

**ST. PETERSBURG CITY COUNCIL  
BUDGET, FINANCE & TAXATION COMMITTEE**

**AGENDA**

December 8, 2016  
8:00 – City Hall – Room 100

Members & Alternate: Budget, Finance & Taxation Committee: Chair James R. “Jim” Kennedy, Jr.; Vice Chair Karl Nurse; Charles Gerdes; Darden Rice; and Ed Montanari (alternate).

Support Staff: Dean Adamides, Fire Division Chief  
Cindy Sheppard, City Council Administrative Officer

- A.** Call to Order
- B.** Approval of Agenda
- C.** Approval of Minutes
  - 1. November 10, 2016
- D.** New/Deferred Business
  - 1. December 8, 2016
    - a. 2017 Management Evaluation – Scope (Scott)
    - b. Subordination of SVDP loan (Johnson)
    - c. 2017 Health Insurance Renewal (Guella)
    - d. Discussion of \$65,000 from BP funds for infrastructure needed for the Tall Lynx Ship in the North Basin (Montanari)
- E.** Upcoming Meetings Agenda Tentative Issues
  - 1. December 22, 2016 - Cancelled
  - 2. January 12, 2017
    - a. Quarterly Grant Reports (Ojah-Maharaj)
- G.** New Business Item Referrals
- H.** Adjournment

**ST. PETERSBURG CITY COUNCIL  
BUDGET, FINANCE & TAXATION COMMITTEE**

**Minutes**

**November 10, 2016  
9:15 – City Hall – Room 100**

**Present:** Committee Members - Chair James R. “Jim” Kennedy, Jr., Vice-Chair Karl Nurse Charles Gerdes and Ed Montanari (alternate).

**Absent:** Council Member Darden Rice.

**Also:** City Council Chair Amy Foster; Council Member Steve Kornell; Council Member Lisa Wheeler-Bowman; Chief Assistant City Attorney Jeannine Williams; City Administrator Gary Cornwell; Police Chief, Holloway; Director of Administrative Services Police Department, Michael McDonald; City Auditor, Brad Scott; Budget Director, Tom Greene; Budget Manager, Denise Labrie; Finance Director, Anne Fritz; City Comptroller, Thomas Hoffman; Fire Division Chief Dean Adamides and Sr. Deputy City Clerk Cathy E. Davis.

**A. Call to Order**

Chair Kennedy called the meeting to order with the above persons present.

**B. Approval of Agenda**

In connection with the approval of the October 27, meeting minutes, Council Member Gerdes motioned that the minutes be approved. All were in favor of the motion. Ayes. Kennedy. Gerdes. Nurse. Montanari (alt). Nays. None. Absent. Rice.

Council Member Rice was reported present at 9:20 a.m.

**C. Approval of Minutes**

**1. October 27, 2016**

A motion was made to approve the October 27, 2016 minutes as written. All were in favor of the motion.

**D. New/Deferred Business**

**1. November 10, 2016**

**a. 2017 Management Evaluation (Scott)**

Mr. Scott explained that he was working on the draft scope of work for the management evaluation for Water Resources. Mr. Scott was before the committee today for approval to move forward with that project. The committee also discussed Mr. Tankersley’s position on the study and that he would welcome it moving forward.

A motion was made by Council Member Nurse and amended by Council Member Gerdes to approve moving forward with the Management Study for Water Resources and to cap the expenditure at \$75,000. All were in favor of the motion.

Mr. Scott presented a second question to the committee in regards to Mr. Tankersley’s involvement in developing the scope of work. Discussion on this topic ensued and all agreed that with Mr. Scott’s oversight that Mr. Tankersley’s input would be valuable.

**b. Quarterly Financial Report (Fritz)**

Ms. Fritz reviewed the September 30, 2016 Quarterly Financial Report via PowerPoint presentation with the committee. The presentation started with quarterly investment report, schedule of investment value, detail holdings covered and discussed plans on future positions. Ms. Fritz reviewed index funds and discussed dividends. Ms. Fritz mentioned that portfolio is performing as expected, is stable and dividends have been consistent.

Ms. Fritz mentioned that earnings are on an up-tick and looks for that to increase. Committee members discussed investment positions and future market changes with Ms. Fritz. Questions and discussion about investment earnings and unrealized gain ensued.

Ms. Fritz reviewed the debt report with the committee and advised that we have had an active year. The committee asked questions about the TIF, Ms. Fritz and Gary Cornwell addressed those questions. Ms. Fritz discussed project life expectancy and the term of debt on projects.

Ms. Fritz reviewed pensions, no questions ensued. Weeki Wachee fund, Ms. Fritz recommend a position of sitting back on projects and let some funds accumulate. Some discussion on this topic ensued. Budget vs. actual, Ms. Fritz discussed the report and turned over to Tom Greene.

**c. Quarterly Budgetary Analysis (Greene)**

Mr. Greene reviewed the Quarterly Budgetary Analyses via PowerPoint presentation with the committee. The presentation started with a snapshot look at the general fund, adopted budget, amended budget and estimated budget. A question related to general wage increases (GWI) impact to the budget was addressed by Mr. Greene. Chief Holloway addressed a question of increased overtime impact to budget.

**E. Continued Business**

**F. Upcoming Meetings Agenda Tentative Issues**

**1. December 8, 2016**

- a. **2017 Management Evaluation – Scope (Scott)**
- b. **Item re: Subordination of SVDP loan (Johnson)**
- c. **2017 Health Insurance Renewal (Guella)**

**2. December 22, 2016**

**G. New Business Item Referrals**

**H. Adjournment**

There being no further business, the meeting was adjourned at 10:47 am.

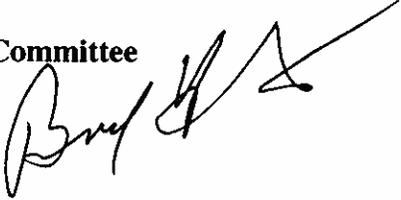


# CITY OF ST. PETERSBURG

Rick Kriseman, Mayor

Office of the City Auditor

Bradley H. Scott, City Auditor

To: **Budget, Finance & Taxation Committee**  
From: Bradley H. Scott, City Auditor   
Date: December 1, 2016  
Re: **FY2017 Management Evaluation – Water Resources Department  
Scope of Services Approval and Authorization to Issue RFP**

---

Section 4.05(b)(1) of the City Charter states; “*City Council, at any time, shall be permitted to conduct a management evaluation, by a professional consultant, of the administrative activities of the City, or any portion thereof, under the direction of City Council. At least once every two years the City Council shall discuss and make a decision as to whether or not any such an audit is needed. The management evaluation and all reports and recommendations shall be directed to the Council.*”

At the November 10, 2016 Budget Finance & Taxation meeting, the committee discussed and selected the Water Resources Department for the FY 2017 management evaluation. Attached for your approval is the draft Scope of Services (Appendix A) for this management evaluation.

