.49
South Gate	1,171.00	210.00	610.00	351.00
South Pasadena	1,384.98	154.98	1,320.00	0.00
Torrance	695.64	52.08	643.56	NA
Vernon	580.00	158.00	422.00	NA

(1) Includes payment for sewer, water and flood control

Table B: Average/Median Cost per Household for Survey Cities

Water Cost Characteristic	*Total Water Cost*	*Sewer Cost*	*Water Cost*	*Flood Control*
Median	$1,172.11	$199.50	$902.26	$40.78
Average	$1,172.80	$235.29	$882.03	$60.68
1 Standard Deviation	$488.43	$151.96	$429.22	$47.10

Table C: Comparison of Public Water Cost and EPA Affordability Criteria

	Public Water Cost Per Household (1) ($)	*2% of MHI (2) ($)*	*4.5% of MHI (3) ($)*	*Excess of 4.5% of Actual Income (4) (%)*	*10-YR Excess Payments ($ Mill)*
Alhambra	1,323.89	1,078	2,426	22.1	40.0
Arcadia	1,493.78	1,546	3,480	23.8	29.3
Azusa	730.18	1,016	2,387	10.1	2.8
Bellflower	836.75	1,015	2,284	11.1	8.5
Bell Gardens	878.63	765	1,722	14.5	5.2
Bradbury	1,549.98	NA	NA	NA	NA
Claremont	1,498.78	1,615	3,663	21.1	15.0
Diamond Bar	1,137.38	1,803	4,058	NA	NA
Downey	1,142.54	1,202	2,705	18.2	24.6
Escondido	1,730.00	995	2,240	34.4	121.9
Glendora	1,172.11	1,492	3,357	12.6	10.0
Inglewood	1,008.00	891	2,005	Na	Na
La Canada Flintridge	2,640.00	3,099	6,972	14.7	13.0
La Mirada	1,213.64	1,626	3,659	14.0	9.2
La Verne	1,936.08	1,530	3,443	35.3	25.6
Lakewood	743.46	1,577	3,549	5.4	3.4
Lomita	1,295.21	1,257	2,830	29.6	10.8
Manhattan Beach	1,429.12	2,688	6,050	10.9	7.6
Monrovia	502.00	1,389	3,125	4.4	0.3
Monterey Park	372.00	1,116	2,511	0.0	0.0
Norwalk	1,290.48	1,209	2,721	17.0	27.7
Paramount	1,439.19	883	1,987	39.4	27.0
Pomona	741.80	977	2,198	11.5	10.4
Redondo Beach	1,474.21	1,976	4,446	17.6	29.5
Sacramento	1,302.00	1,013	2,279	24.3	293.7
San Dimas	822.78	1,529	3,440	7.7	3.0
San Gabriel	679.00	1,125	2,531	8.0	1.7
San Marino	366.91	2,782	6,260	0.0	0.0
Santa Barbara	1,480.33	1,275	2,869	27.9	55.0
Sierra Madre	2,040.00	1,806	4,064	26.2	10.0
Signal Hill	796.69	1,315	2,958	11.6	13.6
South Gate	1,171.00	837	1,883	26.4	29.8
South Pasadena	1,384.98	1,683	3,788	17.3	11.3
Torrance	695.64	1,521	3,423	8.0	8.6
Vernon	580.00	NA	NA	NA	NA

(1) Includes spending on sewer, water and flood control.
(2) EPA affordability criteria under the CWA and the 1997 Financial Guidance (2% MHI).
(3) EPA affordability criteria under the SDWA (2.5% MHI).
(4) Comparing the percent of actual income spent to 4.5% MHI (2.5% MHI plus 2.0% MHI from CWA guidelines)..

Appendix A *Public Water Cost per Household and EPA Affordability Criteria for California Cities*

Alhambra, CA

Population 2013: 84,577

Poverty Rate 2012: 13.4%

Median Household Income (MHI), 2012: 59,917

EPA Affordability Criteria
2% of MHI: $1,078.34
4.5% of MHI: $2,426.27

Current Average Cost per Household

Sewer	$ 178.26
Water	$1,110.00
Flood Control	$ 35.63
Total	$1,323.89

Table 1: EPA Water & Sewer Affordability Thresholds as a Percent of Actual Household Income

Household Income Distribution	*Household Income*	*Number of Households 29,103*	*Percent of Households*	*CWA 2% MHI $1,078.34 as Percent of Actual Income*	*CWA & SDWA 4.5% MHI $2,426.27 as Percent of Actual Income*
Less than $10,000	10,000	1,591	5.5%	10.8	24.26
$10,000 to $14,999	12,500	1,688	5.8%	8.6	19.41
$15,000 to $24,999	20,000	3,138	10.8%	5.4	12.13
$25,000 to $34,999	30,000	3,201	11.0%	3.6	8.09
$35,000 to $49,999	42,500	3,978	13.7%	2.5	5.71
$50,000 to $74,999	62,500	5,019	17.2%	1.7	3.88
$75,000 to $99,999	87,500	4,003	13.8%	1.2	2.77
$100,000 to $149,999	125,000	3,759	12.9%	0.9	1.94
$150,000 to $199,999	175,000	1,661	5.7%	0.6	1.39
$200,000 or more	200,000	1,065	3.7%	0.5	1.21

Table 2: Cost per Household for Current Water Service Components

Household Income Distribution	*Household Income*	*Number of Households 29,103*	*Percent of Households*	*2% MHI $1,078.34 Percent of Actual Income*	*Sewer Bill $178.26 Percent of Actual Income*	*Water Bill $1,110.00 Percent of Actual Income*	*Flood Control Bill $35.63 Percent of Actual Income*	*Sewer & Water Bill $1,323.89 Percent of Actual Income*
Less than $10,000	10,000	1,591	5.5%	10.8	1.8	11.1	0.36	13.24
$10,000 to $14,999	12,500	1,688	5.8%	8.6	1.4	8.9	0.29	10.59
$15,000 to $24,999	20,000	3,138	10.8%	5.4	0.9	5.6	0.18	6.62
$25,000 to $34,999	30,000	3,201	11.0%	3.6	0.6	3.7	0.12	4.41
$35,000 to $49,999	42,500	3,978	13.7%	2.5	0.4	2.6	0.08	3.12
$50,000 to $74,999	62,500	5,019	17.2%	1.7	0.3	1.8	0.06	2.12
$75,000 to $99,999	87,500	4,003	13.8%	1.2	0.2	1.3	0.04	1.51
$100,000 to $149,999	125,000	3,759	12.9%	0.9	0.1	0.9	0.03	1.06
$150,000 to $199,999	175,000	1,661	5.7%	0.6	0.1	0.6	0.02	0.76
$200,000 or more	200,000	1,065	3.7%	0.5	0.1	0.6	0.02	0.66

Table 3: Cost per Household and Household Income Category in Excess of 4.5% of Actual Income

Household Income Distribution	*Household Income*	*Number of Households 29,103*	*2014 Average Total Water Cost per Household As % of Actual Income*	*2014 Average Total Water Cost per Household in Excess of 4.5% of Actual Income*	*Cost per Household Income Category in Excess of 4.5% of Actual Income $*	*10-Year Impact $*
Less than $10,000	10,000	1,591	13.24	873.89	1,390,359	13,903,590
$10,000 to $14,999	12,500	1,688	10.59	761.39	1,285,226	12,852,263
$15,000 to $24,999	20,000	3,138	6.62	423.89	1,330,167	13,301,668
$25,000 to $34,999	30,000	3,201	4.41			
$35,000 to $49,999	42,500	3,978	3.12			
$50,000 to $74,999	62,500	5,019	2.12			
$75,000 to $99,999	87,500	4,003	1.51			
$100,000 to $149,999	125,000	3,759	1.06			
$150,000 to $199,999	175,000	1,661	0.76			
$200,000 or more	200,000	1,065	0.66			

Arcadia, CA

Population 2013: 57,639

Poverty Rate 2012: 9.9%

Median Household Income (MHI), 2012: $77,342

EPA Affordability Criteria
2% of MHI: $1,546.84
4.5% of MHI: $3,480.39

Current Average Cost per Household

Sewer	$ 354.52
Water	$ 1,089.26
Flood Control	$ 50.00
Total	$ 1,493.78

Table 1: EPA Water & Sewer Affordability Thresholds as a Percent of Actual Household Income

Household Income Distribution	*Household Income*	*Number of Households 19,409*	*Percent of Households*	*CWA 2% MHI $1,546.84 as Percent of Actual Income*	*CWA & SDWA 4.5% MHI $3,480.39 as Percent of Actual Income*
Less than $10,000	10,000	1,248	6.4%	15.6	34.8
$10,000 to $14,999	12,500	826	4.3%	12.5	27.8
$15,000 to $24,999	20,000	1,167	6.0%	7.8	17.4
$25,000 to $34,999	30,000	1,369	7.1%	5.2	11.6
$35,000 to $49,999	42,500	1,825	9.4%	3.7	8.2
$50,000 to $74,999	62,500	3,084	15.9%	2.5	5.6
$75,000 to $99,999	87,500	2,128	11.0%	1.8	4.0
$100,000 to $149,999	125,000	3,372	17.4%	1.3	2.8
$150,000 to $199,999	175,000	1857	9.6%	0.9	2.0
$200,000 or more	200,000	2533	13.1%	0.8	1.7

Table 2: Cost per Household for Current Water Service Components

Household Income Distribution	*Household Income*	*Number of Households 19,409*	*Percent of Households*	*2% MHI $1,546.84 Percent of Actual Income*	*Sewer Bill $354.52 Percent of Actual Income*	*Water Bill $1,089.26 Percent of Actual Income*	*Flood Control Bill $50.00 Percent of Actual Income*	*Sewer & Water Bill $1,493.78 Percent of Actual Income*
Less than $10,000	10,000	1,248	6.4%	15.6	3.55	10.89	0.500	14.94
$10,000 to $14,999	12,500	826	4.3%	12.5	2.84	8.71	0.400	11.95
$15,000 to $24,999	20,000	1,167	6.0%	7.8	1.77	5.45	0.250	7.47
$25,000 to $34,999	30,000	1,369	7.1%	5.2	1.18	3.63	0.167	4.98
$35,000 to $49,999	42,500	1,825	9.4%	3.7	0.83	2.56	0.118	3.51
$50,000 to $74,999	62,500	3,084	15.9%	2.5	0.57	1.74	0.080	2.39
$75,000 to $99,999	87,500	2,128	11.0%	1.8	0.41	1.24	0.057	1.71
$100,000 to $149,999	125,000	3,372	17.4%	1.3	0.28	0.87	0.040	1.20
$150,000 to $199,999	175,000	1857	9.6%	0.9	0.20	0.62	0.029	0.85
$200,000 or more	200,000	2533	13.1%	0.8	0.18	0.54	0.025	0.75

Table 3: Cost per Household and Household Income Category in Excess of 4.5% of Actual Income

Household Income Distribution	*Household Income*	*Number of Households 19,409*	*2014 Average Total Water Cost per Household As % of Actual Income*	*2014 Average Total Water Cost per Household in Excess of 4.5% of Actual Income*	*Cost per Household Income Category in Excess of 4.5% of Actual Income $*	*10-Year Impact $*
Less than $10,000	10,000	1,248	14.94	1,043.78	1,302,637	13,026,374
$10,000 to $14,999	12,500	826	11.95	931.28	769,237	7,692,373
$15,000 to $24,999	20,000	1,167	7.47	593.78	692,941	6,929,413
$25,000 to $34,999	30,000	1,369	4.98	143.78	196,835	1,968,35
$35,000 to $49,999	42,500	1,825	3.51	-418.72		
$50,000 to $74,999	62,500	3,084	2.39	-1,318.72		
$75,000 to $99,999	87,500	2,128	1.71	-2,443.72		
$100,000 to $149,999	125,000	3,372	1.20	-4,131.22		
$150,000 to $199,999	175,000	1857	0.85	-6,381.22		
$200,000 or more	200,000	2533	0.75	-7,506.22		

Azusa, CA

Population 2013: 47,842

Poverty Rate 2012: 19.2%

Median Household Income (MHI), 2012: $53,063

EPA Affordability Criteria
2% of MHI: $1,061.26
4.5% of MHI: $ 2,387.84

Current Average Cost per Household

Sewer	$ 134.30
Water	$ 595.88
Flood Control	$
Total	$ 730.18

Table 1: EPA Water & Sewer Affordability Thresholds as a Percent of Actual Household Income

Household Income Distribution	*Household Income*	*Number of Households 12,137*	*Percent of Households*	*CWA 2% MHI $1,061.26 as Percent of Actual Income*	*CWA & SDWA 4.5% MHI $2,387.84 as Percent of Actual Income*
Less than $10,000	10,000	650	5.3%	10.6	23.88
$10,000 to $14,999	12,500	584	4.8%	8.5	19.10
$15,000 to $24,999	20,000	1,466	12.0%	5.3	11.94
$25,000 to $34,999	30,000	1,137	9.3%	3.5	7.96
$35,000 to $49,999	42,500	1,863	15.3%	2.5	5.62
$50,000 to $74,999	62,500	2,475	20.3%	1.7	3.82
$75,000 to $99,999	87,500	1,705	14.0%	1.2	2.73
$100,000 to $149,999	125,000	1,458	12.0%	0.8	1.91
$150,000 to $199,999	175,000	590	4.8%	0.6	1.36
$200,000 or more	200,000	209	1.7%	0.5	1.19

Table 2: Cost per Household for Current Water Service Components

Household Income Distribution	*Household Income*	*Number of Households 12,137*	*Percent of Households*	*2% MHI $1,061.26 Percent of Actual Income*	*Sewer Bill $134.30 Percent of Actual Income*	*Water Bill $595.88 Percent of Actual Income*	*Flood Control Bill Percent of Actual Income*	*Sewer & Water Bill $730.18 Percent of Actual Income*
Less than $10,000	10,000	650	5.3%	10.6	1.34	5.96		7.30
$10,000 to $14,999	12,500	584	4.8%	8.5	1.07	4.77		5.84
$15,000 to $24,999	20,000	1,466	12.0%	5.3	0.67	2.98		3.65
$25,000 to $34,999	30,000	1,137	9.3%	3.5	0.45	1.99		2.43
$35,000 to $49,999	42,500	1,863	15.3%	2.5	0.32	1.40		1.72
$50,000 to $74,999	62,500	2,475	20.3%	1.7	0.21	0.95		1.17
$75,000 to $99,999	87,500	1,705	14.0%	1.2	0.15	0.68		0.83
$100,000 to $149,999	125,000	1,458	12.0%	0.8	0.11	0.48		0.58
$150,000 to $199,999	175,000	590	4.8%	0.6	0.08	0.34		0.42
$200,000 or more	200,000	209	1.7%	0.5	0.07	0.30		0.37

Table 3: Cost per Household and Household Income Category in Excess of 4.5% of Actual Income

Household Income Distribution	*Household Income*	*Number of Households 12,137*	*2014 Average Total Water Cost per Household As % of Actual Income*	*2014 Average Total Water Cost per Household in Excess of 4.5% of Actual Income*	*Cost per Household Income Category in Excess of 4.5% of Actual Income $*	*10-Year Impact $*
Less than $10,000	10,000	650	7.30	280.18	182,117	1,821,170
$10,000 to $14,999	12,500	584	5.84	167.68	97,925	979,251
$15,000 to $24,999	20,000	1,466	3.65	-169.82		
$25,000 to $34,999	30,000	1,137	2.43	-619.82		
$35,000 to $49,999	42,500	1,863	1.72	-1,182.32		
$50,000 to $74,999	62,500	2,475	1.17	-2,082.32		
$75,000 to $99,999	87,500	1,705	0.83	-3,207.32		
$100,000 to $149,999	125,000	1,458	0.58	-4,894.82		
$150,000 to $199,999	175,000	590	0.42	-7,144.82		
$200,000 or more	200,000	209	0.37	-8,269.82		

Bellflower, CA

Population: 77,593

Poverty Rate, 2012: 15.9%

Median Household Income (MHI), 2012: $50,765

EPA Affordability Criteria
2% of MHI: $1,015.30
4.5% of MHI: $2,284.43

Current Average Cost per Household

Sewer	$ 197.50
Water	$ 613.00
Flood Control	$ 26.25
Total	$ 836.75

Table 1: EPA Water & Sewer Affordability Thresholds as a Percent of Actual Household Income

Household Income Distribution	*Household Income*	*Number of Households 23,257*	*Percent of Households*	*CWA 2% MHI $1,015.30 as Percent of Actual Income*	*CWA & SDWA 4.5% MHI $2,284.43 as Percent of Actual Income*
Less than $10,000	10,000	1,259	5.4%	10.2	22.8
$10,000 to $14,999	12,500	1,336	5.7%	8.1	18.3
$15,000 to $24,999	20,000	2,887	12.4%	5.1	11.4
$25,000 to $34,999	30,000	2,361	10.2%	3.4	7.6
$35,000 to $49,999	42,500	3,579	15.4%	2.4	5.4
$50,000 to $74,999	62,500	4,900	21.1%	1.6	3.7
$75,000 to $99,999	87,500	2,717	11.7%	1.2	2.6
$100,000 to $149,999	125,000	3,113	13.4%	0.8	1.8
$150,000 to $199,999	175,000	733	3.2%	0.6	1.3
$200,000 or more	200,000	372	1.6%	0.5	1.1

