

## COMMUNITY FACILITIES LENDING FUNDS

**NORTH BALDWIN UTILITIES**

## A UB COMMUNITY DEVELOPMENT (UBCD) COMMUNITY FACILITIES LENDING PROGRAM SUCCESS STORY



**UB COMMUNITY DEVELOPMENT LLC, A COMMUNITY DEVELOPMENT PARTNER OF UNITED BANK**

*North Baldwin Utilities Success Story***Project Address**

25 Hand Avenue  
Bay Minette, AL 36507

UB Community Development, LLC (UBCD), a community development partner of United Bank, has announced \$3,100,000.00 in Community Facilities Lending funds designated to North Baldwin Utilities (NBU) for the purchase of an estimated 9,400 automatic radio read water meters, two blowers at one of NBU's wastewater treatment plants and the installation of an additional well. Community Bank Lender Chris Walker helped secure financing for the project.

Over the last 20 years, NBU's service area has grown exponentially as smaller community water systems needed to be absorbed. Due to this growth, many additional water services have been added to properly serve customers. With new customers and miles of additional territory to cover, NBU is continually looking for ways to allow additional growth as needed. "We never stop undergoing expansion and upgrade projects. We embrace any improvement that can increase efficiency and allow us to offer reasonable rates," said Jason Padgett, NBU's General Manager and CEO.

To help employees with the increased workload from additional services, NBU has begun an improvement project to upgrade manual read water meters to automatic read meters. These new meters can transmit directly to NBU employees by just traveling by the meter with no need to stop the vehicle. Once received, automatic meter readings are electronically sent to NBU's billing software for staff to process. "Our employees work hard and take pride in what they do each day. We want to make sure they are provided with the best tools and equipment. The new radio read meters are an improvement for both employees and customers." Padgett said.

NBU regularly performs maintenance or replaces water meters to prevent unaccounted for water usage which can drive up utility rates. With more accurate readings, automatic meters can help NBU quickly detect leaks and other minor damage that results in unaccounted for

## Project Name

North Baldwin Utilities

## Amount of Communities Facilities Lending Funds

\$3.1 Million

## Community Profile

- Bay Minette is the county seat of Baldwin County, Alabama with a population of nearly 10,000. The city's top industries are manufacturing, healthcare, and retail.

## Community Impact

- The funding will enable North Baldwin Utilities (NBU) to purchase more than 9,000 automatic radio read water meters, two blowers for one of NBU's wastewater treatment plants, and the installation of an additional well. This new equipment will improve overall efficiency and allow NBU to continue to expand and serve more residents of Bay Minette, Stockton, and Stapelton, Alabama.

## Project Highlights

- Established by the City of Bay Minette in 1945, NBU is a public utility providing water, wastewater, and natural gas to the residents of North Baldwin County.
- NBU provides water to over 40,000 residents, natural gas service to 1,800 residential customers and nearly 400 industrial and commercial customers, and sanitary sewer service to most of the residents and businesses in Bay Minette.
- The new meters automatically transmit usage data, which will reduce the workload on employees, improve efficiency, and allow NCU to expand while also keeping rates low for customers.

water usage. With many existing manual water meters nearing scheduled replacement, now is the perfect time to upgrade to the automatic meters. Where automatic meters have already been installed, time to collect reads has decreased by 80%. With the additional time, staff can be more efficient and thorough with all aspects of the billing process. With such success with the already installed automatic meters, NBU is working diligently to complete this improvement project.

Padgett commented about the new funding through United Bank, "We're excited to partner with United Bank on several upcoming projects. Since we live in the community we serve, we strive to support our City, schools and other organizations any way we can. We're pleased to work with another community-oriented organization like United Bank. With their support, we continue our efforts to offer customers and our community the very best."

Chris Walker, Commercial Lender of UB Community Development, stated, "I am excited to have the ability to affect the quality of the lives of the residents that North Baldwin Utilities serves. Through this loan process, I have reflected on the impact that Community Facilities Loans have on the quality of life in rural areas and their growth and development. To aid smaller communities in providing services already prevalent in larger cities is truly gratifying."

## About United Bank

United Bank is a \$670,000,000 financial institution that has enjoyed 115 years of continuous service to Atmore, Alabama and surrounding communities. United Bank has offices in Atmore, Brewton, Flomaton, Monroeville, Frisco City, Bay Minette, Foley, Lillian, Loxley, Magnolia Springs, Silver Hill, Spanish Fort, and Summerdale in Alabama. United Bank serves Santa Rosa County, Florida in Jay, Milton, and Pace. For more information about United Bank, please visit our website at [www.unitedbank.com](http://www.unitedbank.com). Member FDIC.

## About UB Community Development

UB Community Development's strong history as an experienced leverage lender in New Market Tax Credit transactions, coupled with our passion for improving the communities around us, make UBCD Alabama's premier financial partner for economic and community development. Through our NMTC projects, Community Facilities Lending Program and Capital Magnet Fund, UBCD is working with community development partners in the fields of healthcare, education, manufacturing, public works, and more. For more information about UB Community Development, visit our website at [www.UBCommunityDevelopment.com](http://www.UBCommunityDevelopment.com).

For more information about the impact of the Community Facilities Lending Program, Capital Market Funds, and New Market Tax Credit visit,  
**WWW.UBCOMMUNITYDEVELOPMENT.COM**

CHRIS WALKER • UB COMMUNITY DEVELOPMENT • 251.446.6046

CHRIS.WALKER@UNITEDBANK.COM • WWW.UBCOMMUNITYDEVELOPMENT.COM