

Operational Policy

Title:	Applies to:		Reference #
Utility Billing Collection Policy	Utility customers, Utility Billing and Service Regina		205-FIN-11
Approved by:	Dates:		Total # of Pages
General Manager, Corporate Services	Effective:	26-Apr-2011	4
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Authority:			
The Regina Water Bylaw, No 8942			

1.0 Purpose

- To establish a set of collection practices that are fair and equitable and to insure that consistent processes are followed.
- To maintain customer accounts in such a manner that customers with excellent payment records may be protected against possible inequities arising from the failure of other customers to pay bills.

2.0 Scope

This policy applies to all managers, supervisors and employees of Utility Billing and Service Regina.

3.0 Definitions

Due Date

While Utility accounts are due on receipt, the account is not considered delinquent until after the due date printed on the bill. This time is provided to allow the customer time to arrange payment of their bill. The due date is set so that the bill is due before the next bill print in order to ensure that customers who pay on time will see their payment reflected on their next bill. The period length will vary due to non-working days but is never less than 27 days.

Grace Period

Because payments may take several days to be received from the bank, a grace period after the due date is allowed. The grace period is intended to allow processing time for payments made on or before their due date.

Past Due Customers

All customers whose payments have not been received at City Hall by the deadline set out in any letters or payment arrangements.

Qualified Customer

Customers are considered qualified for a payment arrangement unless they have failed to honour payments created to prevent disconnections.

Hand-delivered Notice

A hand-delivered notice is a courtesy that is provided, when possible, prior to disconnection. Not receiving a hand-delivered notice does not prevent disconnection.

Credit Rating

Credit Rating refers to City of Regina internal monitoring process based on customers' payment history and activities with the City of Regina including such things as bankruptcy, bad debt, bank returned items and defaulted payment arrangements. Credit Rating for individual customers are based on the following table of actions:

Name	Description	Points	Valid Period
60DY	60 Days Past Due	51	1 month
90DY	90 Days Past Due	100	1 month
BADA	Transfer Bad Debt to Active Account	300	24 months
BADC	Transfer to Collections	300	84 months
BADP	Transfer Bad Debt to Pending W/Off	300	60 months
BCHQ	Returned Cheque	50	12 months
BNKR	Bankruptcy	300	84 months
DCON	Disconnection Notice	25	12 months
DK	Door Knocker	50	12 months
MPAY	Missed Payment Arrangement	20	12 months
ORDL	Orderly Payment of Debts	300	84 months
PDUE	Past Due	10	6 months
RCON	Reconnection after Cut	100	12 months
TTAX	Transfer to Taxes	100	48 months

Based on the points accumulated, the customer will have a rating as stated on this table below:

Credit Ratings	Character	Range
Excellent	A	1-10
Good	B	11-40
Fair	C	41-70
Poor	D	71-100
Very Poor	E	101-289
Unsatisfactory	R	290-999

4.0 Policy

Time to Pay: While the bill is due upon receipt, no late fees are applied until after the date printed on the bottom of the bill. The customer is entitled to pay the net amount of the bill if paid on or before the due date.

Receipt of Notice: Failure to receive a bill does not excuse the customer from payment.

Receipt of Payment: The customer is responsible to ensure that payments are received at City Hall before payment deadlines. This may require allowing time for mail or for bank processing in order to avoid penalties or further collection actions.

Methods of Notice: Customers are notified of accounts owing through bills, late notices and/or hand-delivered disconnection notices as per standard City of Regina collection practices.

Private Agreements: Private agreements between tenants are not recognized by the City of Regina. The customer named on the account is responsible for the balance of the account.

Payment Arrangements: Payment arrangements can be taken for qualified customers to avoid disconnection. The Payment Arrangement Guidelines must be followed at all times.

Reconnection: If water service has been disconnected, the balance outstanding in 90 days past due must be paid by cash or debit prior to reconnection and a payment arrangement must be taken for the balance of the arrears. These payments must be made by cash, certified cheque or money order.

Notice to Owners: If City records indicate property is heated by hot water heat, the owner will be notified by registered mail if water service is to be disconnected for non-payment.

Bank Returned Items: Bank Returned Items (including pre-authorized payments) will be debited back to the utility account(s) in addition to a returned cheque charge.

Transfer to Tax: In situations where the City of Regina is unable to disconnect water and the customer is the owner of the property, the arrears will be transferred to the customer's property tax.

Multi-Dwelling Property: When a premise is identified by Utility Billing as having more than one unit served by a single meter, the owner of the property may be deemed responsible for the charges per the City of Regina Water Bylaw 8942, section 10.1.

Debris Covering Curb Box: When the City of Regina is unable to disconnect the water because of debris covering the curb box, the owner of the property will be advised that the City of Regina requires access to the water meter within 14 days. If this access is not provided, the owner will be made responsible for the charges. Accounts not paid after that time will then be transferred to property tax.

5.0 Roles & Responsibilities

The Collection Coordinator is responsible for enforcement or compliance. Dispute resolution or clarification of the policy is the responsibility of the Manager of Utility Billing.

6.0 Related Forms

None.

7.0 Reference Material

Payment Arrangement Guidelines
Collection Practices

8.0 Revision History

Date	Description of Change	(Re)-Approval Required (y/n)
01-Apr-2011	Initial Release.	Yes