Table 2: Cost per Household for Current Water Service Components

Household Income Distribution	*Household Income*	*Number of Households 23,257*	*Percent of Households*	*2% MHI $1,015.30 Percent of Actual Income*	*Sewer Bill $197.50 Percent of Actual Income*	*Water Bill $613.00 Percent of Actual Income*	*Flood Control Bill $26.25 Percent of Actual Income*	*Sewer & Water Bill $836.75 Percent of Actual Income*
Less than $10,000	10,000	1,259	5.4%	10.2	1.98	6.13	0.263	8.37
$10,000 to $14,999	12,500	1,336	5.7%	8.1	1.58	4.90	0.210	6.69
$15,000 to $24,999	20,000	2,887	12.4%	5.1	0.99	3.07	0.131	4.18
$25,000 to $34,999	30,000	2,361	10.2%	3.4	0.66	2.04	0.088	2.79
$35,000 to $49,999	42,500	3,579	15.4%	2.4	0.46	1.44	0.062	1.97
$50,000 to $74,999	62,500	4,900	21.1%	1.6	0.32	0.98	0.042	1.34
$75,000 to $99,999	87,500	2,717	11.7%	1.2	0.23	0.70	0.030	0.96
$100,000 to $149,999	125,000	3,113	13.4%	0.8	0.16	0.49	0.021	0.67
$150,000 to $199,999	175,000	733	3.2%	0.6	0.11	0.35	0.015	0.48
$200,000 or more	200,000	372	1.6%	0.5	0.10	0.31	0.013	0.42

Table 3: Cost per Household and Household Income Category in Excess of 4.5% of Actual Income

Household Income Distribution	*Household Income*	*Number of Households 23,257*	*2014 Average Total Water Cost per Household As % of Actual Income*	*2014 Average Total Water Cost per Household in Excess of 4.5% of Actual Income*	*Cost per Household Income Category in Excess of 4.5% of Actual Income $*	*10-Year Impact $*
Less than $10,000	10,000	1,259	8.37	386.75	486,918	4,869,183
$10,000 to $14,999	12,500	1,336	6.69	274.25	366,398	3,663,980
$15,000 to $24,999	20,000	2,887	4.18	-63.25		
$25,000 to $34,999	30,000	2,361	2.79	-513.25		
$35,000 to $49,999	42,500	3,579	1.97	-1,075.75		
$50,000 to $74,999	62,500	4,900	1.34	-1,975.75		
$75,000 to $99,999	87,500	2,717	0.96	-3,100.75		
$100,000 to $149,999	125,000	3,113	0.67	-4,788.25		
$150,000 to $199,999	175,000	733	0.48	-7,038.25		
$200,000 or more	200,000	372	0.42	-8,163.25		

Bell Gardens, CA

Population, 2013:42,889

Poverty Rate, 2012: 26.9%

Median Household Income (MHI), 2012:$38,272

EPA Affordability Criteria
2% of MHI: $ 765.44
4.5% of MHI: $1,722.24

Current Average Cost per Household

Sewer	$627.28
Water	$150.00
Flood Control	$101.35
Total	$878.63

Table 1: EPA Water & Sewer Affordability Thresholds as a Percent of Actual Household Income

Household Income Distribution	*Household Income*	*Number of Households 9,928*	*Percent of Households*	*CWA 2% MHI $765.44 as Percent of Actual Income*	*CWA & SDWA 4.5% MHI $1,722.24 as Percent of Actual Income*
Less than $10,000	10,000	643	6.48	7.65	17.22
$10,000 to $14,999	12,500	795	8.01	6.12	13.78
$15,000 to $24,999	20,000	1,538	15.49	3.83	8.61
$25,000 to $34,999	30,000	1,611	16.23	2.55	5.74
$35,000 to $49,999	42,500	1,741	17.54	1.80	4.05
$50,000 to $74,999	62,500	1,922	19.36	1.22	2.76
$75,000 to $99,999	87,500	1,048	10.56	0.87	1.97
$100,000 to $149,999	125,000	457	4.60	0.61	1.38
$150,000 to $199,999	175,000	135	1.36	0.44	0.98
$200,000 or more	200,000	38	0.38	0.38	0.86

Table 2: Cost per Household for Current Water Service Components

Household Income Distribution	*Household Income*	*Number of Households 9,928*	*Percent of Households*	*2% MHI $765.44 Percent of Actual Income*	*Sewer Bill $150.00 Percent of Actual Income*	*Water Bill $627.28 Percent of Actual Income*	*Flood Control Bill $101.35 Percent of Actual Income*	*Sewer & Water Bill $878.63 Percent of Actual Income*
Less than $10,000	10,000	643	6.48	7.65	1.50	6.27	1.01	8.79
$10,000 to $14,999	12,500	795	8.01	6.12	1.20	5.02	0.81	7.03
$15,000 to $24,999	20,000	1,538	15.49	3.83	0.75	3.14	0.51	4.39
$25,000 to $34,999	30,000	1,611	16.23	2.55	0.50	2.09	0.34	2.93
$35,000 to $49,999	42,500	1,741	17.54	1.80	0.35	1.48	0.24	2.07
$50,000 to $74,999	62,500	1,922	19.36	1.22	0.24	1.00	0.16	1.41
$75,000 to $99,999	87,500	1,048	10.56	0.87	0.17	0.72	0.12	1.00
$100,000 to $149,999	125,000	457	4.60	0.61	0.12	0.50	0.08	0.70
$150,000 to $199,999	175,000	135	1.36	0.44	0.09	0.36	0.06	0.50
$200,000 or more	200,000	38	0.38	0.38	0.08	0.31	0.05	0.44

Table 3: Cost per Household and Household Income Category in Excess of 4.5% of Actual Income

Household Income Distribution	*Household Income*	*Number of Households 9,928*	*2014 Average Total Water Cost per Household As % of Actual Income*	*2014 Average Total Water Cost per Household in Excess of 4.5% of Actual Income*	*Cost per Household Income Category in Excess of 4.5% of Actual Income $*	*10-Year Impact $*
Less than $10,000	10,000	643	8.79	428.63	275,609	2,756,091
$10,000 to $14,999	12,500	795	7.03	316.13	251,323	2,513,234
$15,000 to $24,999	20,000	1,538	4.39	-21.37		
$25,000 to $34,999	30,000	1,611	2.93	-471.37		
$35,000 to $49,999	42,500	1,741	2.07	-1,033.87		
$50,000 to $74,999	62,500	1,922	1.41	-1,933.87		
$75,000 to $99,999	87,500	1,048	1.00	-3,058.87		
$100,000 to $149,999	125,000	457	0.70	-4,746.37		
$150,000 to $199,999	175,000	135	0.50	-6,996.37		
$200,000 or more	200,000	38	0.44	-8,121.37		

Bradbury, CA

Population 2013: 57,639

Poverty Rate 2012: 9.9%

Median Household Income (MHI), 2012: $77,342

EPA Affordability Criteria
2% of MHI: $1,546.84
4.5% of MHI: $3,480.39

Current Average Cost per Household	
Sewer	$ 354.52
Water	$ 1,089.26
Flood Control	$ 50.00
Total	$ 1,493.78

Claremont, CA

Population, 2013: 35,824

Poverty Rate, 2012: 8.6%

Median Household Income (MHI), 2012: $80,754

EPA Affordability Criteria
2% of MHI: $1,615.08
4.5% of MHI: $3,663.93

Current Average Cost per Household

Sewer	$ 113.23
Water	$1,344.00
Flood Control	$ 41.55
Total	$1,498.78

Table 1: EPA Water & Sewer Affordability Thresholds as a Percent of Actual Household Income

Household Income Distribution	*Household Income*	*Number of Households 11,651*	*Percent of Households*	*CWA 2% MHI $1,615.08 as Percent of Actual Income*	*CWA & SDWA 4.5% MHI $3,663.93 as Percent of Actual Income*
Less than $10,000	10,000	610	5.2%	16.2	36.6
$10,000 to $14,999	12,500	340	2.9%	12.9	29.3
$15,000 to $24,999	20,000	774	6.6%	8.1	18.3
$25,000 to $34,999	30,000	740	6.4%	5.4	12.2
$35,000 to $49,999	42,500	1,221	10.5%	3.8	8.6
$50,000 to $74,999	62,500	1,771	15.2%	2.6	5.9
$75,000 to $99,999	87,500	1,329	11.4%	1.8	4.2
$100,000 to $149,999	125,000	1,873	16.1%	1.3	2.9
$150,000 to $199,999	175,000	1,574	13.5%	0.9	2.1
$200,000 or more	200,000	1,419	12.2%	0.8	1.8

Table 2: Cost per Household for Current Water Service Components

Household Income Distribution	*Household Income*	*Number of Households 11,651*	*Percent of Households*	*2% MHI $1,615.08 Percent of Actual Income*	*Sewer Bill $113.23 Percent of Actual Income*	*Water Bill $1,344.00 Percent of Actual Income*	*Flood Control Bill $41.55 Percent of Actual Income*	*Sewer & Water Bill $1,498.78 Percent of Actual Income*
Less than $10,000	10,000	610	5.2%	16.2	1.13	13.44	0.416	14.99
$10,000 to $14,999	12,500	340	2.9%	12.9	0.91	10.75	0.332	11.99
$15,000 to $24,999	20,000	774	6.6%	8.1	0.57	6.72	0.208	7.49
$25,000 to $34,999	30,000	740	6.4%	5.4	0.38	4.48	0.139	5.00
$35,000 to $49,999	42,500	1,221	10.5%	3.8	0.27	3.16	0.098	3.53
$50,000 to $74,999	62,500	1,771	15.2%	2.6	0.18	2.15	0.066	2.40
$75,000 to $99,999	87,500	1,329	11.4%	1.8	0.13	1.54	0.047	1.71
$100,000 to $149,999	125,000	1,873	16.1%	1.3	0.09	1.08	0.033	1.20
$150,000 to $199,999	175,000	1,574	13.5%	0.9	0.06	0.77	0.024	0.86
$200,000 or more	200,000	1,419	12.2%	0.8	0.06	0.67	0.021	0.75

Table 3: Cost per Household and Household Income Category in Excess of 4.5% of Actual Income

Household Income Distribution	*Household Income*	*Number of Households 11,651*	*2014 Average Total Water Cost per Household As % of Actual Income*	*2014 Average Total Water Cost per Household in Excess of 4.5% of Actual Income*	*Cost per Household Income Category in Excess of 4.5% of Actual Income $*	*10-Year Impact $*
Less than $10,000	10,000	610	14.99	1,048.78	639,756	6,397,558
$10,000 to $14,999	12,500	340	11.99	936.28	318,335	3,183,352
$15,000 to $24,999	20,000	774	7.49	598.78	463,456	4,634,557
$25,000 to $34,999	30,000	740	5.00	148.78	110,097	1,100,972
$35,000 to $49,999	42,500	1,221	3.53	-413.72		
$50,000 to $74,999	62,500	1,771	2.40	-1,313.72		
$75,000 to $99,999	87,500	1,329	1.71	-2,438.72		
$100,000 to $149,999	125,000	1,873	1.20	-4,126.22		
$150,000 to $199,999	175,000	1,574	0.86	-6,376.22		
$200,000 or more	200,000	1,419	0.75	-7,501.22		

Diamond Bar, CA

Population, 2013: 56,449

Poverty Rate, 2012: 5.2%

Median Household Income (MHI), 2012: $90,181

EPA Affordability Criteria
2% of MHI: $1,803.62
4.5% of MHI: $4,058.15

Current Average Cost per Household

Sewer	$ 198.79
Water	$ 902.26
Flood Control	$ 36.33
Total	$ 1,137.38

Table 1: EPA Water & Sewer Affordability Thresholds as a Percent of Actual Household Income

Household Income Distribution	*Household Income*	*Number of Households 17,550*	*Percent of Households*	*CWA 2% MHI $1,803.62 as Percent of Actual Income*	*CWA & SDWA 4.5% MHI $4,058.15 as Percent of Actual Income*
Less than $10,000	10,000	395	2.3%	18.0	40.6
$10,000 to $14,999	12,500	243	1.4%	14.4	32.5
$15,000 to $24,999	20,000	730	4.2%	9.0	20.3
$25,000 to $34,999	30,000	1,093	6.2%	6.0	13.5
$35,000 to $49,999	42,500	1,684	9.6%	4.2	9.5
$50,000 to $74,999	62,500	3,246	18.5%	2.9	6.5
$75,000 to $99,999	87,500	2,373	13.5%	2.1	4.6
$100,000 to $149,999	125,000	3,779	21.5%	1.4	3.2
$150,000 to $199,999	175,000	2,081	11.9%	1.0	2.3
$200,000 or more	200,000	1,926	11.0%	0.9	2.0

Table 2: Cost per Household for Current Water Service Components

Household Income Distribution	*Household Income*	*Number of Households 17,550*	*Percent of Households*	*2% MHI $1,803.62 Percent of Actual Income*	*Sewer Bill $198.79 Percent of Actual Income*	*Water Bill $902.26 Percent of Actual Income*	*Flood Control Bill $36.33 Percent of Actual Income*	*Sewer & Water Bill $1,137.38 Percent of Actual Income*
Less than $10,000	10,000	395	2.3%	18.0	1.99	9.02	0.363	11.37
$10,000 to $14,999	12,500	243	1.4%	14.4	1.59	7.22	0.291	9.10
$15,000 to $24,999	20,000	730	4.2%	9.0	0.99	4.51	0.182	5.69
$25,000 to $34,999	30,000	1,093	6.2%	6.0	0.66	3.01	0.121	3.79
$35,000 to $49,999	42,500	1,684	9.6%	4.2	0.47	2.12	0.085	2.68
$50,000 to $74,999	62,500	3,246	18.5%	2.9	0.32	1.44	0.058	1.82
$75,000 to $99,999	87,500	2,373	13.5%	2.1	0.23	1.03	0.042	1.30
$100,000 to $149,999	125,000	3,779	21.5%	1.4	0.16	0.72	0.029	0.91
$150,000 to $199,999	175,000	2,081	11.9%	1.0	0.11	0.52	0.021	0.65
$200,000 or more	200,000	1,926	11.0%	0.9	0.10	0.45	0.018	0.57

Table 3: Cost per Household and Household Income Category in Excess of 4.5% of Actual Income

Household Income Distribution	*Household Income*	*Number of Households 17,550*	*2014 Average Total Water Cost per Household As % of Actual Income*	*2014 Average Total Water Cost per Household in Excess of 4.5% of Actual Income*	*Cost per Household Income Category in Excess of 4.5% of Actual Income $*	*10-Year Impact $*
Less than $10,000	10,000	395	11.37	687.38	271,515	2,715,151
$10,000 to $14,999	12,500	243	9.10	574.88	139,696	1,396,958
$15,000 to $24,999	20,000	730	5.69	237.38	173,287	1,732,874
$25,000 to $34,999	30,000	1,093	3.79	-212.62		
$35,000 to $49,999	42,500	1,684	2.68	-775.12		
$50,000 to $74,999	62,500	3,246	1.82	-1,675.12		
$75,000 to $99,999	87,500	2,373	1.30	-2,800.12		
$100,000 to $149,999	125,000	3,779	0.91	-4,487.62		
$150,000 to $199,999	175,000	2,081	0.65	-6,737.62		
$200,000 or more	200,000	1,926	0.57	-7,862.62		

Downey, CA

Population, 2013: 113,242

Poverty Rate, 2012: 12.1%

Median Household Income (MHI), 2012: $60,132

EPA Affordability Criteria
2% of MHI: $1,202.64
4.5% of MHI: $2,705.94

Current Average Cost per Household

Sewer	$ 216.18
Water	$ 891.72
Flood Control	$ 34.64
Total	$ 1,142.54

Table 1: EPA Water & Sewer Affordability Thresholds as a Percent of Actual Household Income

Household Income Distribution	*Household Income*	*Number of Households 32,867*	*Percent of Households*	*CWA 2% MHI $1,202.64 as Percent of Actual Income*	*CWA & SDWA 4.5% MHI $2,705.94 as Percent of Actual Income*
Less than $10,000	10,000	1,248	3.8%	12.0	27.1
$10,000 to $14,999	12,500	1,328	4.0%	9.6	21.6
$15,000 to $24,999	20,000	3,403	10.4%	6.0	13.5
$25,000 to $34,999	30,000	3,435	10.5%	4.0	9.0
$35,000 to $49,999	42,500	4,192	12.8%	2.8	6.4
$50,000 to $74,999	62,500	7,060	21.5%	1.9	4.3
$75,000 to $99,999	87,500	4,483	13.6%	1.4	3.1
$100,000 to $149,999	125,000	4,806	14.6%	1.0	2.2
$150,000 to $199,999	175,000	1,865	5.7%	0.7	1.5
$200,000 or more	200,000	1,047	3.2%	0.6	1.4