Proposals will be evaluated by the Budget, Finance & Taxation Committee based on the following criteria:

- Experience of firm
- Qualifications and technical competence
- Capacity to accomplish the work
- Past Performance on similar contracts Schedule
- Schedule
- Cost or price

We are requesting your approval of the draft Scope of Work and authorization to issue the RFP.

If you have any questions please call me at 7978.

Attachment

cc: Mayor Rick Kriseman  
Kanika Tomalin, Deputy Mayor  
Gary Cornwell, City Administrator  
Jacqueline Kovilaritch, City Attorney  
Jeannine Williams, Chief Assistant City Attorney  
Louis Moore, Procurement & Supply Management Director

**Appendix A**  
**Scope of Services**  
**Water Resources Department**

**Introduction**

The city of St. Petersburg (City) is requesting proposals from qualified firms (“Offerors”) to conduct a management evaluation of the City’s Water Resources Department in accordance with Section 4.05 (b)(1) of the City Charter. That section states in part that *“City Council, at any time, shall be permitted to conduct a management evaluation, by a professional consultant, of the administrative activities of the city, or any portion thereof, under the direction of City Council. At least once every two years the City Council shall discuss and make a decision as to whether or not any such an audit is needed. The management evaluation and all reports and recommendations shall be directed to the Council.”*

The Offeror selected for the study should be knowledgeable in municipal public utilities management and operations.

**Scope of Work to be Performed**

Offeror shall provide all labor, materials, supervision, tools, equipment, facilities, and travel necessary to provide a management evaluation of the City’s Water Resource Department. Offeror’s services shall include, but are not limited to performing tests and analysis necessary, including interviews with employees at all levels of employment, to allow Offeror to evaluate the efficiency and effectiveness of the operations of the Water Resources Department, and to form an opinion and report on the department’s operations in the following areas and make recommendations on how they may be improved:

**Mission and Goals:** Has the department adopted a departmental mission (or vision) statement? Is the department’s mission compatible with the mission of the city? Is the department’s mission (or vision) stated clearly, concisely and in easily understandable terms and are employees aware of its mission? Has management set operational goals for the department? Are these goals congruent with each other? Do these goals directly support the mission? Are these goals stated in measurable terms (benchmarks)? Is there methodology used to help employees understand how their daily work contributes to the goals of their units and the overall mission of the department and the City?

**Organization Structure:** Is the organizational structure currently in place adequate to accomplish the department’s mission and/or goals? Is the staff organized in such a way that missions and accountability are clearly defined without duplication and overlap of responsibility? Is the department organized to optimize integration, cooperation, and communication within the department as well as with other departments, other outside agencies, the Mayor and Council, and the citizens? How does the organizational structure compare to other governmental units of similar size?

**Staffing Levels:** Is the staffing level adequate to maintain the service levels expected by our citizens and anticipated in the approved budget document? Are staffing levels adequate within each classification (i.e. apprentices, laborers, technicians, professional, supervisory, management, etc.)? Is the current staff turnover levels appropriate for the department and how do these compare with other governmental units of similar size?

**Staff Qualifications:** Are the staff members, including management, supervisory, office staff and operations staff qualified to carry out their duties as well as the City's policies and procedures? Do managers, supervisors and operations staff have the necessary education, licenses, and professional certifications to perform their duties? Do managers, supervisors and operations staff have the necessary experience and knowledge to perform their duties? Is the overall experience level of staff adequate? Do the skill sets and expertise levels of staff match up with the job skills required to perform their duties? Do managers and supervisors possess the soft skills required to be effective leaders? Are there adequate growth opportunities in place for all staff including promotions and management opportunities and are these available to all staff on an equal basis? Is training of staff (both short term and long term) adequate for the required duties and is the opportunity for training available to all staff on an equal basis?

**Management of Staff:** Do managers and supervisors demonstrate strong leadership? Do they have credibility and the confidence of subordinates? Do managers and supervisors clearly communicate the City's and department's goals and objectives? Are these goals and objectives incorporated into daily tasks and action plans? Do managers and supervisors hold their subordinates accountable for meeting established goals, objectives, and expectations? Do managers and supervisors hold themselves accountable for meeting the needs of their staff? Do managers and supervisors lead by example? Do managers and supervisors empower their staff to make decisions, be creative, make mistakes, learn from those mistakes and take reasonable risks in order to improve efficiencies and service to our customers? Do managers and supervisors encourage staff to work as a team where every member is valued and invited to fully participate? Do managers and supervisors consistently apply rules, regulations, and policies? Do they provide consistent coaching, counseling, and feedback to subordinates? Do they provide fair and equal access to training and growth opportunities? Is staff operating in accordance with existing rules, regulations and policies? Are work schedules established to accomplish the goals and objectives of the department in the most efficient and effective manner? Are staff responsibilities determined in such a way as to reduce duplication of effort, both within the department and with other City departments? Is the distribution of assignments the most equitable and efficient? Does the department have a succession plan in place for management, supervisory and operational staff and does this plan include empowerment and/or training of current staff for these future roles? Is there a plan to develop staff expertise to allow for reduction of consultant needs within the department?

**Safety of staff:** Are there adequate safeguards for staff on the job in all areas of the department, including laboratories, water and wastewater plants, and pipeline maintenance? Is safety at construction and/or repair job sites adequate? Is there an established on the job safety training program and is this program effective?

**Policies and Procedures:** Are the City's (including departmental) policies and procedures as applied by the department adequate to provide for efficient and effective operations of the department including purchasing materials for maintenance and repair, management of treatment facilities, management of the lab facilities, complaint routing and follow-up, water service line & meter connections and project management/oversight (i.e. in-house vs. contracted projects)? Are industry best practices being utilized by the department? Are departmental projects, including the use of consultants, being managed appropriately and efficiently? Is the department's use of consultants including the number of consultants, consultant projects and management of consultant projects consistent with industry best practices and how do these compare with other governmental units of similar size? Does the department utilize a team project approach in addressing issues with consultants, contractors and staff to determine the best solutions and if not should this type of

process be implemented? Is this team approach concept industry best practice? Is the department's operating and/or CIP budget adequate for it to accomplish its mission? Does the department have adequate procedures in place to provide security of the water supply and distribution system? Are current departmental procedures adequate and industry best practices followed related to water quality and testing?

