



Village of Williamsville

Financial Condition of the Water and Sewer Funds

Report of Examination

Period Covered:

June 1, 2006 — November 1, 2011

2011M-286



Thomas P. DiNapoli

Table of Contents

	Page
AUTHORITY LETTER	2
INTRODUCTION	3
Background	3
Objective	3
Scope and Methodology	3
Comments of Local Officials and Corrective Action	3
FINANCIAL CONDITION OF THE WATER AND SEWER FUNDS	5
Water Fund	6
Sewer Fund	8
Recommendations	9
APPENDIX A Response From Local Officials	10
APPENDIX B Audit Methodology and Standards	13
APPENDIX C How to Obtain Additional Copies of the Report	14
APPENDIX D Local Regional Office Listing	15

State of New York Office of the State Comptroller

Division of Local Government and School Accountability

May 2012

Dear Village Officials:

A top priority of the Office of the State Comptroller is to help local government officials manage government resources efficiently and effectively and, by so doing, provide accountability for tax dollars spent to support government operations. The Comptroller oversees the fiscal affairs of local governments statewide, as well as compliance with relevant statutes and observance of good business practices. This fiscal oversight is accomplished, in part, through our audits, which identify opportunities for improving operations and Village Board governance. Audits also can identify strategies to reduce costs and to strengthen controls intended to safeguard local government assets.

Following is a report of our audit of the Village of Williamsville, entitled Financial Condition of the Water and Sewer Funds. This audit was conducted pursuant to Article V, Section 1 of the State Constitution and the State Comptroller's authority as set forth in Article 3 of the General Municipal Law.

This audit's results and recommendations are resources for local government officials to use in effectively managing operations and in meeting the expectations of their constituents. If you have questions about this report, please feel free to contact the local regional office for your county, as listed at the end of this report.

Respectfully submitted,

*Office of the State Comptroller
Division of Local Government
and School Accountability*

Introduction

Background

The Village of Williamsville (Village) is located in Erie County and has a population of approximately 5,300 residents. The Village is governed by a five-member elected Board of Trustees (Board) comprising the Mayor and four Trustees. The Board is responsible for the general management and control of the Village's financial affairs and has the authority to levy taxes on real property located within the Village, set the rates for water and sewer user fees and issue debt.

The Village provides various services to its residents, including street maintenance, water, sewer, fire protection and general government support. For the 2011-12 fiscal year, budgeted appropriations totaled approximately \$3.2 million in the general fund, \$.9 million in the water fund and \$1.1 million in the sewer fund. Expenditures are funded primarily by property taxes, sales taxes, State aid and user fees. The Village purchases its water from the Erie County Water Authority and contracts with the Town of Amherst for sewage treatment.

Objective

The objective of our audit was to review the financial condition of the water and sewer funds. Our audit addressed the following related question:

- Did the Board adopt structurally balanced budgets for the water and sewer funds that provided sufficient recurring revenues to finance recurring expenditures?

Scope and Methodology

We evaluated the financial condition of the water and sewer funds for the period June 1, 2006 through November 1, 2011. In addition, for reference purposes, we reviewed sewer fund data back to the 2001 calendar year.

We conducted our audit in accordance with generally accepted government auditing standards (GAGAS). More information on such standards and the methodology used in performing this audit are included in Appendix B of this report.

Comments of Local Officials and Corrective Action

The results of our audit and recommendations have been discussed with Village officials and their comments, which appear in Appendix A, have been considered in preparing this report. Village officials generally agreed with our findings and plan to initiate corrective action.

The Board has the responsibility to initiate corrective action. A written corrective action plan (CAP) that addresses the findings and

recommendations in this report should be prepared and forwarded to our office within 90 days, pursuant to Section 35 of the General Municipal Law. For more information on preparing and filing your CAP, please refer to our brochure, *Responding to an OSC Audit Report*, which you received with the draft audit report. We encourage the Board to make this plan available for public review in the Village Clerk's office.

Financial Condition of the Water and Sewer Funds

The Board is responsible for making sound financial decisions that are in the best interest of the Village and the taxpayers that fund its operations. The Board must adopt structurally balanced budgets for all operating funds that provide for sufficient recurring revenues to finance recurring expenditures. The annual budget for each fund is expected to provide a reasonable estimate of appropriations, revenues, and other financing sources. Sound budgeting practices, together with prudent fund balance¹ management, ensure that sufficient funding will be available to sustain operations, address unexpected occurrences, and satisfy long-term obligations or future expenditures. Officials must ensure that the level of fund balance is sufficient to provide available cash to pay vendors and employees throughout the year. A deficit fund balance may indicate that the municipality is not generating sufficient revenues to pay its operating expenditures, and leaves no funds available for contingencies.

