
BILLING AND PAYMENTS

Section 1. PURPOSE

The purpose of this policy is to state the billing, collections, and disconnection practices that the Bedford Regional Water Authority (“Authority”) has for its customers. This policy establishes a consistent set of collection procedures that are fair and equitable to all of the Authority customers, while ensuring that the bills are paid to the Authority by the customers.

Section 2. BILLING

- A. The normal billing cycle calls for the meters to be read every month and statements generated for each customer one time per month; special circumstances may require a different reading and/or billing schedule. Statements are generated around the middle and end of the month. Statements may be sent as hard copies by mail service or electronically by email, depending on the stated preference of the customer. The statement will show the meter readings, usage, and the amount due.
- B. When the Authority transitioned from bi-monthly billing to monthly billing, the Authority began to phase out budget billing; this section is included in the policy for those customers who were signed up for budget billing prior to January 1, 2018. Customers that signed up for budget billing must also have signed up for electronic statements; these customers will receive an electronic bill on a monthly basis. The statement will show the calculated usage for one (1) month of service, and the amount due. At the end of the 12 months of Budget Billing, there will be a settle-up month to determine if the customer has overpaid or underpaid for the past year. Should an overpayment have been made, a credit will show on the next statement and a modification to the budget billing amount may be made, at the Customer’s request, for the next 12 months of Budget Billing. Should there have been an underpayment, the difference will be reflected on the next billing statement, and the account will be modified to increase the amount that will be used for the next 12 months of Budget Billing.
- C. Sub-Metering Billing is defined in the Sub-Metering Policy 2.73.

Section 3. PAYMENTS

- A. Payment Process:
 - 1. The customer is required to pay the amount due, as indicated on the statement, on or before the due date shown on the statement. The Authority does not apply payments to accounts until the funds have actually been received by the Authority. Postmarked dates from payments sent to the Authority, or delays from bill paying agencies, will not be considered when determining if payments have received on time.
 - 2. If payment is received after the due date, a Late Fee will be added to the amount due in accordance with the Rate policy.
 - 3. Failure to receive a statement does not excuse the customer from making the payment, nor does it mean that the Late Fee will be waived; if a statement is not received by the customer, it is their responsibility to contact the Authority to get a duplicate statement issued.

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4. If payment is not received in accordance with this policy, service to the customer will be disconnected. The customer will be required to pay the full account balance, which will include a Late Fee and the Processing Fee according to the current adopted Rate policy, before services will be restored.

B. Past Due:

1. The past due amount will be reflected on the normal billing statements; the billing statements serve as the past due notices, and additional notices will not be sent.
2. Owners that rent or lease properties will be held responsible for any nonpayment by the renter or lessee and a lien may be placed on the property if the tenant fails to pay any fees. Service will be disconnected until payment has been made in full, including the current Processing Fee.

C. Good Standing:

1. Customers are considered in good standing when their service has not been disconnected for non-payment and no late fees have been assessed to the accounts at any time over a period of twelve (12) months.
2. Deposits will only be refunded to customers in good standing.

D. Waivers:

1. The Late Fee may be waived one time per customer every three (3) years if their account is in good standing. Such a waiver must be requested of the Authority by the customer; it will not be issued automatically. A record of the waiver will be kept and scanned onto the customer's account.

E. Collection Agency & Credit Reporting:

1. The Authority uses a collection agency to collect payment from accounts that are not in good standing.
2. The Authority may report any customers with two (2) or more non-payments to a credit reporting agency.

Section 4. INSUFFICIENT PAYMENTS

- A. The following guidelines have been developed to provide for a uniform procedure for handling dishonored checks, insufficient funds, reversed electronic payments, closed accounts, stop payments, or other situations where the payment to the Authority was not transacted successfully by the financial institution:
 1. The Authority will attempt to notify the customer that the payment was not successfully made to their account. Full payment must be made via cash or money order, including the payment of the insufficient payment fee, to cover the payment that did not previously successfully transact with the financial institution.
 2. After two (2) unsuccessful payments are made on an account, only cash, money order, or credit card payments will be accepted for the next twelve (12) months.

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3. If the customer does not successfully make payment to the Authority, the service will be disconnected without further notice. In order to have service restored, the customer must follow the requirements above, in addition to paying the Processing Fee via cash, money order, or credit card.

Section 5. DISCONNECTION PROCEDURE

- A. Failure to pay the bill once a past due amount has been created may result in disconnection of service.
- B. The Authority will attempt to leave a door hanger indicating when service has been disconnected. Payments are not accepted in the field from customers at the time of disconnection, nor will the Authority field personnel make any payment arrangements with the customers.
- C. The Authority has the right to lock or remove the meter due to nonpayment.
- D. Once the full balance has been paid, including any penalties, Late Fees, and Processing Fees, water service will be restored within one (1) business day.

Section 6. DISPUTES AND ARRANGEMENTS

- A. If a customer believes there to be an error on the statement, the customer should address any disputed statement with the Authority prior to the bill becoming past due. The Authority will investigate the disputed amount and correct any errors and explain to the customer the situation.
- B. The Executive Director is authorized to make payment arrangements for customers with extenuating circumstances in order to avoid disconnection; when arrangements are made, full payment will be required but with an altered payment schedule.
- C. If a customer disputes the Executive Director's determination on payment arrangements or any charges, they may appeal the decision and state their objection in writing to the Board of Directors.

Section 7. REVISIONS

- A. This policy was approved by the Authority's Board of Directors on March 26, 2013, effective July 1, 2013.
- B. This policy was modified as follows:
 1. Approved April 21, 2015, effective July 1, 2015:
 - a. Section 3 was amended to include the definition of Good Standing.
 - b. Section 4 was modified to no longer allow payment arrangement on accounts.
 - c. Section 5 was amended to require guaranteed payment after 2 insufficient fund payments are made
 2. Approved August 18, 2015, effective August 19, 2015:

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- a. Reworked the entire policy to make it easier to read. Moved language between the sections for clarity.
- b. Section 6 was added to discuss disputes and arrangements.
3. Approved February 21, 2017, effective February 22, 2017:
 - a. Section 2 was modified to include more information on Budget Billing and to reference the sub-meter policy.
4. Approved June 19, 2018, effective July 1, 2018:
 - a. The entire policy was changed to reflect the transition from bi-monthly to monthly billing. Additional minor grammatical changes were made throughout the policy.