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## **Council-In-Committee Meeting – January 13, 2026**

Subject: Water and Wastewater Collection Policy and Program Update  
Report Number: CS-26-001  
Division: Corporate Services  
Department: Finance  
Ward: All Wards  
Purpose: For Decision

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### **Recommendation(s):**

That Report CS-26-001 Water and Wastewater Collection Policy and Program Update be received as information; and

That Policy GP-47 Water and Wastewater Collection Policy, as included as Attachment 1, be approved effective February 1, 2027; and

Further that Policy FS-49 be rescinded Effective January 31, 2027.

### **Executive Summary:**

#### **Purpose of the Report:**

The purpose of this report is to seek Council's endorsement of Policy GP-47 Water and Wastewater Collection Policy as well as to provide an update on the progress of the in-house water and wastewater billing transition.

#### **Background and Context:**

At its meeting held on June 24, 2025, Council passed a motion which endorsed an in-house water and wastewater billing model effective February 1, 2027.

Since adoption of the above resolution, staff have initiated transition work required for the implementation of an in-house water and wastewater billing model and have prepared this report for Council's consideration.

## **Key Findings and Analysis:**

The Water and Wastewater Collection Policy will set the foundation for the billing system implementation, communication plan and customer service approach. This is a critical preliminary step within the billing process.

## **Conclusions:**

Staff have completed a draft water and wastewater collection policy for Council's consideration and approval. This policy will form a key cornerstone to future steps required to implement the Council resolution from June 24, 2025.

## **Recommendations:**

Noted above.

## **Financial Implications:**

Please reference the finance comments section of this report.

## **Discussions:**

### **Water and Wastewater Collection Policy**

The current Policy FS-49 – Water and Wastewater Collection Policy was introduced in November 2020. While this policy has been effective in terms of outlining practices for billing and collecting water and wastewater amounts, significant edits are required to allow for a transition from the existing third-party billing model to an in-house model. Specifically, the proposed Water and Wastewater Collection Policy contains revisions to:

- Further clarify the billing parameters to be utilized by the County going forward,
- Provides improved transparency and understanding for the public on collection stages, and
- Provides a basis for implementation of program procedures.

Included as Attachment 1 to this report is the new draft policy while the existing policy has been included as Attachment 2 for reference. Key changes to the policy are summarized below, each section is specific to a policy change and contains three points showing the current practice, the change being proposed in the new policy and some commentary explaining the rationale for the change.

### Primary Account Holder

*Current Practice:* The Primary Account Holder is defined as the person, persons or business name that is registered to the account. This may be a property owner or tenant.

*Proposed Policy:* Definitions have been updated to reflect the property owner as the Primary Account Holder. Under the proposed policy, the Primary Account Holder will be the property owner as listed on the taxation roll. Where applicable, tenants will be secondary account holders as noted in the following rationale paragraphs.

*Comments/Rationale:* This change in definition will allow for increased transparency for the property owner. The property owner is ultimately responsible for any arrears on the account as it is their property roll that is impacted as part of the water and wastewater collection process. Through this proposed change, property owners will be able to act more proactively when managing properties that are occupied by tenants. Further to this, staff also believe this will create enhanced efficiencies within the billing process and overall improved synergies with the existing property tax function.

It is important to note, that while this is a change for many property owners with tenants, the primary account holder will continue to have the option of adding a secondary account holder to their water and wastewater account, which may be a tenant, should they desire. The County will also send regular billing for accounts to any address as specified by the primary account holder.

### Billing

*Current Practice:* Regular billing currently occurs monthly with final bills being issued upon ownership change or a change in tenancy. While eBilling is an option under current practices, it is not a primary focus of the billing operations.

*Proposed Policy:* Water and wastewater bills will be issued bi-monthly. No final billing will occur upon transition of owner and/or tenant. In addition, a stronger focus will be placed on eBilling for water bills. To encourage enrollment in the eBilling option staff are proposing the implementation of a paper bill surcharge.

*Comments/Rationale:* The change from a monthly billing cycle to bi-monthly billing cycle will provide cost savings in relation to printing and mailing and generate further administrative efficiencies associated with payment processing.

Staff have received feedback during consultation with other departments that customers may feel financial pressure from bi-monthly billing because of less frequent and therefore higher amounts due per bill. To mitigate this impact, the County will be providing an equal billing PAP plan (to be discussed in greater detail below) which will assist in alleviating these concerns and provide an increased service level than what is currently available for residents.

Staff within Environmental Services (ES) also identified that under the current processes, residents often utilize their water bills as an indicator of leaks within their house (i.e., a leaky toilet) as these leaks will often result in a noticeable increase in water consumption. With a transition to bi-monthly billing, residents may not be able to utilize their bills as an indicator of system issues within their residence. As a means of mitigating this concern, the ES department is currently implementing a system that will allow real time monitoring of water usage which will effectively provide more reliable and proactive detection of leaks for residents and staff thus effectively eliminating this concern.

