

# Collection Processes Business Plan

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SPRWS operations depend upon the revenues from water bills. Accordingly, strategies, activities and programs to collect water charges are an important business objective. This plan is intended to document and summarize SPRWS collection strategies, activities and programs. The plan will define SPRWS collection goals, establish guiding principles, reference specific rules, regulations, policies and ordinances, and ultimately help guide decisions and promote consistent, fair and equitable collections opportunities and actions.

**Summary of  
strategies,  
goals,  
activities and  
programs.**

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## SPRWS Collection Processes Business Plan

### Objective

SPRWS issues bills for the water service. SPRWS operations depend upon the revenues from these water bills. Accordingly, strategies, activities and programs to collect water charges are an important business objective. This plan is intended to document and summarize SPRWS collection strategies, activities and programs. The plan will define SPRWS collection goals, establish guiding principles, reference specific rules, regulations, policies and ordinances, and ultimately help guide decisions and promote consistent, fair and equitable collections opportunities and actions.

### SPRWS Collection Goals

It is SPRWS responsibility to ensure the cost of water service is equitably distributed among customers. SPRWS foundation for fairness, equity and responsibility is based on the premise and consistent past practice that all water actually registered by a meter is billed and collected.

Where a meter is under-registering, SPRWS must ensure all reasonably/soundly determined estimated water use is billed and collected.

### Customer Service Responsibilities

Customer service is charged with issuing bills based on actual or estimated water use and working with customers and SPRWS staff as needed to accept payments, communicate payment options, make payment arrangements, connect interested customers to community resources/agencies, and ultimately ensure customers understand the SPRWS requirement that water bills are paid. Most collection actions by SPRWS will be initiated through established customer service business processes.

The business division manager, the customer service and billing supervisor, and senior customer service representatives assist in administering, interpreting and directing collection actions. Customer service staff initiates most collection business processes using SPRWS Customer Information System (CIS).

### Guiding Principles

#### **Responsive and effective customer service is essential.**

- Provide respect for all customers; this shall be paramount.
  - Payment history shall not influence handling of customer inquiries.
- Provide timely, friendly, helpful and knowledgeable service seeking a good experience for the customer.
  - Resolve the customer's issue with the first call.
- Capture complete and accurate records to promote effective customer service operations and a confident and informed team.
- Provide clear communication that promotes a complete understanding of options for customers, next steps, and follow-up actions.

#### **Avoiding conflicts of interest is essential.**

- Observe internal control measures and avoid conflict of interest.
- Consistent application of programs is essential.

- SPRWS requires payment expectations and opportunities and collection action steps for employees, friends, acquaintances, etc. to be similar in all regards to all other customers.
- SPRWS does not offer or intend employees, or anyone known to employees, to have any advantage with regard to paying water bills.
- A representative should not make an arrangement on their own account. This must be done by a senior customer service representative.

**Water meters are accurate.**

- SPRWS issues bills based on actual, metered water consumption. From time to time estimated bills are issued because of metering problems.

**Understanding Customer Responsibility**

Minnesota State Statute 444.075 and the Legislative Code of the City of Saint Paul Sec 91.14 place the responsibility for all charges for water and sewer that present on the water bill as a continuing lien against the property until they are paid. These laws facilitate SPRWS collection activities.

Because unpaid charges become a lien against the property served, SPRWS does not require personal information from a customer such as credit history, social security number, driver’s license number, upfront deposits, etc.

Technically, SPRWS does not pursue unpaid charges from individuals owing. Rather, if charges remain unpaid, the charges may be certified by the county assessor and collected with property taxes.

This means the property owner is ultimately responsible for all charges.

**Safety and Security Arising from Customer’s Response to Discontinuation of Service**

Call 911 upon receiving any threat. It is not prudent to wait and see if the threat is carried out not knowing the danger that might be present. If threatened, the precautionary call to 911 must be made immediately.

When she is on duty, (3 p.m. to 6 p.m.) we must notify our security guard Allison Bruhn about the threat at 651-766-4150. While her role should in no way put her in harm’s way, she should be made aware of the situation. She might be able to observe possible behavior related to the threat and provide more information to the authorities. Or she might observe and anticipate an angry person approaching the building and provide a warning.

**Summary of Collection Program Steps Based on Elapsed Time**

SPRWS issues approximately 1,750 water bills per day (35,000 per month) and monitors and takes action steps based on the status of payment automatically using its customer information system (CIS). The CIS is configured to continuously review accounts and compare bill issue date against elapsed time and perform actions associated with the extent of elapsed time. There are always unpaid bills so the collection action steps are daily activities.

Notice processing is done daily by the senior customer representative based on the date the bill is issued.

Notice 1, the Reminder Notice, also called Past Due Notice, is run daily using the current date. On Mondays or holidays, the notice are run for additional days. (On Monday, it is run for Saturday, Sunday and Monday).

Notice 2, the Final Notice is run daily using the business day before. On Monday it is run for Friday and on Tuesday it is run for Saturday, Sunday and Monday, and on Wednesday for Tuesday, etc.

Notice 3, the IVR notice is run 55 days after billing date.

- Day 0 - Issue bill
- Day 15 - First payment due date
- Day 30 - Past due/reminder notice  
Mail past due/reminder notice warning of pending 5% late charge and setting payment due date extension to day 45
- Day 33 - Late charge. Apply 5% of current charges as a late charge to the account
- Day 48 - A final notice letter is mailed informing customers of certification if charges remain unpaid.

## **Notification to Municipalities of Accounts Where Water Service Has Been Discontinued**

### **Notification to DSI of Accounts Within the City of Saint Paul (3 Days)**

**Effective 2-5-18**

The director of department of safety and inspections (DSI) has requested SPRWS provide notice of discontinued water service for all single family or duplex structures occupied by owners and/or tenants within the city of Saint Paul where water service has been discontinued due to a code violation and only after the water has been off for 72 hours (three (3) days) or more and in accordance with the schedule below.

Customer service staff runs a filter that lists each account that was shut off for, Violation Meter access, Violation Bad Plumbing, Violation Backflow at least three (3) days prior. *This is for city of Saint Paul accounts only.*

The report is emailed to DSI and a copy saved on the V-drive under Customer Service.

The Schedule for sending the list is:

Monday: Send accounts shut off Wednesday and Thursday of the previous week which are still off.

