

CITY OF EVANSVILLE



Evansville
Water & Light
A Public Power Community Est. 1901

UTILITY ACCOUNT POLICY HANDBOOK

Effective May 1st, 2025

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PURPOSE AND SCOPE

1-1 Purpose and Scope

The purpose of this manual is to provide staff and utility customers with a general frame of reference on how billing, payments, agreements, and disconnections will be conducted.

SEGREGATION OF DUTIES

2-1 Staff

- No person shall adjust a bill for any reason set forth in this policy, in Public Service Commission (PSC) regulations or any other policy or statute and collect payment of the same adjusted bill.
- If a staff member makes an adjustment to a bill due to an error or agreement, another staff member must take payment.

REQUEST FOR INFORMATION

3-1 Request for Information

As allowed by the Public Service Commission's (PSC) administrative rules, if another person, including a family member, requests a customer's information, the City shall follow Wisconsin Statute 196.137 concerning sharing municipal utility customer information. This statute defines customer information as "any information received from customers which serves to identify customers individually by usage or account status." Under this statute, a utility is prohibited from releasing customer information to any person except:

- Agents, vendors, partners, or affiliates of the municipal utility that are engaged to perform any services or functions for or on behalf of the City.
- In connection with an issue of municipal securities and to the extent the City determines release is necessary to comply with securities disclosure obligations to a lender, a purchaser, potential purchaser, investor, or potential investor, in municipal securities.
- In connection with the preparation of real estate closing documents, a title agent, insurer, lender, mortgage broker, or attorney providing legal services.
- In connection with a real estate transaction or appraisal of real property, a real estate broker or salesperson licensed under Wisconsin Statute chapter 452, or an appraiser certified or licensed under Wisconsin Statute chapter 458.
- In connection with the foreclosure of real property, a lender or prospective purchaser.
- Transmission and distribution utilities and operators within whose geographic service territory the customer is located.
- The commission or any person whom the commission authorizes by order or rule to

receive the customer information.

- The owner of a rental dwelling unit to whom the City provides notice of past-due charges pursuant to Wis. Stat. 66.0809 (5).
- An owner of real property provided with municipal utility service or the owner's designated agent or representative.
- Any person who is otherwise authorized by law to receive the customer information.

When necessary, the City may need to consult its legal advisor(s) or the PSC when determining if the requesting party meets one or more of these exclusions.

APPLICATION FOR SERVICE

4-1 Owner Occupants

- An Application for Service is required for water and/or electrical service to be provided.
- Customers are required to provide the following information (full name and date of birth) and one of the following identification, driver's license, passport, or last 4 of SSN, as identified in PSC 113.0408 (2) (c) for service to remain in their name.
- Closing companies can submit a service application on behalf of the customer.
- The City will ask for the best contact information (i.e. cell phone or home phone) to contact the customer in case of emergency, service interruption or billing concerns.
- The utility shall disconnect service if the application is not returned within thirty (30) days.

4-2 Rental Properties

- Service may remain in the landlord's name until the tenant completes the 'Application for Service' or remain in the landlords name if they choose per an arrangement with the tenant.
- Customers are required to provide information (full name and date of birth) and one of the following identification, driver's license, passport, or last 4 of SSN, as identified in PSC 113.0408 (2) (c) for service to remain in their name.
- The City will ask for the best information to contact the customer (i.e. cell phone or home phone) in case of emergency, service interruption, or billing.

The landlord or property owner has 14 days to notify the City of a change in tenant or customer. Failure to notify the City may result in back billing being the full responsibility of the property owner(s) until the following billing cycle.