Table 2: Cost per Household for Current Water Service Components

Household Income Distribution	*Household Income*	*Number of Households 32,867*	*Percent of Households*	*2% MHI $1,202.64 Percent of Actual Income*	*Sewer Bill $216.18 Percent of Actual Income*	*Water Bill $891.72 Percent of Actual Income*	*Flood Control Bill $34.64 Percent of Actual Income*	*Sewer & Water Bill $1,142.54 Percent of Actual Income*
Less than $10,000	10,000	1,248	3.8%	12.0	2.16	8.92	0.346	11.43
$10,000 to $14,999	12,500	1,328	4.0%	9.6	1.73	7.13	0.277	9.14
$15,000 to $24,999	20,000	3,403	10.4%	6.0	1.08	4.46	0.173	5.71
$25,000 to $34,999	30,000	3,435	10.5%	4.0	0.72	2.97	0.115	3.81
$35,000 to $49,999	42,500	4,192	12.8%	2.8	0.51	2.10	0.082	2.69
$50,000 to $74,999	62,500	7,060	21.5%	1.9	0.35	1.43	0.055	1.83
$75,000 to $99,999	87,500	4,483	13.6%	1.4	0.25	1.02	0.040	1.31
$100,000 to $149,999	125,000	4,806	14.6%	1.0	0.17	0.71	0.028	0.91
$150,000 to $199,999	175,000	1,865	5.7%	0.7	0.12	0.51	0.020	0.65
$200,000 or more	200,000	1,047	3.2%	0.6	0.11	0.45	0.017	0.57

Table 3: Cost per Household and Household Income Category in Excess of 4.5% of Actual Income

Household Income Distribution	*Household Income*	*Number of Households 32,867*	*2014 Average Total Water Cost per Household As % of Actual Income*	*2014 Average Total Water Cost per Household in Excess of 4.5% of Actual Income*	*Cost per Household Income Category in Excess of 4.5% of Actual Income $*	*10-Year Impact $*
Less than $10,000	10,000	1,248	11.43	692.54	864,290	8,642,899
$10,000 to $14,999	12,500	1,328	9.14	580.04	770,293	7,702,931
$15,000 to $24,999	20,000	3,403	5.71	242.54	825,364	8,253,636
$25,000 to $34,999	30,000	3,435	3.81	-207.46		
$35,000 to $49,999	42,500	4,192	2.69	-769.96		
$50,000 to $74,999	62,500	7,060	1.83	-1,669.96		
$75,000 to $99,999	87,500	4,483	1.31	-2,794.96		
$100,000 to $149,999	125,000	4,806	0.91	-4,482.46		
$150,000 to $199,999	175,000	1,865	0.65	-6,732.46		
$200,000 or more	200,000	1,047	0.57	-7,857.46		

Escondido, CA

Population, 2013: 148,738

Poverty Rate, 2012: 18.3%

Median Household Income (MHI), 2012: $49,787

EPA Affordability Criteria
2% of MHI: $995.74
4.5% of MHI: $2,240.22

Current Average Cost per Household

Sewer	$ 220.00
Water	$ 1,460.00
Flood Control	$ 50.00
Total	$ 1,730.00

Table 1: EPA Water & Sewer Affordability Thresholds as a Percent of Actual Household Income

Household Income Distribution	*Household Income*	*Number of Households 44,474*	*Percent of Households*	*CWA 2% MHI $995.74 as Percent of Actual Income*	*CWA & SDWA 4.5% MHI $2,240.42 as Percent of Actual Income*
Less than $10,000	10,000	2,959	6.7%	10.0	22.4
$10,000 to $14,999	12,500	1,917	4.3%	8.0	17.9
$15,000 to $24,999	20,000	4,904	11.0%	5.0	11.2
$25,000 to $34,999	30,000	5,536	12.4%	3.3	7.5
$35,000 to $49,999	42,500	7,031	15.8%	2.3	5.3
$50,000 to $74,999	62,500	7,949	17.9%	1.6	3.6
$75,000 to $99,999	87,500	4,888	11.0%	1.1	2.6
$100,000 to $149,999	125,000	5,447	12.2%	0.8	1.8
$150,000 to $199,999	175,000	2,189	4.9%	0.6	1.3
$200,000 or more	200,000	1,654	3.7%	0.5	1.1

Table 2: Cost per Household for Current Water Service Components

Household Income Distribution	*Household Income*	*Number of Households 44,474*	*Percent of Households*	*2% MHI $995.74 Percent of Actual Income*	*Sewer Bill $220.00 Percent of Actual Income*	*Water Bill $1,460.00 Percent of Actual Income*	*Flood Control Bill $50.00 Percent of Actual Income*	*Sewer & Water Bill $1,730.00 Percent of Actual Income*
Less than $10,000	10,000	2,959	6.7%	10.0	2.20	14.60	0.500	17.30
$10,000 to $14,999	12,500	1,917	4.3%	8.0	1.76	11.68	0.400	13.84
$15,000 to $24,999	20,000	4,904	11.0%	5.0	1.10	7.30	0.250	8.65
$25,000 to $34,999	30,000	5,536	12.4%	3.3	0.73	4.87	0.167	5.77
$35,000 to $49,999	42,500	7,031	15.8%	2.3	0.52	3.44	0.118	4.07
$50,000 to $74,999	62,500	7,949	17.9%	1.6	0.35	2.34	0.080	2.77
$75,000 to $99,999	87,500	4,888	11.0%	1.1	0.25	1.67	0.057	1.98
$100,000 to $149,999	125,000	5,447	12.2%	0.8	0.18	1.17	0.040	1.38
$150,000 to $199,999	175,000	2,189	4.9%	0.6	0.13	0.83	0.029	0.99
$200,000 or more	200,000	1,654	3.7%	0.5	0.11	0.73	0.025	0.87

Table 3: Cost per Household and Household Income Category in Excess of 4.5% of Actual Income

Household Income Distribution	*Household Income*	*Number of Households 44,474*	*2014 Average Total Water Cost per Household As % of Actual Income*	*2014 Average Total Water Cost per Household in Excess of 4.5% of Actual Income*	*Cost per Household Income Category in Excess of 4.5% of Actual Income $*	*10-Year Impact $*
Less than $10,000	10,000	2,959	3.15	1,280	3,787,520	37,875,200
$10,000 to $14,999	12,500	1,917	2.52	1,168	2,238,098	22,380,975
$15,000 to $24,999	20,000	4,904	1.58	830	4,070,320	40,703,200
$25,000 to $34,999	30,000	5,536	1.05	380	2,103,680	21,036,800
$35,000 to $49,999	42,500	7,031	0.74	-183		
$50,000 to $74,999	62,500	7,949	0.50	-1,083		
$75,000 to $99,999	87,500	4,888	0.36	-2,208		
$100,000 to $149,999	125,000	5,447	0.25	-3,895		
$150,000 to $199,999	175,000	2,189	0.18	-6,145		
$200,000 or more	200,000	1,654	0.16	-7,270		

Glendora, CA

Population, 2013: 51,074

Poverty Rate, 2012: 7.9%

Median Household Income (MHI), 2012: $74,619

EPA Affordability Criteria
2% of MHI: $1,492.38
4.5% of MHI: $3,357.86

Current Average Cost per Household

Sewer	$ 152.00
Water	$ 967.50
Flood Control	$ 52.61
Total	$1,172.11

Table 1: EPA Water & Sewer Affordability Thresholds as a Percent of Actual Household Income

Household Income Distribution	*Household Income*	*Number of Households 16,403*	*Percent of Households*	*CWA 2% MHI $1,492.38 as Percent of Actual Income*	*CWA & SDWA 4.5% MHI $3,357.86 as Percent of Actual Income*
Less than $10,000	10,000	599	3.7%	14.9	33.58
$10,000 to $14,999	12,500	504	3.1%	11.9	26.86
$15,000 to $24,999	20,000	958	5.8%	7.5	16.79
$25,000 to $34,999	30,000	1,272	7.8%	5.0	11.19
$35,000 to $49,999	42,500	1,869	11.4%	3.5	7.90
$50,000 to $74,999	62,500	3,049	18.6%	2.4	5.37
$75,000 to $99,999	87,500	2,490	15.2%	1.7	3.84
$100,000 to $149,999	125,000	3,092	18.9%	1.2	2.69
$150,000 to $199,999	175,000	1,294	7.9%	0.9	1.92
$200,000 or more	200,000	1,276	7.8%	0.7	1.68

Table 2: Cost per Household for Current Water Service Components

Household Income Distribution	*Household Income*	*Number of Households 16,403*	*Percent of Households*	*2% MHI $1,492.38 Percent of Actual Income*	*Sewer Bill $152.00 Percent of Actual Income*	*Water Bill $967.50 Percent of Actual Income*	*Flood Control Bill $52.61 Percent of Actual Income*	*Sewer & Water Bill $1,172.11 Percent of Actual Income*
Less than $10,000	10,000	599	3.7%	14.9	1.52	9.68	0.526	11.72
$10,000 to $14,999	12,500	504	3.1%	11.9	1.22	7.74	0.421	9.38
$15,000 to $24,999	20,000	958	5.8%	7.5	0.76	4.84	0.263	5.86
$25,000 to $34,999	30,000	1,272	7.8%	5.0	0.51	3.23	0.175	3.91
$35,000 to $49,999	42,500	1,869	11.4%	3.5	0.36	2.28	0.124	2.76
$50,000 to $74,999	62,500	3,049	18.6%	2.4	0.24	1.55	0.084	1.88
$75,000 to $99,999	87,500	2,490	15.2%	1.7	0.17	1.11	0.060	1.34
$100,000 to $149,999	125,000	3,092	18.9%	1.2	0.12	0.77	0.042	0.94
$150,000 to $199,999	175,000	1,294	7.9%	0.9	0.09	0.55	0.030	0.67
$200,000 or more	200,000	1,276	7.8%	0.7	0.08	0.48	0.026	0.59

Table 3: Cost per Household and Household Income Category in Excess of 4.5% of Actual Income

Household Income Distribution	*Household Income*	*Number of Households 16,403*	*2014 Average Total Water Cost per Household As % of Actual Income*	*2014 Average Total Water Cost per Household in Excess of 4.5% of Actual Income*	*Cost per Household Income Category in Excess of 4.5% of Actual Income $*	*10-Year Impact $*
Less than $10,000	10,000	599	11.72	722.11	432,544	4,325,439
$10,000 to $14,999	12,500	504	9.38	609.61	307,243	3,072,434
$15,000 to $24,999	20,000	958	5.86	272.11	260,681	2,606,814
$25,000 to $34,999	30,000	1,272	3.91	-177.89		
$35,000 to $49,999	42,500	1,869	2.76	-740.39		
$50,000 to $74,999	62,500	3,049	1.88	-1,640.39		
$75,000 to $99,999	87,500	2,490	1.34	-2,765.39		
$100,000 to $149,999	125,000	3,092	0.94	-4,452.89		
$150,000 to $199,999	175,000	1,294	0.67	-6,702.89		
$200,000 or more	200,000	1,276	0.59	-7,827.89		

Inglewood, CA

Population, 2013: 111,542

Poverty Rate, 2012: 20.1

Median Household Income (MHI), 2012: $44,558

EPA Affordability Criteria
2% of MHI: $891.16
4.5% of MHI:$2,005.11

Current Average Cost per Household

Sewer	$ 90.00
Water	$ 860.00
Flood Control	$ 58.00
Total	$1,008.00[1]

Table 1: EPA Water & Sewer Affordability Thresholds as a Percent of Actual Household Income

Arcadia Household Income Distribution	*Household Income*	*Number of Households 36,681*	*Percent of Households*	*CWA 2% MHI $891.16 as Percent of Actual Income*	*CWA & SDWA 4.5% MHI $2,005.11 as Percent of Actual Income*
Less than $10,000	10,000	2,393	6.5%	8.91	20.05
$10,000 to $14,999	12,500	2,600	7.1%	7.13	16.04
$15,000 to $24,999	20,000	4,932	13.4%	4.46	10.03
$25,000 to $34,999	30,000	5,012	13.7%	2.97	6.68
$35,000 to $49,999	42,500	5,138	14.0%	2.10	4.72
$50,000 to $74,999	62,500	6,908	18.8%	1.43	3.21
$75,000 to $99,999	87,500	4,363	11.9%	1.02	2.29
$100,000 to $149,999	125,000	3,680	10.0%	0.71	1.60
$150,000 to $199,999	175,000	986	2.7%	0.51	1.15
$200,000 or more	200,000	669	1.8%	0.45	1.00

1. Water and sewer averages are based on 14 units of consumption which may be high for lower income households, (Ray Yeghyayan, City if Inglewood, CA., September 2014); due to the limited number of hook-ups in Inglewood that are serviced by the city it is too complex to match cost per household to hook-ups that represent the entire city, which is why Tables 2 and 3 were not done.

La Canada Flintridge, CA

Population, 2013: 20,553

Poverty Rate, 2012: 2.1%

Median Household Income (MHI), 2012: $154,947

EPA Affordability Criteria
2% of MHI: $3,098.04
4.5% of MHI: $6,972.62

Current Average Cost per Household

Sewer	$ 330.00
Water	$ 2,245.00
Flood Control	$ 65.00
Total	$ 2,640.00

Table 1: EPA Water & Sewer Affordability Thresholds as a Percent of Actual Household Income

Household Income Distribution	*Household Income*	*Number of Households 6,751*	*Percent of Households*	*CWA 2% MHI $3,098.04 as Percent of Actual Income*	*CWA & SDWA 4.5% MHI $6,972.62 as Percent of Actual Income*
Less than $10,000	10,000	81	1.2%	31.0	69.7
$10,000 to $14,999	12,500	69	1.0%	24.8	55.8
$15,000 to $24,999	20,000	227	3.4%	15.5	34.9
$25,000 to $34,999	30,000	264	3.9%	10.3	23.2
$35,000 to $49,999	42,500	352	5.2%	7.3	16.4
$50,000 to $74,999	62,500	537	8.0%	5.0	11.2
$75,000 to $99,999	87,500	462	6.8%	3.5	8.0
$100,000 to $149,999	125,000	1,294	19.2%	2.5	5.6
$150,000 to $199,999	175,000	857	12.7%	1.8	4.0
$200,000 or more	200,000	2,608	38.6%	1.5	3.5

Table 2: Cost per Household for Current Water Service Components

Household Income Distribution	*Household Income*	*Number of Households 6,751*	*Percent of Households*	*2% MHI $3,098.04 Percent of Actual Income*	*Sewer Bill $330 Percent of Actual Income*	*Water Bill $2,245 Percent of Actual Income*	*Flood Control Bill $65 Percent of Actual Income*	*Sewer & Water Bill $2,640 Percent of Actual Income*
Less than $10,000	10,000	81	1.2%	31.0	3.30	22.45	0.650	26.40
$10,000 to $14,999	12,500	69	1.0%	24.8	2.64	17.96	0.520	21.12
$15,000 to $24,999	20,000	227	3.4%	15.5	1.65	11.23	0.325	13.20
$25,000 to $34,999	30,000	264	3.9%	10.3	1.10	7.48	0.217	8.80
$35,000 to $49,999	42,500	352	5.2%	7.3	0.78	5.28	0.153	6.21
$50,000 to $74,999	62,500	537	8.0%	5.0	0.53	3.59	0.104	4.22
$75,000 to $99,999	87,500	462	6.8%	3.5	0.38	2.57	0.074	3.02
$100,000 to $149,999	125,000	1,294	19.2%	2.5	0.26	1.80	0.052	2.11
$150,000 to $199,999	175,000	857	12.7%	1.8	0.19	1.28	0.037	1.51
$200,000 or more	200,000	2,608	38.6%	1.5	0.17	1.12	0.033	1.32

Table 3: Cost per Household and Household Income Category in Excess of 4.5% of Actual Income

Household Income Distribution	*Household Income*	*Number of Households 6,751*	*2014 Average Total Water Cost per Household As % of Actual Income*	*2014 Average Total Water Cost per Household in Excess of 4.5% of Actual Income*	*Cost per Household Income Category in Excess of 4.5% of Actual Income $*	*10-Year Impact $*
Less than $10,000	10,000	81	26.40	2,190.00	177,390	1,773,900
$10,000 to $14,999	12,500	69	21.12	2,077.50	143,348	1,433,475
$15,000 to $24,999	20,000	227	13.20	1,740.00	394,980	3,949,800
$25,000 to $34,999	30,000	264	8.80	1,290.00	340,560	3,405,600
$35,000 to $49,999	42,500	352	6.21	727.50	256,080	2,560,800
$50,000 to $74,999	62,500	537	4.22	-172.50		
$75,000 to $99,999	87,500	462	3.02	-1,297.50		
$100,000 to $149,999	125,000	1,294	2.11	-2,985.00		
$150,000 to $199,999	175,000	857	1.51	-5,235.00		
$200,000 or more	200,000	2,608	1.32	-6,360.00		

La Mirada, CA

Population, 2013: 49,133

Poverty Rate, 2012: 6.2%

Median Household Income (MHI), 2012: $81,319

EPA Affordability Criteria
2% of MHI: $1,626.38
4.5% of MHI: $3,659.36

Current Average Cost per Household

Sewer	$ 189.50
Water	$ 995.75
Flood Control	$ 28.39
Total	$ 1,213.64

Table 1: EPA Water & Sewer Affordability Thresholds as a Percent of Actual Household Income

Household Income Distribution	*Household Income*	*Number of Households 14,152*	*Percent of Households*	*CWA 2% MHI $1,626.38 as Percent of Actual Income*	*CWA & SDWA 4.5% MHI $3,659.36 as Percent of Actual Income*
Less than $10,000	10,000	373	2.64	16.26	36.59
$10,000 to $14,999	12,500	418	2.95	13.01	29.27
$15,000 to $24,999	20,000	1,194	8.44	8.13	18.30
$25,000 to $34,999	30,000	1,120	7.91	5.42	12.20
$35,000 to $49,999	42,500	1,378	9.74	3.83	8.61
$50,000 to $74,999	62,500	2,047	14.46	2.60	5.85
$75,000 to $99,999	87,500	2,142	15.14	1.86	4.18
$100,000 to $149,999	125,000	3,286	23.22	1.30	2.93
$150,000 to $199,999	175,000	1,445	10.21	0.93	2.09
$200,000 or more	200,000	749	5.29	0.81	1.83