Tuesday and Wednesday: No list is sent unless there is a Monday holiday.

Thursday: Send accounts shut off Monday, three (3) days prior, which are still off.

Friday : Send accounts shut off Tuesday, three (3) days prior, which are still off.

See SOP for more detailed instruction.

### **Water Discontinuation Notification to Municipality [Non-City of Saint Paul]**

**Accounts where water service has been discontinued due to code violation for at least seven (7) days:**

For all other municipalities except St. Paul, customer service staff run a report that lists each account that was shut off for, Violation Meter Access, Violation Backflow, or Violation Bad Plumbing, between the 11<sup>th</sup> day previous through the 5<sup>th</sup> day previous, i.e. on Monday, May 18, the report would include all shut offs from Thursday, May 7, through Wednesday, May 13.

There are letters for each municipality.

The address is put on the letter and it is faxed or mailed to the appropriate municipality. This list is also saved on the V-drive Customer service.

See SOP for more details: Summary of Other Collection Steps/Opportunities/Controls.

### **Reminder Notice, also Called the Past Due Notice**

Each water bill clearly states that 5 percent will be added to the amount of the bill.

### **Payment Arrangement**

**Basic rule:** After the bill is sent out, arrangements will extend the payment due date up to the date of the next cycle billing reading date and the arrangement is made for the full amount of the bill. A letter documenting agreement of a payment schedule is issued to the customer upon reaching agreement.

If the arrangement is not kept, the water will be shut off with no additional notification if they already received a termination notice of some kind, unless the bill is going to the owner at a different address. In this case, the property needs to be placarded again before it can be shut off.

Once the amount due is below the shut off amount, the arrangement is considered kept, and the rest of the bill is added to the next bill.

#### **Exceptions:**

Special considerations are made where customers experience a leak and have a high bill. In this case a longer arrangement will be made; typically these are monthly payments to have the bill paid off in a year or less.

Before entering into an arrangement where a leak occurred, the customer must demonstrate the leak has been controlled and repaired. Where an arrangement extends across cycle billing periods, the customer must agree to both the scheduled "catch-up" payment and payment in full of current bills. Failure to make the agreed upon "catch-up" payment and/or failure to pay the current bill in full represent a broken arrangement.

All late fees are suspended while arrangement is active and kept current. The initial late fee for the high bill is also suspended or waived. No interest is charged on long term arrangements.

## High Bills Due to Water Leaks

At times, customers will get a high bill. This is usually due to a toilet leak, flooding because of a pipe breaking, or other kinds of leaks due to internal problems. The customer service reps know how to help the customer find the leak. Once the leak is found and fixed, the customer service reps ask the customer to call in readings at least two weeks later, but a month is better to determine that the leak is fixed. Arrangements can be made to pay the bill over a longer than acceptable period of time as long as the leak is fixed. (See payment arrangement.)

## Leaks During Sewer Setting Time

Sometimes the leak happens during the sewer setting time. This is the first bill of the year for residents in Falcon Heights, Lauderdale, Maplewood, Mendota Heights and Saint Paul. For West St. Paul residents, the sewer determining period is set with the April bill, the 2<sup>nd</sup> bill of the year. If the leak happens during this time, the customer is billed for sewer based on that high consumption. In order to get their sewer base lowered, they have to give a reading once the leak is fixed and another in two weeks to a month, so the sewer base can be reset going forward. A task is sent to the biller of the day to do the calculations. If the leak happens to be an outside leak and the customer says the water did not go down the sewer, the customer needs to contact their municipality and speak with the sewer department. Only the representatives from the municipality sewer department can make any adjustments to the actual sewer billing once it is billed. If this is the case, the municipality representative will contact SPRWS billing and give the amount to be adjusted.

## Offerings of Options for Customers to Make Payments:

- Cash, in the office only.
- Check, money order by mail or in person.
- Credit Card via Infinity link, SPRWS on-line payment processing module, solely by customer or via call into call center for assistance from a customer service rep or stop by in person to get assistance from customer service rep.
- Credit Card via our IVR by the customer over phone.
- Metavante/ On Line Resource, this is typically a payment file containing numerous water bill payments from a banking institution. In this case, the customer has authorized its banking institution to make water bill payments by drawing monies from their personal accounts. SPRWS has no bank account information and no access to the customer's bank account.
- Monthly manager for quarterly accounts only.
  - Under these payment options, customers authorize SPRWS to automatically withdraw a fixed monthly charge directly from their checking or savings accounts. The monthly charge is evaluated annually and adjusted as appropriate.
- Direct pay/Auto pay for monthly and quarterly accounts.
  - Under these payment options, customers authorize SPRWS to automatically withdraw amounts due directly from their checking or savings accounts. Payments are drawn when the water bills become due.
  - In an effort to promote more participation, once a year in October, November and December, the auto pay/monthly manager form is sent with the customer's bill asking that they consider registering for the program.
    - Customers may request this payment option and a CSR can mail out a form. Forms are also available on line on SPRWS website.
    - Once the form is received, the request is processed, bank account information is added and the account is flagged as an auto pay account.



See full SOP in Documentum

## Claims Regarding Overdraft Charges

From time to time, customers contact SPRWS and suggest SPRWS is responsible for paying overdraft charges incurred by the customer.

If a customer believes that he/she has incurred damages because we posted a payment twice or for the wrong amount, we should first direct the customer to contact their financial institution and see if they will waive any NSF charges/bank fees. They should do this as a customer courtesy. If not, the customer can file a claim with the city clerk. The customer will need to submit documentation of the overdraft and /or late fees supporting their claim and explain how SPRWS actions resulted in the charges.

## Business Processes to Facilitate Information Sharing via SPRWS Customer Information System

**Comments** are added to the CIS account to capture the essence of conversations with customers. For example, if a customer has high or low usage, makes a name or address change; anything of note that will help if a customer calls back so all customer service representatives can readily view account activity and record information.

**Notes** are added by all customer service representatives when there is return mail. If a termination notice mailed to a single family property is returned, steps must be taken so the property is placarded for shut off. The placard is printed with the shut off date 10 days out.

**Post office return mail** is checked to see if a better address is available. The rep notes the account of return mail, or adds new information when it is available.

