

City of Hamilton, Ohio

Customer Service Division

**SERVICE APPLICATION, BILLING,
CREDIT & COLLECTIONS
POLICY**

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Table of Contents

Introduction

Section 1:	Application for Service
	A. Deposits
	B. Commercial Accounts
Section 2:	Billing
Section 3:	Metering
Section 4:	Payments
Section 5:	Disconnections
	A. Notices
Section 6:	Medical Certificates
Section 7:	Appeals and Inquiries
Appendix:	Fees

INTRODUCTION

The purpose of this policy statement is to establish uniform policies for receiving applications for service, billing for service and administering credit and collections activities for the City of Hamilton's Customer Service Division. With uniform procedures, Customer Service will seek to maintain equity and fairness in all aspects of accepting and servicing payments and utility accounts. Strict uniformity with the application of this policy is designed to prevent discrimination among customers.

SECTION 1: APPLICATION FOR SERVICE

All applications for utility service shall be recorded on the City's standard application form. Applications can be made by telephone or in person at the City's Customer Service Division and must be accompanied by all applicable fees and/or deposits as specified hereafter. When accepted by the Customer Service Division, the application shall constitute a binding contract between the applicant and the City of Hamilton, Ohio in conformance with this policy statement and the City's rules, regulations and effective rate schedules prescribed in the Codified Ordinances of the City of Hamilton, Ohio.

The applicant's signature shall be obtained on the application to establish personal liability for payment of bills at the service address indicated. The applicant will be required to apply in person, if their identity cannot be verified during the application process (over the phone). Forms of identification that bear the applicant's picture and social security number are required. Non-U.S. Citizens must have a Visa or Passport.

The application must be signed and returned within ten (10) business days of the date of mailing. The account is subject to disconnection after the 10 day period. If disconnected, the applicant would be subject to the payment of any applicable disconnect fees before restoration of service and return of the signed application form..

The City reserves the right to refuse service where new application is being made for the purpose of avoiding responsibility for payment of services provided at the current application address.

Owners who have unpaid final balances are required to pay their final balances before new utility service is provided to tenants at any of their properties.

Auto Connects

An Auto Connect is a signed authorization by a property owner (landlord) to automatically switch the utility service into their name when a tenant orders the service to be discontinued. Once the Move Out order has been completed for the tenant and service has been Moved In to the landlord's name, notification is mailed to the landlord informing them that service is now in their name. It is the landlord's responsibility to inform the City if they sell their rental property, and therefore, want the Auto Connect canceled, or that their mailing address has changed.

An Auto Connect will not be activated when utility service is in the tenant's name and service has been disconnected for non-payment. In addition, an Auto Connect will not be honored if the landlord does not consistently pay their bills when they are due.

A. Deposits

The City must receive all required deposits in full prior to initiation of utility service. No interest on required deposits shall be accrued or paid. Deposits are automatically applied to the account as a payment whenever the customer has made 12 in full, on time payments. Upon discontinuance of service, any remaining deposit in excess of any indebtedness owed to the City shall be refunded to the customer.

Residential

Single deposit (is the average of the 3 highest bills in the last 12 months) will be required in the following cases:

- Credit rating of **Fair**
- Payment history with the City is not excellent

NOTE: If there is poor or no previous history at the service address, the deposit shall be the higher of an estimation of one (1) month's average bill or a minimum \$200.00 (for a single family residence) or \$100.00 (for a single service in a multi-family residence).

No deposit will be required in the following cases:

- Credit rating of **Excellent**
- The customer currently has service with the City and has a good payment history (Twelve months of in full, on time payment with the City)
- The customer has a "Letter of Credit" reflecting a good payment history from their most recent utility company

The aforementioned waiver of deposit guidelines is also applicable for landlords (having utility service temporarily put in their name in between tenants).

Double deposit will be required in the following instances:

- Credit Score
Credit rating of **Poor**
- Credit Disconnect Deposits
Utility accounts that have been disconnected for non-payment are subject to collection of additional deposit, not to exceed two months average utility bill.
- Returned Payments

Utility accounts that have two returned payments (either NSF or chargeback) within one year period, are subject to collection of an additional deposit, not to exceed two months average utility bill.

- Individual Responsibility
Customers who do not provide a social security number and/or sign for personal responsibility will be charged a double deposit.
- Bankruptcy
Customers who have had bankruptcy write offs on their utility account will be charged a double deposit for five years..

B. Commercial Accounts

Commercial accounts that do not have assets, previous history, and/or a presence within the City are required to sign for personal responsibility and pay a single deposit, unless they have a letter of credit for the same type of business from another utility company.

