

Title:	Applies to:		
Utility Billing Collection Practices	All Utility customers and employees of Utility Billing and Service Regina		
Approved by:	Dates:	Total # of Pages	
Manager of Utility Billing	Effective:	26-Apr-2011	3
	Last Review:	26-Apr-2011	
	Next Review:	01-May-2012	

Collection Practices

Disconnection for Non-Payment

NOTE: The City reserves the right to reduce the time frame of the collection process based on the credit history of the customer.

- Any account with arrears of \$50 or more will have a note on their monthly bill advising them of the past due balance.
- Customers are treated consistently based on their credit history with the City of Regina.
- At any point in the collection process customers may contact the City to set up a payment arrangement. The procedure followed is based on the credit history and specifications (such as recent failed arrangements and reversal of payments). In some cases no payment arrangement will be allowed.
- If a customer defaults on a payment arrangement, a credit hit of 20 points is applied to the account. This hit remains on the account for 12 months.
- Any account with a credit history of Excellent, Good or Poor remaining unpaid after the account is 37 days past due will be mailed a Disconnection Notice giving customers 14 days to pay the account. A credit hit of 25 points is applied to the account. The hit remains for 12 months.
- Any account with a credit history of Very Poor or lower will have a cut off service order created and a 24-Hour Disconnection Notice delivered to the address. A charge of \$15.00 will be added to their account if the notice has left City Hall prior to payment being made.
- If the customer does not make either full payment of the arrears or acceptable arrangements by the disconnection deadline, disconnection of services will be carried out as soon as practical.
- The intent of the credit hit is to ensure that behaviour that reduces the chance of the account being paid result in the appropriate collection action occurring at the appropriate time.
- Patterns of behaviour resulting in credit rating scores are reviewed periodically to ensure that these actions are effective.
- Disconnection of services for non-payment will normally be scheduled from Monday through Thursday beginning at 8:00 AM. Disconnections are not scheduled on the day before a weekend or holiday except in extreme cases of deliberate falsehoods. Payment must

be received at City Hall prior to noon for same day reconnection. If payment is received after noon, the reconnection will be scheduled after noon the following day. This allows staff the ability to plan their routes and provide consistent service to all customers.

Bank Returned Items

- If the account is not yet at the disconnect stage, a letter is mailed to the customer requesting replacement funds, including the bank returned item charge, in certified form within seven (7) days of the date of the letter. The bank returned charge is not applicable in cases where the City has made an error.
- If the account was at the disconnect stage, the disconnection proceeds immediately with no further notice, and the bank returned item letter is hand delivered at the time of disconnection. In this event, the amount that must be paid to restore service is the total of the arrears plus the applicable bank returned item charge. The amount must be remitted as certified cheque, cash or debit.
- Upon receipt of a second returned item from an individual customer or on an individual account, any payment plan such as Budget Billing or Auto Withdrawal Plans will be cancelled. The customer will be notified in writing. Customer must maintain account in current status for 6 consecutive months before being put back on a payment plan.

Transfer to Tax

- If we are unable to disconnect water and the customer is the owner of the property, we will advise the customer in writing that we will be transferring their arrears to their property tax within 14 days. These customers are subject to the same rules and considerations in making payment arrangements as the rules stated above with the exception that instead of disconnecting the water the arrears are transferred to their property tax and a \$25.00 Administration Charge is added to their water and sewer account per the Bylaw. The most common situations where tax transfers are used are: multi-dwelling properties where disconnection would affect other customers; properties where the curb box is not accessible due to debris or deliberate action by the customers or hardship cases.
- Multi-Dwelling Property
- Tenants can be added as co-applicants if they call in to provide their identification, etc. so the owner can submit the bill to the social workers, if applicable, to collect payment on their behalf. Property Managers can have the water and sewer bills mailed to them on the owner's request or by providing a copy of the agreement signed by the owner.

Debris Covering Curb Box

- When we are unable to disconnect the water because of debris covering the curb box, we will advise the owner of the property that we require access to the water meter within 14 days. If this access is not provided, we will put the owner into billing for the water and sewer charges at the address. Accounts not being paid will then be transferred to property tax.

Reference Material

Utility Billing Collection Policy
Utility Billing Payment Arrangement Guidelines

Revision History

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