**Forwarding Post Card from Post Office.** These cards are sent to SPRWS by the post office when a customer has notified the post office of a forwarding address. The customer service representative pulls up the account and adds the new address if it is an active account. Most cards are related to final bills for final accounts. If the final bill is paid, nothing is done; the bill was forwarded. If not paid, the address should be added to the final account as the forwarding address.

**Notes complaint module and Water Quality complaints.** **Notes complaint module** is used by the customer service representatives for water quality issues. There is a specific format to follow in adding complaint information. The complaint information is monitored by the water quality unit.

**Tasks** are used by customer service representatives when requesting action to be taken on the account. Tasks are typically sent to the cashiers to inquire as to who has made payments to an account for potential refunds. Tasks are also sent to the customer service senior representative to look at an account for possible adjustment and for manual moves.

**Service Orders** may be sent by customer service representatives to the meter office to get a reading for moves, investigate low usage or other reasons. Service orders may be sent to dispatch to request water shut off.

**Attachments** Any information relevant to a specific account may be attached to the account. For example, tax exempt forms are attached to the account.

## WaterWorks

The purpose of the Waterworks program is to provide financial assistance to eligible customers who are experiencing difficulty paying their water utility bills, ensuring that all residents have access to clean and safe water while promoting financial responsibility and sustainability. All residents who apply for the program are treated with dignity, respect and understanding. We do not judge people but provide them with the help and the information they may need to manage their water costs.

SPRWS manages a Water Works account and deposits contributions collected from customers as authorized. SPRWS collects money as directed by the customer and may collect a donation with each bill or via one-time contributions.

Sign up forms to contribute to WaterWorks are sent out to customers during the third quarter billing, July, August and September. The customer can choose to make ongoing payments as part of each billing cycle, or one time contribution either sent to SPRWS or a request to add the amount to their next bill. These requests can come in paper form, or the customer can go on line to [www.stpaul.gov/waterworks](http://www.stpaul.gov/waterworks) and fill out the form which is sent to Waterinquiries. The mailed in forms and the on line requests sent to Waterinquiries are scanned and attached to the account.

Once yearly money from our suspense account is transferred to WaterWorks for distribution to customers. SPRWS maintains the WaterWorks money in a separate account.

SPRWS refers customers seeking financial assistance with water bills to a program called WaterWorks.

Any resident in Ramsey, Dakota, and Washington Counties who is a St. Paul Regional Water Services (SPRWS) water customer may apply for assistance by WaterWorks Program. The participant must be an owner or a renter of a one- to four-unit residential property, who is named on the water bill. Participant also must meet state median income guidelines issued by the federal Department of Health and Human Services and defined annually by Minnesota Department of Commerce and/or be eligible for the Supplemental Nutrition Assistance Program (SNAP) as determined by the Department of Children, Youth, and Families.

The program requires SPRWS refer the customer to Community Action Partnership where they apply for a WaterWorks grant. If the grant is approved, the authorization to pay is sent to SPRWS and the money is transferred to the customer account. To be clear, determination of eligibility to receive assistance can only be authorized by Community Action Partnership. The phone number for Community Action Partnership is 651-645-6470 should a customer wish to call to determine if they qualify for assistance.

The intent of the Waterworks grant is to assist SPRWS customers with low incomes by providing extra support to help stretch a household's budget to afford their water bills. The program is not meant to cover the entire cost a customer's water bill. Grant amounts will be determined by the following criteria.

- The maximum financial assistance amount shall not exceed \$300.00 per customer in any 12 months.

- The financial assistance will be distributed to the customer's bill on a quarterly basis based on the amount of the customer's outstanding balance and their ability to pay, where the grant will match 50% the customers contribution toward their utility bill.

## Other Financial Assistance Options:

Ramsey County has several financial assistance programs (e.g. Housecalls, emergency funding, etc.) for which SPRWS customers may be eligible. The programs may involve loans or grants. However, SPRWS has no role in any of the programs. SPRWS can refer customers to Ramsey County for consideration.

## Final Bills

Final bills are processed for move-in, move-out customers. For all moves, we need a meter reading on the day of closing, (or in the case of a tenant, the day they move in or out), a mailing address for the final bill, and the name of new owner/tenant.

**Owner-to-owner moves.** In this case the final bill is sent to the previous owner and the balance due transferred to the new owner. Water bills are a continuing lien on the property so if the previous owner does not pay, the bill will be the new owners bill. Title companies call and check on any outstanding bills due, but we can only advise them what is due as of the last billing. The final bill is sent once the property closes.

### Owner-to-Tenant, Tenant-to-Owner Moves

In both of these cases, the reading is received and a new tenant or owner is moved in.

**For owner-to-tenant,** the charges accrued up to the move date stay with the owner and the move date marks the start of charges to the new tenant. Per code, 91.12.

**For tenant-to-owner,** the charges up to the move date are charged to the previous tenant, but are transferred to the owner's account until paid.

Any charges on the account stay with the owner. Also, if a tenant does not pay and moves out, a final bill will be sent, but if not paid, it stays with the owner. Charges are a continuing lien on the property per code 91.14.

Sometimes there is a credit on the account. In the case where there is more than a \$5.00 credit on an account, the payments must be looked up by the cashier. Once it is determined who gets the credit, a **refund letter** is sent. Once the refund letter is returned and signed by the requester, all paper works is attached and sent to finance for the refund to be processed. **See Billing Business Plan.**

## Foreclosure Properties

When information is received about a property going into foreclosure, no move is done. Typically, even after being notified by the bank or representative of the bank of a foreclosure, we keep the owner on the account. However, we do add the bank as a mailing address only. Still no move is done. The only exception is if a customer supplies a meter reading and forwarding address, we will do a move and describe the new owner as "current resident" so that a final bill can be sent to the person leaving the property.

## Late charges

Late charges are assessed when a bill is past due. The bill is due 15 days after the bill date. In the upper right hand corner of the printed bill, a message states: "5% late charge will be added 30 days after the bill date". A reminder/late notice is issued 30 days after the bill date encouraging payment. The 5% late charge is applied to the account on day 33. The late charge only applies to the current bill. This means the late charge may not be computed on the entire past due balance. Where a customer makes a partial payment, the 5 percent late charge calculation is based upon the unpaid portion of the current bill.

Late charges can be adjusted off as a courtesy one time as long as a person resides at the property. The amount for residential or quarterly account is \$50 and for commercial, (monthly) accounts the amount is \$100. The rules for waiving late charges are in the appendix.