Commercial accounts may be reviewed by the Customer Service Administrator and/or the Economic Development Division to make a decision for waiver of personal responsibility and/or deposit amount.

SECTION 2: BILLING

All bills are payable on or before the due date specified. The City will allow at least 20 days between the date of bill and the due date specified. A bill not paid in full by the due date will be subject to the late charge penalty established by ordinance.

Billing errors that do not involve the accuracy of the meter itself, such as, a wrong rate or an incorrect multiplier, will be corrected for the period as determined by the City that the error existed, not to exceed 12 months.

Some components of beginning and ending bills will be prorated based on the # of days in the billing period (ie. 5 of 30 or 15 of 30).

Final Bills

Final bills not paid by the due date, will generate a second final bill notice. If the final balance still remains unpaid, the account will be sent to collections. Final bills that have an amount due or refund of less than \$5.00 will be written off with no refund issued nor collection attempted. Unpaid Final balances will be transferred to an active account (whenever an active account for the same customer exists).

Unauthorized Usage

When usage occurs, and no one has signed for responsibility, the homeowner of record will be billed for the usage. Consideration will be given as to new owner liability of the theft of service and time frame of new ownership.

Estimated Bills

Utility bills are estimated when actual monthly meter readings are not available, whether by the customer's or the City's circumstances. The current usage is estimated from the meter's historical usage pattern. Estimated usages are noted on the customer's bill.

SECTION 3: METERING

Metering Conditions

Meters are read monthly. In the event of meter stoppage or the failure of any meter to register the full amount, the consumer will be billed for such period on an estimated consumption based on the consumer's use in a similar period, not to exceed 12 months.

When the accuracy of a meter is questioned, upon request from the customer, the City will test the meter by comparing with a standard test meter. A meter testing fee may be applicable. If the meter is found to be correct within plus or minus 3%, no adjustment will be made. If the meter being tested is found to be more than 3% slow or fast, the fee will be added to the account, and the City will adjust the bill in proportion to the error (either fast or slow) for the timeframe for which the faulty consumption charges were billed, not to exceed 12 months.

A consumer who intends to move from a premise or discontinue the use of utility services or in any way terminates their liability hereunder shall give the City reasonable notice (48 hours or 2 working days) of such intention. The consumer and/or property owner will be liable in accordance with the laws of the State of Ohio, for all utility services used at the premise until such notice is given and the customer has provided access so that the City may accomplish the final meter readings and the service has been disconnected. Additionally, Start and Final service orders that fall within a 48 hour period of the normal monthly meter read, the monthly meter read will be used.

House Meters

In instances, where a single meter serves more than one residence, it shall be placed on a separate account and is required that it remain in the property owner's name until such time as the property owner undertakes to have separate metering provided.

Meter Location and Access

The City reserves the right to require access to and relocation of its meters and metering equipment to accommodate the purposes of this provision, and the consumer shall provide for such access and relocation on request of the City and at the expense of the consumer. Failure to provide access and/or relocate meters may result in disconnections of service.

SECTION 4: PAYMENTS

Customers may pay in a variety of ways: mail, night drop, EZ-Pay on the web, over the phone, or in person. Payments are not considered received until posted on the account. Customers need to take into account their payment method and allow sufficient time for the payment to be received to avoid disconnection and late fees. For example, to avoid late fees, payments need to be mailed several days prior to the due date.

Reconnect payments must be cash or credit card, or have funds verified.

A: Returned Payments

Any customer who has a returned payment (i.e. non-sufficient funds check (NSF) or charge back) that had been accepted as payment, will be subject to the following:

1. \$35.00 fee per each occurrence
2. Disconnection of utility service, if full payment of the amount of the returned payment and the fee has not been made within the time frame given on the notice given to the account holder.

Payment to cover returned payments, may not be made by personal check.

Dishonored checks written by a third party (a check written on an account that is not in the customer's name) for the payment of utility charges are treated as if written by the customer. Failure to make restitution for dishonored payments can result in criminal charges being filed.

Any customer who has a second returned payment within one year of the first, will be subject to all of the above as well as:

1. No payment in the form of a personal check will be accepted for payment for a period of one (1) year subsequent to the date of the latter returned payment.
2. Additional deposit may be collected.

B: Payment Extensions/Arrangements

Requests for payment extension must be made by the due date.

Customers who have not made the required minimum payment for the previous due date, are not eligible for any additional extensions for the current month's due date. Utilities are used and billed monthly, and payment is required monthly.

Customers who default on a payment extension will not be eligible for a payment extension for four (4) months.

