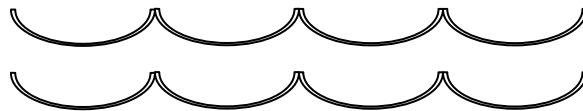


**Your Rights and
Responsibilities
as a
Water Utility
Consumer**



Revised August 1998

This pamphlet was prepared by the
Pennsylvania Public Utility Commission
(PUC) to summarize the regulations regarding
**Standards and Billing Practices for
Residential Service.**

As a residential water customer, you have many important rights and responsibilities to ensure fair dealings between you and your water company.

These rights and responsibilities include:

- *Your right to a clear and concise bill

- *Your right to know how your water bill is figured

- *Your right to check your water bill for accuracy

- *Your right to fair credit and deposit policies

- *Your responsibility to pay your bill

- *Your right to question or disagree with the water company

- *Your right to receive continuous water service if you meet your responsibilities

Your water company has the responsibility to honor all of these rights. You, the customer, have the responsibility to know your rights and to know how your water company should provide you with service.

This pamphlet highlights questions you may have about your water company's billing, credit, dispute, and shut-off practices.

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HOW IS YOUR WATER BILL FIGURED?

Your water company has the responsibility to mail you a bill for your water service at least every billing period, which may be monthly, bimonthly or quarterly. This bill will be based on either a meter reading or an estimated reading.

The Water Meter & Meter Readings

At least every three months on approximately the same date, meter readers are scheduled to read the meter at your residence. Meter readers and utility service persons carry identification, which you may ask to see for your protection. Some water companies are reading meters electronically from their office instead of sending a meter reader to your residence.

The meter is the property of the water company. You are legally prohibited from removing and/or tampering with the meter. You are responsible for keeping the area around the meter clear and easy to access. You may need to restrain your dog or move objects that prevent the meter reader from reading the meter. You have the responsibility to provide access to the meter at all times. You also have the responsibility to protect the meter from freezing and from being damaged. If the meter is not in your residence, it may be located in a meter pit on your property line. The meter may have been installed in a pit due to the length of your water service line or not having a proper location in your residence to set a meter.

Estimated Bills

When your water meter is not scheduled to be read, the water company estimates your bill. The estimate is based on your previous usage history (your past meter readings) and may be adjusted for existing weather conditions.

Your bill may also be estimated when extreme weather conditions, emergencies, strikes, or other circumstances prevent the company from taking a meter reading.

Another time your water bill may be estimated is when the meter reader cannot gain access to your meter. When this happens the water company still has a responsibility to take an actual meter reading every six months unless you supply your own meter readings. If you supply the reading, the water company has the responsibility to take an actual reading every 12 months. You and the company have the responsibility to make arrangements for meter readings if the meter is in a locked place. If your bill has been estimated for several months, your bill may change upward or downward according to the actual reading.

Supply Your Own Meter Readings

If you wish all your bills to be based on meter readings, you may supply the company with readings during estimated billing periods. Simply request meter reading cards from the company, and return them by the date listed on the card. The water company's local business office will also provide you with meter reading instructions.

How to Check Your Utility Bill For Accuracy

If you think that your water bill is wrong, you can check it in the following ways:

Read your meter if you question the amount of service you have used. Your usage will have increased between the time the water company read your meter and when you take the reading. For this reason, your reading will be somewhat higher than the reading listed on your bill.

Compare the bill to the one you received at the same time last year to see if there is any change in the amount of water you have used. Remember to compare differences in usage rather than differences in the total dollar amount of the bills since changes in rates could cause an increase. Your bill may have a bar chart that shows your usage for the past 13 months. You should consider severe weather conditions and changes in living habits (such as changes to your house, a new appliance, additional family members, or time spent at home) that could increase or decrease the amount of water you use.

Contact the water company's business office immediately with any additional questions about your bill.

WHAT'S IMPORTANT TO KNOW ABOUT PAYING YOUR WATER BILL?

When to Pay

You must make every effort to pay the bill by its due date. After the bill is mailed to you, you have 20 days to pay it. If you do not pay the bill by its due date, you may be charged a late fee on the unpaid overdue balance. This fee cannot be more than 1.5 percent per month and cannot be greater than 18 percent simple interest per year.

Where To Pay

You may either mail the payment, take it to any of the water company's business offices, if they accept payments, or pay your bill at additional locations chosen by the company. Many companies offer the convenience of an automatic payment plan. If authorized by you, the company will deduct the amount due from your bank account.

Billing Errors - Make-Up Bills

Sometimes billing errors do occur. These mistakes could be caused by a water company billing error or a number of low or high estimated bills. The company must refund or credit your account with any overcollected amounts resulting from this mistake. Likewise, if you have used more water than the amount you were billed, you must pay the additional charge to the water company. However, the water company must review this "make-up" bill with you and attempt to set up a reasonable payment arrangement. You do not have to pay this amount in a lump sum; rather, you can pay it back over a period of time equal to the time period in which the mistake occurred.

Separate Bills For Separate Charges

Charges for special services, repair work, appliances, or meter tests cannot be put on your water bill. The water company has the responsibility to bill you separately for these items.