Table 2: Cost per Household for Current Water Service Components

Household Income Distribution	*Household Income*	*Number of Households 14,152*	*Percent of Households*	*2% MHI $1,626.38 Percent of Actual Income*	*Sewer Bill $354.52 Percent of Actual Income*	*Water Bill $1,089.26 Percent of Actual Income*	*Flood Control Bill $50.00 Percent of Actual Income*	*Sewer & Water Bill $1,213.64 Percent of Actual Income*
Less than $10,000	10,000	373	2.64	16.26	1.90	9.96	0.28	12.14
$10,000 to $14,999	12,500	418	2.95	13.01	1.52	7.97	0.23	9.71
$15,000 to $24,999	20,000	1,194	8.44	8.13	0.95	4.98	0.14	6.07
$25,000 to $34,999	30,000	1,120	7.91	5.42	0.63	3.32	0.09	4.05
$35,000 to $49,999	42,500	1,378	9.74	3.83	0.45	2.34	0.07	2.86
$50,000 to $74,999	62,500	2,047	14.46	2.60	0.30	1.59	0.05	1.94
$75,000 to $99,999	87,500	2,142	15.14	1.86	0.22	1.14	0.03	1.39
$100,000 to $149,999	125,000	3,286	23.22	1.30	0.15	0.80	0.02	0.97
$150,000 to $199,999	175,000	1,445	10.21	0.93	0.11	0.57	0.02	0.69
$200,000 or more	200,000	749	5.29	0.81	0.09	0.50	0.01	0.61

Table 3: Cost per Household and Household Income Category in Excess of 4.5% of Actual Income

Household Income Distribution	*Household Income*	*Number of Households 14,152*	*2014 Average Total Water Cost per Household As % of Actual Income*	*2014 Average Total Water Cost per Household in Excess of 4.5% of Actual Income*	*Cost per Household Income Category in Excess of 4.5% of Actual Income $*	*10-Year Impact $*
Less than $10,000	10,000	373	12.14	763.64	284,838	2,848,377
$10,000 to $14,999	12,500	418	9.71	651.14	272,177	2,721,765
$15,000 to $24,999	20,000	1,194	6.07	313.64	374,486	3,744,862
$25,000 to $34,999	30,000	1,120	4.05	-136.36		
$35,000 to $49,999	42,500	1,378	2.86	-698.86		
$50,000 to $74,999	62,500	2,047	1.94	-1,598.86		
$75,000 to $99,999	87,500	2,142	1.39	-2,723.86		
$100,000 to $149,999	125,000	3,286	0.97	-4,411.36		
$150,000 to $199,999	175,000	1,445	0.69	-6,661.36		
$200,000 or more	200,000	749	0.61	-7,786.36		

La Verne, CA

Population, 2013: 31,868

Poverty Rate, 2012: 7.3%

Median Household Income (MHI), 2012: $76,519

EPA Affordability Criteria
2% of MHI: $1,530
4.5% of MHI: $3,443

Current Average Cost per Household

Sewer	$ 245.00
Water	$ 1,661.12
Flood Control	$ 29.96
Total	$ 1,936.08

Table 1: EPA Water & Sewer Affordability Thresholds as a Percent of Actual Household Income

Household Income Distribution	*Household Income*	*Number of Households 10,854*	*Percent of Households*	*CWA 2% MHI $1,530 as Percent of Actual Income*	*CWA & SDWA 4.5% MHI $3,443 as Percent of Actual Income*
Less than $10,000	10,000	390	3.6%	15.3	34.43
$10,000 to $14,999	12,500	431	4.0%	12.2	27.55
$15,000 to $24,999	20,000	934	8.6%	7.7	17.22
$25,000 to $34,999	30,000	664	6.1%	5.1	11.48
$35,000 to $49,999	42,500	1,411	13.0%	3.6	8.10
$50,000 to $74,999	62,500	1,549	14.3%	2.4	5.51
$75,000 to $99,999	87,500	1,489	13.7%	1.7	3.94
$100,000 to $149,999	125,000	2,053	18.9%	1.2	2.75
$150,000 to $199,999	175,000	1,127	10.4%	0.9	1.97
$200,000 or more	200,000	806	7.4%	0.8	1.72

Table 2: Cost per Household for Current Water Service Components

Arcadia Household Income Distribution	*Household Income*	*Number of Households 10,854*	*Percent of Households*	*2% MHI $1,530.38 Percent of Actual Income*	*Sewer Bill $245.00 Percent of Actual Income*	*Water Bill $1,661.12 Percent of Actual Income*	*Flood Control Bill $29.96 Percent of Actual Income*	*Sewer & Water Bill $1,936.08 Percent of Actual Income*
Less than $10,000	10,000	390	3.6%	15.3	2.45	16.61	0.300	19.36
$10,000 to $14,999	12,500	431	4.0%	12.2	1.96	13.29	0.240	15.49
$15,000 to $24,999	20,000	934	8.6%	7.7	1.23	8.31	0.150	9.68
$25,000 to $34,999	30,000	664	6.1%	5.1	0.82	5.54	0.100	6.45
$35,000 to $49,999	42,500	1,411	13.0%	3.6	0.58	3.91	0.070	4.56
$50,000 to $74,999	62,500	1,549	14.3%	2.4	0.39	2.66	0.048	3.10
$75,000 to $99,999	87,500	1,489	13.7%	1.7	0.28	1.90	0.034	2.21
$100,000 to $149,999	125,000	2,053	18.9%	1.2	0.20	1.33	0.024	1.55
$150,000 to $199,999	175,000	1,127	10.4%	0.9	0.14	0.95	0.017	1.11
$200,000 or more	200,000	806	7.4%	0.8	0.12	0.83	0.015	0.97

Table 3: Cost per Household and Household Income Category in Excess of 4.5% of Actual Income

Household Income Distribution	*Household Income*	*Number of Households 10,854*	*2014 Average Total Water Cost per Household As % of Actual Income*	*2014 Average Total Water Cost per Household in Excess of 4.5% of Actual Income*	*Cost per Household Income Category in Excess of 4.5% of Actual Income $*	*10-Year Impact $*
Less than $10,000	10,000	390	19.36	1,486.08	579,571	5,795,712
$10,000 to $14,999	12,500	431	15.49	1,373.58	592,013	5,920,130
$15,000 to $24,999	20,000	934	9.68	1,036.08	967,699	9,676,987
$25,000 to $34,999	30,000	664	6.45	586.08	389,157	3,891,571
$35,000 to $49,999	42,500	1,411	4.56	23.58	33,271	332,714
$50,000 to $74,999	62,500	1,549	3.10			
$75,000 to $99,999	87,500	1,489	2.21			
$100,000 to $149,999	125,000	2,053	1.55			
$150,000 to $199,999	175,000	1,127	1.11			
$200,000 or more	200,000	806	0.97			

Lakewood, CA

Population, 2013: 81,121

Poverty Rate, 2012: 7.6%

Median Household Income (MHI), 2012: $78,876

EPA Affordability Criteria
2% of MHI: $1,577.42
4.5% of MHI: $3,549.42

Current Average Cost per Household

Sewer	$ 201.50
Water	$ 491.73
Flood Control	$ 50.23
Total	$ 743.46

Table 1: EPA Water & Sewer Affordability Thresholds as a Percent of Actual Household Income

Household Income Distribution	*Household Income*	*Number of Households 26,172*	*Percent of Households*	*CWA 2% MHI $1,577.42 as Percent of Actual Income*	*CWA & SDWA 4.5% MHI $3,549.42 as Percent of Actual Income*
Less than $10,000	10,000	816	3.1%	15.8	35.5
$10,000 to $14,999	12,500	593	2.3%	12.6	28.4
$15,000 to $24,999	20,000	1,377	5.3%	7.9	17.7
$25,000 to $34,999	30,000	1,802	6.9%	5.3	11.8
$35,000 to $49,999	42,500	2,936	11.2%	3.7	8.4
$50,000 to $74,999	62,500	4,954	18.9%	2.5	5.7
$75,000 to $99,999	87,500	4,320	16.5%	1.8	4.1
$100,000 to $149,999	125,000	6,008	23.0%	1.3	2.8
$150,000 to $199,999	175,000	2,415	9.2%	0.9	2.0
$200,000 or more	200,000	951	3.6%	0.8	1.8

Table 2: Cost per Household for Current Water Service Components

Household Income Distribution	*Household Income*	*Number of Households 26,172*	*Percent of Households*	*2% MHI $1,577.42 Percent of Actual Income*	*Sewer Bill $201.50 Percent of Actual Income*	*Water Bill $491.73 Percent of Actual Income*	*Flood Control Bill $50.23 Percent of Actual Income*	*Sewer & Water Bill $743.46 Percent of Actual Income*
Less than $10,000	10,000	816	3.1%	15.8	2.02	4.92	0.502	7.43
$10,000 to $14,999	12,500	593	2.3%	12.6	1.61	3.93	0.402	5.95
$15,000 to $24,999	20,000	1,377	5.3%	7.9	1.01	2.46	0.251	3.72
$25,000 to $34,999	30,000	1,802	6.9%	5.3	0.67	1.64	0.167	2.48
$35,000 to $49,999	42,500	2,936	11.2%	3.7	0.47	1.16	0.118	1.75
$50,000 to $74,999	62,500	4,954	18.9%	2.5	0.32	0.79	0.080	1.19
$75,000 to $99,999	87,500	4,320	16.5%	1.8	0.23	0.56	0.057	0.85
$100,000 to $149,999	125,000	6,008	23.0%	1.3	0.16	0.39	0.040	0.59
$150,000 to $199,999	175,000	2,415	9.2%	0.9	0.12	0.28	0.029	0.42
$200,000 or more	200,000	951	3.6%	0.8	0.10	0.25	0.025	0.37

Table 3: Cost per Household and Household Income Category in Excess of 4.5% of Actual Income

Household Income Distribution	*Household Income*	*Number of Households 26,172*	*2014 Average Total Water Cost per Household As % of Actual Income*	*2014 Average Total Water Cost per Household in Excess of 4.5% of Actual Income*	*Cost per Household Income Category in Excess of 4.5% of Actual Income $*	*10-Year Impact $*
Less than $10,000	10,000	816	7.43	293.46	239,463	2,394,634
$10,000 to $14,999	12,500	593	5.95	180.96	107,309	1,073,093
$15,000 to $24,999	20,000	1,377	3.72	-156.54		
$25,000 to $34,999	30,000	1,802	2.48	-606.54		
$35,000 to $49,999	42,500	2,936	1.75	-1,169.04		
$50,000 to $74,999	62,500	4,954	1.19	-2,069.04		
$75,000 to $99,999	87,500	4,320	0.85	-3,194.04		
$100,000 to $149,999	125,000	6,008	0.59	-4,881.54		
$150,000 to $199,999	175,000	2,415	0.42	-7,131.54		
$200,000 or more	200,000	951	0.37	-8,256.54		

Lomita, CA

Population, 2013: 20,596

Poverty Rate, 2012: 11.3%

Median Household Income (MHI), 2012: $62,899

EPA Affordability Criteria
2% of MHI: $1,257.98
4.5% of MHI: $2,830.46

Current Average Cost per Household

Sewer	$ 258.20
Water	$ 1,000.56
Flood Control	$ 36.45
Total	$ 1,295.21

Table 1: EPA Water & Sewer Affordability Thresholds as a Percent of Actual Household Income

Household Income Distribution	*Household Income*	*Number of Households 7,894*	*Percent of Households*	*CWA 2% MHI $1,257.98 as Percent of Actual Income*	*CWA & SDWA 4.5% MHI $2,830.46 as Percent of Actual Income*
Less than $10,000	10,000	464	12.95	12.6	28.3
$10,000 to $14,999	12,500	520	10.36	10.1	22.6
$15,000 to $24,999	20,000	784	6.48	6.3	14.2
$25,000 to $34,999	30,000	594	4.32	4.2	9.4
$35,000 to $49,999	42,500	885	3.05	3.0	6.7
$50,000 to $74,999	62,500	1,644	2.07	2.0	4.5
$75,000 to $99,999	87,500	878	1.48	1.4	3.2
$100,000 to $149,999	125,000	1,284	1.04	1.0	2.3
$150,000 to $199,999	175,000	506	0.74	0.7	1.6
$200,000 or more	200,000	335	0.65	0.6	1.4

Table 2: Cost per Household for Current Water Service Components

Household Income Distribution	*Household Income*	*Number of Households 7,894*	*Percent of Households*	*2% MHI $1,257.98 Percent of Actual Income*	*Sewer Bill $258.20 Percent of Actual Income*	*Water Bill $1,000.56 Percent of Actual Income*	*Flood Control Bill $36.45 Percent of Actual Income*	*Sewer & Water Bill $1,295.21 Percent of Actual Income*
Less than $10,000	10,000	464	12.95	12.6	2.58	10.01	0.365	12.95
$10,000 to $14,999	12,500	520	10.36	10.1	2.07	8.00	0.292	10.36
$15,000 to $24,999	20,000	784	6.48	6.3	1.29	5.00	0.182	6.48
$25,000 to $34,999	30,000	594	4.32	4.2	0.86	3.34	0.122	4.32
$35,000 to $49,999	42,500	885	3.05	3.0	0.61	2.35	0.086	3.05
$50,000 to $74,999	62,500	1,644	2.07	2.0	0.41	1.60	0.058	2.07
$75,000 to $99,999	87,500	878	1.48	1.4	0.30	1.14	0.042	1.48
$100,000 to $149,999	125,000	1,284	1.04	1.0	0.21	0.80	0.029	1.04
$150,000 to $199,999	175,000	506	0.74	0.7	0.15	0.57	0.021	0.74
$200,000 or more	200,000	335	0.65	0.6	0.13	0.50	0.018	0.65

Table 3: Cost per Household and Household Income Category in Excess of 4.5% of Actual Income

Household Income Distribution	*Household Income*	*Number of Households 7,894*	*2014 Average Total Water Cost per Household As % of Actual Income*	*2014 Average Total Water Cost per Household in Excess of 4.5% of Actual Income*	*Cost per Household Income Category in Excess of 4.5% of Actual Income $*	*10-Year Impact $*
Less than $10,000	10,000	464	12.95	845.98	392,535	3,925,347
$10,000 to $14,999	12,500	520	10.36	733.48	381,410	3,814,096
$15,000 to $24,999	20,000	784	6.48	395.98	310,448	3,104,483
$25,000 to $34,999	30,000	594	4.32	-54.02		
$35,000 to $49,999	42,500	885	3.05	-616.52		
$50,000 to $74,999	62,500	1,644	2.07	-1,516.52		
$75,000 to $99,999	87,500	878	1.48	-2,641.52		
$100,000 to $149,999	125,000	1,284	1.04	-4,329.02		
$150,000 to $199,999	175,000	506	0.74	-6,579.02		
$200,000 or more	200,000	335	0.65	-7,704.02		

Manhattan Beach, CA

Population, 2013: 35,726

Poverty Rate, 2012: 2.9%

Median Household Income (MHI), 2012: $134,445

EPA Affordability Criteria
2% of MHI: $2,688.90
4.5% of MHI: $6,050.03

Current Average Cost per Household

Sewer	$ 284.00
Water	$ 1,126.00
Flood Control	$ 19.12
Total	$ 1,429.12

Table 1: EPA Water & Sewer Affordability Thresholds as a Percent of Actual Household Income

Household Income Distribution	*Household Income*	*Number of Households 14,089*	*Percent of Households*	*CWA 2% MHI $2,688.90 as Percent of Actual Income*	*CWA & SDWA 4.5% MHI $6,050.03 as Percent of Actual Income*
Less than $10,000	10,000	286	2.0%	26.7	60.5
$10,000 to $14,999	12,500	265	1.9%	21.4	48.4
$15,000 to $24,999	20,000	403	2.9%	13.3	30.3
$25,000 to $34,999	30,000	582	4.1%	8.9	20.2
$35,000 to $49,999	42,500	756	5.4%	6.3	14.2
$50,000 to $74,999	62,500	1,549	11.0%	4.3	9.7
$75,000 to $99,999	87,500	1,220	8.7%	3.1	6.9
$100,000 to $149,999	125,000	2,803	19.9%	2.1	4.8
$150,000 to $199,999	175,000	1,886	13.4%	1.5	3.5
$200,000 or more	200,000	4,339	30.8%	1.3	3.0