SECTION 5: DISCONNECTIONS

Customer Requests for Termination of Service

The City reserves the right to require 48 hours (or 2 working days) notice to complete a customer request for termination of service. It is the responsibility of the customer to provide access for final meter readings and so that the City can seal out it's meters, if required. Some exceptions to this policy may require a notice be given to occupants before termination of service would occur, in which case additional notice may be needed. Additionally, Start and Final service orders that fall within a 48 hour period of the normal monthly meter read, the meter read will be used.

With regard to electric service for non-residential customers, disconnection to avoid charges (specifically the minimum billing demand) is not permitted.

Disconnection of Service for Cause

Disconnection of service to any utility customer may be accomplished by the City for any of the following reasons:

1. To make necessary repairs, alterations, extensions or leaks.
2. For non-payment of any bill, including NSF checks and charge backs.
3. For broken payment arrangements.
4. For failure to fulfill the requirements of utility service application.
5. For fraudulent use of the utility service.
6. For misrepresentation in the application to the City for utility service.
7. When the customer has moved from the premises.
8. For tampering with the City's meters or meter connections.
9. To safeguard the City's property from damage, or further damage.
10. For reasons of safety.
11. During periods of utility shortages.
12. For failure to provide proper security when requested by the City to do so.
13. For securing compliance with orders issued by civil or military authority.
14. For failure to provide access to the City's meters at the City's request.

Before reconnection would occur – all required fees, fines, costs and payments must be paid.

Suspension of Disconnections for Non-Payment due to weather conditions

During the months of November through April, the City will not disconnect residential electric or gas services when the forecasted high temperature for any forty-eight (48) hour period is below 32°F or the forecasted low temperature is below 20°F.

The City will not disconnect residential electric or gas services when a Smog Alert has been declared for the City's service area for any specific business day.

Water is subject to disconnection at all times.

A. Notices

The City's billing system will automatically designate a delinquent notice to go on accounts that are deemed delinquent under Section 927.07 of the Codified Ordinances of the City of Hamilton.

Certain requests for disconnection of service, such as where the service address occupant is different from the account holder, may require the preparation and delivery of a three day door hanger notice.

Notification of any kind is not required for any customer who defaults on a scheduled payment established as part of a payment arrangement; the account becomes subject to immediate disconnection of service.

SECTION 6: MEDICAL CERTIFICATES

In order for a medical certificate to be considered valid, it must meet the following criteria:

- Be completed on City of Hamilton form.
- Be filled out and signed by the customer's physician.
- Require the use of continuous (24 hrs a day / 7 days a week) life sustaining equipment. (ie. Oxygen, not nebulizer treatments)
- Medical certificates will expire twelve months after approval.
- It is the responsibility of the customer to apply for a new medical certificate, if the need still exists.

Electric current limiters, with notification, may be used on accounts where life support equipment is in use.

For a customer subject to disconnection for non-payment, an approved medical certificate shall prohibit the disconnection of service for a period of thirty (30) days and may be invoked as long as the customer has made or makes a payment of 50% of past due balance. For a customer already disconnected for non-payment, a period of thirty (30) days may be invoked as long as the customer makes a payment of 50% of the balance.

In addition, receipt of the initial medical certificate and payment of the appropriate reconnect fee is required to restore service.

Additional thirty (30) day medical extensions, which cannot be utilized consecutively, may be granted up to a limit of ninety (90) days in any given twelve (12) rolling-month period.

SECTION 7: APPEALS & INQUIRIES

Inquiries Regarding Bills or Service (Other than Disconnections for Non-Payment)

Any questions regarding a bill, service or payment arrangement should be referred to the Customer Service Division. If the customer wants to appeal the decision of the Customer Service Division, their complaint would then be referred to the appropriate Utility Director. If satisfactory resolution is still not accomplished, the customer may request in writing a hearing with the Appeals Board. The customer will be notified of the hearing date and procedure.

Appeals of disconnection should include billing errors, policy issues, or other matters unrelated to a customer's ability to meet the minimum payment requirement.

APPENDIX "A"

UTILITY CHARGES AND FEES

<u>Same day new service fee</u>	\$50.00
<u>Trip Fee</u>	\$50.00
<u>Disconnection of Service for Non-payment</u>	\$50.00 for each utility
<u>Reconnection of Service</u>	\$250.00 per occurrence
<u>Customer request for temporary disconnection</u> Electric at the pole	\$50.00
<u>Bad Check and Chargeback</u>	\$35.00 per occurrence
<u>Special Meter Reading</u>	\$15.00 per occurrence
<u>After Hours Fee</u> (after cut off time)	\$50.00
<u>Reactivation Fee</u> for reactivation of service that was disconnected (less than 90 days ago) at customer's request.	\$50.00
<u>DH delivery</u> due to customer request first one is free then	\$25.00 per incident