There are some municipal accounts that are not charged a late fee.

## Water Charges and Non-Water Charges by Municipalities

Attached is Addendum F, code 85.04, that states we can supply and charge for water to other municipalities.

We also have contracts with each municipality to collect other non-water fees for them. This includes sewer, storm sewer, recycling, street lighting and surcharges.

## Hearings

A water hearing may be requested by a customer when they want to dispute their bill. Hearings are done by the legislative hearing officer.

A letter is sent to the customer and they complete the hearing request form, sign, date, and supply their mailing address and phone number. Once the letter requesting a formal hearing is returned, the senior customer service rep compiles hearing record information which includes all requester's information and list of attachments. Screen prints of consumption and transaction history are attached as well as all the comments that were made on the account. This is all sent to the legislative hearing officer.

Once the hearing officer gets the request, she sends a letter to the requestor giving the customer the date and time to appear. Hearing are held in Room 330 City Hal and Courthouse.

The senior representative or representative from whatever SPRWS department the hearing is associate with also appear at the hearing with the customer. The Legislative hearing officer hears the customer side and the SPRWS employee side.

Once the hearing is held, the legislative hearing officer may come back and ask for additional information. Sometimes a request for a meter test is received.

The legislative hearing officer will conduct an investigation and formally notify the person disputing the charges and SPRWS of the final ruling/finding. The customer is also notified in their letter that they can appeal the outcome, and they are given the time and place of the next SPRWS board meeting.

The legislative hearing officer will recommend next steps. SPRWS accepts the legislative hearing officer's findings as final. If any credit is due, it is applied to the account. No matter what the outcome, any late charges accrued will be waived.

## **Meter Test and Data Logging**

A customer may request a meter be tested. It must be in writing and there is a charge for meter testing based on the size of the meter in accordance with Sec. 88.11 of the Legislative Code. Once the request and check is sent, the meter office sets up an appointment with the customer. The meter is removed and tested. Once it is tested, the results are posted on the account. A letter is sent to the customer letting them know the findings and if any credit is due.

Data logging is also done by meter operations. At this time there is no charge and the meter office determines if the logging will be done. The customer is transferred to the meter office and an appointment is set up and a meter tech does the logging. Results are attached to the account.

## **Reviewing Final Bill Accounts for Mis-Applied Amounts and Credit**

The intent of this review is to identify any payment mistakenly applied to a finalized, inactive account and see to it the payment is transferred and applied to the active account.

This is done monthly to check for payments received after final bill and balance transfer are complete. The amount paid should be applied to the active account.

A task is sent to cashier to transfer the payment.

The cashier needs to transfer the payment from the finalized, inactive account to the active account. If there remains a credit on the final, inactive account greater than \$5.00, the payments need to be verified by the cashiers, and then a refund letter sent.

Also checked during this process are accounts that not active, not active-demo, and final hydrant meter accounts. If a refund letter has not been sent, payments are looked up and a letter sent.

A final refund letter is sent for credits that 12 months old and have not been claimed. For example, end of April letters resent for April of year before etc.

Final accounts with balances due are also looked at monthly to determine if there was a payment applied to the active account that should have been applied to the final account. If found, a task is sent to cashiering instructing them to transfer the payment.

## **Tax Certification**

Water bills are a lien on the property. See Addendum C Sec 91.14.

Once a year on October 1<sup>st</sup> (for Dakota County accounts in Mendota Heights and West St. Paul), and November 15<sup>th</sup> (for Ramsey County accounts in Falcon Heights, Lauderdale, Maplewood and St. Paul), SPRWS sends out pending tax certification letters to all customers who have an amount owing prior to September 1<sup>st</sup> (Dakota County) and September 15<sup>th</sup> (Ramsey County). This letter tells the property owner that if the bill is not paid by November 1<sup>st</sup> (Dakota County) and December 15<sup>th</sup> (Ramsey County), that the amount will be certified to their property taxes. If the amount ends up certified, there will be a \$15 administration charge plus interest based on the city finance defined assessment rate.

The actual certification process happens on or before November 6<sup>th</sup> for Dakota County and on or before December 30<sup>th</sup> for Ramsey County.

See full SOP IN DOCUMENTUM

## Bankruptcy

When SPRWS is formally notified of a bankruptcy, the senior customer service rep will review the bankruptcy documents to determine the address of the property or properties involved. If the address cannot be determined, SPRWS will send a letter to the attorney managing the bankruptcy requesting an address of the property involved.

Once the property is identified, the senior customer service rep will determine the effective date of the bankruptcy filing, the amount that is protected and whether the bankruptcy protects an owner or a tenant.

**Owner:** Where the owner of a property served by SPRWS is protected by the bankruptcy, this means SPRWS cannot take any action to collect unpaid charges accrued to the date of filing until the bankruptcy is discharged. Accordingly, unpaid charges, to the date of filing, are put into abeyance until the bankruptcy is discharged or property is sold.

However, all charges accrued after the date of filing are not protected by the bankruptcy. This means all charges going forward will present on the account and normal steps to collect such charges (accrued after the date of filing) remain in force.

Steps in CIS for the protected, unpaid charges include:

- Under the collections tab, the protected amount is posted to the bankruptcy tab. Amounts in this tab are removed from the collection stream and are shut-off exempt and not subject to certification for collection with property taxes.
- A letter is sent to the owner of the property stating the amount that has been put into abeyance. Also stated on the letter is the chapter and filing date.
- A forced comment is added to the account stating: Notify the customer service senior representative if there is a move or sale of the property so any potential buyer is advised the charges in abeyance are a lien against the property and become due upon the sale of the property.
- If we receive notice that there is a change in the chapter of the bankruptcy, a letter is sent advising customer of the change, date and amount in abeyance.
- If the account is at a zero balance as of the filing date, a letter is sent to customer stating account is at zero and bankruptcy does not apply.
- Once the bankruptcy is discharged or the property sells, the amount in abeyance is moved back onto the account. A "Bankruptcy Protection Ended" letter is sent advising the customer of the amount due. There is a letter for "Discharge of Bankruptcy" and another for "Change in Ownership". All normal collection steps are reinstated.

**Tenant:** Where a tenant of a property served by SPRWS is protected by the bankruptcy, SPRWS immediately transfers the charges to the property owner.