CLOSING AND TRANSFERRING ACCOUNTS

5-1 Practice

- The City closes all accounts with a final bill when a transfer is required. The purpose of the final bill is to show a clear point of transfer (date and use) allowing both parties clear and separate financial obligations.
- Unless the new customer's information is already on the account to be transferred, a new 'Application for Service' form must be completed.
- When faced with an account owner that is unreachable, the City reserves the right to hold transferring the account until the City is satisfied that the listed account owner has abandoned the account so as not to violate Wis. Stat. 196.137.
- In case of an unreachable customer, proof of the right to transfer or close the account may include but is not limited to lease agreements / deed transfer for the same service location, letter stating power of attorney, death certificate, will and trust, estate or more that shows the transfer of property and/or guardianship of the account owner.
- The City does not keep copies of these forms or copies of driver licenses, only the 'Application for Service'.

5-2 Fees

- Title companies requesting the closing or transfer of an account with water service will be charged twenty dollars (\$20) per parcel ID.

PAYMENT OPTIONS

6-1 Online payment and in Person

- Online payments can be made through *MyAccount*.
- Payments cancelled for non-sufficient funds (NSF) shall be subject to a NSF fee per Chapter 2-245 of the Municipal Code.
- No employee of the City shall physically create or assist in the creation of these on-line accounts for individual customers. Employees may verbally assist customers but may not physically set up digital *MyAccount* access, digital wallets, autopay, or make any payments. Under no circumstances shall a City employee enter payments on behalf of a Customer into *MyAccount*

6-2 ACH Accounts

- Accounts can be set up at City Hall.
- Customers must complete and sign a Direct Payment Form with bank routing and account numbers.
- A voided check or financial institution verified account information shall be attached to the form to provide staff with the necessary routing and account information.

6-3 Low Income/Emergency Assistance

- Assistance is available year-round, through the state [Energy Assistance](#) program. Heating Assistance [applications](#) are taken from September to May and Crisis [applications](#) are taken during the disconnection time frame from April-October (or until the funds run out). Heating Assistance is sent to the customers' heating source, either WE Energies or the City. Crisis funds are sent directly to the City and applied to the customer's account. The notification process during this period provides the necessary reminders and time for an account owner to file for assistance.
- Confirmation of receiving low income or emergency assistance will be used to:
 - Restore power to a customer after it has been disconnected for non-payment.
 - Used as payment to prevent disconnection.
- The City will only accept confirmation via phone, email, mail, or fax directly from the source of assistance.
- If a Customer leaves the service area, remaining assistance funds shall be returned to the assistance resource, not the customer.

6-4 Cash

- Cash transactions shall follow the City's Cash Handling Policy.
- All cash denominations paid in \$20.00 or greater shall be checked with a counterfeit marker.

6-5 Checks

- All checks shall be stamped for "Deposit Only".
- The City will not cash checks for any nominal amount.
- The City will not accept any postdated checks.
- The City will not accept third (3rd) party check.

6-6 Returned Payment Process

- Payments cancelled for a returned transaction shall be subject to a returned payment fee as permitted in Chapter 2-245 of the Municipal Code, also see [Fee Schedule 2-245](#).
- The transaction is reversed in the cash receipt system.
- Staff documents the customer's account as having a returned payment.
- A letter is sent to the customer of the returned transaction via certified mail.
- The customer has up to 10 business days to make good on the returned payment.
- If not corrected within 10 business days, information shall be sent to the Police Department for an Ordinance violation.
- The City shall refuse payment from individuals or to accounts when two returned transactions have occurred within 12 months. Customers will not be able to make a payment using a method that was returned as described above for at least 12 months. In cases of reported fraud or similar, the City Administrator/ Finance Director/ Finance Director can authorize an exception.
- Returned payment and associated fees must be paid in full to avoid disconnection.

- If a payment was received to avoid disconnection, see the disconnection policy below

6-7 Credit or Debit Card

- Credit card can be taken in person at City Hall or online through *MyAccount*.
- The City shall check the back of credit cards for signatures and ask for identification if:
 - The card owner information does not match the account information.
 - The card signature line requests an identification check.
 - The signatures of the receipt and the back of the card do not match.
- Any additional charges for service and use of a credit or debit payment system shall be charged to the customer at the time of the transaction.
- City employees shall make in person credit card transactions directly through PSN or a credit card terminal if available.
- *MyAccount* payments should be made directly by the Customer

BUDGET PLANS

7-1 Budget Plans

Budget Plans are used to allow customers a steady method of payment based on 12 months of data. Followed in accordance with PSC 113.0406(5).