Table 2: Cost per Household for Current Water Service Components

Household Income Distribution	*Household Income*	*Number of Households 14,089*	*Percent of Households*	*2% MHI $2,688.03 Percent of Actual Income*	*Sewer Bill $284 Percent of Actual Income*	*Water Bill $1,126 Percent of Actual Income*	*Flood Control Bill $19.12 Percent of Actual Income*	*Sewer & Water Bill $1,429.12 Percent of Actual Income*
Less than $10,000	10,000	286	2.0%	26.7	2.84	11.26	0.191	14.29
$10,000 to $14,999	12,500	265	1.9%	21.4	2.27	9.01	0.153	11.43
$15,000 to $24,999	20,000	403	2.9%	13.3	1.42	5.63	0.096	7.15
$25,000 to $34,999	30,000	582	4.1%	8.9	0.95	3.75	0.064	4.76
$35,000 to $49,999	42,500	756	5.4%	6.3	0.67	2.65	0.045	3.36
$50,000 to $74,999	62,500	1,549	11.0%	4.3	0.45	1.80	0.031	2.29
$75,000 to $99,999	87,500	1,220	8.7%	3.1	0.32	1.29	0.022	1.63
$100,000 to $149,999	125,000	2,803	19.9%	2.1	0.23	0.90	0.015	1.14
$150,000 to $199,999	175,000	1,886	13.4%	1.5	0.16	0.64	0.011	0.82
$200,000 or more	200,000	4,339	30.8%	1.3	0.14	0.56	0.010	0.71

Table 3: Cost per Household and Household Income Category in Excess of 4.5% of Actual Income

Household Income Distribution	*Household Income*	*Number of Households 14,089*	*2014 Average Total Water Cost per Household As % of Actual Income*	*2014 Average Total Water Cost per Household in Excess of 4.5% of Actual Income*	*Cost per Household Income Category in Excess of 4.5% of Actual Income $*	*10-Year Impact $*
Less than $10,000	10,000	286	14.29	979.12	280,028	2,800,283
$10,000 to $14,999	12,500	265	11.43	866.62	229,654	2,296,543
$15,000 to $24,999	20,000	403	7.15	529.12	213,235	2,132,354
$25,000 to $34,999	30,000	582	4.76	79.12	46,048	460,478
$35,000 to $49,999	42,500	756	3.36	-483.38		
$50,000 to $74,999	62,500	1,549	2.29	-1,383.38		
$75,000 to $99,999	87,500	1,220	1.63	-2,508.38		
$100,000 to $149,999	125,000	2,803	1.14	-4,195.88		
$150,000 to $199,999	175,000	1,886	0.82	-6,445.88		
$200,000 or more	200,000	4,339	0.71	-7,570.88		

Monrovia, CA

Population, 2013: 37,101

Poverty Rate, 2012: 9.6%

Median Household Income (MHI), 2012: $69,449

EPA Affordability Criteria
2% of MHI: $1,388.98
4.5% of MHI: $3,125.21

Current Average Cost per Household

Sewer	$ 60.00
Water	$ 400.00
Flood Control	$ 42.00
Total	$ 502.00

Table 1: EPA Water & Sewer Affordability Thresholds as a Percent of Actual Household Income

Household Income Distribution	*Household Income*	*Number of Households 13,428*	*Percent of Households*	*CWA 2% MHI $1,388.98 as Percent of Actual Income*	*CWA & SDWA 4.5% MHI $3,125.21 as Percent of Actual Income*
Less than $10,000	10,000	641	4.77	13.89	31.25
$10,000 to $14,999	12,500	621	4.62	11.11	25.00
$15,000 to $24,999	20,000	1,204	8.97	6.94	15.63
$25,000 to $34,999	30,000	968	7.21	4.63	10.42
$35,000 to $49,999	42,500	1,352	10.07	3.27	7.35
$50,000 to $74,999	62,500	2,503	18.64	2.22	5.00
$75,000 to $99,999	87,500	1,666	12.41	1.59	3.57
$100,000 to $149,999	125,000	2,557	19.04	1.11	2.50
$150,000 to $199,999	175,000	1,141	8.50	0.79	1.79
$200,000 or more	200,000	775	5.77	0.69	1.56

Table 2: Cost per Household for Current Water Service Components

Household Income Distribution	*Household Income*	*Number of Households 13,428*	*Percent of Households*	*2% MHI $1,388.98 Percent of Actual Income*	*Sewer Bill $60.00 Percent of Actual Income*	*Water Bill $400.00 Percent of Actual Income*	*Flood Control Bill $42.00 Percent of Actual Income*	*Sewer & Water Bill $502.00 Percent of Actual Income*
Less than $10,000	10,000	641	4.77	13.89	0.600	4.00	0.420	5.020
$10,000 to $14,999	12,500	621	4.62	11.11	0.480	3.20	0.336	4.016
$15,000 to $24,999	20,000	1,204	8.97	6.94	0.300	2.00	0.210	2.510
$25,000 to $34,999	30,000	968	7.21	4.63	0.200	1.33	0.140	1.673
$35,000 to $49,999	42,500	1,352	10.07	3.27	0.141	0.94	0.099	1.181
$50,000 to $74,999	62,500	2,503	18.64	2.22	0.096	0.64	0.067	0.803
$75,000 to $99,999	87,500	1,666	12.41	1.59	0.069	0.46	0.048	0.574
$100,000 to $149,999	125,000	2,557	19.04	1.11	0.048	0.32	0.034	0.402
$150,000 to $199,999	175,000	1,141	8.50	0.79	0.034	0.23	0.024	0.287
$200,000 or more	200,000	775	5.77	0.69	0.030	0.20	0.021	0.251

Table 3: Cost per Household and Household Income Category in Excess of 4.5% of Actual Income

Household Income Distribution	*Household Income*	*Number of Households 13,428*	*2014 Average Total Water Cost per Household As % of Actual Income*	*2014 Average Total Water Cost per Household in Excess of 4.5% of Actual Income*	*Cost per Household Income Category in Excess of 4.5% of Actual Income $*	*10-Year Impact $*
Less than $10,000	10,000	641	5.020	52.00	33,332	333,320
$10,000 to $14,999	12,500	621	4.016			
$15,000 to $24,999	20,000	1,204	2.510			
$25,000 to $34,999	30,000	968	1.673			
$35,000 to $49,999	42,500	1,352	1.181			
$50,000 to $74,999	62,500	2,503	0.803			
$75,000 to $99,999	87,500	1,666	0.574			
$100,000 to $149,999	125,000	2,557	0.402			
$150,000 to $199,999	175,000	1,141	0.287			
$200,000 or more	200,000	775	0.251			

Monterey Park, CA

Population, 2013: 61,085

Poverty Rate, 2012: 14.5%

Median Household Income (MHI), 2012: $55,800

EPA Affordability Criteria
2% of MHI: $1,116
4.5% of MHI: $2,511

Current Average Cost per Household

Sewer	$ 12.00
Water	$ 360.00
Flood Control	$ 40.00
Total	$ 412.00

Table 1: EPA Water & Sewer Affordability Thresholds as a Percent of Actual Household Income

Household Income Distribution	*Household Income*	*Number of Households 18,735*	*Percent of Households*	*CWA 2% MHI $1,116 as Percent of Actual Income*	*CWA & SDWA 4.5% MHI $2,511 as Percent of Actual Income*
Less than $10,000	10,000	1,022	5.5%	11.2	25.1
$10,000 to $14,999	12,500	1,263	6.7%	8.9	20.1
$15,000 to $24,999	20,000	2,157	11.5%	5.6	12.6
$25,000 to $34,999	30,000	1,709	9.1%	3.7	8.4
$35,000 to $49,999	42,500	2,407	12.8%	2.6	5.9
$50,000 to $74,999	62,500	3,096	16.5%	1.8	4.0
$75,000 to $99,999	87,500	2,437	13.0%	1.3	2.9
$100,000 to $149,999	125,000	2,453	13.1%	0.9	2.0
$150,000 to $199,999	175,000	1,428	7.6%	0.6	1.4
$200,000 or more	200,000	763	4.1%	0.6	1.3

Table 2: Cost per Household for Current Water Service Components

Household Income Distribution	*Household Income*	*Number of Households 18,735*	*Percent of Households*	*2% MHI $1,116 Percent of Actual Income*	*Sewer Bill $12 Percent of Actual Income*	*Water Bill $360 Percent of Actual Income*	*Flood Control Bill $40 Percent of Actual Income*	*Sewer & Water Bill $412 Percent of Actual Income*
Less than $10,000	10,000	1,022	5.5%	11.2	0.12	3.60	0.400	4.12
$10,000 to $14,999	12,500	1,263	6.7%	8.9	0.10	2.88	0.320	3.30
$15,000 to $24,999	20,000	2,157	11.5%	5.6	0.06	1.80	0.200	2.06
$25,000 to $34,999	30,000	1,709	9.1%	3.7	0.04	1.20	0.133	1.37
$35,000 to $49,999	42,500	2,407	12.8%	2.6	0.03	0.85	0.094	0.97
$50,000 to $74,999	62,500	3,096	16.5%	1.8	0.02	0.58	0.064	0.66
$75,000 to $99,999	87,500	2,437	13.0%	1.3	0.01	0.41	0.046	0.47
$100,000 to $149,999	125,000	2,453	13.1%	0.9	0.01	0.29	0.032	0.33
$150,000 to $199,999	175,000	1,428	7.6%	0.6	0.01	0.21	0.023	0.24
$200,000 or more	200,000	763	4.1%	0.6	0.01	0.18	0.020	0.21

Table 3: Cost per Household and Household Income Category in Excess of 4.5% of Actual Income

Household Income Distribution	*Household Income*	*Number of Households 18,735*	*2014 Average Total Water Cost per Household As % of Actual Income*	*2014 Average Total Water Cost per Household in Excess of 4.5% of Actual Income*	*Cost per Household Income Category in Excess of 4.5% of Actual Income $*	*10-Year Impact $*
Less than $10,000	10,000	1,022	4.12	0	0	0
$10,000 to $14,999	12,500	1,263	3.30			
$15,000 to $24,999	20,000	2,157	2.06			
$25,000 to $34,999	30,000	1,709	1.37			
$35,000 to $49,999	42,500	2,407	0.97			
$50,000 to $74,999	62,500	3,096	0.66			
$75,000 to $99,999	87,500	2,437	0.47			
$100,000 to $149,999	125,000	2,453	0.33			
$150,000 to $199,999	175,000	1,428	0.24			
$200,000 or more	200,000	763	0.21			

Norwalk, CA

Population, 2013: 106,589

Poverty Rate, 2012: 12.3%

Median Household Income (MHI), 2012: $60,485

EPA Affordability Criteria
2% of MHI: $1,209.70
4.5% of MHI: $2,721.83

Current Average Cost per Household

Sewer	$ 240.48
Water	$ 1,000.00
Flood Control	$ 50.00
Total	$ 1,290.48

Table 1: EPA Water & Sewer Affordability Thresholds as a Percent of Actual Household Income

Household Income Distribution	*Household Income*	*Number of Households 26,972*	*Percent of Households*	*CWA 2% MHI $1,209.70 as Percent of Actual Income*	*CWA & SDWA 4.5% MHI $2,721.83 as Percent of Actual Income*
Less than $10,000	10,000	1,306	4.8%	12.1	27.2
$10,000 to $14,999	12,500	1,204	4.5%	9.7	21.8
$15,000 to $24,999	20,000	2,084	7.7%	6.0	13.6
$25,000 to $34,999	30,000	2,135	7.9%	4.0	9.1
$35,000 to $49,999	42,500	3,713	13.8%	2.8	6.4
$50,000 to $74,999	62,500	6,119	22.7%	1.9	4.4
$75,000 to $99,999	87,500	4,218	15.6%	1.4	3.1
$100,000 to $149,999	125,000	4,562	16.9%	1.0	2.2
$150,000 to $199,999	175,000	1,151	4.3%	0.7	1.6
$200,000 or more	200,000	480	1.8%	0.6	1.4

Table 2: Cost per Household for Current Water Service Components

Household Income Distribution	*Household Income*	*Number of Households 26,972*	*Percent of Households*	*2% MHI $1,209.70 Percent of Actual Income*	*Sewer Bill $240.48 Percent of Actual Income*	*Water Bill $1,000.00 Percent of Actual Income*	*Flood Control Bill $50.00 Percent of Actual Income*	*Sewer & Water Bill $1,290.48 Percent of Actual Income*
Less than $10,000	10,000	1,306	4.8%	12.1	2.40	10.00	0.500	12.90
$10,000 to $14,999	12,500	1,204	4.5%	9.7	1.92	8.00	0.400	10.32
$15,000 to $24,999	20,000	2,084	7.7%	6.0	1.20	5.00	0.250	6.45
$25,000 to $34,999	30,000	2,135	7.9%	4.0	0.80	3.33	0.167	4.30
$35,000 to $49,999	42,500	3,713	13.8%	2.8	0.57	2.35	0.118	3.04
$50,000 to $74,999	62,500	6,119	22.7%	1.9	0.38	1.60	0.080	2.06
$75,000 to $99,999	87,500	4,218	15.6%	1.4	0.27	1.14	0.057	1.47
$100,000 to $149,999	125,000	4,562	16.9%	1.0	0.19	0.80	0.040	1.03
$150,000 to $199,999	175,000	1,151	4.3%	0.7	0.14	0.57	0.029	0.74
$200,000 or more	200,000	480	1.8%	0.6	0.12	0.50	0.025	0.65

Table 3: Cost per Household and Household Income Category in Excess of 4.5% of Actual Income

Household Income Distribution	*Household Income*	*Number of Households 26,972*	*2014 Average Total Water Cost per Household As % of Actual Income*	*2014 Average Total Water Cost per Household in Excess of 4.5% of Actual Income*	*Cost per Household Income Category in Excess of 4.5% of Actual Income $*	*10-Year Impact $*
Less than $10,000	10,000	1,306	12.90	840.48	1,097,667	10,976,669
$10,000 to $14,999	12,500	1,204	10.32	727.98	876,488	8,764,879
$15,000 to $24,999	20,000	2,084	6.45	390.48	813,760	8,137,603
$25,000 to $34,999	30,000	2,135	4.30	-59.52		
$35,000 to $49,999	42,500	3,713	3.04	-622.02		
$50,000 to $74,999	62,500	6,119	2.06	-1,522.02		
$75,000 to $99,999	87,500	4,218	1.47	-2,647.02		
$100,000 to $149,999	125,000	4,562	1.03	-4,334.52		
$150,000 to $199,999	175,000	1,151	0.74	-6,584.52		
$200,000 or more	200,000	480	0.65	-7,709.52		

Paramount, CA

Population, 2013: 54,980

Poverty Rate, 2012: 21.9%

Median Household Income (MHI), 2012: $44,167

EPA Affordability Criteria
2% of MHI: $883.34
4.5% of MHI: $1,987.52

Current Average Cost per Household

Sewer	$ 197.50
Water	$ 1,218.26
Flood Control	$ 23.43
Total	$ 1,439.19

Table 1: EPA Water & Sewer Affordability Thresholds as a Percent of Actual Household Income

Household Income Distribution	*Household Income*	*Number of Households 13,669*	*Percent of Households*	*CWA 2% MHI $883.34 as Percent of Actual Income*	*CWA & SDWA 4.5% MHI $1,987.52 as Percent of Actual Income*
Less than $10,000	10,000	901	6.6%	8.8	19.9
$10,000 to $14,999	12,500	689	5.0%	7.1	15.9
$15,000 to $24,999	20,000	1,959	14.3%	4.4	9.9
$25,000 to $34,999	30,000	1,839	13.5%	2.9	6.6
$35,000 to $49,999	42,500	2,228	16.3%	2.1	4.7
$50,000 to $74,999	62,500	2,796	20.5%	1.4	3.2
$75,000 to $99,999	87,500	1,723	12.6%	1.0	2.3
$100,000 to $149,999	125,000	1,234	9.0%	0.7	1.6
$150,000 to $199,999	175,000	219	1.6%	0.5	1.1
$200,000 or more	200,000	81	0.6%	0.4	1.0

Table 2: Cost per Household for Current Water Service Components

Household Income Distribution	*Household Income*	*Number of Households 13,669*	*Percent of Households*	*2% MHI $883.34 Percent of Actual Income*	*Sewer Bill $197.50 Percent of Actual Income*	*Water Bill $1,218.26 Percent of Actual Income*	*Flood Control Bill $23.43 Percent of Actual Income*	*Sewer & Water Bill $1,439.19 Percent of Actual Income*
Less than $10,000	10,000	901	6.6%	8.8	1.98	12.18	0.234	14.39
$10,000 to $14,999	12,500	689	5.0%	7.1	1.58	9.75	0.187	11.51
$15,000 to $24,999	20,000	1,959	14.3%	4.4	0.99	6.09	0.117	7.20
$25,000 to $34,999	30,000	1,839	13.5%	2.9	0.66	4.06	0.078	4.80
$35,000 to $49,999	42,500	2,228	16.3%	2.1	0.46	2.87	0.055	3.39
$50,000 to $74,999	62,500	2,796	20.5%	1.4	0.32	1.95	0.037	2.30
$75,000 to $99,999	87,500	1,723	12.6%	1.0	0.23	1.39	0.027	1.64
$100,000 to $149,999	125,000	1,234	9.0%	0.7	0.16	0.97	0.019	1.15
$150,000 to $199,999	175,000	219	1.6%	0.5	0.11	0.70	0.013	0.82
$200,000 or more	200,000	81	0.6%	0.4	0.10	0.61	0.012	0.72

Table 3: Cost per Household and Household Income Category in Excess of 4.5% of Actual Income

