



STAMFORDWPCA

SWPCA

**POLICY &
OPERATIONS**

MANUAL

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SWPCA POLICIES

Sewer User Class Rates:

All property owners including commercial, residential, industrial, government and non-profit agencies will be charged the same sewer user rate. The rate is set by the SWPCA Board once a year at the August meeting. The SWPCA is required by state law to hold a Public Hearing at this meeting.

Consumption Calculation:

All property owners, including commercial, residential, industrial, government and non-profit agencies will be charged on the basis of the actual volume of water used as reported by the local water supply company (Aquarion), measured as Hundred Cubic Feet (CCF). The consumption will be based on the meter reading records that reflect usage for a six month period between September of the previous year and May of the current year. Any exception will be identified and documented as set forth in the "Special Cases" paragraph.

Billing Schedule:

The six (6) month period between December and May water usage is annualized and billed in 2 installments, the first in October and the second in April.

Minimum Charge:

A minimum charge of \$25.00 will be applied to an account in each billing period if the sewer user charge is less than \$25.00. This charge shall apply to newly sewerer properties that have received a sewer assessment but have not yet connected to the system after a six-month period. The WPCA Board of Directors may adjust this charge when it sets the sewer use charge each year

Residential Well Accounts:

Residential well accounts will be charged based upon the average consumption for that billing period for all residential SWPCA users. Any well account property owner has the right to install a meter on the incoming flow from their well at their own expense.

The property owner must submit to the SWPCA two meter readings per year. Notifications will be sent to the property owner requesting the meter readings as of October 1 and March 31. Readings will be checked by SWPCA personnel periodically. If the SWPCA does not receive the property owner's meter readings, the account will be charged based upon the average residential consumption.

Special Cases:

Any special case will be documented and approved by the Executive Director. The SWPCA Board will be provided with documentation, including reasons and formulas for how the consumption was calculated. The Executive Director or designee will provide a letter to SWPCA Billing Services to keep on file.

Condominium Association Billing:

Condominium Associations that provide water for the entire complex will receive one utility bill for each meter from the SWPCA. A combined bill for all meters can be provided upon written request from the Association. In condominium complexes where individual water meters are connected to units, the property owners will be billed directly. This does not include sub-meters.

Authorized Debits:

- a. Rate: Approved rate per CCF with a minimum charge of \$25.00
- b. Interest: 1.5% monthly (18% annually) to be applied on the first day of each month on unpaid principle balance excluding any prior interest charges
- c. Late Penalty: No late penalty charge
- d. Return Check Fee: Current City of Stamford Rate per check
- e. Lien Fee: Current City lien placement and release fee

Authorized Adjustments:

- a. Consumption Adjustment:
 - i. Leak Adjustment: If the local water supply company adjusts the consumption for the time period used to calculate the user fee, Billing Services has the authority to use this new, revised consumption to adjust the account accordingly.
 - ii. Demolitions: If a property is demolished within the period for which the owner is being billed, Billing Services has the authority to issue a pro-rated bill, which will be calculated upon presentation of a "Demolition Permit" or other proof of demolition. The property will continue to receive a bill for the minimum charge until a new structure is built. If the water meter is disconnected by the local water

company, the property owner must submit proof of the disconnection to the SWPCA so that no charges will apply for the period.

- iii. Remodeling: If a property is being remodeled and consumption is zero within the period for which the owner is being billed, the minimum charge will apply.
- b. Incorrect Posting: If a check is posted to the wrong account, Billing Services will make the necessary adjustment/posting to each account affected by the incorrect posting.
- c. Interest Adjustment: If a consumption adjustment or incorrect posting occurs after interest has been applied to the account, the corresponding amount of interest will be credited against the next bill.
- d. Any one requesting an adjustment on a bill with a date older than one year will require SWPCA Board review and approval. The property owner must submit the request in writing to the SWPCA Executive Director.

Lien Placement:

Delinquent Notices will be mailed to all property owners with unpaid accounts 30 and 60 days after the invoice date on a bill. A “Notice of Intent to Lien” will be mailed to property owners with accounts 90 days past due and with a balance of \$30.00 or more. Lien fees will be charged and liens will be placed on the outstanding principle balance in accordance with State Statute.

Collections:

Sewer user charges shall be collected in accordance with the procedures established by the SWPCA and the General Statutes of the State of Connecticut. Interest shall be applied monthly as set forth in the General Statutes of the State of Connecticut. Liens will be applied twice a year in February and August. After 120 days of non-payment, at the discretion of the Executive Director, one of the following courses of action could occur:

- a. Account may be placed with a collection agency
- b. Property owner may be taken to small claims court
- c. An Alias Tax Warrant may be issued
- d. Report to credit agency may be filed
- e. Foreclosure for non-payment may only be undertaken with approval of the Board of Directors

Payment Arrangements:

If the property owner is enduring a hardship (illness, loss of job, etc.) he/she may request a payment arrangement agreement. Payment arrangements must satisfy the debt within a reasonable amount of time and must be approved by the Executive Director, his/her designee and the City’s Corporation Counsel. Property owners are required to pay all newly issued user charge bills during the payment period. Accounts with payment

arrangements will continue to accrue interest until the principle balance is paid in full. Liens filed on delinquent balances will not be released until all charges related to the lien are paid in full. If payment terms are not met, further action may result. Billing services will routinely provide the SWPCA Board with a report of all accounts having payment arrangements and their status.