Steps in CIS for the protected, unpaid charges include:

- The tenant is moved out of the property effective the date of the bankruptcy filing.
- The property owner is moved in this same date. A final bill is generated including all unpaid charges to the date of filing and applied to the property owner's account.
- The owner is then moved out and the tenant is moved back in.
- A "Bankruptcy- letter to Tenant" is sent to the tenant.
- A "Bankruptcy- letter to Owner" is sent to the owner along with the final bill.
- All charges accrued by the tenant after the date of filing are not protected by the bankruptcy. This means all charges going forward will present on the account and normal steps to collect such charges [accrued after the date of filing] remain in force.

SEE FULL SOP IN DOCUMENTUM

## Receiverships

Receiverships are different than bankruptcy. A receivership does not get put into abeyance. Sometimes we have to do a move to put the amount due on a final account until they sell the property or can pay it off, or it gets certified. Most times, we just make arrangements and it gets paid off.

See below opinion by Lisa Veith, city attorney.

*Less common procedure, but it does not trigger protections the way bankruptcy does. The problems are more practical than legal.*

*The receiver is appointed to manage a property or company's assets during the time a mortgagor forecloses (usually against businesses or commercial property). The outstanding bills are liens, just as in BR or any other non-payment scenario. A court order determines what the "rules" are, and generally there is a priority of things the receiver must do avoid waste, vandalism, damage, etc. This is where practicality comes in: the receiver has little money to work with (otherwise it wouldn't need a receiver) until the foreclosure and probably a sale is completed. You can shut the water off, but it may do more harm than good, so it is worthwhile to consider giving the receiver an extension of time to pay. As always, the lien remains.*

## Tax Exemption

Certain entities are tax exempt, for example churches, schools, and nonprofits. Customers know if they are tax exempt and they need to supply a ST3 for each metered account. The name should match our accounts. Sometimes name on tax exempt is a business, and our account may be the DBA.

SEE FULL SOP AND HOW TO FIGURE PERCENTAGES IN DOCUMENTUM

## Tax Forfeit

These lists come out once a year around August. The lists reflect only property tax forfeit during the current year. The list is not a comprehensive list of all property in tax forfeit status. If a comprehensive list of all tax forfeited property currently held in trust for the state by Ramsey County is needed, contact the Ramsey County's - Tax Forfeited Land Department. Nothing is done with the list at this time.

Toward the end of August, the actual vacant property list is emailed to the customer service and billing manager at this time by Colette Votel in Tax Forfeit department of Ramsey County. At this time the following is the process for these accounts.

- Properties that are tax forfeit become the property of the State of Minnesota.
- A move-in/move-out should be processed to reflect the property owner is the “State of MN Trust Exempt”
- All tax forfeited properties should be labeled with the same owner (to facilitate reporting and because this is the official “owner of record” description/name assigned by the county) as follows:

State of MN Trust Exempt  
 Ramsey County Tax Forfeit  
 PO Box 64097  
 Saint Paul, MN 55164-0097

- SPRWS must manage tax forfeit property as tax certification exempt.
- Properties owned by the state of Minnesota must be designated exempt from tax certification. This exemption should be reflected in CIS Infinity for such customers. The exemption will follow the customer/account number combination. As noted above the customer will always be “State of MN Trust Exempt”.
- Once a property is owned by the state, it should not have any charges certified to taxes. The state does not receive property tax billings. It is possible tax certified charges may be posted by Ramsey County to tax forfeited properties, but no bills are processed and mailed to the state. This means any charges SPRWS might attempt to certify against the state become uncollectible and SPRWS ultimately writes such charges off as bad debt.
- Also at this time, Ramsey County arranges to have the meters removed and the account become not active until sold or demoed in some cases.
- Where a property becomes forfeit and where the County arranges for the meter to be removed the amount owing on the account is written off as uncollectable due to tax forfeiture.
- All emails are attached to the accounts in CIS and also saved on the U Drive under Tax Forfeit.
- See Addendum J for full SOP

## Writing off

This process is done in beginning of the year.

The write off process is run for final, not active, and not active demo accounts that have credits between 1 cent and \$4.99, and balances owing between 1 cent and \$4.99. These amounts are transferred to the suspense account.

At the same time, any credits of \$5 or more that are over a year old (2019, credits prior to 9/15/2018 etc.). These are also transferred to the suspense account. If the credits are requested after they are transferred to the suspense account, the amount will still be refunded to the customer.

See Documentum for full SOP

## Past due Auto Fire Accounts

Auto fire accounts are billed in January, and a past due is sent 30 days later. If payments are not received by Mid-March, the unpaid auto fire charge is transferred to the domestic account associated



with the auto fire. The normal collection process applies to the unpaid auto fire charges. See Documentum for SOP for complete process.

## **House-to-House**

See Billing Business Plan for full process. The account supplying water for the “House to House Connection” is eligible for a credit and a letter of explanation informing the customer supplying the water of the final credit amount is sent.

Credit is given to the customer supplying water for a house-to-house connection as follows:

Case 1: A brief period of supplying water from 1-3 days. The credit should be actual use or 2 units per day up to 6 units for 3 days, whichever is more.

Case 2: An extended period of supplying water. All actual consumption is credited. Again this requires obtaining an initial and final reading and adjusting off all metered consumption during the period of supplying water through the house-to-house connection.

## **Demolitions**

Saint Paul, Maplewood and West Saint Paul all have their own permits that we sign. Demo permits are either brought in by demo personnel, or faxed.

In order for the permit to be signed, the following criteria need to be met:

- The water must be off and meter removed.
- The meter shop must have the meter and supply billing with a reading and if the meter is lost or stolen, the charge is put on the account by meter office.
- The account needs to be final billed and be not active.
- The final bill needs to be paid.
- The cut off must be done and inspected.
- The account is noted demo permit and has been signed, and the copy is retained for the current year and the two previous years.

All Auto Fires need to be left on until within 24 hours of demolition  
Auto Fire accounts must be made not active.

## **Frozen services**

See Billing Business Plan for procedure.

## **Waterinquiries**

This is SPRW’s E-mail. It is monitored by customer service.

E-Mails are sent by customers, title companies, vendors, anyone who may look at the SPRWS website can find this email.

E-mails are monitored only 7:30-4:00 Monday thru Friday.

