



## Policy GP-47 Water and Wastewater Collection Policy

<b>Governance Policy GP-47</b>	<b>Section: Corporate Services</b>
<b>Issue Date: February 1, 2027</b>	<b>Approval Date:</b>
<b>Review Date: Every 5 years</b>	<b>Initiating Department: Finance</b>

### Purpose:

To establish efficient and effective methods for the collection of water and wastewater accounts utilizing various procedures legislated by the *Municipal Act, 2001*, County By-laws and policies. As well as to provide consistent and equitable treatment to all customers. The policy will also establish the protocol for collection of accounts in arrears including the schedule of collection activities.

### Scope

This policy applies to:

- all customers and/or property owners who receive water and/or wastewater services from Norfolk County
- Norfolk County staff responsible to water and wastewater billing

This policy adheres to the *Municipal Act, 2001*.

### Definitions:

Primary Account Holder – the person(s) or business name to which the account is registered. The primary account holder shall be the property owner or, in the case of a bulk water account, the name of a person(s) or business who receives bulk water services.

Secondary Account Holder – a tenant or occupant registered with Norfolk County for the purposes of receiving notice of water and wastewater account information.

Property Owner – Landowner in accordance with the Municipal Tax Roll.

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Landlord – the owner of a house, apartment, condominium or real estate which is leased to a tenant or lessee.

Tenant – a lessee or a person who leases property or who occupies land or property leased from a landlord.

### Standards and Procedures:

#### Billing

##### Regular Billing

Water and wastewater fees will be billed bi-monthly at the rates adopted by Council. Rates will be reviewed and set on an annual basis in accordance with the *Water and Wastewater Rates By-law*.

Bills will be issued 21 days in advance of the due date.

All properties connected to the drinking water and/or wastewater system shall be metered and every owner or tenant shall pay water and/or wastewater charges based on the metered consumption and fixed charges at the rate specified in the *Water and Wastewater Rates By-law*.

Bills delivered via mail shall be charged a paper notice surcharge as set out in the *User Fees By-law*.

##### Final Billing

Norfolk County will not issue final water bills due to ownership changes. Water and Wastewater bills will be issued at regular billing intervals.

The County will provide water certificates upon request and payment of fee as set out in the *User Fees By-law*.

For a change in tenant occupancy, Norfolk County will not determine billing allocations between tenants.

Any arrears outstanding on an account will follow the collection steps outlined in this policy.

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### **Bulk Water Billing**

Bulk water fees will be billed bi-monthly at the rates adopted by Council in the *Water and Wastewater Rates By-law*.

Bulk water customers will be established as a customer within the Norfolk County billing software.

For all property owner new bulk water applications customer(s) must identify:

- The roll number to be used for tax rolling if account is in arrears.
- Application form must be signed by all registered owners of property tax roll identified in application for tax rolling purposes.
- All new bulk water users must fill out an application and pay the applicable fee as set out in the Norfolk County User Fee By-law.

### **Delivery of Bills**

Water and Wastewater bills may be delivered through email for customers that enroll in the e-bill program or by Canada Post. For paper copies of bills mailed out through Canada Post a paper surcharge will be applied for each bill and charged in accordance with the user fee by-law.

## **Payment**

### **Method Payment**

- Pre-authorized payments (PAP)
- Payment at a Canadian financial institution (or ATM)
- Telephone or online banking
- Credit card payments through a Norfolk County authorized online payment provider
- Mailed cheques only. No post-dated cheques will be processed. Any cheque payment received will be processed on the date received.

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### Pre-authorized Payments

Two types of plans:

- PAP 1 - Equal monthly payments withdrawn from bank account on the 1st day each month; are based on previous bill history at this location. Amount is reviewed once per year.
- PAP 2 - Equal monthly payments withdrawn from bank account on the 15th day each month; are based on previous bill history at this location. Amount is reviewed once per year.
- PAP 3 - Total amount of bill to be withdrawn on bill due date.

Individuals wishing to participate in either of the plans must submit an application at least ten (10) calendar days prior to the first payment date. Individuals requesting a change or to cancel participation in any of the PAP plans must do so in writing at least ten (10) calendar days prior to the next payment date.