- Accounts must be made current with no past due amounts to be eligible for a Budget Plan.
- A Budget Agreement must be completed, signed, and returned by the account holder.
- In determining a Budget Plan, the City will add the last 12 months of bills and divide them by 11, rounding to the nearest dollar increment provided by the City's utility billing software to determine the monthly budget amount.
- The City will notify the customer if there is need for a change to the customers budget plan via letter mailed to the billing address.
- The City requires that the customer returns a signed amended budget form agreeing to the changes.
- The City will review budget plans of 6 months or greater twice (2) a year ending every June and December.
- Failure by the customer to pay monthly and timely will result in disqualification of a budget plan. All new and renewed budget plans missing two (2) payments within 12 months will result in disqualification from future budget plans for 12 months.
- Failure to pay the full amount as set in a budget plan shall constitute a missed payment in determining qualification.
- Exceptions may be made when Energy Assistance is applied to an account.
- Any account credit balance in excess of \$600 should be refunded to the customer.

[3/31/2026]

DEFERRED PAYMENT AGREEMENTS (DPA) FOR OWNER/CUSTOMERS

8-1 Deferred Payment Agreements (DPA) –

An agreement consisting of two distinct components: (1) payment of a reasonable amount of the outstanding bill; and (2) installments on the remaining outstanding balance. The terms set out below have been found to be reasonable by the Municipal Services Committee (MSC) and where necessary, approved as part of the City's tariff with the PSC.

8-2 Procedure

- To start a DPA the utility requires a minimum of 50% of the total account balance.
- A DPA will be for the remaining balance to be paid within a 3-to-4-month period due on the 25th of each month.
- DPAs shall be paid in full by August 25th of the current year.
- Current bills shall be paid in full by the DPA payments.
- Customer will need to sign a DPA agreement, and the amount of the DPA plus current bill will be printed on the utility bill every month until DPA is paid in full.

8-3 Default of a DPA Procedure

- If the customer is disconnected due to default on a DPA, the City shall not amend the agreement, and the customer is responsible to become current on the DPA.
- The default will be recorded on the customer's account.
- The DPA must be paid in full by August 25th of the current year or face assessment and/or collection processes.

8-4 Amending, Extending, or Altering a DPA

- The staff shall not grant an exception but present the unique situation and remedy to the City Administrator/ Finance Director on a case-by-case basis. Disconnection will be delayed until a decision is made by the City Administrator/ Finance Director.

8-5 Disqualifications for DPA

If the customer is a Residential tenant, the following process needs to be followed in accordance with WI Act 274:

- The residential tenant has greater than \$100.00 of account arrearages that are more than 90 days past due.
- The residential tenant has defaulted on a payment extension in the past 12 months.
- The residential tenant is responsible for account arrearages that were placed on any property owner's tax bill in the utility's service territory in the past 24 months.
- The residential tenant has a balance that accrued during the winter moratorium that is more than 80 days past due.

PAYMENT EXTENSIONS

9-1 Payment Extensions

- All payment extensions are approved by the City Administrator/ Finance Director.
- Payment extensions are shorter term agreements meant to improve collection on accounts to avoid the collection process.
- Rules for accepting a DPA do not apply to a Payment Extension with the only exception being 50% down payment and 100% of all NSF and reconnection fees.
- Only one payment extension may be granted per calendar year to an individual person, excluding Medical Necessity considerations.
- Notes shall be placed on the account about payment arrangements the customer may wish to make during the disconnection moratorium.