**Equipment and Technology:** Does the department effectively and proactively utilize technology to improve services and control costs? Does the department effectively maintain and utilize their equipment and plant facilities? Does the department have adequate technology and experience to assess the condition of the water and sewer distribution system and the wastewater collection system?

**Customer Service:** Has the department clarified all the standards that are expected from our employees and are they agreed to as a management team? Does the department train employees in customer care and standards expected of them as part of their induction? Are there refresher sessions periodically on customer care for all employees? Do the customer care training and refresher sessions include *all* employees who have an impact on customer care provided? Is the department doing all it can to provide good standards of *employee care*? Do employees currently appreciate the importance of '*internal customer care*'? Are *all* employees given the opportunity to put forward practical suggestions about how they feel customer care could be improved? Is customer satisfaction levels measured on a regular basis with feedback from typical customers? Is action taken where possible on customer suggestions/common complaints? Are employees kept informed about customer satisfaction and action being taken to improve it? Are employees who provide '*that little bit extra*' for excellent customer care rewarded? Does the management team all 'lead by example' where exemplary customer care is concerned? Has management planned how to evaluate the customer care training? (e.g. will we speak to each employee on a '*one to one*' basis to agree what they will try to improve?) Do managers have regular opportunities to experience customer facing roles? Do representatives of the organization visit other organizations on a regular basis to gain ideas on how to improve customer care? Are employees recruited partly on the basis of their attitude towards customers or skills in customer care? Are successes with customers celebrated and communicated to all employees? Are our system/ideas built around what is most likely to satisfy the customer, (or what is easiest for us?)

## **Report**

Offeror shall provide twenty (20) hard copies and one (1) digital copy in PDF format on a USB flash drive of its management evaluation report to the City within 120 days after execution of the agreement between the City and selected firm. The report shall show findings and recommendations, including an executive summary, related data tables, charts, graphs, and other statistical analysis or supporting documentation. Offeror shall be required to make a minimum of two oral presentations of its findings and recommendations to the Budget, Finance & Taxation (BF&T) Committee and City Council.

## **ADD ALTERNATE:**

### **Water Resources Department Employee Survey**

As a separate component of the management review, the City would like to receive pricing and methodology information for the Offeror to conduct a survey of Water Resources employees to ascertain their attitude regarding the management and working environment in the department. The survey conducted should meet the following criteria:

- It will be a 100% sample of the employees in the department, with survey responses to be confidential.
- Survey responses will be able to be analyzed by several demographic groupings, to include at a minimum, race, gender, organizational unit (division, section), organizational level, and employee function (field worker, office worker, supervisor, etc.), and tenure with the department and organization.
- Areas of interest to be surveyed will include, but not be limited to employee attitude with regard to supervision, upper management, working conditions, interpersonal relationships with other employees, opportunity for advancement, satisfaction with communication up and down the organizational hierarchy, satisfaction with resources needed to do the job, and other factors identified as important issues through interviews with department management, supervisors, and a sample of employees.
- A methodology to administer the survey to employees with limited reading and writing skills must be included.

The Offeror will be responsible for:

- Conducting preliminary research and interviews to determine the appropriate topics to survey.
- Designing and preparing the survey instrument.
- Disseminating surveys and collecting completed surveys.
- Performing data analysis of the surveys returned and reporting survey results by demographic groupings.
- Where appropriate, making recommendations for organizational changes or programs based upon survey findings.

The survey instrument developed shall become the property of the City of St. Petersburg and may be used by the City to conduct future surveys at the City's discretion. The City reserves the right to modify, alter, or revise the survey as it deems appropriate.

Offeror's responses should include:

- A proposed methodology for determining the appropriate areas to include in the survey.
- A proposed format for the survey.
- A description of the means by which the survey will be administered and the data collected.
- A description of the way in which the survey data will be analyzed.
- A description of how the data will be reported, and to whom.
- Consultant's experience in conducting similar surveys, with sample surveys included where possible.
- The cost to conduct the survey.



**Memorandum**

**TO:** The Honorable James Kennedy, Esq., Chair, and Members of the Budget, Finance and Taxation Committee ("BF&T")

**FROM:** Joshua A. Johnson, Director, Housing and Community Development Department 

**DATE:** Meeting of December 8, 2016

**SUBJECT:** Request by the Society of St. Vincent de Paul South Pinellas, Inc. ("St. Vincent") for the City of St. Petersburg to execute a subordination agreement for the City's Community Development Block Grant ("CDBG") loan to St. Vincent secured by a mortgage on St. Vincent's Center of Hope property to allow St. Vincent to obtain financing from Branch Banking and Trust Company to sustain its cash flow.

**BACKGROUND:** In August 2000, the City of St. Petersburg ("City") provided \$948,000 in Community Development Block Grant ("CDBG") funding for the Society of St. Vincent de Paul ("St. Vincent") Center of Hope located at 401 15<sup>th</sup> Street North ("Property") secured by a mortgage in favor of the City ("City Mortgage") on the Property which, after additional loans from other lenders were in place, had a third priority.

The City mortgage is structured as a CDBG loan, with no interest or payments, which will be forgiven on January 1, 2022, as long as St. Vincent continues to serve eligible clients. To complete the project, St. Vincent requested and received an additional \$300,000 in loan from the City which was requested which increased the City Mortgage to \$1,248,000. However, St. Vincent repaid the additional \$300,000 in November, 2002, and the remaining balance of the City mortgage is the initial \$948,000.

St. Vincent requested and City Council authorized subordination of the City Mortgage to a secured loan in the amount of \$500,000 from Branch Banking and Trust Company ("BB&T") by Resolution No. 2014-423 resulting in a fourth priority for the City Mortgage.

Currently, St. Vincent is seeking to obtain a secured line of credit of \$164,175 from BB&T to enable it to sustain its cash flow, resulting in a new fourth mortgage of \$164,175. The proposed secured line of credit requires the subordination of the City Mortgage which will place the City Mortgage in fifth position. Based on an appraisal commissioned by BB&T, the as-is value of the Property as of August 2, 2016 is \$2,500,000 and therefore the loan to value on the Property with the first, second, third, fourth and fifth mortgages is \$2,872,175/\$2,500,000 or 115%.

St. Vincent serves low- and moderate-income residents of the City and the homeless, including veterans.

The Administration has determined that it is in the best interest of the City to subordinate the City Mortgage to the secured line of credit that will enable St. Vincent to sustain its cash flow and recommends its approval.