## **Safe at Home**

The Safe at Home program helps survivors of domestic violence, sexual assault, stalking and others who fear for their safety. The program establishes a confidential address that public and private entities must accept as their true address.

Generally, information about water services accounts is public information.

However, a person who is enrolled in the Safe at Home program can request their account information be held as "security information" according to Minnesota Statutes, section 13.37. For such persons, SPRWS is required to keep their personal information confidential.

To ensure confidential information is safeguarded, SPRWS believes adopting a practice of not maintaining the information is best.

Because SPRWS can discontinue service or certify/lien past due accrued charges against the property, the practice of maintaining occupancy information will be waived for "Safe at Home" accounts.

Accordingly, for Safe at Home Accounts, SPRWS will create address records as follows:

When a customer calls and requests to be enrolled in the Safe at Home program, SPRWS will "move out" the existing customer and move in "current resident". (Record information about the old owner/tenant is maintained in SPRWS Customer Information System. A new customer number is assigned to the "current resident" so such customer is a distinct/separate customer) SPRWS does not require a customer name be provided for such an account.

SPRWS requires an address to mail the water bill. The address will be the Safe at Home PO box provided by customer / State of MN.

This means, SPRWS maintains information that connects the Safe at Home P.O. Box to the actual address but there is no actual name only "current resident".

Customer service representatives or other staff taking calls will be presented with "Current Resident" as the property owner or tenant when looking information up in SPRWS Customer Information System. They cannot disclose a customer name as it will not be available.

If the bill was delinquent and it came time to certify a past due amount to taxes SPRWS records would only show "current resident. SPRWS could look up the "owner of record" in the county records and will lien property as usual.

Most are answered by the senior customer service rep, some are inquires for other departments, and some are complaints for other departments. These are forwarded to the appropriate department for reply. The senior customer service rep monitors these inquiries to make sure they are replied to.

## **Addendum A**

### **Sec. 46.01. - Notice of intent to discontinue service to be posted.**

(a) All utility companies and governmental subdivisions which supply gas, electric, water, hot water or steam service in the city of Saint Paul, either through a single meter or to dwellings with two (2) or more dwelling units which are not individually metered, shall post on or near the front and rear entrance of a multiple dwelling a notice of intent to discontinue such service for failure to pay utility bills. Such notice shall be posted clearly and conspicuously as to be observable to persons entering or exiting from the property.

(b) Such notice shall be posted not less than seven (7) nor more than thirty (30) days prior to the actual discontinuance of the service and shall state the date on or about which such service shall be discontinued.

(c) No utility service shall be discontinued until all provisions of this section have been complied with.

(d) Any notice of intent to discontinue utility service posted pursuant to this section shall contain the following statement printed on the face of the notice in a conspicuous manner:

"The removing or defacing of this placard by an unauthorized person shall be deemed a misdemeanor and conviction thereof is punishable by a fine not to exceed seven hundred dollars (\$700.00) and/or by imprisonment not to exceed ninety (90) days."

The notice shall also inform the tenant or lessee of their right to pay the outstanding bill or portion thereof and deduct the cost from the rent pursuant to section 49.03(a).

(Ord. No. 17590, § 2, 9-20-88)

## **Addendum B**

### **Sec. 91.13. - Turn-on service charge.**

(a) When water has been turned off for nonpayment of charges due, for any infraction of rules or upon request of the owner or authorized agent, the water may not be turned on again until a turn-on service charge in the amount of \$50.00 has been paid or arrangements for payment have been made and approved by the water utility.

(b) If a water utility truck is dispatched to a property during established working hours for the purpose of turning off the water service for nonpayment of delinquent charges and the owner or tenant pays the delinquent charges rather than have the water service terminated, a collection service fee equal in amount to the current turn-on service charge shall be charged even though the water service is not actually shut off.

(c) Whenever water has been turned off for nonpayment of charges due or for infraction of the rules, all outstanding charges must be paid or arrangements for payment must be made and approved by the water utility, in addition to the turn-on service charge or collection service fee, before water is turned on again. Water service will only be turned on during established working hours.

(Code 1956, § 252.14; Ord. No. 17724, § 8, 4-24-90; C.F. No. 93-1589, § 5, 11-9-93; C.F. No. 97-1419, § 5, 12-22-97; C.F. No. 01-1192, § 2, 12-5-01; C.F. No. 03-892, § 3, 11-5-03; Ord 12-67, § 1, 11-14-12)

## **Addendum C**

### **Sec. 91.14. - Unpaid service charges.**

The property owner is responsible for all charges for water service and sewer service against the property. If the owner desires to have bills sent to a tenant, the water utility will do so. This does not, however, relieve the property owner of the responsibility for payment of the charges. All charges for water and sewer service are a continuing lien against the property until they are paid. The utility may annually certify delinquent water and sewer charges to the county auditor to be collected with the real estate taxes for the property on the date specified by the county taxing authority. A \$15.00 administrative fee will be added to the delinquent water and sewer charges at the time these charge are certified to the county auditor. Charges so collected shall be remitted to the city treasurer in the same manner as assessments for local improvements.

(Code 1956, § 252.15; Ord. No. 17497, § 2, 10-7-87; C.F. No. 93-905, § 20, 7-15-93; C.F. No. 02-501, § 2, 7-3-02; C.F. No. 02-814, § 1, 10-2-02; C.F. No. 03-727, § 1, 9-3-03)

## **Addendum D**

### **Sec. 91.12. - Shutoff for nonpayment or violation of rules.**

For violation of any rule or for nonpayment of any and all charges, including water bills and/or sewer service charges, when due, the board may discontinue service and shut off the water supply, in accordance with Chapter 46 of the Saint Paul Legislative Code. The board shall not discontinue service to a tenant because of a delinquent account owed or incurred by a prior customer at the service address. The board shall not knowingly bill a tenant for a delinquent account owed or incurred by a prior customer at the service address.

(Code 1956, § 252.13; Ord. No. 17497, § 1, 10-7-87; C.F. No. 02-501, § 1, 7-3-02)

## **Addendum E**

### **Sec. 91.08. - Order to turn off.**

If so ordered by the owner of the premises or authorized agent, the water utility will turn off the water, except that water will not be turned off for the purpose of eviction.