The water and sewer funds have experienced a steady decline in fund balance levels over the last several years which has placed both funds in an unstable financial position. At the close of the 2010-11 fiscal year,² the sewer fund had unexpended surplus funds³ of \$24,691 and the water fund had a deficit fund balance of \$121,425. Since January 2007, the Village has increased water rates five times and sewer rates twice. However, these increases have not consistently generated sufficient revenue⁴ to support operations. Both funds have incurred operating deficits⁵ over the last five years, as indicated in Table 1. Moreover, to provide adequate cash flow, the water fund has relied on interfund loans of over \$300,000, which it currently cannot repay.

¹ Fund balance is the accumulated difference between revenues and expenditures from prior years.

² The Village fiscal year runs from June 1st to May 31st.

³ The Governmental Accounting Standards Board (GASB) issued Statement 54, which replaces the fund balance classifications of reserved and unreserved with new classifications: nonspendable, restricted, and unrestricted (comprising committed, assigned, and unassigned funds). The requirements of Statement 54 are effective for fiscal years ending June 30, 2011 and beyond. To ease comparability between fiscal years ending before and after the implementation of Statement 54, we will use the term 'unexpended surplus funds' to refer to that portion of fund balance that was classified as unreserved, unappropriated (prior to Statement 54), and is now classified as unrestricted, less any amounts appropriated for the ensuing year's budget (after Statement 54).

⁴ Village officials indicated that water revenues fluctuate from year-to-year mainly due to weather conditions. For example, during a summer with little rain, many people will water their lawns. When there is a rainy summer, less water is used for lawns.

⁵ All or a portion of these deficits were planned as the Board appropriated both water and sewer fund balance for the 2006-07, 2007-08, 2008-09 and 2009-10 fiscal years.

Table 1: Fund Balance – Water And Sewer Funds As Of May 31st					
	2006-07	2007-08	2008-09	2009-10	2010-11
Water Fund					
Revenues ^a	\$1,012,224	\$863,341	\$789,482	\$783,509	\$858,553
Less: Expenditures	\$1,266,265	\$913,084	\$869,250	\$882,904	\$845,100
Operating Surplus/(Deficit)	(\$254,041)	(\$49,743)	(\$79,768)	(\$99,395)	\$13,454
Unexpended Surplus Funds at year end	\$94,029	\$44,288	(\$35,482)	(\$134,879)	(\$121,425)
Interfund Advances (Loans) - Balance at Year End	\$375,300	\$275,300	\$292,671	\$301,514	\$306,565
Sewer Fund					
Revenues ^b	\$772,923	\$902,901	\$815,090	\$793,064	\$921,860
Less: Expenditures ^c	\$1,120,438	\$843,552	\$886,486	\$1,013,595	\$1,011,122
Operating Surplus/(Deficit)	(\$347,515)	\$59,350	(\$71,397)	(\$220,530)	(\$89,262)
Unexpended Surplus Funds at Year End	\$346,530	\$405,880	\$334,482	\$113,953	\$24,691
^a Water revenues and expenditures for 2006-07 were greater than normal due to the receipt of a \$190,188 grant. ^b Sewer bills are based on the amount of water use. Therefore, the revenues fluctuate accordingly with the amount of water use. ^c Sewer expenditures were higher in 2006-07 due to extensive repairs to sewer lines and higher than normal transfers to the capital projects fund.					

Water Fund

The Village purchases its water from the Erie County Water Authority and distributes it through the Village's water system for sale to residential and commercial customers. In order to be self-sufficient, water rent revenues must be adequate to finance anticipated operation and maintenance costs.

Although the Board has raised water rates⁶ five times in the last five years, the increases have not been sufficient to generate the revenue necessary to fund operations. As a result, the Board regularly adopted budgets with planned deficits,⁷ in effect using fund balance to fill the gap for insufficient levels of revenue. Consequently, fund balance has decreased by over \$469,000 since the start of the 2006-07 fiscal year to its current deficit balance of \$121,425. To meet cash flow needs, the water fund has resorted to borrowing from other Village funds, primarily relying on grant money intended to be used in the capital projects fund. In addition, the Village's unaccounted for water of 25 percent is contributing to the decline in the fund's financial condition.