Legal: 00298010

A RESOLUTION AUTHORIZING THE MAYOR OR HIS DESIGNEE TO EXECUTE A SUBORDINATION AGREEMENT FOR THE CITY'S COMMUNITY DEVELOPMENT BLOCK GRANT ("CDBG") LOAN TO THE SOCIETY OF ST. VINCENT DE PAUL SOUTH PINELLAS, INC. ("ST. VINCENT") SECURED BY A MORTGAGE ON ST. VINCENT'S CENTER OF HOPE PROPERTY TO ALLOW ST. VINCENT TO OBTAIN A SECURED LINE OF CREDIT FROM BRANCH BANKING & TRUST COMPANY TO SUSTAIN ITS CASH FLOW; AUTHORIZING THE MAYOR OR HIS DESIGNEE TO EXECUTE ALL DOCUMENTS NECESSARY TO EFFECTUATE THIS TRANSACTION; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, in August 2000, the City of St. Petersburg ("City") provided \$948,000 in Community Development Block Grant ("CDBG") funding for the Society of St. Vincent de Paul ("St. Vincent") Center of Hope located at 401 15<sup>th</sup> Street North ("Property") secured by a mortgage in favor of the City ("City Mortgage") on the Property which, after additional loans from other lenders were in place, had a third priority; and

WHEREAS, the City Mortgage is structured as a CDBG loan, with no interest or payments, which will be forgiven on January 1, 2022, as long as the Property continues to serve eligible clients; and

WHEREAS, to complete the project, St. Vincent requested and received an additional \$300,000 from the City which increased the City Mortgage to \$1,248,000; and

WHEREAS, the additional \$300,000 was repaid in November, 2002, and the remaining balance of the City Mortgage is the initial \$948,000; and

WHEREAS, City Council authorized the subordination of the City Mortgage to a secured loan in the amount of \$500,000 from Branch Banking & Trust Company ("BB&T") by Resolution No. 2014-423 resulting in a fourth priority for the City Mortgage; and

WHEREAS, St. Vincent is seeking to obtain a secured line of credit of \$164,175 from BB&T, to enable it to sustain its cash flow, resulting in a new fourth mortgage of \$164,175; and

WHEREAS, the proposed secured line of credit requires the subordination of the City Mortgage, which will place the City Mortgage in fifth position and

WHEREAS, based on an appraisal commissioned by BB&T, the as-is value of the Property as of August 2, 2016 is \$2,500,000, therefore the loan to value on the Property with the first, second, third, fourth and fifth mortgages is \$2,872,175/\$2,500,000 or 115%; and





**SOCIETY OF ST. VINCENT DE PAUL  
SOUTH PINELLAS, INC.**

384 15th St. North · St. Petersburg, FL 33705-2016  
Ph. (727) 823-2516 · Fax (727) 821-6244



November 10, 2016

Joshua Johnson  
Director Housing and Community Development  
Housing and Community Development  
City of St. Petersburg  
PO Box 2842  
St. Petersburg, FL 33731-2842

Dear Mr. Johnson,

SVdPSP is requesting that the City add a new Mortgage/Deed of Trust to BBandT in the amount of \$ 164,175 to the existing subordination agreement. For your convenience, I have attached the existing and the proposed agreement.

If you have any questions, please feel free to contact Sean G. Suits, Vice President BBandT at 727-502-3820 or e-mail [ssuits@BBandT.com](mailto:ssuits@BBandT.com).

As always thanks for your help. Please do not hesitate to call me with any questions. I can be reached at 727-744-2641.

Sincerely,

Michael J. Raposa  
Chief Executive Officer



**SOCIETY OF ST. VINCENT DE PAUL  
SOUTH PINELLAS, INC.**

384 15th St. North · St. Petersburg, FL 33705-2016  
Ph. (727) 823-2516 · Fax (727) 821-6244



November 1, 2016

Joshua Johnson  
Director Housing and Community Development  
Housing and Community Development  
City of St. Petersburg  
PO Box 2842  
St. Petersburg, FL 33731-2842

Dear Mr. Johnson,

In 2014, the City subordinated Mortgage/Deed of Trust, dated January 31, 2001 in the amount of \$948,000 to BBT in order to secure a \$500,000 line of credit. The Society of St. Vincent de Paul South Pinellas, Inc. used a portion of this line of credit to pay off the remainder of a mortgage for the Center of Hope to Florida Housing Finance Corporation in the amount of \$ 124,175.

BB&T has offered SVdPSP a reduced interest rate to refinance the \$124,175 as a mortgage. This would make the full line of credit available for cash flow and would result in a savings to the organization.

SVdPSP is requesting that the City subordinate the Mortgage/Deed of Trust to BBT to establish the \$ 124,175 mortgage.

As always thanks for your help. Please do not hesitate to call me with any questions. I can be reached at 727-744-2641.

Sincerely,

Michael J. Raposa  
Chief Executive Officer



Arthur J. Gallagher & Co.  
BUSINESS WITHOUT BARRIERS™

# City of St. Petersburg – Renewal Presentation

CHUCK TOBIN, CEBS; DECEMBER 8, 2016



**st.petersburg**  
[www.stpete.org](http://www.stpete.org)

© 2014 G&C\17\Nada\Name\2016\2016.pptx

## Table of Contents

- Plan and Fiscal Year Results Projected to PY 2018
- Rate and Contribution History