Household Income Distribution	*Household Income*	*Number of Households 13,669*	*2014 Average Total Water Cost per Household As % of Actual Income*	*2014 Average Total Water Cost per Household in Excess of 4.5% of Actual Income*	*Cost per Household Income Category in Excess of 4.5% of Actual Income $*	*10-Year Impact $*
Less than $10,000	10,000	901	14.39	989.19	891,260	8,912,602
$10,000 to $14,999	12,500	689	11.51	876.69	604,039	6,040,394
$15,000 to $24,999	20,000	1,959	7.20	539.19	1,056,273	10,562,732
$25,000 to $34,999	30,000	1,839	4.80	89.19	164,020	1,640,204
$35,000 to $49,999	42,500	2,228	3.39	-473.31		
$50,000 to $74,999	62,500	2,796	2.30	-1,373.31		
$75,000 to $99,999	87,500	1,723	1.64	-2,498.31		
$100,000 to $149,999	125,000	1,234	1.15	-4,185.81		
$150,000 to $199,999	175,000	219	0.82	-6,435.81		
$200,000 or more	200,000	81	0.72	-7,560.81		

Pomona, CA

Population, 2013: 151,348

Poverty Rate, 2012: 20.4%

Median Household Income (MHI), 2012: $48,864

EPA Affordability Criteria
2% of MHI: $977.28
4.5% of MHI: $2,198.88

Current Average Cost per Household

Sewer	$ 158.90
Water	$ 580.50
Flood Control	$ 2.40
Total	$ 741.80

Table 1: EPA Water & Sewer Affordability Thresholds as a Percent of Actual Household Income

Household Income Distribution	*Household Income*	*Number of Households 38,474*	*Percent of Households*	*CWA 2% MHI $977.28 as Percent of Actual Income*	*CWA & SDWA 4.5% MHI $2,198.88 as Percent of Actual Income*
Less than $10,000	10,000	2,235	5.8%	9.8	21.99
$10,000 to $14,999	12,500	2,194	5.7%	7.8	17.59
$15,000 to $24,999	20,000	4,762	12.4%	4.9	10.99
$25,000 to $34,999	30,000	4,485	11.7%	3.3	7.33
$35,000 to $49,999	42,500	5,973	15.5%	2.3	5.17
$50,000 to $74,999	62,500	7,472	19.4%	1.6	3.52
$75,000 to $99,999	87,500	5,058	13.1%	1.1	2.51
$100,000 to $149,999	125,000	4,368	11.4%	0.8	1.76
$150,000 to $199,999	175,000	1,206	3.1%	0.6	1.26
$200,000 or more	200,000	721	1.9%	0.5	1.10

Table 2: Cost per Household for Current Water Service Components

Household Income Distribution	*Household Income*	*Number of Households 38,474*	*Percent of Households*	*2% MHI $977.28 Percent of Actual Income*	*Sewer Bill $158.90 Percent of Actual Income*	*Water Bill $580.50 Percent of Actual Income*	*Flood Control Bill $2.40 Percent of Actual Income*	*Sewer & Water Bill $741.80 Percent of Actual Income*
Less than $10,000	10,000	2,235	5.8%	9.8	1.59	5.81	0.024	7.42
$10,000 to $14,999	12,500	2,194	5.7%	7.8	1.27	4.64	0.019	5.93
$15,000 to $24,999	20,000	4,762	12.4%	4.9	0.79	2.90	0.012	3.71
$25,000 to $34,999	30,000	4,485	11.7%	3.3	0.53	1.94	0.008	2.47
$35,000 to $49,999	42,500	5,973	15.5%	2.3	0.37	1.37	0.006	1.75
$50,000 to $74,999	62,500	7,472	19.4%	1.6	0.25	0.93	0.004	1.19
$75,000 to $99,999	87,500	5,058	13.1%	1.1	0.18	0.66	0.003	0.85
$100,000 to $149,999	125,000	4,368	11.4%	0.8	0.13	0.46	0.002	0.59
$150,000 to $199,999	175,000	1,206	3.1%	0.6	0.09	0.33	0.001	0.42
$200,000 or more	200,000	721	1.9%	0.5	0.08	0.29	0.001	0.37

Table 3: Cost per Household and Household Income Category in Excess of 4.5% of Actual Income

Household Income Distribution	*Household Income*	*Number of Households 38,474*	*2014 Average Total Water Cost per Household As % of Actual Income*	*2014 Average Total Water Cost per Household in Excess of 4.5% of Actual Income*	*Cost per Household Income Category in Excess of 4.5% of Actual Income $*	*10-Year Impact $*
Less than $10,000	10,000	2,235	7.42	291.80	652,173	6,521,730
$10,000 to $14,999	12,500	2,194	5.93	179.30	393,384	3,933,842
$15,000 to $24,999	20,000	4,762	3.71	-158.20		
$25,000 to $34,999	30,000	4,485	2.47	-608.20		
$35,000 to $49,999	42,500	5,973	1.75	-1,170.70		
$50,000 to $74,999	62,500	7,472	1.19	-2,070.70		
$75,000 to $99,999	87,500	5,058	0.85	-3,195.70		
$100,000 to $149,999	125,000	4,368	0.59	-4,883.20		
$150,000 to $199,999	175,000	1,206	0.42	-7,133.20		
$200,000 or more	200,000	721	0.37	-8,258.20		

Redondo Beach, CA

Population, 2013: 67,815

Poverty Rate, 2012: 5.9%

Median Household Income (MHI), 2012: $98,816

EPA Affordability Criteria
2% of MHI: $1,976.32
4.5% of MHI: $4,446.72

Current Average Cost per Household

Sewer	$ 331.00
Water	$ 1,110.66
Flood Control	$ 32.55
Total	$ 1,474.21

Table 1: EPA Water & Sewer Affordability Thresholds as a Percent of Actual Household Income

Household Income Distribution	*Household Income*	*Number of Households 28,769*	*Percent of Households*	*CWA 2% MHI $1,976.32 as Percent of Actual Income*	*CWA & SDWA 4.5% MHI $4,446.72 as Percent of Actual Income*
Less than $10,000	10,000	876	3.0%	19.8	44.47
$10,000 to $14,999	12,500	888	3.1%	15.8	35.57
$15,000 to $24,999	20,000	1,933	6.7%	9.9	22.23
$25,000 to $34,999	30,000	1,365	4.7%	6.6	14.82
$35,000 to $49,999	42,500	2,311	8.0%	4.7	10.46
$50,000 to $74,999	62,500	3,952	13.7%	3.2	7.11
$75,000 to $99,999	87,500	3,167	11.0%	2.3	5.08
$100,000 to $149,999	125,000	5,712	19.9%	1.6	3.56
$150,000 to $199,999	175,000	3,920	13.6%	1.1	2.54
$200,000 or more	200,000	4,645	16.1%	1.0	2.22

Table 2: Cost per Household for Current Water Service Components

Household Income Distribution	*Household Income*	*Number of Households 28,769*	*Percent of Households*	*2% MHI $1,976.32 Percent of Actual Income*	*Sewer Bill $331.00 Percent of Actual Income*	*Water Bill $1,110.66 Percent of Actual Income*	*Flood Control Bill $32.55 Percent of Actual Income*	*Sewer & Water Bill $1,474.21 Percent of Actual Income*
Less than $10,000	10,000	876	3.0%	19.8	3.31	11.11	0.326	14.74
$10,000 to $14,999	12,500	888	3.1%	15.8	2.65	8.89	0.260	11.79
$15,000 to $24,999	20,000	1,933	6.7%	9.9	1.66	5.55	0.163	7.37
$25,000 to $34,999	30,000	1,365	4.7%	6.6	1.10	3.70	0.109	4.91
$35,000 to $49,999	42,500	2,311	8.0%	4.7	0.78	2.61	0.077	3.47
$50,000 to $74,999	62,500	3,952	13.7%	3.2	0.53	1.78	0.052	2.36
$75,000 to $99,999	87,500	3,167	11.0%	2.3	0.38	1.27	0.037	1.68
$100,000 to $149,999	125,000	5,712	19.9%	1.6	0.26	0.89	0.026	1.18
$150,000 to $199,999	175,000	3,920	13.6%	1.1	0.19	0.63	0.019	0.84
$200,000 or more	200,000	4,645	16.1%	1.0	0.17	0.56	0.016	0.74

Table 3: Cost per Household and Household Income Category in Excess of 4.5% of Actual Income

Household Income Distribution	*Household Income*	*Number of Households 28,769*	*2014 Average Total Water Cost per Household As % of Actual Income*	*2014 Average Total Water Cost per Household in Excess of 4.5% of Actual Income*	*Cost per Household Income Category in Excess of 4.5% of Actual Income $*	*10-Year Impact $*
Less than $10,000	10,000	876	14.74	1,024.21	897,208	8,972,080
$10,000 to $14,999	12,500	888	11.79	911.71	809,598	8,095,985
$15,000 to $24,999	20,000	1,933	7.37	574.21	1,109,948	11,099,479
$25,000 to $34,999	30,000	1,365	4.91	124.21	169,547	1,695,467
$35,000 to $49,999	42,500	2,311	3.47			
$50,000 to $74,999	62,500	3,952	2.36			
$75,000 to $99,999	87,500	3,167	1.68			
$100,000 to $149,999	125,000	5,712	1.18			
$150,000 to $199,999	175,000	3,920	0.84			
$200,000 or more	200,000	4,645	0.74			

Sacramento, CA

Population, 2013: 479,686

Poverty Rate, 2012: 20.2%

Median Household Income (MHI), 2012: $50,661

EPA Affordability Criteria
2% of MHI: $1,013.22
4.5% of MHI: $2,279.75

Current Average Cost per Household

Sewer	$ 653.00
Water	$ 549.00
Flood Control	$ 136.00
Total	$ 1,338.00

Table 1: EPA Water & Sewer Affordability Thresholds as a Percent of Actual Household Income

Household Income Distribution	*Household Income*	*Number of Households 176,061*	*Percent of Households*	*CWA 2% MHI $1,013.22 as Percent of Actual Income*	*CWA & SDWA 4.5% MHI $2,279.75 as Percent of Actual Income*
Less than $10,000	10,000	11,869	6.7%	10.1	22.8
$10,000 to $14,999	12,500	13,358	7.6%	8.1	18.2
$15,000 to $24,999	20,000	19,345	11.0%	5.1	11.4
$25,000 to $34,999	30,000	18,711	10.6%	3.4	7.6
$35,000 to $49,999	42,500	23,707	13.5%	2.4	5.4
$50,000 to $74,999	62,500	33,710	19.1%	1.6	3.6
$75,000 to $99,999	87,500	20,509	11.6%	1.2	2.6
$100,000 to $149,999	125,000	21,175	12.0%	0.8	1.8
$150,000 to $199,999	175,000	7,893	4.5%	0.6	1.3
$200,000 or more	200,000	5,784	3.3%	0.5	1.1

Table 2: Cost per Household for Current Water Service Components

Household Income Distribution	*Household Income*	*Number of Households 176,061*	*Percent of Households*	*2% MHI $1,013.22 Percent of Actual Income*	*Sewer Bill $653.00 Percent of Actual Income*	*Water Bill $549.00 Percent of Actual Income*	*Flood Control Bill $136.00 Percent of Actual Income*	*Sewer & Water Bill $1,338.00 Percent of Actual Income*
Less than $10,000	10,000	11,869	6.7%	10.1	6.53	5.49	1.360	13.38
$10,000 to $14,999	12,500	13,358	7.6%	8.1	5.22	4.39	1.088	10.70
$15,000 to $24,999	20,000	19,345	11.0%	5.1	3.27	2.75	0.680	6.69
$25,000 to $34,999	30,000	18,711	10.6%	3.4	2.18	1.83	0.453	4.46
$35,000 to $49,999	42,500	23,707	13.5%	2.4	1.54	1.29	0.320	3.15
$50,000 to $74,999	62,500	33,710	19.1%	1.6	1.04	0.88	0.218	2.14
$75,000 to $99,999	87,500	20,509	11.6%	1.2	0.75	0.63	0.155	1.53
$100,000 to $149,999	125,000	21,175	12.0%	0.8	0.52	0.44	0.109	1.07
$150,000 to $199,999	175,000	7,893	4.5%	0.6	0.37	0.31	0.078	0.76
$200,000 or more	200,000	5,784	3.3%	0.5	0.33	0.27	0.068	0.67

Table 3: Cost per Household and Household Income Category in Excess of 4.5% of Actual Income

Household Income Distribution	*Household Income*	*Number of Households 176,061*	*2014 Average Total Water Cost per Household As % of Actual Income*	*2014 Average Total Water Cost per Household in Excess of 4.5% of Actual Income*	*Cost per Household Income Category in Excess of 4.5% of Actual Income $*	*10-Year Impact $*
Less than $10,000	10,000	11,869	13.38	888.00	10,539,672	105,396,720
$10,000 to $14,999	12,500	13,358	10.70	775.50	10,359,129	103,591,290
$15,000 to $24,999	20,000	19,345	6.69	438.00	8,473,110	84,731,100
$25,000 to $34,999	30,000	18,711	4.46	-12.00		
$35,000 to $49,999	42,500	23,707	3.15	-574.50		
$50,000 to $74,999	62,500	33,710	2.14	-1,474.50		
$75,000 to $99,999	87,500	20,509	1.53	-2,599.50		
$100,000 to $149,999	125,000	21,175	1.07	-4,287.00		
$150,000 to $199,999	175,000	7,893	0.76	-6,537.00		
$200,000 or more	200,000	5,784	0.67	-7,662.00		

San Dimas, CA

Population, 2013: 33,840

Poverty Rate, 2012: 7.0%

Median Household Income (MHI), 2012: $ 76,454

EPA Affordability Criteria
2% of MHI: $ 1,529.08
4.5% of MHI: $3,440.43

Current Average Cost per Household

Sewer	$ 199.50
Water	$ 631.19
Flood Control	$ 65.51
Total	$ 896.20

Table 1: EPA Water & Sewer Affordability Thresholds as a Percent of Actual Household Income

Household Income Distribution	*Household Income*	*Number of Households 11,663*	*Percent of Households*	*CWA 2% MHI $1,529.08 as Percent of Actual Income*	*CWA & SDWA 4.5% MHI $3,440.43 as Percent of Actual Income*
Less than $10,000	10,000	612	5.2%	15.3	34.40
$10,000 to $14,999	12,500	286	2.5%	12.2	27.52
$15,000 to $24,999	20,000	816	7.0%	7.6	17.20
$25,000 to $34,999	30,000	794	6.8%	5.1	11.47
$35,000 to $49,999	42,500	1,082	9.3%	3.6	8.10
$50,000 to $74,999	62,500	2,099	18.0%	2.4	5.50
$75,000 to $99,999	87,500	1,729	14.8%	1.7	3.93
$100,000 to $149,999	125,000	2,186	18.7%	1.2	2.75
$150,000 to $199,999	175,000	978	8.4%	0.9	1.97
$200,000 or more	200,000	1,081	9.3%	0.8	1.72

Table 2: Cost per Household for Current Water Service Components

Household Income Distribution	*Household Income*	*Number of Households 11,663*	*Percent of Households*	*2% MHI $1,529.08 Percent of Actual Income*	*Sewer Bill $199.50 Percent of Actual Income*	*Water Bill $631.19 Percent of Actual Income*	*Flood Control Bill $65.51 Percent of Actual Income*	*Sewer & Water Bill $896.20 Percent of Actual Income*
Less than $10,000	10,000	612	5.2%	15.3	2.00	6.31	0.655	8.96
$10,000 to $14,999	12,500	286	2.5%	12.2	1.60	5.05	0.524	7.17
$15,000 to $24,999	20,000	816	7.0%	7.6	1.00	3.16	0.328	4.48
$25,000 to $34,999	30,000	794	6.8%	5.1	0.67	2.10	0.218	2.99
$35,000 to $49,999	42,500	1,082	9.3%	3.6	0.47	1.49	0.154	2.11
$50,000 to $74,999	62,500	2,099	18.0%	2.4	0.32	1.01	0.105	1.43
$75,000 to $99,999	87,500	1,729	14.8%	1.7	0.23	0.72	0.075	1.02
$100,000 to $149,999	125,000	2,186	18.7%	1.2	0.16	0.50	0.052	0.72
$150,000 to $199,999	175,000	978	8.4%	0.9	0.11	0.36	0.037	0.51
$200,000 or more	200,000	1,081	9.3%	0.8	0.10	0.32	0.033	0.45

Table 3: Cost per Household and Household Income Category in Excess of 4.5% of Actual Income

Household Income Distribution	*Household Income*	*Number of Households 11,663*	*2014 Average Total Water Cost per Household As % of Actual Income*	*2014 Average Total Water Cost per Household in Excess of 4.5% of Actual Income*	*Cost per Household Income Category in Excess of 4.5% of Actual Income $*	*10-Year Impact $*
Less than $10,000	10,000	612	5.2%	446.20	273,074	2,730,744
$10,000 to $14,999	12,500	286	2.5%	333.70	95,438	954,382
$15,000 to $24,999	20,000	816	7.0%	-3.80		
$25,000 to $34,999	30,000	794	6.8%	-453.80		
$35,000 to $49,999	42,500	1,082	9.3%	-1,016.30		
$50,000 to $74,999	62,500	2,099	18.0%	-1,916.30		
$75,000 to $99,999	87,500	1,729	14.8%	-3,041.30		
$100,000 to $149,999	125,000	2,186	18.7%	-4,728.80		
$150,000 to $199,999	175,000	978	8.4%	-6,978.80		
$200,000 or more	200,000	1,081	9.3%	-8,103.80		