BILLING ADJUSTMENTS/CREDITS

10-1 Billing Adjustment

- City staff have the authority to adjust bills to match meter readings and tariffs/rates only. If the meter reading shows a level of use, the bill matches that use and the account has the appropriate tariff applied, staff cannot alter the bill.
- Staff shall notify the City Administrator/ Finance Director when a billing adjustment happens.

10-2 Spiked Use & Overpayment

- City staff has the authority to adjust bills to match meter readings and tariffs/rates only.
- The City cannot credit back any electric or water use per the PSC.
- If there is a large, above average, spike in water use due to a leak, credit towards the sewer bill may be granted by the Municipal Services Committee (MSC.)
- Sewer credits are calculated based on a 6-month average prior to the leak. The leak must be corrected and the use showing a return to the average.
- Only excess water that did not enter the sanitary sewer system can receive credit via the Consent Form and MSC approval.
- Only the variable charges can be credited.
- An account may be refunded any credit balance more than \$1,000.

[3/31/2026]

10-3 Consent Form

All sewer billing adjustments require a consent form to be completed by the customer. The consent form must be signed by the customer and include their name, account

number, and a reason or circumstances for the appeal. This is a requirement so the MSC may discuss the customer's account in a public meeting, and vote on crediting the account.

10-4 Meter Dispute

- If there is a dispute on the electric or water meter's accuracy, the City will work within Public Service Commission (PSC) guidelines.

DISCONNECTION PROCESS

11-1 Disconnection Process

- Commercial customers will be disconnected all year round if they are \$60.00 or more past due.
- Residential customer's electric service will be disconnected from April 15 to Oct 31 if they are \$60.00 or more past due.
- The City will send out, via U.S. Mail, disconnection notices 10 calendar days prior to the date of disconnection.
- As a courtesy, the City will attempt to make customer contact by phone 48 hours before disconnection. If contact by phone was not made, the City will place reminder cards on the door facing the street of the building to be disconnected (not the preferred entry of the customer) up to 24 hours before disconnection.
- Services will be disconnected starting at 11:00 am on the date noted on the disconnection notice.
- Once City staff has been sent to disconnect the meter, service may still be disconnected even if payment was received prior to actual disconnect but after 11:00 am on the date of disconnection.
- After receiving the first disconnection notice, if a customer's payment is returned, the customer's service will be disconnected without further notice, if within 48 hours of the disconnection date.
- After receiving the first disconnection notice, if a customer's payment is returned, 48 hours or more past the disconnection date, a new disconnection notice of no less than 24 hours will be placed upon the physical location of the delinquent account, usually the door facing the street.
- When a disconnection or reconnection creates a concern for the safety of City staff, the City Administrator/ Finance Director or Municipal Services Director may provide an alternative solution.
- The City notifies landlords if their tenants utility bills are past due.

11-2 Reconnection Process

- If applicable, all returned payment fees must be paid in full.
- The customer must either pay the past due balance plus \$40.00 reconnection fee or arrange a DPA plus the \$40.00 reconnection fee.
- Reconnection fees are for the costs of the City performing reconnections.
- Reconnections will not begin until after City staff have completed all disconnections.
- City staff will remain available to physically reconnect customers until 4:00 pm on the day of disconnection.
- City staff will remain available to make arrangements or accept payments until 4:00 pm on a standard business day.

11-3 Disconnection Moratorium

- The disconnection moratorium is November 1st to April 15th of each year.
- No residential disconnects can occur at this time.
- If disconnected prior to November 1st for non-payment, the City is not obligated to reconnect services until the account is made current.
- Late fees, interest and other charges shall be added during the disconnection moratorium.

FINAL BILLING

12-1 Rates and Fees

- The utility customer shall be billed the full amount owed based on utility use as of the transfer or disconnection date.
- All non-variable fees shall be pro-rated at 30 days.

12-2 Notice

- Customers, property owners and closing companies are responsible for giving adequate notice to the City to process the final bill.
- Producing final bills for owners of one to ten units (1-10) shall require notice of no less than three (3) business days.
- Producing final bills for owners of eleven units or more (11+) shall require a notice of no less than five (5) business days.