Interfund Loans — General Municipal Law (GML) authorizes temporary interfund loans; however, they must be repaid as soon as moneys are available but no later than the close of the fiscal year in which the loan was made. Interfund loans require Board approval

⁶ The Board decided not to raise water rates for the 2011-12 fiscal year.

⁷ The Board appropriated fund balance to finance appropriations for the 2006-07, 2007-08, 2008-09 and the 2009-10 fiscal years. The water fund was in a deficit balance when the Board appropriated fund balance for the 2009-10 fiscal year.

prior to the moneys being transferred. The loan must be documented in the Board minutes and recorded in the accounting records accurately. Officials must also ensure that grant money is only used for eligible activities as provided for in grant agreements and guidelines.

In 2006 and 2007, the Village received grant funds totaling \$375,300⁸ for two water improvement projects. The Board minutes indicate that the Board intended to transfer this money to the capital projects fund where it would be used for expenditures related to one of these projects. Contrary to the intentions of the Board, this money was never transferred. Instead, it remained in the water fund where it was used for operating expenditures. Village officials accounted for this transaction as an interfund loan from the capital projects fund. However, we reviewed Board minutes and were unable to find any evidence that the Board approved this interfund advance, as required.

The water fund did not make the required reimbursement within the time frame mandated by statute. Since 2007, the water fund has only reimbursed \$100,000 to the capital projects fund. Consequently, the water fund has retained \$275,300 that should have been returned to the capital projects fund by the close of the 2006-07 fiscal year. Currently, the water fund has insufficient cash to make repayment and has outstanding interfund loans totaling \$306,565.⁹ As a result of the advances made to the water fund, the capital projects fund has an outstanding loan of \$284,180¹⁰ which should have been paid to the general fund by the close of the 2007-08 fiscal year.

Unaccounted for Water — The United States Environmental Protection Agency (EPA) has established an industry goal of 10 percent for unaccounted for water system losses. Unaccounted for water can result from meter errors, unmetered customers, accounting errors, illegal connections, leaks and unmetered municipal¹¹ use. A large volume of unaccounted for water is a warning sign of potentially significant problems. The periodic comparison of water purchased to water billed is an essential control to help identify water loss and address the causes.

The decline in fund balance is also due in part to unaccounted for water. Based on water loss data from January 2010 thru September 2011, the Village's water system has unaccounted for water of approximately 25 percent which is more than double the EPA goal. We calculated

⁸ The Village received \$185,112 in 2006 and \$190,188 in 2007 for a total of \$375,300.

⁹ Village accounting records as of May 31, 2011 indicate that \$275,300 is borrowed from the capital projects fund and \$31,265 is borrowed from the sewer fund.

¹⁰ Village accounting records as of May 31, 2011

¹¹ Water used for firefighting and flushing the water or sewer system

that for the same period the Village has paid approximately \$125,000 for water purchased from the ECWA but not sold to Village residents and businesses. Officials told us that they are aware of the water loss percentage¹² and are actively identifying causes and making appropriate repairs.

Sewer Fund

Sewer fund balance has declined by over \$669,000 since the start of the 2006-07 fiscal year. Much of this decline is due to the Board's practice of adopting budgets with planned deficits¹³ which rely on fund balance to fill the gap between budgeted revenues and expenditures. While the unexpended surplus fund balance at May 31, 2011 remains positive at \$24,691, continued operating losses could result in a deficit within the next year. Although the Board recently increased sewer rates beginning in June 2010, the increase in revenue has not been sufficient to cover expenditures and the sewer fund has sustained operating losses in four of the last five years.

Officials told us that the main reason for the decline in fund balance is the rising cost of the Village's share for sewage treatment by the Town of Amherst. The Village contracts with the Town for sewage treatment services and is billed on an annual basis. Officials stated that they have had difficulty properly budgeting for this cost because of the unprecedented increases in volume billed by the Town in the last several years.