For the purposes of the June 2025 analysis report, for which Council endorsed an in-house billing model, staff completed the analysis assuming the continuation of the monthly billing practice. However, through Council's resolution from June 2025, staff were also tasked with finding greater efficiencies in the billing operation. Staff believe bi-monthly billing will create the greater efficiencies that Council was seeking by reducing costs associated with bill generation and collection activities.

To ensure a smooth transition to this new approach, staff will undertake significant community engagement through various channels with residents in advance of this change.

### Payments

*Current Practice:* Payment options currently available to account holders include pre-authorized due date payments, cheque (sent through mail only), payments through a financial institution, credit card payments through third-party online portal.

*Proposed Policy:* All existing payment methods currently available for water and wastewater billing will remain available to account holders. The proposed policy however, will offer an enhancement to pre-authorized payment plan options with the introduction of an equal billing plan for either the 1<sup>st</sup> or 15<sup>th</sup> of the each month.

*Comments/Rationale:* Payment options that are to be available to account holders will remain consistent with the current practice as well as align closely with the County's payment methods provided for property taxes with one notable exception – staff are not proposing in-person payments as a primary payment method for water and wastewater payments. The practice of not accepting in-person payments as a primary payment method aligns with current service levels, however, should a resident desire to make an ad-hoc water and wastewater payment while in attendance at a County facility, staff would be able to facilitate payment through the current cash receipt system utilized by the County.

As indicated previously, staff are also proposing enhancements to the pre-authorized payment plans that will be available to residents. With the proposed introduction of a bi-monthly billing cycle, staff recognize that some account holders may find it difficult to make larger bi-monthly payments. The proposed policy will provide account holders with an equal billing payment plan that will be withdrawn on the 1<sup>st</sup> or 15<sup>th</sup> of each month. This option provides more flexibility for account holders.

Staff also believe that utilizing the existing Virtual County Hall portal (currently used for accounts receivable and property taxes) for water and wastewater will further provide greater efficiencies for account holders who are looking to make payment online via credit card as they will be able to pay not only water and wastewater but property tax and accounts receivable balances as well.

### Arrears Collections

*Current Policy:* Under the current collection policy, account holders are notified of past due amounts in accordance with the following:

- 6 days past due date – Automated reminder via telephone to the primary account holder.
- 30 days past due – Reminder notice issued to the primary account holder.
- 45 days past due – Notice issued to the primary and secondary account holder warning of the pending transfer to the property tax account for the address of service.
- 60 days past due – Norfolk County notified by billing agent to add balance to the tax roll for the address of service. A notice is sent to the property owner by the County once the amount is added to the tax roll.

Bulk water collections were not previously addressed under the existing water collection policy.

*Proposed Policy:* Under the new policy the reminder notices will follow the same steps outlined under the current process. With the proposed change to the definition of the primary account holder (now being the property owner), further amendments to the policy were made to reflect the change for each stage of the collection process. Specifically, the Primary Account holder, who is the property owner, will now receive the 6-day notification instead of a tenant.

Under the proposed policy, bulk water accounts will have access turned off when an account becomes past due. Collection methods will include transfer to the tax roll where applicable or other enhanced collection methods.

*Comments/Rationale:* When amounts are transferred to a tax roll an administrative fee is also added to the tax roll this is the current practice and will continue under the new policy. The change to primary account holders being the registered owner of a property means that property owners will receive notification that a water account is in arrears earlier in the process (at 6-day reminder notice). This will provide additional time to resolve an issue prior to the amount being transferred to the property tax roll which provides enhanced benefit to the property owner.

Each reminder notice will carry an applicable fee as set out in the user fee by-law. This will encourage timely payment on water and wastewater accounts and ensure that those customers that require a reminder are incurring the cost of providing that service. The table below outlines the proposed fee for each reminder action.

**Table 1 – Proposed NEW Fees for Water & Wastewater Arrears Reminders – 2026**

Reminder Action	Proposed Fee
Automated electronic reminder notice – 6 days past due	\$5.00
Reminder notice – 30 days past due	\$10.00
Reminder notice – warning of pending transfer to tax roll – 45 days past due	\$10.00

These proposed fees are based on similar fees charged for property tax reminders. These have not yet been approved and would need to be officially created as part of the 2027 user fee by-law process.

Account Maintenance

*Current Policy:* Customers must contact the billing agent to change or update their account information. Final billings are issued based on contact from the current account holder or a new account holder.