## PLAN AND FISCAL YEAR RESULTS PROJECTED TO PY 2018

© 2014 GALLAGHER BENEFIT SERVICES, INC. ARTHUR J. GALLAGHER & CO. | BUSINESS WITHOUT BARRIERS™ 3

S:\2014\GBS\IT\Naha\New\2018\CO.pdf

## Current Plan Provisions

Plan Design	Health Plan Design Changes for Plan Year 2016/17			
	UHC Choice	UHC Choice Plus	POS HDP Plan	HDHP HSA Bronze Minimum Value Plan
	In-Network	In / Out-of-Network	In / Out-of-Network	In / Out-of-Network
Deductibles (single / family)	750 / \$1,500	\$750 / \$1,500	\$1,750 / \$3,500 (x2 OON)	\$5,000 / \$10,000 (x3 OON)
Coinsurance	0%	10% / 30%	10% / 30%	0% / 30%
Maximum Out-of-Pocket (single / family) (includes deductible)	\$3,000 / \$6,000	\$3,000 / \$6,000 (x2 OON)	\$3,500 / \$7,000 (x2 OON)	\$5,000 / \$10,000 (x3 OON)
Inpatient Copay	\$300 / 3 days, after ded.	In - \$300 / 3 days, 10% after ded. Out - \$300 / 3 days, 30% after ded.	In - \$300 / 5 days, 10% after ded. Out - \$300 / 5 days, 30% after ded.	In / Out - 100% after ded.
ER Copay	\$250 after ded.	\$250 after ded.	\$250 after ded.	In / Out - 100% after ded.
OP Surgery Copay	\$0 after ded.	In - 10% after ded. Out - 30% after ded.	In - 10% after ded. Out - 30% after ded.	In / Out - 100% after ded.
Other OP Services Copay	\$0 after ded.	In - 10% after ded. Out - 30% after ded.	In - 10% after ded. Out - 30% after ded.	In / Out - 100% after ded.
Office Visit Copay:				
PCP / 2 Star UHC SPC / Other SPC	30 / \$35 / \$50	\$30 / \$35 / \$50	\$25 / \$35 / \$45	In / Out - 100% after ded.
Rx Copay (MO x 3) - Accumulates to MAX OOP(after \$200/\$400 deductible for Tier 2, 3 and 4 drug)	\$15 / \$35 / \$50	\$15 / \$35 / \$50	\$15 / \$35 / \$50	In / Out - 100% after ded.
Durable Medical Equipment (DME)	Unlimited	Unlimited	Unlimited	Unlimited

© 2014 GALLAGHER BENEFIT SERVICES, INC. ARTHUR J. GALLAGHER & CO. | BUSINESS WITHOUT BARRIERS™ 4

S:\2014\GBS\IT\Naha\New\2018\CO.pdf

# Projected Annual Claim Costs

Projection Category	FYE 2016 (10.1.15 - 9.30.16)			PYE 2017 (4.1.16 - 3.31.17)			FYE 2017 (10.1.16 - 9.30.17)			PYE 2018 (4.1.17 - 3.31.18)		
	Medical	Pharmacy	Total	Medical	Pharmacy	Total	Medical	Pharmacy	Total	Medical	Pharmacy	Total
Total Paid Claims <sup>1</sup>	\$31,176,091	\$9,182,474	\$40,358,565	\$31,176,091	\$9,182,474	\$40,358,565	\$31,176,091	\$9,182,474	\$40,358,565	\$31,176,091	\$9,182,474	\$40,358,565
Net Claims Above Stop Loss Level	(\$758,436)	\$0	(\$758,436)	(\$758,436)	\$0	(\$758,436)	(\$758,436)	\$0	(\$758,436)	(\$758,436)	\$0	(\$758,436)
Net Paid Claims <sup>2</sup>	\$30,417,655	\$9,182,474	\$39,600,129	\$30,417,655	\$9,182,474	\$39,600,129	\$30,417,655	\$9,182,474	\$39,600,129	\$30,417,655	\$9,182,474	\$39,600,129
Plan Change Factor (Claims Prior) <sup>3</sup>	0.000	0.000	0.000	0.959	0.960	0.959	0.954	0.949	0.953	0.949	0.941	0.947
Lagged Enrollment <sup>4</sup>	39,921	39,921	39,921	39,921	39,921	39,921	39,921	39,921	39,921	39,921	39,921	39,921
Adjusted Claims Per Employee Per Month	\$0.00	\$0.00	\$0.00	\$730.43	\$220.91	\$951.34	\$726.63	\$218.33	\$944.96	\$723.23	\$216.37	\$939.60
Medical/Pharmacy Trend	7.0%	12.0%	8.2%	7.0%	12.0%	8.2%	7.0%	12.0%	8.2%	7.0%	12.0%	8.2%
Midpoint Trend Months	0.0	0.0	0.0	6.0	6.0	6.0	12.0	12.0	12.0	18.0	18.0	18.0
Trend Factor	1.000	1.000	1.000	1.034	1.058	1.040	1.070	1.120	1.082	1.107	1.185	1.125
Trended Claims Per Employee	\$0.00	\$0.00	\$0.00	\$755.56	\$233.79	\$989.36	\$777.50	\$244.53	\$1,022.02	\$800.48	\$256.46	\$1,056.95
Current Subscriber Count	3,369	3,369	3,369	3,369	3,369	3,369	3,369	3,369	3,369	3,369	3,369	3,369
Months to Project	6	6	6	6	6	6	12	12	12	12	12	12
Estimated Projected Claims	\$0	\$0	\$0	\$15,272,970	\$4,725,868	\$19,998,838	\$31,432,598	\$9,885,820	\$41,318,417	\$32,361,840	\$10,368,335	\$42,730,175
Paid During Fiscal Year or Plan Year <sup>4</sup>	\$30,417,655	\$9,182,474	\$39,600,129	\$15,488,314	\$4,470,755	\$19,959,069	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total Estimated Projected Claims</b>	<b>\$30,417,655</b>	<b>\$9,182,474</b>	<b>\$39,600,129</b>	<b>\$30,761,268</b>	<b>\$9,196,623</b>	<b>\$39,957,907</b>	<b>\$31,432,598</b>	<b>\$9,885,820</b>	<b>\$41,318,417</b>	<b>\$32,361,840</b>	<b>\$10,368,335</b>	<b>\$42,730,175</b>

<sup>1</sup> Paid claims are from October 1, 2015 - September 30, 2016. 126 months of the FYE 2016 have already been realized.  
<sup>2</sup> Reflects changes made effective 4/1/2016.  
<sup>3</sup> Enrollment has been setback by 1 month for both medical and pharmacy indicating that paid claims are generally indicative of exposures from the incurred service date. The lagged enrollment shown is the number of subscriber exposures over that setback 12 month period.  
<sup>4</sup> Stop loss reimbursements of \$1,000,000 have been subtracted from actual claims already paid. This is an estimate based on current large claimant info.