Since the 2006-07 fiscal year, sewage treatment costs assessed by the Town have risen by almost \$257,000.¹⁴ The key factor in determining this cost is the annual volume of sewage use calculated by the Town of Amherst. Since 2001, sewage volume has increased by approximately 88 percent. For perspective, the Village was billed for 287 million gallons (mg) of sewage in 2001, in 2007 this amount increased to 377 mg and in 2010 this number was 541 mg. Officials stated that the population of the Village has remained fairly stable during this time period and there has been very little development or expansion within the Village. Therefore, the increase in the amount of sewage volume attributed to the Village cannot be readily explained. A Town of Amherst representative has attributed the increase to the age of the sewage system, increase in rainfall totals and the cleaning and repair of one of the sewers. However, the steady increase in volume since 2001 appears to be greater than one would expect and requires further investigation by Village and Town officials.

¹² In 2009 the unaccounted for water loss percentage was 32 percent.

¹³ The Board appropriated fund balance for the 2006-07, 2007-08, 2008-09 and the 2009-10 fiscal years. The Board did not appropriate fund balance for the 2010-11 fiscal year, but still sustained an operating loss of \$89,262.

¹⁴ From \$520,780 in 2006-07 to \$777,778 in 2010-11 resulting in a difference of \$256,998

Officials have stated that they are actively investigating the reasons for the increase in sewage volume and are in the process of making repairs to reduce the amount of water infiltration into the sanitary sewage system. In addition, the Board has increased sewer rates for the 2011-12 fiscal year and officials believe this latest increase will provide sufficient revenues to meet recurring expenditures. After the completion of field work, Village officials informed us that the Town of Amherst miscalculated the sewer volume on the 2010 sewer bill. This error will result in a credit of approximately \$90,000 to the Village, which will be applied to the next sewer bill. The credit will positively impact sewer fund balance and future budget projections.

Recommendations

1. The Board should develop a plan to eliminate the fund balance deficit in the water fund and improve the financial condition of both the water and sewer funds within a reasonable time period.
2. The Board should review all outstanding interfund advances in the water fund and take action to repay them as soon as possible.
3. Village officials should ensure that all interfund advances are approved by the Board before being made.
4. Village officials should continue to reconcile the amount of water purchased with the amount billed, determine the cause of the differences, and make appropriate repairs and updates to the system that will reduce costs and enable more efficient operations.
5. Village officials should continue to investigate possible causes for the increase in sewage volume and make appropriate repairs and upgrades to the system.

APPENDIX A
RESPONSE FROM LOCAL OFFICIALS

The local officials' response to this audit can be found on the following pages.

Village of Williamsville

716-632-4120
FAX: 716-632-6009
www.village.williamsville.ny.us



5565 Main Street
Williamsville, New York 14221

April 30, 2012

Robert E. Meller, Chief Examiner
State of New York
Office of the State Comptroller
110 State St.
Albany, NY 12236

Re: Audit of the Village of Williamsville

Dear Mr. Meller:

This letter is offered in response to the preliminary draft findings of the audit by the Office of the State Comptroller. The draft report focused on the financial condition of the Water and Sewer Funds of the Village of Williamsville. Please accept this letter as both the audit response and Corrective Action Plan for the Village.

Water Fund

As stated in the report, the Village of Williamsville has raised its water rates 5 times over the audit period. Please note that the Village is a bulk purchaser of water from the Erie County Water Authority (ECWA), and that three (3) of those increases were in conjunction with an increase in the ECWA water rate. In addition, the Village had one year with a fairly significant water loss. That water loss has been addressed in several ways, and the loss percentage has since decreased. The Village replaced its backflow prevention at all three of the main meter pits providing water to the Village from ECWA to eliminate any issues related to backflow. After doing so, and completing pressure testing, it was found that one of the pits was not required. This pit has since been eliminated. The Village has also been diligently performing leak detection to identify not only water main breaks, but service line leaks which can have a dramatic effect on water loss. Several large service line leaks have been identified and eliminated due to this process.

Since the above items have been addressed, water loss has stabilized at approximately 23%, and we are continuously working on ways to improve this figure. Our water rate has remained stable for the last two fiscal years, and will also remain the same for the upcoming fiscal year. The water fund showed an operating surplus of \$13,454 for the fiscal year ending May 31, 2011; a surplus is also expected for the fiscal year ending May 31, 2012. A line item has been added to the water fund entitled "Reduction of Deficit", allowing us to budget for an anticipated return to fund balance of \$16,914 for the fiscal year ending May 31, 2013. By creating this budget line, we hope to eliminate our deficit within the next five to six years. The Village Board discontinued adopting a budget with a planned deficit after the 2009-2010 fiscal year, when it was realized that fund balance had been eroded due to water loss.