Property Owner Appeal Procedure:

A property owner who disputes a user charge bill must first attempt to resolve the issue with an SWPCA Billing Services representative. If the Billing Services Representative is unable to resolve the issue, the property owner must file a Stamford WPCA Appeals form within 60 days of the invoice date. If the 60 day filing period has expired, no appeal will be accepted without approval of the Executive Director. Appeals in amounts of \$1,000 or less will automatically be forwarded to the Executive Director or designee for final decisions. Any property owner with an appeal in an amount greater than \$1,000, shall have the right to present his case to a SWPCA Board designated Hearing Officer at a Billing Hearing. Two Billing Hearings will be scheduled per year, one in June and one in December. Following the hearing, the Hearing Officer will present the cases to the Board at their next scheduled meeting along with recommended actions. The decisions of the SWPCA Board shall be the final administrative appeal. Property owners will have 30 days from the decision date to pay the amount due without interest.

New Property Owners:

Any dispute where a new property owner is billed based upon consumption of the prior owner and such consumption varies from the new owner's consumption by 25% or more, a corrected bill will be calculated and issued based on the new property owner's most recent consumption.

Refunds:

Credit corrections/adjustments in amounts of \$200 or less will be applied in the form of a credit to the account. Amounts greater than \$200 will be refunded within 30 days. For credit corrections/adjustments greater than \$200, a Refund Request Form will be sent to the property owner within 30 days of the date that the overpayment was determined to exist. Refund Requests must be approved by the Executive Director or designee.

Prorated Balances for Real Estate Closings:

The SWPCA will provide prorated amounts for real estate closing transactions. Any payment in arrears must be paid by the seller at the time of closing. The current bill is to be pro-rated to the end of the six-month period in which it occurs. There are 182.5 days on average in a six-month billing period; 182 days will be used for all calculations. The seller pays the amount to the date of the closing and the buyer pays the balance. Partial payments will not be accepted. Payments duplicated by Attorneys and sellers/buyers over \$200 will be refunded (see Refunds); amounts of \$200 or less will be credited to the buyer's account.

Lien Releases / Returned Check Fees:

Payments for immediate lien releases or payments to cover returned check fees and associated sewer user fees may be paid by cash, money order, attorney's trustee check, certified check, or bank check. If an immediate lien release is not requested, personal checks and business checks are acceptable. Liens paid by personal check or business check will be released within 30 days after the check clears.

Permit Sign-Off:

Current and past due balances must be paid by cash, money order, attorney's trustee check, certified check, or bank check in order for the SWPCA to sign-off on any permit.

Debit / Credit cards:

Debit / Credit cards are not currently accepted methods for any payment transaction.

Rate Discounts:

Discounts are provided to all Laundromats and Car Washes at the following rates:
Laundromat – 10% Car Wash – 5%

Annual Review and Approval of Procedures:

By August 1 of each year, the SWPCA Billing Services Policies and Operations Manual for the next fiscal year shall be presented to the SWPCA Board for approval. The approved rules may be amended at any time as per the SWPCA Board's request.

BILLING SERVICES OPERATIONS

Data Collection:

Annually during the first week of June, SWPCA Billing Services is responsible for obtaining a data file from the local water company for all reads from December 1 through May 31. Once the file is received, the Billing Services Account Analyst will review and edit the complete file and prepare it for uploading into the billing system. An annual consumption billing estimate will be provided to the Executive Director by July 15. The final, complete file, which will be used as the source of water consumption data for the October and April billing cycles, must be submitted to the Executive Director by August 1.

Metered Wells:

Billing Services is responsible for sending property owners with metered wells letters during the first week of both March and September requesting that meter readings be sent to the SWPCA Billing Services Department. The readings should be taken on or about March 31 and October 1.

Billing:

Billing Services is responsible for calculating, producing and mailing all sewer user bills prior to October 1 and April 1. Preceding each billing, the Executive Director or designee must review 1% of the bills and send Billing Services written approval to finalize the mailing. All bills will be mailed to the property owners. Property owners must submit a change of address notification in writing if the bill is to be sent to an address other than the billed location.

Payments:

Billing Services is exclusively responsible for processing all user charge payments. Any user charge payments sent to other SWPCA offices are to be forwarded to Billing Services for immediate processing. All deposits for user charges are to be made through the Billing Services department. Billing services can accept walk-in payments.

