

**BUSINESS OFFICE**

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**TOWN OF SUFFIELD**

WATER POLLUTION CONTROL AUTHORITY

**TREATMENT PLANT**

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844 East Street South  
Suffield, Connecticut 06078-2402

September 12, 2017

Revision date: September 12, 2017 (Rev 02), April 11, 2006 (Rev 01)

Original Policy date: December 14, 1999

**SUBJECT: Sewer User Debt Collection Policy**

Purpose: This policy applies to overdue fees which are currently billed on an annual basis, (as well as Connection Charges and Benefit Assessments)

The WPCA Commission completed a review of the debt collection policy at the April 11, 2017 Regular Monthly Meeting. Due to ongoing fee collection issues and to improve and reduce the amount of delinquent accounts, the updated Policy is as follows:

**Debt Collection**

Any Sewer User account that has been outstanding for more than one (1) month, or owes more than the current minimum charge (for a single-family home) and is non-responsive to WPCA notifications will be considered delinquent and therefore subject to the following action.

1. Property owners that receive delinquency notices via certified mail with a delivery receipt requested will have thirty (30) days from receipt of letter to make acceptable arrangements for payment. The delinquency notice schedule is as follows:
  - A. One (1) month delinquent notice (Sept.) – Send delinquent notice; certified when applicable.
  - B. Six (6) month delinquent notice (Jan.) – Send certified letter and delinquent notice.

- The property owner will have thirty (30) days from receipt of six (6) month letter to contact the WPCA to pay in full or enter a payment arrangement for the delinquent account.
  - Full payment will be requested, however, the WPCA will accept partial payments, provided that they are sufficient to pay the account in full within two (2) years. The property owner will sign and date the agreement with the WPCA.
2. The WPCA will require that the delinquent balance due at the notification date be paid in full within two (2) years. Payments will be determined by means of an amortization schedule. The principal balance will equal the total outstanding at the time of notification, with an 18% APR.

## **Exemptions**

1. Sewer User Accounts that are currently in foreclosure or properties for which there is a pending sale will be exempt from this action, as the WPCA will be paid once the property is settled.
2. Accounts for which partial payments, as agreed upon by the WPCA, are being made will be exempt from this action.

## **Foreclosure**

- A. Send notification via certified mail with a delivery receipt requested, under Suffield Water Pollution Control Authority (WPCA) letterhead, to the property owners stating the account has been placed on an internal list for potential foreclosure if no payment arrangement is made within the time frame stated in the letter. The time frame will not vary from any terms set forth in this policy. The notification schedule reference date is understood to be the billing date. The foreclosure proceeding will be as follows:
- a. Eleven (11) months delinquent notice (June) – Send intent to lien notice.
  - b. Thirteen (13) months delinquent notice (Aug – of following year) – Send “intent to foreclose” letter.
  - c. Fifteen (15) months delinquent (Oct.) – Refer account to attorney to initiate foreclosure proceedings.

**1. Payment terms and acceptable alternative payment terms are as follows, and shall be included in related correspondence with the account holder.**

- a. Full payment will be requested, however, the WPCA will accept partial payments, provided that they are sufficient to pay the account in full within two (2) years. The property owner will sign and date the agreement with the WPCA.
- b. If the WPCA does not receive full payment or enter into a payment arrangement with the property owner within thirty (30) days of the receipt of the final foreclosure notification letter, the property owner's delinquent account will be referred to the WPCA's attorney. The attorney will commence foreclosure action, which includes a title search.

**2. Late payment fees**

- a. For those sewer users requesting to make partial payments, the formula [Use Fee Balance x 1.5% compounded monthly] will be used to help establish an acceptable minimum payment, as well as a future payment schedule if needed.
- b. In addition to all fees related to the delinquency, the property owner will be responsible for fees related to the attorney's foreclosure action. For example, the current estimated minimum cost to initiate foreclosure proceedings is between \$500.00 and \$700.00.