# Projected Fixed Costs

Administrative Fee	April 1, 2015	October 1, 2015	April 1, 2016	October 1, 2016	April 1, 2017
UHC ASO Fee	\$34.33	\$34.40	\$34.43	\$34.95	\$35.46
Enrollment	3,281	3,334	3,367	3,369	3,369
Estimated Annual ASO Fee	\$1,353,597	\$1,376,213	\$1,391,158	\$1,412,764	\$1,433,637
Specific Stop Loss (S/L)	April 1, 2015	October 1, 2015	April 1, 2016	October 1, 2016	April 1, 2017
Deductible	\$400,000	\$400,000	\$400,000	\$400,000	\$400,000
Basis	PAID	PAID	PAID	PAID	PAID
Liability Limit	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Covered Benefits	Medical Only	Medical Only	Medical Only	Medical Only	Medical Only
S/L Rate	\$16.00	\$15.39	\$14.60	\$15.69	\$16.58
Aggregating Specific Deductible			\$150,000	\$150,000	\$150,000
Estimated Annual Premium	\$630,016	\$615,736	\$748,024	\$784,234	\$800,135
Aggregate Stop Loss (ASL)	April 1, 2015	October 1, 2015	April 1, 2016	October 1, 2016	April 1, 2017
ASL Corridor	N/A	N/A	N/A	N/A	N/A
Contract Basis	N/A	N/A	N/A	N/A	N/A
ASL Annual Limit	N/A	N/A	N/A	N/A	N/A
Aggregate Factor	N/A	N/A	N/A	N/A	N/A
Maximum Claim Liability	N/A	N/A	N/A	N/A	N/A
ASL Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Estimated Annual Premium	\$0	\$0	\$0	\$0	\$0
Administrative and Reinsurance Costs	April 1, 2015	October 1, 2015	April 1, 2016	October 1, 2016	April 1, 2017
Total Annual Reinsurance Premium	\$630,016	\$615,736	\$748,024	\$784,234	\$800,135
Estimated Annual ASO fee	\$1,353,597	\$1,376,213	\$1,391,158	\$1,412,764	\$1,433,637
Maximum Claim Liability	N/A	N/A	N/A	N/A	N/A
Total Maximum Liability	Unlimited	\$1,991,949	Unlimited	\$2,196,999	\$2,253,772

All fixed cost volumes are either compiled through actual enrollment figures or actual - projected enrollment or projected enrollment.  
 Fiscal Year rates are combinations of two benefit plan years with different fixed costs - some assumptions must be made to project future Fiscal Year fixed costs.  
 Stop loss rates, administrative fees, aggregate factors, and maximum liabilities are all illustrative for Fiscal Years as insurance contracts are written on a plan year basis beginning in April.  
 Forecasts assume ASO rate increases 3% per year and stop loss premiums increase 12% per year.

# Total Plan and Fiscal Year Forecast

	Actual	Full Projection <sup>1</sup>	Full Projection <sup>1</sup>	Full Projection <sup>1</sup>	Full Projection <sup>1</sup>
Enrollment / Fund Balance	PYE '16	FYE '16 <sup>2</sup>	PYE '17 <sup>3</sup>	FYE '17 <sup>3</sup>	PYE '18 <sup>4</sup>
Employee/Retiree Enrollment (Average, Current, or Combination)	3,281	3,334	3,369	3,369	3,369
Members (Employee/Retiree + Dependents)	6,839	6,897	6,917	6,916	6,916
Beginning Fund Balance	\$18,335,226	\$16,681,536	\$18,333,816	\$16,934,277	\$19,338,410
Revenue <sup>5</sup>	PYE '16	FYE '16 <sup>2</sup>	PYE '17 <sup>3</sup>	FYE '17 <sup>3</sup>	PYE '18 <sup>4</sup>
Employee	\$29,665,995	\$30,536,353	\$31,384,504	\$32,072,241	\$32,639,977
Retiree	\$8,271,972	\$8,499,452	\$8,721,127	\$8,896,552	\$9,069,977
Oracle Clinic - Savings Potential	\$4,002,219	\$4,140,280	\$4,274,819	\$4,360,300	\$4,445,782
Oracle Clinic - Interest Income - Reinsurance <sup>6</sup>	\$0	\$0	\$0	\$0	\$0
Financial Reconciliation - Interest Income - Reinsurance <sup>6</sup>	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000
<b>Total Revenue</b>	<b>\$42,240,187</b>	<b>\$43,476,085</b>	<b>\$44,680,450</b>	<b>\$45,568,093</b>	<b>\$46,455,736</b>
Expenses <sup>7</sup>	PYE '16	FYE '16 <sup>2</sup>	PYE '17 <sup>3</sup>	FYE '17 <sup>3</sup>	PYE '18 <sup>4</sup>
Total Actual or Projected Claims	\$38,332,701	\$39,600,129	\$39,957,907	\$41,318,417	\$42,730,175
Administration Expense-FSA	\$1,353,597	\$1,376,213	\$1,391,158	\$1,412,764	\$1,472,037
Internal Administration of Employee Benefits	\$370,656	\$370,656	\$370,656	\$385,328	\$400,000
Reinsurance Expense	\$430,016	\$415,734	\$748,024	\$784,234	\$820,135
Transitional Reinsurance Fee <sup>8</sup>	\$271,854	\$215,531	\$139,725	\$46,575	\$0
PCORI Fee <sup>9</sup>	\$14,722	\$15,080	\$15,387	\$15,618	\$15,849
Oracle Clinic Expense	\$950,000	\$950,000	\$950,000	\$950,000	\$950,000
Change in IBNR (reserve adjustment)	\$0	\$0	\$0	\$0	\$0
Shared Savings	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
<b>Total Expenses</b>	<b>\$42,023,526</b>	<b>\$42,628,529</b>	<b>\$42,672,831</b>	<b>\$45,072,927</b>	<b>\$46,408,175</b>
Actual or Expected Surplus/Deficit Funding	\$216,661	\$232,141	\$17,617	\$555,155	\$35,460
<b>Estimated Ending Fund Balance</b>	<b>\$18,331,816</b>	<b>\$16,914,277</b>	<b>\$19,339,410</b>	<b>\$17,469,433</b>	<b>\$19,306,951</b>
Minimum Required Reserve	PYE '16	PYE '16 <sup>2</sup>	PYE '17 <sup>3</sup>	FYE '17 <sup>3</sup>	PYE '18 <sup>4</sup>
Reserve Adjustment (IBNR) <sup>10</sup>	\$2,956,000	\$2,956,000	\$2,956,000	\$2,956,000	\$2,956,000
Florida State Requirement	\$6,301,266	\$6,509,610	\$6,568,423	\$6,792,069	\$7,024,138
<b>Total Minimum Reserve</b>	<b>\$9,257,266</b>	<b>\$9,465,610</b>	<b>\$9,524,423</b>	<b>\$9,748,069</b>	<b>\$9,980,138</b>
Change in IBNR (reserve adjustment)	\$0	\$0	\$0	\$0	\$0
<b>Overall Change in Funding (Actual or Projected)</b>	<b>2.4%</b>	<b>8.1%</b>	<b>5.8%</b>	<b>4.6%</b>	<b>4.0%</b>