12-3 Billing and Information

- When a property is changing owners, but not the utility customer, a final billing process must still be completed. The utility customer may have two separate bills representing the period of time for each owner, both due at the same time because of billing automation.
- A forwarding address is required for all final bills.

- If no forwarding address is provided by the account holder, the City shall mail the bill so that it may be forwarded by the US Postal Service.
- After 4 attempts, paper bills will no longer be printed and mailed.

COLLECTIONS

13-1 State Debt Collections (SDC)

- The City will only submit to collections accounts/bills that are final.
- Per the agreement with SDC, the account must have a balance of \$50.00 or more past due.
- To meet SDC requirements of bills being 90 days past due the City shall:
 - After 60 days of being past due (past due means past the original due date of the bill not paid) the City shall send notice of its intent to file with SDC.
 - After providing 30 days' notice the City shall file with SDC.
- After the account or bill is sent to SDC, an alert is placed on the account to accept payments through SDC only.
- The City shall continue the collection process until the bill or account can be transferred to tax collection (if eligible) or until deemed uncollectable.

13-2 Tax Roll Collection

- Accounts in the name of tenants (“renters”) shall be paid in full and made current by August 31st each year. The City notifies landlords of their tenant’s status every month if any bills are past due.
- All amounts not collected and ineligible for SDC shall be sent to the City Treasurer for tax roll collection after November 15th of each year.
- The City Treasurer will send the collection to the County prior to November 20th for placement on the tax bill.

MEDICAL NECESSITY

14-1 Heat Advisory

During a heat advisory issued by the National Weather Service the City will make reasonable attempts to reconnect services to customers who have been disconnected when there is a potential threat to health or life. Upon expiration of the heat advisory the City shall disconnect service without further notice.

14-2 Twenty One (21) Day Medical Postponement

Postponement is a temporary solution to provide the customer with a window of time to make arrangements, this is not a permanent cycle of discounted utilities.

Per Section 113.0301 of the Public Service Commission (PSC) Administrative Code, the City

shall postpone the disconnection of or reconnect service for a customer with medical needs for up to 21 days. The customer must prove that disconnection will aggravate an existing medical condition or interrupt emergency care. The customer must provide the following:

- A statement identifying the medical need for uninterrupted or reconnected service from a Wisconsin licensed physician, public health official, social services, or law enforcement.
 - The statement must identify the medical need or protective services emergency.
 - The statement must specify the period during which disconnection will aggravate the circumstances.
- A reasonable payment arrangement to continue the service on an extended basis under a DPA or payment extension.

The City will take extenuating circumstances, such as infirmities of aging, developmental, mental, or physical disabilities, the use of life support systems, or like infirmities incurred at any age, or the frailties associated with being very young, into consideration prior to disconnecting or reconnecting service. The City considers these circumstances a high threshold to meet and prove. These circumstances shall be a matter of life and safety, not comfort.

The postponement may be extended greater than 21 days by renewal of the statement or an agreement, both to be reviewed and potentially approved by the MSC when there is evidence of reasonable communication between the City and customer and attempts by the customer to make payments.

Notes of such arrangement and review shall be placed on the account.

The customer must sign a consent form stating their name, account number, and the reason or circumstances for the extension of postponement. This is a requirement so the Municipal Services Committee may discuss the customer's account and circumstances in a public meeting and vote on the account postponement.

SEVERABILITY

15-1 Severability

If any statement, procedure, or directive within this policy shall, for any reason and to any extent, be invalid or unenforceable, the remaining shall remain in full force and effect.

EMPLOYEE ACKNOWLEDGEMENT FORM

I hereby acknowledge the following:

1. I have received the City of Utility Account Policy Handbook, Effective May 1st, 2026.
2. I have had the opportunity to review the Handbook and opportunity to ask for clarification of any of its requirements.

Signed: _____ Date: _____