San Gabriel, CA

Population, 2013: 40,275

Poverty Rate, 2012: 12.4%

Median Household Income (MHI), 2012: $ 56,260

EPA Affordability Criteria
2% of MHI: $ 1,125.20
4.5% of MHI: $ 2,531.70

Current Average Cost per Household

Sewer	$ 267.00
Water	$ 412.00
Flood Control	$
Total	$ 679.00

Table 1: EPA Water & Sewer Affordability Thresholds as a Percent of Actual Household Income

Household Income Distribution	*Household Income*	*Number of Households 12,276*	*Percent of Households*	*CWA 2% MHI $1,125.20 as Percent of Actual Income*	*CWA & SDWA 4.5% MHI $2,531.70 as Percent of Actual Income*
Less than $10,000	10,000	488	4.0%	11.3	25.32
$10,000 to $14,999	12,500	485	4.0%	9.0	20.25
$15,000 to $24,999	20,000	1,532	12.5%	5.6	12.66
$25,000 to $34,999	30,000	1,182	9.6%	3.8	8.44
$35,000 to $49,999	42,500	1,895	15.4%	2.6	5.96
$50,000 to $74,999	62,500	2,105	17.1%	1.8	4.05
$75,000 to $99,999	87,500	1,417	11.5%	1.3	2.89
$100,000 to $149,999	125,000	1,826	14.9%	0.9	2.03
$150,000 to $199,999	175,000	754	6.1%	0.6	1.45
$200,000 or more	200,000	592	4.8%	0.6	1.27

Table 2: Cost per Household for Current Water Service Components

Household Income Distribution	*Household Income*	*Number of Households 12,276*	*Percent of Households*	*2% MHI $1,125.20 Percent of Actual Income*	*Sewer Bill $267 Percent of Actual Income*	*Water Bill $412 Percent of Actual Income*	*Flood Control Bill NA Percent of Actual Income*	*Sewer & Water Bill $679 Percent of Actual Income*
Less than $10,000	10,000	488	4.0%	11.3	2.67	4.12		6.79
$10,000 to $14,999	12,500	485	4.0%	9.0	2.14	3.30		5.43
$15,000 to $24,999	20,000	1,532	12.5%	5.6	1.34	2.06		3.40
$25,000 to $34,999	30,000	1,182	9.6%	3.8	0.89	1.37		2.26
$35,000 to $49,999	42,500	1,895	15.4%	2.6	0.63	0.97		1.60
$50,000 to $74,999	62,500	2,105	17.1%	1.8	0.43	0.66		1.09
$75,000 to $99,999	87,500	1,417	11.5%	1.3	0.31	0.47		0.78
$100,000 to $149,999	125,000	1,826	14.9%	0.9	0.21	0.33		0.54
$150,000 to $199,999	175,000	754	6.1%	0.6	0.15	0.24		0.39
$200,000 or more	200,000	592	4.8%	0.6	0.13	0.21		0.34

Table 3: Cost per Household and Household Income Category in Excess of 4.5% of Actual Income

Household Income Distribution	*Household Income*	*Number of Households 12,276*	*2014 Average Total Water Cost per Household As % of Actual Income*	*2014 Average Total Water Cost per Household in Excess of 4.5% of Actual Income*	*Cost per Household Income Category in Excess of 4.5% of Actual Income $*	*10-Year Impact $*
Less than $10,000	10,000	488	6.79	229.00	111,752	1,117,520
$10,000 to $14,999	12,500	485	5.43	116.50	56,503	565,025
$15,000 to $24,999	20,000	1,532	3.40	-221.00		
$25,000 to $34,999	30,000	1,182	2.26	-671.00		
$35,000 to $49,999	42,500	1,895	1.60	-1,233.50		
$50,000 to $74,999	62,500	2,105	1.09	-2,133.50		
$75,000 to $99,999	87,500	1,417	0.78	-3,258.50		
$100,000 to $149,999	125,000	1,826	0.54	-4,946.00		
$150,000 to $199,999	175,000	754	0.39	-7,196.00		
$200,000 or more	200,000	592	0.34	-8,321.00		

San Marino, CA

Population, 2013: 13,327

Poverty Rate, 2012: 4.6%

Median Household Income (MHI), 2012: $ 139,122

EPA Affordability Criteria
2% of MHI: $ 2,782.44
4.5% of MHI: $ 6,260.49

Current Average Cost per Household

Sewer	$ 211.00
Water	$ 115.91
Flood Control	$ 40.00
Total	$ 366.91

Table 1: EPA Water & Sewer Affordability Thresholds as a Percent of Actual Household Income

Household Income Distribution	*Household Income*	*Number of Households 4,396*	*Percent of Households*	*CWA 2% MHI $2,782.44 as Percent of Actual Income*	*CWA & SDWA 4.5% MHI $6,260.49 as Percent of Actual Income*
Less than $10,000	10,000	178	4.0%	27.8	62.60
$10,000 to $14,999	12,500	58	1.3%	22.3	50.08
$15,000 to $24,999	20,000	151	3.4%	13.9	31.30
$25,000 to $34,999	30,000	175	4.0%	9.3	20.87
$35,000 to $49,999	42,500	188	4.3%	6.5	14.73
$50,000 to $74,999	62,500	314	7.1%	4.5	10.02
$75,000 to $99,999	87,500	504	11.5%	3.2	7.15
$100,000 to $149,999	125,000	699	15.9%	2.2	5.01
$150,000 to $199,999	175,000	605	13.8%	1.6	3.58
$200,000 or more	200,000	1,524	34.7%	1.4	3.13

Table 2: Cost per Household for Current Water Service Components

Household Income Distribution	*Household Income*	*Number of Households 4,396*	*Percent of Households*	*2% MHI $2,782.44 Percent of Actual Income*	*Sewer Bill $211.00 Percent of Actual Income*	*Water Bill $115.91 Percent of Actual Income*	*Flood Control Bill $40.00 Percent of Actual Income*	*Sewer & Water Bill $366.91 Percent of Actual Income*
Less than $10,000	10,000	178	4.0%	27.8	2.11	1.16	0.400	3.67
$10,000 to $14,999	12,500	58	1.3%	22.3	1.69	0.93	0.320	2.94
$15,000 to $24,999	20,000	151	3.4%	13.9	1.06	0.58	0.200	1.83
$25,000 to $34,999	30,000	175	4.0%	9.3	0.70	0.39	0.133	1.22
$35,000 to $49,999	42,500	188	4.3%	6.5	0.50	0.27	0.094	0.86
$50,000 to $74,999	62,500	314	7.1%	4.5	0.34	0.19	0.064	0.59
$75,000 to $99,999	87,500	504	11.5%	3.2	0.24	0.13	0.046	0.42
$100,000 to $149,999	125,000	699	15.9%	2.2	0.17	0.09	0.032	0.29
$150,000 to $199,999	175,000	605	13.8%	1.6	0.12	0.07	0.023	0.21
$200,000 or more	200,000	1,524	34.7%	1.4	0.11	0.06	0.020	0.18

Santa Barbara, CA

Population, 2013: 90,412

Poverty Rate, 2012:14.7%

Median Household Income (MHI), 2012; $63,758

EPA Affordability Criteria
2% of MHI: $1,275.16
4.5% of MHI: $2,869.11

Current Average Cost per Household

Sewer	$ 516.00
Water	$ 941.52
Flood Control	$ 22.81
Total	$ 1,480.33

Table 1: EPA Water & Sewer Affordability Thresholds as a Percent of Actual Household Income

Household Income Distribution	*Household Income*	*Number of Households 34,900*	*Percent of Households*	*CWA 2% MHI $1,275.16 as Percent of Actual Income*	*CWA & SDWA 4.5% MHI $2,869.11 as Percent of Actual Income*
Less than $10,000	10,000	1,578	4.5%	12.8	28.7
$10,000 to $14,999	12,500	1,697	4.9%	10.2	23.0
$15,000 to $24,999	20,000	3,302	9.5%	6.4	14.3
$25,000 to $34,999	30,000	3,173	9.1%	4.3	9.6
$35,000 to $49,999	42,500	4,264	12.2%	3.0	6.8
$50,000 to $74,999	62,500	6,053	17.3%	2.0	4.6
$75,000 to $99,999	87,500	4,154	11.9%	1.5	3.3
$100,000 to $149,999	125,000	4,866	13.9%	1.0	2.3
$150,000 to $199,999	175,000	2,885	8.3%	0.7	1.6
$200,000 or more	200,000	2,928	8.4%	0.6	1.4

Table 2: Cost per Household for Current Water Service Components

Household Income Distribution	*Household Income*	*Number of Households 34,900*	*Percent of Households*	*2% MHI $1,275.16 Percent of Actual Income*	*Sewer Bill $516.00 Percent of Actual Income*	*Water Bill $941.52 Percent of Actual Income*	*Flood Control Bill $22.81 Percent of Actual Income*	*Sewer & Water Bill $1,480.33 Percent of Actual Income*
Less than $10,000	10,000	1,578	4.5%	12.8	5.16	9.42	0.228	14.80
$10,000 to $14,999	12,500	1,697	4.9%	10.2	4.13	7.53	0.182	11.84
$15,000 to $24,999	20,000	3,302	9.5%	6.4	2.58	4.71	0.114	7.40
$25,000 to $34,999	30,000	3,173	9.1%	4.3	1.72	3.14	0.076	4.93
$35,000 to $49,999	42,500	4,264	12.2%	3.0	1.21	2.22	0.054	3.48
$50,000 to $74,999	62,500	6,053	17.3%	2.0	0.83	1.51	0.036	2.37
$75,000 to $99,999	87,500	4,154	11.9%	1.5	0.59	1.08	0.026	1.69
$100,000 to $149,999	125,000	4,866	13.9%	1.0	0.41	0.75	0.018	1.18
$150,000 to $199,999	175,000	2,885	8.3%	0.7	0.29	0.54	0.013	0.85
$200,000 or more	200,000	2,928	8.4%	0.6	0.26	0.47	0.011	0.74

Table 3: Cost per Household and Household Income Category in Excess of 4.5% of Actual Income

Household Income Distribution	*Household Income*	*Number of Households 34,900*	*2014 Average Total Water Cost per Household As % of Actual Income*	*2014 Average Total Water Cost per Household in Excess of 4.5% of Actual Income*	*Cost per Household Income Category in Excess of 4.5% of Actual Income $*	*10-Year Impact $*
Less than $10,000	10,000	1,578	14.80	1,030.33	1,625,861	16,258,607
$10,000 to $14,999	12,500	1,697	11.84	917.83	1,557,558	15,575,575
$15,000 to $24,999	20,000	3,302	7.40	580.33	1,916,250	19,162,497
$25,000 to $34,999	30,000	3,173	4.93	130.33	413,537	4,135,371
$35,000 to $49,999	42,500	4,264	3.48	-432.17		
$50,000 to $74,999	62,500	6,053	2.37	-1,332.17		
$75,000 to $99,999	87,500	4,154	1.69	-2,457.17		
$100,000 to $149,999	125,000	4,866	1.18	-4,144.67		
$150,000 to $199,999	175,000	2,885	0.85	-6,394.67		
$200,000 or more	200,000	2,928	0.74	-7,519.67		

Sierra Madre, CA

Population, 2013: 11,056

Poverty Rate, 2012: 9.6%

Median Household Income (MHI), 2012: $90,321

EPA Affordability Criteria
2% of MHI: $ 1,806.42
4.5% of MHI: $ 4,064.45

Current Average Cost per Household

Sewer	$ 738.00
Water	$ 1,189.00
Flood Control	$ 113.00
Total	$ 2,040.00

Table 1: EPA Water & Sewer Affordability Thresholds as a Percent of Actual Household Income

Household Income Distribution	*Household Income*	*Number of Households 4,569*	*Percent of Households*	*CWA 2% MHI $1,806.42 as Percent of Actual Income*	*CWA & SDWA 4.5% MHI $4,064.45 as Percent of Actual Income*
Less than $10,000	10,000	145	3.2%	18.1	40.64
$10,000 to $14,999	12,500	190	4.2%	14.5	32.52
$15,000 to $24,999	20,000	251	5.5%	9.0	20.32
$25,000 to $34,999	30,000	246	5.4%	6.0	13.55
$35,000 to $49,999	42,500	359	7.9%	4.3	9.56
$50,000 to $74,999	62,500	677	14.8%	2.9	6.50
$75,000 to $99,999	87,500	782	17.1%	2.1	4.65
$100,000 to $149,999	125,000	929	20.3%	1.4	3.25
$150,000 to $199,999	175,000	392	8.6%	1.0	2.32
$200,000 or more	200,000	598	13.1%	0.9	2.03

Table 2: Cost per Household for Current Water Service Components

Household Income Distribution	*Household Income*	*Number of Households 4,569*	*Percent of Households*	*2% MHI $1,806.42 Percent of Actual Income*	*Sewer Bill $738 Percent of Actual Income*	*Water Bill $1,189 Percent of Actual Income*	*Flood Control Bill $113 Percent of Actual Income*	*Sewer & Water Bill $2,040 Percent of Actual Income*
Less than $10,000	10,000	145	3.2%	18.1	7.38	11.89	1.13	20.40
$10,000 to $14,999	12,500	190	4.2%	14.5	5.90	9.51	0.90	16.32
$15,000 to $24,999	20,000	251	5.5%	9.0	3.69	5.95	0.57	10.20
$25,000 to $34,999	30,000	246	5.4%	6.0	2.46	3.96	0.38	6.80
$35,000 to $49,999	42,500	359	7.9%	4.3	1.74	2.80	0.27	4.80
$50,000 to $74,999	62,500	677	14.8%	2.9	1.18	1.90	0.18	3.26
$75,000 to $99,999	87,500	782	17.1%	2.1	0.84	1.36	0.13	2.33
$100,000 to $149,999	125,000	929	20.3%	1.4	0.59	0.95	0.09	1.63
$150,000 to $199,999	175,000	392	8.6%	1.0	0.42	0.68	0.06	1.17
$200,000 or more	200,000	598	13.1%	0.9	0.37	0.59	0.06	1.02

Table 3: Cost per Household and Household Income Category in Excess of 4.5% of Actual Income

Household Income Distribution	*Household Income*	*Number of Households 4,569*	*2014 Average Total Water Cost per Household As % of Actual Income*	*2014 Average Total Water Cost per Household in Excess of 4.5% of Actual Income*	*Cost per Household Income Category in Excess of 4.5% of Actual Income $*	*10-Year Impact $*
Less than $10,000	10,000	145	20.40	1,590.00	230,550	2,305,500
$10,000 to $14,999	12,500	190	16.32	1,477.50	280,725	2,807,250
$15,000 to $24,999	20,000	251	10.20	1,140.00	286,140	2,861,400
$25,000 to $34,999	30,000	246	6.80	690.00	169,740	1,697,400
$35,000 to $49,999	42,500	359	4.80	127.50	45,773	457,725
$50,000 to $74,999	62,500	677	3.26	-772.50	-522,983	
$75,000 to $99,999	87,500	782	2.33	-1,897.50	-1,483,845	
$100,000 to $149,999	125,000	929	1.63	-3,585.00	-3,330,465	
$150,000 to $199,999	175,000	392	1.17	-5,835.00	-2,287,320	
$200,000 or more	200,000	598	1.02	-6,960.00	-4,162,080	

Signal Hill, CA

Population, 2013: 11,332

Poverty Rate, 2012: 14.0%

Median Household Income (MHI), 2012: $ 65,741

EPA Affordability Criteria
2% of MHI: $ 1,314.82
4.5% of MHI: $ 2,958.35

Current Average Cost per Household

Sewer	$ 407.70
Water	$ 331.50
Flood Control	$ 57.49
Total	$ 769.69

Table 1: EPA Water & Sewer Affordability Thresholds as a Percent of Actual Household Income

Household Income Distribution	*Household Income*	*Number of Households 4,106*	*Percent of Households*	*CWA 2% MHI $1,314.82 as Percent of Actual Income*	*CWA & SDWA 4.5% MHI $2,958.35 as Percent of Actual Income*
Less than $10,000	10,000	241	5.87	13.15	29.58
$10,000 to $14,999	12,500	228	5.55	10.52	23.67
$15,000 to $24,999	20,000	455	11.08	6.57	14.79
$25,000 to $34,999	30,000	153	3.73	4.38	9.86
$35,000 to $49,999	42,500	415	10.11	3.09	6.96
$50,000 to $74,999	62,500	782	19.05	2.10	4.73
$75,000 to $99,999	87,500	692	16.85	1.50	3.38
$100,000 to $149,999	125,000	529	12.88	1.05	2.37
$150,000 to $199,999	175,000	363	8.84	0.75	1.69
$200,000 or more	200,000	248	6.04	0.66	1.48

Table 2: Cost per Household for Current Water Service Components

Household Income Distribution	*Household Income*	*Number of Households 4,106*	*Percent of Households*	*2% MHI $1,314.82 Percent of Actual Income*	*Sewer Bill $407.70 Percent of Actual Income*	*Water Bill $331.50 Percent of Actual Income*	*Flood Control Bill $57.49 Percent of Actual Income*	*Sewer & Water Bill $769.69 Percent of Actual Income*
Less than $10,000	10,000	241	5.87	13.15	4.08	3.32	0.57	7.97
$10,000 to $14,999	12,500	228	5.55	10.52	3.26	2.65	0.46	6.37
$15,000 to $24,999	20,000	455	11.08	6.57	2.04	1.66	0.29	3.98
$25,000 to $34,999	30,000	153	3.73	4.38	1.36	1.11	0.19	2.66
$35,000 to $49,999	42,500	415	10.11	3.09	0.96	0.78	0.14	1.87
$50,000 to $74,999	62,500	782	19.05	2.10	0.65	0.53	0.09	1.27
$75,000 to $99,999	87,500	692	16.85	1.50	0.47	0.38	0.07	0.91
$100,000 to $149,999	125,000	529	12.88	1.05	0.33	0.27	0.05	0.64
$150,000 to $199,999	175,000	363	8.84	0.75	0.23	0.19	0.03	0.46
$200,000 or more	200,000	248	6.04	0.66	0.20	0.17	0.03	0.40