Authorized Adjustments and Refunds:

Billing Services is responsible for making adjustments to accounts based on consumption errors and proof of demolitions and for adjusting accounts for interest penalties and fees. Billing Services is responsible for sending refund request forms to property owners within 10 business days of the date that overpayments greater than \$100 are determined to exist. Upon receipt of completed refund request, Billing Services is responsible for forwarding the forms to the Executive Director or designee for approval.

Late Notices/Liens:

Billing Services is responsible for sending Delinquent Notices and a “Notice of Intent to Lien” to property owners according to SWPCA policy and for applying lien fees to accounts. The SWPCA Billing Services department is responsible for filing the liens at the Town Clerk’s office. Billing Services will provide a report of all new liens placed and a list of paid liens to the SWPCA Executive Director or designee weekly. Lien releases are not the responsibility of the Billing Services department; SWPCA Administration is responsible for lien releases.

Monthly Reporting:

Billing Services is responsible for preparing Monthly Reports for the SPWCA Board and Controllers Office containing the following information:

- daily billing cash deposits
- accounts receivable analysis
- review of all billing revenue accounts
- review of balance sheet account schedules of all billing adjustments made during the month to verify discrepancies between actual collections and billing system inputs
- new liens filed report
- liens released report
- payment arrangements report, including status of payments

Billing Services is responsible for providing a monthly report to the SWPCA Board on issues including, but not limited to;

- software
- customer service
- payment processing
- delinquent accounts (including condo associations)
- Billing Services department staffing
- and any other outstanding items

Proration:

The WPCA Customer Service Specialist is responsible for providing prorated amounts to attorneys for closing statements. Billing Services will provide prorated amounts on a limited basis as necessary.

Permit Sign-Off:

Billing Services is responsible for sign off on simple building permits associated with construction or renovation of a single family house, minor residential plumbing or other permits associated with single family units.

The Executive Director or designee is responsible for sign off on other permits, including but not limited to, two family or greater residential units, any industrial, commercial, non-profit constructions and any condominiums or apartment buildings as well as simple construction or renovation.

Delinquent Collections:

WPCA Billing Services is responsible for determining which accounts to turn over to legal counsel for further action. The following criteria have been established and outline the steps that will occur subsequent to the liens being placed on the properties. Note that the account would be at least 120 days delinquent before legal demand is made.

- Initial call made to customer
- 1st Collection letter
- Follow up call if no response within ten business days
- 2nd Collection letter
- Follow up call if no response within ten business days
- 3rd Collection letter
- Follow up call if no response within ten business days
- Demand Letter
- Follow up call if no response within ten business days
- Legal Demand

Accounts will be considered for further legal action if all previous steps have been exhausted, no payment has been received for at least 24 months and the balance of the account is greater than \$5,000.00.

Annual Review of Policies and Procedures:

Billing Services is responsible for preparing and presenting proposed revisions to the Policy and Operations Manual to the SWPCA Board at or before the July meeting.

SWPCA BILLING SERVICES CALENDAR

JANUARY

1st - 15th Notice of Intent to Lien sent to customers delinquent on October bills

FEBRUARY

1st – 5th Lien fee charged, liens recorded on all outstanding October bills
12th – 28 Corrections and adjustments to Aquarion file from previous cycle

MARCH

1st – 7th April bills produced and sent to Executive Director for approval
11th – 24th Bill files sent to outside vendor for printing and mailing prior to April 1

APRIL

1st – 30th Time period for Hearing Appeal forms to be filed

MAY

1st – 5th 30 day late notice sent to open accounts
14th – 25th Customer Hearings scheduled
25th – 31st Cash posting for interdepartmental billing

JUNE

1st – 5th 60 day late notice sent to open accounts
1st – 7th Obtain new reads from the local water company for reads from December thru May
7th – 28th Edit and correct data file from the local water company – prepare for upload to the billing system
Prepare annual consumption estimate for billing

JULY

1st – 15th Notice of Intent to Lien sent to customers delinquent on April bills

July

25th -31st Submit final complete consumption data file to Executive Director

AUGUST

1st – 5th Lien fee charged, liens recorded on all outstanding April bills

SEPTEMBER

1st – 10th New data file uploaded to the billing system and if applicable, new rate entered into system
October bills produced and sent to Executive Director for approval
Average Residential Consumption calculated for wells
11th – 24th Bill files sent to outside vendor for printing and mailing prior to Oct 1

OCTOBER

1st – 30th Time period for Hearing Appeal forms to be filed

NOVEMBER

1st – 5th 30 day late notice sent to open accounts
14th – 25th Customer Hearings scheduled
24th – 30th Cash posting for interdepartmental billing

DECEMBER

1st – 5th 60 day late notice sent to open accounts