*Proposed Policy:* Under the new proposed policy, the primary account holder will be listed as the property owner and all customer account information will be updated using property owner information verified through MPAC’s assessment roll. Accounts will be updated using the original address for service identified on the roll and no final bills will be generated. Any mailing address changes will be the responsibility of the account holder.

*Comments/Rationale:*

As indicated, final bills will not be issued as an account will “run” with the title of the property. As a result, new owners or sellers will need to acquire a water certificate at the time of a sale to appropriately allocate costs at the time of closing (similar to the adjustments made during closing for property taxes). Staff are exploring the possibility of providing a combined certificate that can be purchased and will provide water and wastewater, property tax and municipal drain information. As indicated, the practice of ‘no final billing’ aligns with the current practices used for billing and collection of property taxes. Staff believe this change will assist in providing clarity for account holders at time of owner transition and will assist in preventing previous owner arrears being added to the new owner’s property tax account. The use of water certificates is common for many municipalities in Ontario with charges for water certificates ranging from \$28.00 to \$91.00 and is becoming more common.

**Water and Wastewater Billing Program Update**

The table below outlines the key tasks and progress updates associated with the Water and Wastewater implementation. It provides a snapshot of current initiatives, their descriptions, and status updates to ensure transparency and track milestones toward the transition to an in-house billing model.

**Table 2 - Water and Wastewater Billing Program Update Summary**

<b>Task</b>	<b>Description / Progress Report</b>	<b>Status</b>
W&WW Collection Policy	<p>Description: Develop framework for ongoing water and wastewater billing, account maintenance and collections.</p> <p>Progress: Draft Policy created for Council approval.</p>	Pending Council Approval

Task	Description / Progress Report	Status
Billing Software Implementation	<p>Description: Procure and implement software required to complete on-going W&amp;WW billing and associated functions.</p> <p>Progress: Working with software provider for setup and training</p>	In-Progress – On Target
Human Resources	<p>Description: Implement necessary changes to the Revenue Services section of the Finance Department to permit W&amp;WW billing operations.</p> <p>Progress: Supervisor, Corporate Billing, has been onboarded. Initiated other human resource initiatives as needed.</p>	In-Progress – On Target
Office Space Development	<p>Description: Transition former Courtroom 2 at the Robinson Administration Building to billing office.</p> <p>Progress: Office space has been created to house on-going billing operations in existing underutilized space.</p>	Near Completion – On Target
Banking/ Accounting/ Payment Processing	<p>Description: Plan and implement required changes for accurate accounting of W&amp;WW billing operations as well as payment processing.</p> <p>Progress: On-going meetings between key stakeholders underway including County bank involvement.</p>	In-Progress – On Target

Task	Description / Progress Report	Status
Website and Communications Development	<p>Description: Develop a comprehensive communication plan and full functioning website in advance of February 1, 2027, to allow for seamless transition to the in-house billing model.</p> <p>Progress: Initial discussions only have occurred to date.</p>	Preliminary work underway.

The outlined tasks and progress updates demonstrate significant strides toward establishing an efficient in-house water and wastewater billing model. With key initiatives such as policy development, software implementation, and resource alignment well underway, staff is on track to meet all the objectives. Continued focus on communication planning and stakeholder collaboration will ensure a seamless transition for water customers as well as operational integrity, and long-term service sustainability.

**Finance Comments:**

The project implementation is progressing as planned and remains on track to be completed within the approved budget of \$151,700 outlined in report CS-25-063.

Staff remain confident in the initial analysis presented to Council in June as we continue to make refinements and work towards the full transition to the in-house water billing model.

Staff will be proposing additional fees (particularly for around arrears collections) not originally included in the analysis from June 2025, which will further increase program revenues upon implementation and ensure that the cost associated with providing collection services will be recovered from those that receive the service. These fees would be effective in the 2027 user fee by-law.

**Interdepartmental Implications:**

Staff will continue to work collaboratively with the Service Norfolk team during implementation and afterwards to understand impacts on their operations going forward.

**Consultation(s):**

The water and wastewater collection policy was circulated to the following for input and review:

- Environmental Services
- Senior Leadership Team
- Finance Management Team
- Customer Service and Communications
- Social Housing

#### **Strategic Plan Linkage:**

Serving Norfolk - ensuring a fiscally responsible organization with engaged employees who value excellent service

#### **Attachment(s):**

- Attachment 1 - GP-47 Water and Wastewater Collection Policy (Proposed)
- Attachment 2 – FS-49 Water and Wastewater Collection Policy (to be repealed)

#### **Approval:**

Approved By:

Al Meneses, Chief Administrative Officer

Reviewed By:

Amy Fanning, CPA, Treasurer/Director, Finance

Prepared By:

Rob Fleming, Tax Collector/Manager, Revenue

Lisa Pye, Supervisor, Corporate Billing