Table 3: Cost per Household and Household Income Category in Excess of 4.5% of Actual Income

Household Income Distribution	*Household Income*	*Number of Households 4,106*	*2014 Average Total Water Cost per Household As % of Actual Income*	*2014 Average Total Water Cost per Household in Excess of 4.5% of Actual Income*	*Cost per Household Income Category in Excess of 4.5% of Actual Income $*	*10-Year Impact $*
Less than $10,000	10,000	241	7.97	346.69	83,552.29	835,522.90
$10,000 to $14,999	12,500	228	6.37	234.19	53,395.32	533,953.20
$15,000 to $24,999	20,000	455	3.98	-103.31		
$25,000 to $34,999	30,000	153	2.66	-553.31		
$35,000 to $49,999	42,500	415	1.87	-1,115.81		
$50,000 to $74,999	62,500	782	1.27	-2,015.81		
$75,000 to $99,999	87,500	692	0.91	-3,140.81		
$100,000 to $149,999	125,000	529	0.64	-4,828.31		
$150,000 to $199,999	175,000	363	0.46	-7,078.31		
$200,000 or more	200,000	248	0.40	-8,203.31		

South Gate, CA

Population, 2013: 95,677

Poverty Rate, 2012: 20.6

Median Household Income (MHI), 2012: $41,851

EPA Affordability Criteria
2% of MHI: $837.02
4.5% of MHI: $1,883.30

Current Average Cost per Household

Sewer	$ 210.00
Water	$ 610.00
Flood Control	$ 351.00
Total	$ 1,171.00

Table 1: EPA Water & Sewer Affordability Thresholds as a Percent of Actual Household Income

Household Income Distribution	*Household Income*	*Number of Households 23,925*	*Percent of Households*	*CWA 2% MHI $837.02 as Percent of Actual Income*	*CWA & SDWA 4.5% MHI $1,883.30 as Percent of Actual Income*
Less than $10,000	10,000	1,419	5.9%	8.4	18.8
$10,000 to $14,999	12,500	1,867	7.8%	6.7	15.1
$15,000 to $24,999	20,000	3,033	12.7%	4.2	9.4
$25,000 to $34,999	30,000	3,237	13.5%	2.8	6.3
$35,000 to $49,999	42,500	4,277	17.9%	2.0	4.4
$50,000 to $74,999	62,500	4,540	19.0%	1.3	3.0
$75,000 to $99,999	87,500	2,642	11.0%	1.0	2.2
$100,000 to $149,999	125,000	2,298	9.6%	0.7	1.5
$150,000 to $199,999	175,000	402	1.7%	0.5	1.1
$200,000 or more	200,000	210	0.9%	0.4	0.9

Table 2: Cost per Household for Current Water Service Components

Household Income Distribution	*Household Income*	*Number of Households 23,925*	*Percent of Households*	*2% MHI $837.02 Percent of Actual Income*	*Sewer Bill $210.00 Percent of Actual Income*	*Water Bill $610.00 Percent of Actual Income*	*Flood Control Bill $351.00 Percent of Actual Income*	*Sewer & Water Bill $1,171.00 Percent of Actual Income*
Less than $10,000	10,000	1,419	5.9%	8.4	2.10	6.10	3.51	11.71
$10,000 to $14,999	12,500	1,867	7.8%	6.7	1.68	4.88	2.81	9.37
$15,000 to $24,999	20,000	3,033	12.7%	4.2	1.05	3.05	1.76	5.86
$25,000 to $34,999	30,000	3,237	13.5%	2.8	0.70	2.03	1.17	3.90
$35,000 to $49,999	42,500	4,277	17.9%	2.0	0.49	1.44	0.83	2.76
$50,000 to $74,999	62,500	4,540	19.0%	1.3	0.34	0.98	0.56	1.87
$75,000 to $99,999	87,500	2,642	11.0%	1.0	0.24	0.70	0.40	1.34
$100,000 to $149,999	125,000	2,298	9.6%	0.7	0.17	0.49	0.28	0.94
$150,000 to $199,999	175,000	402	1.7%	0.5	0.12	0.35	0.20	0.67
$200,000 or more	200,000	210	0.9%	0.4	0.11	0.31	0.18	0.59

Table 3: Cost per Household and Household Income Category in Excess of 4.5% of Actual Income

Household Income Distribution	*Household Income*	*Number of Households 23,925*	*2014 Average Total Water Cost per Household As % of Actual Income*	*2014 Average Total Water Cost per Household in Excess of 4.5% of Actual Income*	*Cost per Household Income Category in Excess of 4.5% of Actual Income $*	*10-Year Impact $*
Less than $10,000	10,000	1,419	11.71	721.00	1,023,099	10,230,990
$10,000 to $14,999	12,500	1,867	9.37	608.50	1,136,070	11,360,695
$15,000 to $24,999	20,000	3,033	5.86	271.00	821,943	8,219,430
$25,000 to $34,999	30,000	3,237	3.90	-179.00		
$35,000 to $49,999	42,500	4,277	2.76	-741.50		
$50,000 to $74,999	62,500	4,540	1.87	-1,641.50		
$75,000 to $99,999	87,500	2,642	1.34	-2,766.50		
$100,000 to $149,999	125,000	2,298	0.94	-4,454.00		
$150,000 to $199,999	175,000	402	0.67	-6,704.00		
$200,000 or more	200,000	210	0.59	-7,829.00		

South Pasadena, CA

Population, 2013: 25,959

Poverty Rate, 2012: 7.6%

Median Household Income (MHI), 2012: $84,185

EPA Affordability Criteria
2% of MHI: $1,683.70
4.5% of MHI: $3,788.33

Current Average Cost per Household

Sewer	$ 154.98
Water	$ 1,230.00
Flood Control	$ 0.00
Total	$ 1,385.00

Table 1: EPA Water & Sewer Affordability Thresholds as a Percent of Actual Household Income

Household Income Distribution	*Household Income*	*Number of Households 10,354*	*Percent of Households*	*CWA 2% MHI $1,683.70 as Percent of Actual Income*	*CWA & SDWA 4.5% MHI $3,788.33 as Percent of Actual Income*
Less than $10,000	10,000	479	4.6%	16.8	37.9
$10,000 to $14,999	12,500	291	2.8%	13.5	30.3
$15,000 to $24,999	20,000	515	5.0%	8.4	18.9
$25,000 to $34,999	30,000	504	4.9%	5.6	12.6
$35,000 to $49,999	42,500	898	8.7%	4.0	8.9
$50,000 to $74,999	62,500	1,857	17.9%	2.7	6.1
$75,000 to $99,999	87,500	1,412	13.6%	1.9	4.3
$100,000 to $149,999	125,000	1,790	17.3%	1.3	3.0
$150,000 to $199,999	175,000	1,078	10.4%	1.0	2.2
$200,000 or more	200,000	1,530	14.8%	0.8	1.9

Table 2: Cost per Household for Current Water Service Components

Household Income Distribution	*Household Income*	*Number of Households 10,354*	*Percent of Households*	*2% MHI $1,683.70 Percent of Actual Income*	*Sewer Bill $154.98 Percent of Actual Income*	*Water Bill $1,230.00 Percent of Actual Income*	*Flood Control Bill NA Percent of Actual Income*	*Sewer & Water Bill $1,385.00 Percent of Actual Income*
Less than $10,000	10,000	479	4.6%	16.8	2.55	12.30		13.85
$10,000 to $14,999	12,500	291	2.8%	13.5	2.04	9.84		11.08
$15,000 to $24,999	20,000	515	5.0%	8.4	1.27	6.15		6.92
$25,000 to $34,999	30,000	504	4.9%	5.6	0.85	4.10		4.62
$35,000 to $49,999	42,500	898	8.7%	4.0	0.60	2.89		3.26
$50,000 to $74,999	62,500	1,857	17.9%	2.7	0.41	1.97		2.22
$75,000 to $99,999	87,500	1,412	13.6%	1.9	0.29	1.41		1.58
$100,000 to $149,999	125,000	1,790	17.3%	1.3	0.20	0.98		1.11
$150,000 to $199,999	175,000	1,078	10.4%	1.0	0.15	0.70		0.79
$200,000 or more	200,000	1,530	14.8%	0.8	0.13	0.62		0.69

Table 3: Cost per Household and Household Income Category in Excess of 4.5% of Actual Income

Household Income Distribution	*Household Income*	*Number of Households 10,354*	*2014 Average Total Water Cost per Household As % of Actual Income*	*2014 Average Total Water Cost per Household in Excess of 4.5% of Actual Income*	*Cost per Household Income Category in Excess of 4.5% of Actual Income $*	*10-Year Impact $*
Less than $10,000	10,000	479	13.85	1,034.98	495,755	4,957,554
$10,000 to $14,999	12,500	291	11.08	922.48	268,442	2,684,417
$15,000 to $24,999	20,000	515	6.92	584.98	301,265	3,012,647
$25,000 to $34,999	30,000	504	4.62	134.98	68,030	680,299
$35,000 to $49,999	42,500	898	3.26	-427.52		
$50,000 to $74,999	62,500	1,857	2.22	-1,327.52		
$75,000 to $99,999	87,500	1,412	1.58	-2,452.52		
$100,000 to $149,999	125,000	1,790	1.11	-4,140.02		
$150,000 to $199,999	175,000	1,078	0.79	-6,390.02		
$200,000 or more	200,000	1,530	0.69	-7,515.02		

Torrance, CA

Population, 2013: 147,478

Poverty Rate, 2012: 7.4%

Median Household Income (MHI), 2012: $ 76,082

EPA Affordability Criteria
2% of MHI: $ 1,521.64
4.5% of MHI: $ 3,423.69

Current Average Cost per Household

Sewer (collection only)	$ 52.08
Water	$ 643.56
Flood Control	$
Total	$ 695.64

Table 1: EPA Water & Sewer Affordability Thresholds as a Percent of Actual Household Income

Household Income Distribution	*Household Income*	*Number of Households 55,340*	*Percent of Households*	*CWA 2% MHI $1,521.64 as Percent of Actual Income*	*CWA & SDWA 4.5% MHI $3,423.69 as Percent of Actual Income*
Less than $10,000	10,000	2,484	4.5%	15.2	34.2
$10,000 to $14,999	12,500	1,939	3.5%	12.2	27.4
$15,000 to $24,999	20,000	3,978	7.2%	7.6	17.1
$25,000 to $34,999	30,000	3,491	6.3%	5.1	11.4
$35,000 to $49,999	42,500	5,584	10.1%	3.6	8.1
$50,000 to $74,999	62,500	9,763	17.6%	2.4	5.5
$75,000 to $99,999	87,500	8,046	14.5%	1.7	3.9
$100,000 to $149,999	125,000	10,975	19.8%	1.2	2.7
$150,000 to $199,999	175,000	4,974	9.0%	0.9	2.0
$200,000 or more	200,000	4,106	7.4%	0.8	1.7

Table 2: Cost per Household for Current Water Service Components

Household Income Distribution	*Household Income*	*Number of Households 55,340*	*Percent of Households*	*2% MHI $1,521.64 Percent of Actual Income*	*Sewer Bill $52.08 Percent of Actual Income*	*Water Bill $643.56 Percent of Actual Income*	*Flood Control Bill NA Percent of Actual Income*	*Sewer & Water Bill $695.64 Percent of Actual Income*
Less than $10,000	10,000	2,484	4.5%	15.2	0.52	6.44		6.96
$10,000 to $14,999	12,500	1,939	3.5%	12.2	0.42	5.15		5.57
$15,000 to $24,999	20,000	3,978	7.2%	7.6	0.26	3.22		3.48
$25,000 to $34,999	30,000	3,491	6.3%	5.1	0.17	2.15		2.32
$35,000 to $49,999	42,500	5,584	10.1%	3.6	0.12	1.51		1.64
$50,000 to $74,999	62,500	9,763	17.6%	2.4	0.08	1.03		1.11
$75,000 to $99,999	87,500	8,046	14.5%	1.7	0.06	0.74		0.80
$100,000 to $149,999	125,000	10,975	19.8%	1.2	0.04	0.51		0.56
$150,000 to $199,999	175,000	4,974	9.0%	0.9	0.03	0.37		0.40
$200,000 or more	200,000	4,106	7.4%	0.8	0.03	0.32		0.35

Table 3: Cost per Household and Household Income Category in Excess of 4.5% of Actual Income

Household Income Distribution	*Household Income*	*Number of Households 55,340*	*2014 Average Total Water Cost per Household As % of Actual Income*	*2014 Average Total Water Cost per Household in Excess of 4.5% of Actual Income*	*Cost per Household Income Category in Excess of 4.5% of Actual Income $*	*10-Year Impact $*
Less than $10,000	10,000	2,484	6.96	245.64	610,170	6,101,698
$10,000 to $14,999	12,500	1,939	5.57	133.14	258,158	2,581,585
$15,000 to $24,999	20,000	3,978	3.48	-204.36		
$25,000 to $34,999	30,000	3,491	2.32	-654.36		
$35,000 to $49,999	42,500	5,584	1.64	-1,216.86		
$50,000 to $74,999	62,500	9,763	1.11	-2,116.86		
$75,000 to $99,999	87,500	8,046	0.80	-3,241.86		
$100,000 to $149,999	125,000	10,975	0.56	-4,929.36		
$150,000 to $199,999	175,000	4,974	0.40	-7,179.36		
$200,000 or more	200,000	4,106	0.35	-8,304.36		

Vernon, CA

Population, 2013: 112

Poverty Rate, 2012: NA

Median Household Income (MHI), 2012: NA

EPA Affordability Criteria
2% of MHI: NA
4.5% of MHI: NA

Current Average Cost per Household

Sewer	$ 158.00
Water	$ 422.00
Flood Control	$
Total	$ 580.00

Appendix B *Bias, Estimation and Uncertainty*

Generally speaking, the estimates developed in this study are accurate and reliable. All studies, however, are subject to several forms of error and uncertainty. This Appendix is intended to address some of the potential for estimation error regarding this study method and application.

Data Bias:

- Data on population, Median Household Income and number of households for income deciles is taken directly from the latest Census reports at Census.Gov. These data enjoy the accuracy achieved by the Census survey data techniques; and they suffer the same deficiencies of such.
- Cities participating in the survey are self-selected for whatever reason they chose to participate. This introduces an element of bias because not all cities are included. Therefore, the findings may be somewhat indicative of all California cities but are best seen as representing the survey cities involved rather than all California cities.

Estimation:

- Estimating the dollar amount of Median Household Income at 2.0% and at 4.5% is straightforward arithmetic and not subject to estimation error, other than the inherent error involved with the Census' calculation of estimated Median Household Income for each city involved.

- Estimating the percent of households impacted by cost per household and comparisons to current costs and affordability criteria is also straightforward arithmetic, but has several factors that are identified as possibly introducing estimation error.

  ◊ In order to estimate the percentage of households that spend in excess of 4.5% of their actual income on public water the analysis applied relies on some assumptions

- This research relies on city expertise to provide cost per household data for sewer, water and flood control. Cities have a practical advantage in knowing these residential costs by virtue of their recurring experience with water and sewer billing over time, and an intimate knowledge of their customer base.

- Local expertise is involved in matching number of households to local service hook-ups. These figures often do not match, primarily because in multi-household dwellings a single hook up may service a small to large number of households that reside in the units. Again, local expertise is relied on to confirm the accuracy of the estimates.

- In one city, Inglewood, the local expertise of a city official intimate with system operations asserted that the difference between household number and hook-ups could not be easily resolved. This is the case because many households in Inglewood are served by another regional system. Therefore, the data for Inglewood exhibited in the results are limited to the cost per household provided by the city, and the estimation of 2.0% and 4.5% of Median Household Income. That same Inglewood representative also cautioned that the consumption rates for the poorer households might be overestimated.

Error:

Systemic error may affect the calculation of estimates when using number of households, but there are countervailing factors that may minimize the importance of error in this instance. For example, the lowest and highest income deciles are, respectively, $10,000 or less a year, and $200,000 or more a year. The convention used for the purposes of this study was to assign all households in this category to an assumed income of $10,000, when some households in this category might make less. Similarly, for the highest income category $200,000 annual income was used although these households might make more than that.

The other income deciles were utilized by specifying the mid-point of income for each category. Thus, the second lowest income decile $10,000 to $14,999 is represented for purposes of calculation as $12,500.

An additional error concern is the fact that some cities could not determine cost per household when their households were served by multiple water or sewer systems. Cities were asked to apply local expertise in these cases.

The Mayors Water Council (MWC) provides a forum for Mayors to discuss issues impacting how they provide safe, adequate and affordable water and wastewater services and infrastructure in America's Principal Cities in the 21st Century. It is open to all Mayors, focusing on water resource issues, including: watershed management; water supply planning; surface and sub-surface water infrastructure financing and rehabilitation; water conservation, Public-Private Partnerships; and asset management.

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