(Code 1956, § 252.09)

## **Addendum F**

### **Sec. 85.04. - Agreements with other municipalities.**

The board of water commissioners is authorized, upon adoption of a resolution by the board and upon adoption of a resolution by the council of the City of Saint Paul authorizing the same, to enter into cooperative agreements with respect to rates and other terms and conditions with municipalities receiving or desiring to receive water from the water utility of the City of Saint Paul. The agreements shall set forth the rates and other terms and conditions and shall constitute the rates and other terms and conditions therein agreed to and authorized by the resolutions of the board and council. Agreements shall run for periods of not less than five (5) years' duration nor more than thirty (30) years' duration. Such agreement, among other things, may provide for rates of distribution of water by the board of water commissioners on the basis of retail rates or wholesale rates or any combination thereof when duly authorized by the resolutions of the council and board.

(C.F. No. 92-1664, § 1, 11-17-92)

## Addendum G

### Sec. 46.01. - Notice of intent to discontinue service to be posted.

(a) All utility companies and governmental subdivisions which supply gas, electric, water, hot water or steam service in the city of Saint Paul, either through a single meter or to dwellings with two (2) or more dwelling units which are not individually metered, shall post on or near the front and rear entrance of a multiple dwelling a notice of intent to discontinue such service for failure to pay utility bills. Such notice shall be posted clearly and conspicuously as to be observable to persons entering or exiting from the property.

(b) Such notice shall be posted not less than seven (7) nor more than thirty (30) days prior to the actual discontinuance of the service and shall state the date on or about which such service shall be discontinued.

(c) No utility service shall be discontinued until all provisions of this section have been complied with.

(d) Any notice of intent to discontinue utility service posted pursuant to this section shall contain the following statement printed on the face of the notice in a conspicuous manner:

"The removing or defacing of this placard by an unauthorized person shall be deemed a misdemeanor and conviction thereof is punishable by a fine not to exceed seven hundred dollars (\$700.00) and/or by imprisonment not to exceed ninety (90) days."

The notice shall also inform the tenant or lessee of their right to pay the outstanding bill or portion thereof and deduct the cost from the rent pursuant to [section 49.03\(a\)](#).

(Ord. No. 17590, § 2, 9-20-88)

## Addendum H

### Sec. 46.02. - Notice of discontinued service to be sent to the city.

The City of Saint Paul Code of Ordinances, Title VI Building and Housing requires:

*Section 46.02. - Notice of discontinued service to be sent to the city.*

*All utility companies and governmental subdivisions which supply gas, electric, water, hot water or steam service in the city to any dwelling or building used for residential purposes, including single-family or duplex structures, shall forward to the city a notice whenever service has been discontinued for any reason for a period of thirty (30) days. \*\*\* The notice shall include the reason for the discontinuation of service. It shall be forwarded in a manner agreed upon between the utility company and the director of the department of safety and inspections to the department of safety and inspections, for all buildings.*

**\*\*\* Effective 2-5-18**

The director of department of safety and inspections (DSI) has requested SPRWS provide notice of discontinued water service for all single family or duplex structures occupied by owners and/or tenants within the city of Saint Paul where water service has been discontinued due to a code violation and only after the water has been off for 72 hours or more and in accordance with the schedule on page 7.

# Addendum I

## Resolution on Late Charges

BOARD OF WATER COMMISSIONERS

RESOLUTION — GENERAL FORM

No. 7045

PRESENTED BY  
COMMISSIONER Helgen

DATE September 8, 2009

**WHEREAS**, the Board of Water Commissioners has established charges for water provided to its customers, which charges have been approved by resolution of the City Council; and

**WHEREAS**, the City Council has established sewer service charges and has provided that such charges be collected by the Board together with water charges, and has also established that late charges be applied to water and sewer service charges that are not paid within thirty (30) days of the billing date; and

**WHEREAS**, the current late charges, as established by Council Resolution No. 94-1304, are in differing amounts depending on the amount of the delinquent payment, and do not apply to interdepartmental City of Saint Paul water and sewer billings; and

**WHEREAS**, the Board desires to revise late charges so that a late charge of 5% be applied consistently to all water and sewer accounts and that the exception for interdepartmental City of Saint Paul billings be eliminated; now, therefore, be it

**RESOLVED**, that the Board of Water Commissioners does hereby recommend that a late charge of five percent (5%) be imposed upon all water and sewer service charges which are not paid within thirty (30) days of the billing date, with the following exceptions to be applied in accordance with established guidelines:

Late charge on a domestic account may be waived in the event of a change in property ownership, provided the late charge is the result of non-payment by the previous owner.

Late charge of up to \$50 on a domestic account may be waived one time for each account.

Late charge of up to \$100 on a commercial account may be waived one time for each account.

and, be it

**FURTHER RESOLVED**, that the Board does hereby request that the City Council of the City of Saint Paul establish the charges set forth above by resolution following a public hearing.

**Water Commissioners**

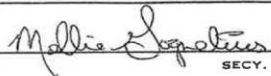
<b>Yeas</b>	Anfang	<b>Nays</b>
	Carter, III	
	Helgen	
	Kleindl	
	Rosbach	
President	Harris	

In favor 6

Opposed 0

Adopted by the Board of Water Commissioners

September 8, 20 09

  
SECY.

IMPORTANT  
RETURN TO BOARD  
MINUTES FILE  
ORIGINAL

## **Addendum J: Water Billing Procedures for Property Tax Forfeit to Ramsey County**

### **Tax Forfeit Implications to current water account charges**

1. Any water bill liens or charges are no longer valid once a property tax forfeits.
  - a. All liens and pending charges waiting against property that becomes forfeited are wiped out and no longer owing (expunged). This means water bill charges incurred prior to forfeiture are no longer valid and become uncollectible for SPRWS. Regardless if tax forfeit property is later sold at auction, repurchased by a prior owner, or purchased by someone else, any water charges incurred prior to forfeiture cannot be reassessed against the property.
  - b. Ramsey County Tax Forfeit Land (TFL) is responsible to facilitate SPRWS access to the property by September 1 so a final bill including all charges accrued pre-forfeiture can be defined and cleared from the account.