<sup>1</sup>Enrollment, funding, and fixed costs have been calculated accurately for each actual / partial projection period - current enrollment is used for all projections.  
<sup>2</sup>While actual rates will increase 5.0% in Plan Year 2016 - 2017, the net funding increase is 5.5% because of enrollment changes and the flat \$300,000 financial reconciliation/interest income that is included in the revenue.  
<sup>3</sup>IBNR was taken from the IBNR 112.08 State Filings and has been assumed to remain flat for partial or full projections.  
<sup>4</sup>The FY and PY projections estimate many unknowns such as reinsurance cost, funding decisions, and multiple reinsurance contracts under fiscal year scenarios. Future projections should be viewed as best estimates and not a guarantee of future claims expense or liability.  
<sup>5</sup>For future projections, it is assumed that all projected expenses/deficits will be realized/funded from the prior periods. FYE '16, FYE '17, PYE '17 and PYE '18 revenue amounts are gross the 5% increase on 4/1/16.  
<sup>6</sup>Financial reconciliation including interest income has been estimated by using the City's financials. Amount assumed to stay flat for future periods.  
<sup>7</sup>The PCORI runs through 2019 and will increase at medical CPI. The transitional reinsurance runs through CY 2016.

© 2014 GBSB | 1714666/Rev02/2014/01/01



## RATE & CONTRIBUTION HISTORY

# Rate & Contribution History

		Current Enrollment				Projected Rates with 4% Increase			
		October 1, 2016				April 1, 2017			
		Enrolled	Total	EE	EE	Enrolled	Total	EE	EE
<b>Actives</b>	<b>Tier</b>								
Choice	Employee	810	\$643.90	\$482.93	\$160.97	810	\$669.66	\$502.25	\$167.41
	EE + 1	397	\$1,384.41	\$1,038.31	\$346.10	397	\$1,439.79	\$1,079.84	\$359.95
	Family	724	\$1,822.25	\$1,366.69	\$455.56	724	\$1,895.14	\$1,421.36	\$473.78
Choice Plus	Employee	118	\$712.72	\$534.54	\$178.18	118	\$741.23	\$555.92	\$185.31
	EE + 1	63	\$1,439.74	\$1,079.81	\$359.94	63	\$1,497.33	\$1,123.00	\$374.33
	Family	94	\$1,995.71	\$1,496.78	\$498.93	94	\$2,075.54	\$1,556.65	\$518.89
POS HDP	Employee	76	\$554.57	\$415.93	\$138.64	76	\$576.75	\$432.56	\$144.19
	EE + 1	18	\$1,192.35	\$894.26	\$298.09	18	\$1,240.04	\$930.03	\$310.01
	Family	43	\$1,569.47	\$1,177.10	\$392.37	43	\$1,632.25	\$1,224.19	\$408.06
Bronze HDP	Employee	29	\$440.31	\$330.23	\$110.08	29	\$457.92	\$343.44	\$114.48
	EE + 1	3	\$946.69	\$710.02	\$236.67	3	\$984.56	\$738.42	\$246.14
	Family	4	\$1,246.10	\$934.58	\$311.53	4	\$1,295.94	\$971.96	\$323.98
<b>Actives Monthly Funding</b>		<b>7,381</b>	<b>\$2,921,005</b>	<b>\$2,168,705</b>	<b>\$752,300</b>	<b>7,381</b>	<b>\$3,029,355</b>	<b>\$2,267,516</b>	<b>\$761,839</b>
<b>Retirees</b>	<b>Tier</b>								
Choice	Employee	181	\$643.90	\$284.67	\$359.23	181	\$669.66	\$296.06	\$373.60
	EE + 1	120	\$1,384.41	\$575.03	\$809.39	120	\$1,439.79	\$598.03	\$841.76
	Family	52	\$1,822.25	\$797.06	\$1,025.20	52	\$1,895.14	\$828.94	\$1,066.20
Choice Plus	Employee	39	\$712.72	\$284.67	\$428.05	39	\$741.23	\$296.06	\$445.17
	EE + 1	27	\$1,439.74	\$575.03	\$864.72	27	\$1,497.33	\$598.03	\$899.30
	Family	5	\$1,995.71	\$797.06	\$1,198.66	5	\$2,075.54	\$828.94	\$1,246.60
Base	Employee	276	\$379.56	\$284.67	\$94.89	276	\$394.74	\$296.06	\$98.68
	EE + 1	244	\$766.70	\$575.03	\$191.68	244	\$797.37	\$598.03	\$199.34
	Family	4	\$1,662.74	\$797.06	\$865.69	4	\$1,705.25	\$828.94	\$876.31
POS HDP	Employee	15	\$554.57	\$284.67	\$269.90	15	\$576.75	\$296.06	\$280.69
	EE + 1	17	\$1,192.35	\$575.03	\$617.33	17	\$1,240.04	\$598.03	\$642.01
	Family	8	\$1,569.47	\$797.06	\$772.42	8	\$1,632.25	\$828.94	\$803.31
Bronze HDP	Employee	0	\$440.31	\$284.67	\$155.64	0	\$457.92	\$296.06	\$161.86
	EE + 1	0	\$946.69	\$575.03	\$371.67	0	\$984.56	\$598.03	\$386.53
	Family	0	\$1,246.10	\$797.06	\$449.05	0	\$1,295.94	\$828.94	\$467.00
<b>Retirees Monthly Funding</b>		<b>988</b>	<b>\$791,308</b>	<b>\$435,076</b>	<b>\$356,232</b>	<b>988</b>	<b>\$827,064</b>	<b>\$452,488</b>	<b>\$374,576</b>
<b>Total Monthly Funding</b>		<b>8,369</b>	<b>\$3,712,313</b>	<b>\$2,603,781</b>	<b>\$1,108,532</b>	<b>8,369</b>	<b>\$3,856,419</b>	<b>\$2,720,004</b>	<b>\$1,136,415</b>
<b>Total Annual Funding</b>		<b>40,426</b>	<b>\$44,380,451</b>	<b>\$31,384,504</b>	<b>\$12,995,946</b>	<b>40,426</b>	<b>\$46,125,724</b>	<b>\$32,639,077</b>	<b>\$13,515,752</b>
<b>% Cost Share</b>			<b>100%</b>	<b>71%</b>	<b>29%</b>		<b>100%</b>	<b>71%</b>	<b>29%</b>

© 2014 GALLAGHER BENEFIT SERVICES, INC.

ARTHUR J. GALLAGHER & CO. | BUSINESS WITHOUT BARRIERS™

9

© 2014 GALLAGHER BENEFIT SERVICES, INC.



## NEW FOR 2017

© 2014 GALLAGHER BENEFIT SERVICES, INC.