### Returned Payments

Should a cheque or preauthorized payment be returned for insufficient funds, closed account, frozen account or account errors, the fee set out in the *User Fees By-law* will be added to the water account. A letter along with a statement of account will be sent to the primary account holder to advise them of the returned payment. If a pre-authorized payment plan has 3 returned payments within a 12-month period, the municipality will remove the customer from the plan and notify them in writing.

### Payment Application

All payments are applied first to any interest on the account and then to the outstanding utility balance.

## **Interest**

### Interest

An interest charge, not to exceed 1 ¼ per cent per month calculated on the amount outstanding will be added to the invoice after the due date, and on each subsequent due date thereafter. Interest is calculated on the balance of water and wastewater charges and is non-compounding.

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### Interest Cancellation

Interest will not be cancelled or waived unless there was a clerical or administrative error completed by Norfolk County.

### Interest Exempt Status

Interest exempt status shall only apply in the following circumstances:

- All properties enrolled in an equal monthly pre-authorized payment plans

### **Water/Wastewater Arrears Collection – Non-Bulk Water Accounts**

#### Reminders

6 days after the due date

- Automated reminder to the primary account holder indicating past due amount.

30 days past due date

- A reminder notice is sent to the primary and secondary (if applicable) account holder indicating past due amount.

45 days past due date

- A tax roll warning notice is sent to the primary account holder indicating total amount to be tax rolled if not paid.

60 days past due

- Notice to primary account holder confirming transfer to tax roll plus an administrative fee.

A fee for each reminder will be charged in accordance with the User fees By-law.

### **Water/Wastewater Arrears Collection - Bulk Water Accounts**

Bulk water access will be turned off when an account becomes past due.

Payment of any arrears amounts is required before Bulk Water access is reinitiated.

Where applicable amounts will be transferred to the property tax roll.

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For bulk water accounts held by non-property owners, enhanced collection measures will be used at the discretion of the Municipality.

### **Enhanced Collections**

In some cases and at the County's discretion uncollectible accounts may be sent to collection agencies. Once transferred to a collection agency the account holder must contact the collection agency to make payment arrangements.

All forms of debt for an account holder must be settled before a new account will be set up.

### **Account Maintenance**

#### **Ownership Changes**

Ownership change information will be updated to reflect any changes in ownership to the property tax roll. This information is updated from information received from the Municipal Property Assessment Corporation in accordance with Norfolk County's Tax Collection By-law. A change to the primary owner or the addition of a secondary owner will result in a fee charged as set out in Norfolk County's user fee by-law.

#### **Mailing Address Changes**

To update mailing address for a primary or secondary account holder must complete the change of mailing address form available on the Norfolk County website.

#### **Severances/Consolidations**

For properties that have had a severance or consolidation happen any water and wastewater arrears will be transferred to the roll number applicable to the address that was serviced. In cases where a parent roll has been retired, arrears will be moved to the roll number that is assigned to the property/unit that was previously serviced.

#### **Account Adjustments and Refunds**

All account adjustments or refunds will be charged an account adjustment fee as set out in the *User Fees By-law*. The only exception to the account adjustment fee will be made in the case of an error by Norfolk County.

### **Quantity Billed Adjustments**

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Adjustments to quantity billed on water accounts will be made only in accordance with any Council approved policies.

### **Debts Owning to the Municipality**

Water and Wastewater charges are considered debts owing to the municipality. Any debts owing to Norfolk by a property owner that are in default may be added to that individual's property tax account and will be collected in the same manner as taxes in accordance with legislation.

### **Responsibilities:**

The following services shall be provided by Revenue Services which may include applicable fees as set out in the user fee bylaw:

- a) Water Certificates.
- b) Payment processing.
- c) Duplicate receipt or statements upon request.
- d) Respond to telephone enquiries from water account holders, property owners, law offices, etc.
- e) Receipt and processing of applications for quantity reductions should such policy be implemented.
- f) Issuance of bi-monthly utility bills and bulk water bills.
- g) Processing changes to owner and tenant water/wastewater accounts as required i.e. ownership, mailing address, etc.

### **General Administrative Amendments**

Administrative amendments to this Policy are delegated to the Treasurer in consultation with the Tax Collector and are not required to be presented to Council for approval before enacting.

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**Communication:**

This policy will be made available to all Council members, staff and the general public to encourage accountability and transparency. All documents will be made available in accessible formats as requested.

**Evaluation:**

Every five years.

**Legislative Reporting Requirements:**

None.

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