### **Notification to SPRWS of Properties Forfeited and which become owned by TFL**

1. Tax forfeitures are typically finalized August 1 of any year. However, Ramsey County TFL has information on pending forfeitures before August 1. Accordingly, before the last week of July, TFL will provide SPRWS a spreadsheet of properties pending/tentative forfeiture. This notification effort by TFL is intended to help SPRWS determine pre-forfeiture charges.
  - a. SPRWS will dispatch a crew and attempt to obtain a meter reading.
    - i. Where a meter reading cannot be obtained, SPRWS will notify TFL of the need to access the property ASAP.
  - b. By August 5, TFL will provide SPRWS a final spreadsheet of properties forfeited.
    - i. With this formal notification, SPRWS will amend its record information to assign TFL as the owner of the property.

### **Ramsey County TFL – Establishing Occupancy**

1. By September 1, TFL will update the spreadsheet of properties forfeited to define occupancy. Specifically, TFL will advise SPRWS of:
  - a. Vacant property where water service should be discontinued, the meter removed and all water billing stopped.
    - i. TFL will provide SPRWS property access information typically a lock box combination or TFL staff will be present to allow access. TFL will contact the meter department supervisor to arrange for the meter removal. SPRWS will create a service order to remove the meter and stop billing.
2. Occupied property. TFL operates two (2) occupancy types:
  - a. TFL – Tenant
    - i. For this occupancy type, TFL is leasing the property. The lease agreement provides for the water bill to be paid by TFL. This means SPRWS will send all such water bills to TFL and not maintain record information about the tenant.
  - b. TFL – Sale/Repurchase
    - i. TFL has entered into either a sale agreement or re-purchase agreement but TFL still owns/holds title to property pending satisfaction of certain conditions. This

means SPRWS will structure the account with TFL as owner and pending owner as TFL tenant. The account will be treated as any owner/tenant account. SPRWS will issue bills and all notices to both TFL and TFL tenants [current resident]. It is TFL intent the bills be paid by the current resident.

### **Water Charges to Accounts That Become Inactive Upon the Forfeiture Date Are Not the Responsibility Of TFL**

1. An inactive account is where the meter is removed. No charges accrue and no water bill is issued for an inactive account.
2. This applies where upon notification of a property being forfeit, property is vacant and TFL requests SPRWS stop all billing and remove the meter from the property. TFL is responsible to facilitate SPRWS access to the property by September 1.
  - a. SPRWS will dispatch a crew to shut off the water service remove the meter and make the account inactive. There will be no charge to TFL for these services. If the meter is found to be lost, frozen or damaged, SPRWS will assume the loss/damage was incurred prior to forfeiture and there will be no loss/damage meter charges to TFL. [See 2 under *Water Charges Incurred For "Active" Accounts After the Forfeiture Date Are Assumed By TFL* for case where meter is not removed timely.]
  - b. Where properties forfeited become owned by TFL and TFL sees to it the water meter has been removed before Sept. 1, TFL is not responsible for any water bill charges that accrue to Sept. 1. This includes water charges, misc. utilities, lost or frozen meter charges, etc.
  - c. *"Where access for SPRWS to remove the water meter may be restricted due to the presence of either a hazard or obstruction such as substantial personal property, biohazard, chemical hazard etc. SPRWS will shut-off the service upon request but will not remove the meter. Rather, Ramsey County will report the hazard to SPRWS. Ramsey County will arrange for meter removal and return the meter to SPRWS."* In this circumstance, TFL is not responsible for any water bill charges that accrue to Oct. 1, provided the water service has been shut off by Sept. 1. This includes water charges, misc. utilities, lost or frozen meter charges, etc.

### **Water Charges Incurred For "Active" Accounts after The Forfeiture Date Are Assumed By TFL**

1. An active account is any account where a meter is still at the property regardless of whether the water is on or off. Active accounts always accrue actual water and sewer use charges along with fixed water, sewer, and other miscellaneous utility charges. In addition, late fees and service charges are applied to past due billings.
  - a. Where properties forfeited become owned by TFL and the water meter is still at the property or Board verification of removal of the water meter has not been established as of Sept 1, TFL is responsible for all water bill charges that accrue from August 1 forward. This includes water charges, misc. utilities, lost or frozen meter charges, etc.
  - b. *"Where access for SPRWS to remove the water meter may be restricted and Ramsey County reports a potential hazard, and the water meter is still at the property or Board verification of removal of the water meter has not been established as of Oct. 1, TFL is responsible for all water bill charges that accrue from August 1 forward. This includes water charges, misc. utilities, lost or frozen meter charges, etc."*



2. Water charges to accounts where TFL plans for an account to become inactive upon the forfeiture date but due to delays the account remains active and further charges accrue. These charges are the responsibility of TFL.
  - a. SPRWS will seek to obtain an initial meter reading when SPRWS is notified of tax forfeiture. The meter reading will establish the start of current charges due and payable by TFL. Any further usage and minimum charges incurred prior to meter removal will be billed to TFL even if the property is vacant. Also, if meter stays in and is lost/damaged TFL will also be charged for the meter.
3. Water charges to accounts where TFL plans to continue water service to an account. These charges are the responsibility of TFL.
  - a. This applies where upon notification of a property being forfeit, TFL also notifies SPRWS to continue water service for occupancy.
    - i. SPRWS will dispatch a crew to obtain a meter reading. The meter reading will establish the start of current charges due and payable by TFL.
  - b. As an active account, all normal charges for service will apply to TFL as property owner.
    - i. For example, if TFL requests the account become inactive, a charge to shut-off and remove the meter will apply. A final bill for water consumption and other utility and miscellaneous charges based on the final meter reading will apply. Charges for loss/damage to the meter as appropriate will apply etc.
    - ii. If a meter reading cannot be obtained, SPRWS will observe normal access code enforcement actions to obtain access and correct the metering problem. If SPRWS finds the meter is damaged during the period of tenant occupancy, charges for loss/damage to the meter as appropriate will apply etc.
    - iii. If payment is delinquent after proper notification, water service will be discontinued and service charges will be applied similar to all other accounts.

#### **Notification to SPRWS of a Property's Final Sale Which Are No Longer Owned by TFL**

1. For the occupancy type Sale/Repurchase, TFL will notify SPRWS of the closing date when the title to a property is assigned to a new owner. TFL will provide SPRWS information about the new owner.
2. SPRWS will move in a new owner and amend its record information to assign TFL as the previous owner of the property.
3. TFL will receive a final bill of any charges not resolved at closing.