ARTHUR J. GALLAGHER & CO. | BUSINESS WITHOUT BARRIERS™

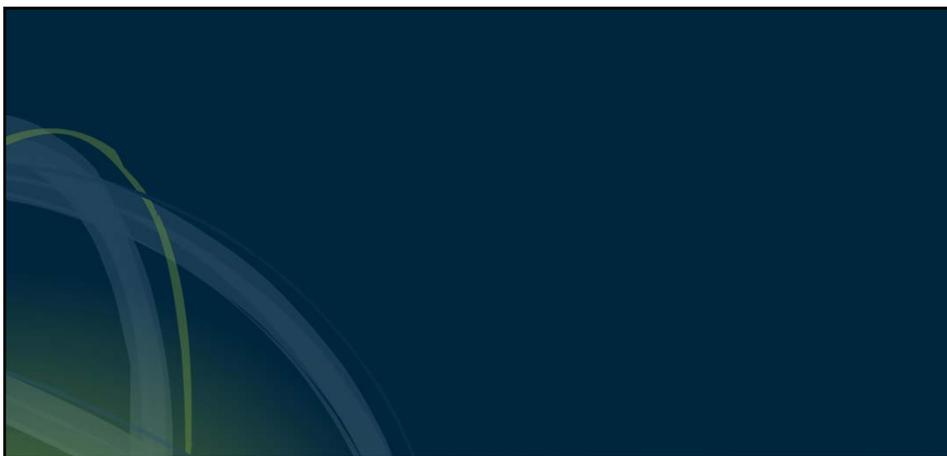
10

© 2014 GALLAGHER BENEFIT SERVICES, INC.

## New for 2017

Virtual Visits will be available through United Healthcare

- Access to Physician any time or place through mobile device or computer
- Appointments typically range between 15 – 20 minutes
- Doctors can treat wide range of **NON-EMERGENCY** conditions
  - Bladder/Urinary tract infections
  - Cold/Flu
  - Fever
  - Migraine/headaches
  - Rash
  - Sore Throat
  - Sinus



## WELLNESS PLAN

© 2014 GALLAGHER BENEFIT SERVICES, INC.

ARTHUR J. GALLAGHER & CO. | BUSINESS WITHOUT BARRIERS™ 12

## City's Wellness Plan

- Health and Wellness Center
- On-line Health and Wellness Portal
- Real Appeal Weight Loss Program
- Diabetes Prevention Program
- Yoga, Pilates and Spin Classes
- Annual on-site flu shots
- Vein Screenings and Workshops
- Blood Drives
- Eat Well Email Group
- Webinars and Workshops on Various Topics
- Florida Central Credit Union Seminars
- Intranet Web Page

<b>BUDGET, FINANCE AND TAXATION COMMITTEE</b>				<b>December 8, 2016</b>	
<b>PENDING/CONTINUING REFERRALS</b>					
<b>Topic</b>	<b>Return Date</b>	<b>Date of Referral</b>	<b>Referred by</b>	<b>Staff</b>	<b>Notes</b>
2017 Health Insurance Renewal	12/8/16	Annual	BF&T	Chris Guella	
2017 Management Evaluation	12/8/16	10/2016 by ordinance	City Council	Brad Scott	Brad Scott preparing scope re: Water Resources
Item re: Subordination of SVDP loan (Johnson)	12/8/16	11/8/16		Joshua Johnson	Legal preparing an accompanying resolution
Discussion of \$65,000 from BP funds for infrastructure needed for the Tall Lynx Ship in the North Basin	12/8/16	12/1/16	City Council		
Resiliency Partnership & the Integrated Sustainability Action Plan (ISAP)	TBD	9/22/16	City Council	Wright	Discussed 10/27/16, may return
Jordan Park Development Partners, Ltd,	TBD	9/22/16	City Council	Dove	Referred to Housing Committee 11/21/16
Establish a procedure for grants greater than \$100k that would potentially require ongoing additional expenditures after the grant is completed	TBD	9/22/16	City Council		
Alternate Funding for Water Resources Update (TIF)	TBD	9/8/16		Fritz	Revisit
Forgotten Firefighters	TBD	6/16/16	City Council	Chris Guella	
Recommending approval of allocation of BP Funds to develop and establish a Climate Action Plan for the City of St. Petersburg	TBD	3/3/16	City Council	Sharon Wright	Referred to ENRS on 7/14/16 will come back with when budget is completed \$1 million has been reserved but not appropriated

Changes to purchasing requirements (to include life cycle costs)		1/21/16	City Council	Louis Moore	Revisit
Airbnb to collect sales tax and tourist taxes from guests	TBD	5/7/15	City Council	M. Dema/Goodwin	1/14/16 referral to PSI for ordinance review; reffered to COW - scheduled for 9/15/16
Create a Public Art Ordinance that requires developers of private construction projects to include a public art component equal to 2% of total project	TBD	11/24/14	CityCouncil	Dave Goodwin Wayne Atherhold	COW Cancelled. To be scheduled at a late date.
Discussion for use of Tourist Development Tax Follow-up	TBD	8/21/14	City Council	Joe Zeoli	Meeting to include David Downing of the TDC
Quarterly Financial Reports	Q1 2/11/16 Q2 5/12/16 Q3 8/25/16 Q4 11/10/16	Quarterly	City Council	Anne Fritz Tom Greene	
Quarterly Grant Reports	Q1 2/25/16 Q2 5/26/16 Q3 09/08/16 Q4 11/10/16	Quarterly	City Council	Shirmatee Ojah- Maharaj	

**BUDGET, FINANCE & TAXATION COMMITTEE**  
**WEEKI WACHEE PROJECT LIST**

December 8, 2016

<i>TOPIC</i>	<i>DATE REFERRED</i>	<i>REFERRED BY</i>	<i>RETURN DATE</i>	<i>STAFF RESPONSIBLE</i>	<i>SPECIAL NOTES</i>
Youth Sports Field at Thurgood Marshall Middle School	10/6/16	CM Wheeler-Bowman	TBD	McBee/Jefferis	
Maximo Park Project	05.12.11	Kornell	TBD	McBee/Jefferis	Referred to COW on 7/14/16 Scheduled COW on 7/28/16 \$150,000 allocated by council on 8/4/16
Childs Park Lake Project	12.13.12	Newton	TBD	McBee/Jefferis	
Meadowlawn Community Garden Project	1.22.15	Rice	TBD		6.4.15 referred to COW re: funding \$25K for due diligence/feasibility study- 10.15.15 COW. 11.12.15 Council approved \$25k funding from WWF