Interfund loans have not been approved by Board resolution over the last decade, but will be properly documented moving forward. We were not aware that this was a required practice. Procedures will be put in place to ensure this happens in the future. As the Water Fund deficit is reduced, interfund loans will be repaid.

SEWER FUND

Similar to the Water Fund, the Village Board was aware of the issues in the Sewer Fund prior to the audit, and has already been working on corrective action. The main issues in the Sewer Fund are two-fold. Inflow and infiltration have been the main cause of increases in the amount of sewage being treated. This in turn caused an increase in the cost of treatment. The second issue is the timing of billing and budgeting. The Village is billed by the Town of Amherst on an annual basis for sewage treatment costs. In the past, this bill was not received until well into the spring, after the budget for the upcoming year had already been approved. This lag caused an unanticipated increase in the cost of treatment, which in turn caused an operating deficit, and eroded the fund balance. Please note that since the audit was complete, an error in the 2010 flow calculation was found, and a correction in the 2010 sewer treatment bill was received, reducing that expense by \$91,697. This would effectively increase our fund balance at 5/31/11 to \$116,388, or 10.2% of appropriations (see Table 1 – Fund Balance). Since the year-ending May 31, 2011 has already been closed, this amount will be accounted for in the Revenue from a Prior Year Appropriation account for the year ending May 31, 2012.

The Village has been investigating areas where sewage volume can be reduced. We will be undertaking a sewer project this summer, and have identified and rehabilitated almost a dozen manholes that had infiltration. We will also be investigating potential areas with cross-connection, where storm water could potentially be flowing into the sanitary sewer system.

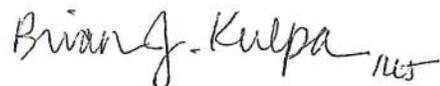
The Operation & Maintenance portion of our sanitary sewer bill for the 2011-2012 fiscal year was increased from \$2.74 to \$3.99 per 1,000 gallons of water consumed. This increase was made in order to balance the budget without having to appropriate fund balance.

The Village is also in the process of renegotiating our sewer contract with the Town of Amherst. Some of the issues we anticipate being addressed include the timing of bills, receiving estimated bills prior to our budget cycle (we have already begun this process), and verification of flow calculations.

As you can see, the Village Board has been aware of the issues in both the Water and Sewer Funds, has already taken corrective measures, and will continue to do so. If you have any questions, please feel free to contact me.

Respectfully,

VILLAGE OF WILLIAMSVILLE



Brian J. Kulpa
Mayor

cc: Village Board of Trustees, Administrator Lynda Juul

APPENDIX B

AUDIT METHODOLOGY AND STANDARDS

Our overall goal was to assess the adequacy of the internal controls put in place by officials to safeguard Village assets. To accomplish this, we performed an initial assessment of the internal controls so that we could design our audit to focus on those areas most at risk. Our initial assessment included evaluations of the following areas: financial condition, claims processing and procurement, cash receipts, and fuel use.

During the initial assessment, we interviewed appropriate Village officials, performed limited tests of transactions and reviewed pertinent documents, such as Village policies, Board minutes, and financial records and reports. After reviewing the information gathered during our initial assessment, we determined where weaknesses existed, and evaluated those weaknesses for the risk of potential fraud, theft and/or professional misconduct. We then decided on the reported objective and scope by selecting for audit those areas most at risk. We selected the financial condition of the water and sewer funds for further testing.

To accomplish the objective of the audit and obtain valid audit evidence, our procedures included the following steps:

- We reviewed audited financial statements, approved budgets, revenue/expense control reports and trial balances for the water and sewer funds.
- We reviewed Board minutes for resolutions pertaining to interfund advances and receipt of grant moneys related to capital project #17.
- We reviewed unaccounted-for water charts and calculated water loss percentages for the period January 2010 to September 2011.
- We reviewed invoices for water purchases to calculate the average cost per 1,000 gallons.
- We reviewed invoices for the Village's share of sewage treatment costs and a spreadsheet showing the changes in the volume of sewage treated.
- We interviewed Village officials concerning the operations of the water and sewer funds and their future plans to address fund balance issues.

We conducted this performance audit in accordance with generally accepted government auditing standards (GAGAS). Those standards require that we plan and perform the audit to obtain sufficient, appropriate evidence to provide a reasonable basis for our findings and conclusions based on our audit objective. We believe that the evidence obtained provides a reasonable basis for our findings and conclusions based on our audit objective.

APPENDIX C

HOW TO OBTAIN ADDITIONAL COPIES OF THE REPORT

To obtain copies of this report, write or visit our web page:

Office of the State Comptroller
Public Information Office
110 State Street, 15th Floor
Albany, New York 12236
(518) 474-4015
<http://www.osc.state.ny.us/localgov/>

APPENDIX D
OFFICE OF THE STATE COMPTROLLER
DIVISION OF LOCAL GOVERNMENT
AND SCHOOL ACCOUNTABILITY

Steven J. Hancox, Deputy Comptroller
Nathalie N. Carey, Assistant Comptroller

LOCAL REGIONAL OFFICE LISTING

BINGHAMTON REGIONAL OFFICE

H. Todd Eames, Chief Examiner
Office of the State Comptroller
State Office Building - Suite 1702
44 Hawley Street
Binghamton, New York 13901-4417
(607) 721-8306 Fax (607) 721-8313
Email: Muni-Binghamton@osc.state.ny.us

Serving: Broome, Chenango, Cortland, Delaware,
Otsego, Schoharie, Sullivan, Tioga, Tompkins Counties

BUFFALO REGIONAL OFFICE

Robert Meller, Chief Examiner
Office of the State Comptroller
295 Main Street, Suite 1032
Buffalo, New York 14203-2510
(716) 847-3647 Fax (716) 847-3643
Email: Muni-Buffalo@osc.state.ny.us

Serving: Allegany, Cattaraugus, Chautauqua, Erie,
Genesee, Niagara, Orleans, Wyoming Counties

GLENS FALLS REGIONAL OFFICE

Jeffrey P. Leonard, Chief Examiner
Office of the State Comptroller
One Broad Street Plaza
Glens Falls, New York 12801-4396
(518) 793-0057 Fax (518) 793-5797
Email: Muni-GlensFalls@osc.state.ny.us

Serving: Albany, Clinton, Essex, Franklin,
Fulton, Hamilton, Montgomery, Rensselaer,
Saratoga, Schenectady, Warren, Washington Counties

HAUPPAUGE REGIONAL OFFICE

Ira McCracken, Chief Examiner
Office of the State Comptroller
NYS Office Building, Room 3A10
Veterans Memorial Highway
Hauppauge, New York 11788-5533
(631) 952-6534 Fax (631) 952-6530
Email: Muni-Hauppauge@osc.state.ny.us

Serving: Nassau and Suffolk Counties

NEWBURGH REGIONAL OFFICE

Christopher Ellis, Chief Examiner
Office of the State Comptroller
33 Airport Center Drive, Suite 103
New Windsor, New York 12553-4725
(845) 567-0858 Fax (845) 567-0080
Email: Muni-Newburgh@osc.state.ny.us

Serving: Columbia, Dutchess, Greene, Orange,
Putnam, Rockland, Ulster, Westchester Counties

ROCHESTER REGIONAL OFFICE

Edward V. Grant, Jr., Chief Examiner
Office of the State Comptroller
The Powers Building
16 West Main Street – Suite 522
Rochester, New York 14614-1608
(585) 454-2460 Fax (585) 454-3545
Email: Muni-Rochester@osc.state.ny.us

Serving: Cayuga, Chemung, Livingston, Monroe,
Ontario, Schuyler, Seneca, Steuben, Wayne, Yates Counties

SYRACUSE REGIONAL OFFICE

Rebecca Wilcox, Chief Examiner
Office of the State Comptroller
State Office Building, Room 409
333 E. Washington Street
Syracuse, New York 13202-1428
(315) 428-4192 Fax (315) 426-2119
Email: Muni-Syracuse@osc.state.ny.us

Serving: Herkimer, Jefferson, Lewis, Madison,
Oneida, Onondaga, Oswego, St. Lawrence Counties

STATEWIDE AND REGIONAL PROJECTS

Ann C. Singer, Chief Examiner
State Office Building - Suite 1702
44 Hawley Street
Binghamton, New York 13901-4417
(607) 721-8306 Fax (607) 721-8313