Budget Billing - Plan Your Water Expenses

Some water companies offer budget billing. Call your water company to find out if this is an option for you. With budget billing, you make an agreement with the company to have your bills averaged throughout the year. The company will review and adjust the amount of your budget bill based on your usage. You will be billed for approximately the same amount each month even though your usage may vary from season to season.

The budget billing program may make it easier for you to plan your expenses. The water company's business office, if this option is available to you, will provide you with more information about this program.

If You Move

If you plan to move, you have the responsibility to notify the water company's business office at least seven days before your moving date. You also have the responsibility of giving the company access to your meter for a final reading and shutoff. If you fail to do either of these things, you may have to pay for service at your old address even after you move. Even though you move, you are still responsible for paying any water bill you still owe at your old address.

If You'll Be Away From Home

If you plan to be away from home for a long period of time, you have the responsibility to make arrangements for paying your bills. Remember, your water service continues even while you are away and you will be billed at least the approved minimum charge during your absence. Your failure to make arrangements for payment of these bills could result in the shutoff (termination) of your service. To avoid any possibility of internal leaks while you are away, you may wish to turn off the valve inside the house before leaving for extended periods of time.

Third Party Notification - Extra Protection

The third party notification program was designed as an additional protection against water service shutoff. This program protects individuals who may either be away from home for an extended time period or those who may not understand the water company's practices.

The third-party notification program allows you to choose another person to receive copies of all reminder notices, past-due notices and shut-off notices that are sent to you.

By filling out a form you permit the water company to send these notices to a third party that you choose. In this way another individual is made aware of an important problem. Perhaps this person can provide you with advice or assistance. This party does not have the responsibility for paying your bills!!

Forms and further information concerning this program are available at the water company's business office.

DO YOU HAVE TO PAY A SECURITY DEPOSIT FOR YOUR WATER SERVICE?

Deposit decisions must be based only on your individual credit record. The water company cannot require a deposit on the basis of where you live, your race, sex, age if over 18, national origin, or marital status.

Credit Policy For New Customers

When you apply for new water service, the water company has the right to check your credit history to determine whether a security deposit is necessary.

The water company cannot charge you a deposit as a new customer if you meet one of the following credit tests:

*You have a good water payment history. That is, you were a customer of similar water service within the last two years, your water service was not shut off for nonpayment during the last 12 months of this service, and no bills are owed from that prior service.

*You either own the property or have at least a one-year lease at the property to be served by the water company unless you have an otherwise unsatisfactory credit history as a water consumer within two years prior to your application for service.

*You can establish credit and are a good credit risk. You can provide credit cards, letters of reference, and/or your employment history as proof of a good credit rating. You cannot be considered a poor credit risk simply because you have yet to establish credit.

The water company must notify you in writing of the reasons why you are required to pay a deposit. If the water company takes longer than three business days to check your credit, it must provide you with service until the deposit decision is made.

In addition, before providing service the water company can require that you pay any unpaid bills that you owe them from the last four years. The company must allow you to make a payment arrangement to pay the amount you owe. However, you cannot be held responsible for another person's bills unless either a court or the PUC decides that you are responsible.

Credit Policy For Existing Customers

The water company may require a security deposit from you as an existing customer if:

- * You have not paid your water bills on time. That is, you have been late in paying two bills in a row or three or more bills in the last year.
- * You have failed to make payments according to a payment schedule set up to pay past due bills.
- * Your service has been shut off because of unpaid bills.

The Security Deposit

You may satisfy the water company's request for the deposit by doing any one of the three following options:

Paying A Cash Deposit. The amount of the deposit is equal to one billing period plus one additional month's service, not to exceed four months. All customers have the option to pay this deposit in three payments: 50 percent immediately, 25 percent at the end of 30 days, and 25 percent at the end of 60 days. Existing customers have 21 days after notification by the water company to make the first payment.

Supplying A Third Party Guarantor. Instead of paying a cash deposit you can have another credit worthy customer sign a form guaranteeing that your bills will be paid. This person will then become responsible for paying your bills up to the maximum amount of the required deposit. The person's responsibility ends when you establish credit.

One year after you pay the security deposit, the water company must review your account payment history. If you have a good payment history, the deposit plus interest will be refunded to you. If you do not have a good payment history, the water company must review your account monthly until you establish a good payment history. This deposit earns interest yearly.

WHAT IF YOU DISAGREE WITH YOUR WATER COMPANY?

You have the right to question or dispute any billing or service action the water company takes. You should tell the company of the problem as soon as it occurs.

Questions, Problems and Disputes - Get In Touch Immediately

You may question any charge applied to your bill, ask about the company's billing policies or services, request new service, complain about present service or make a payment arrangement for your bills. Your concerns or questions can often be answered if you immediately bring them to your water company's attention. Your water company may ask you to allow them to review its records about your concern and call you back. If you agree to let the company do this, the water company will call you back within three business days. If the company cannot reach you, it will send you a letter that will tell you what it found from its review.

If you are not satisfied or disagree with the water company's response, tell the company that the matter is not resolved to your satisfaction. At this point, the inquiry you make to the water company becomes a **dispute**. There is a three-step process for handling these disputes that involves you, the water company, and the PUC.

Steps To The Dispute Process

Here are the steps of the dispute process, which must be followed in order.

Step 1. Filing A Dispute With The Water Company.

The company must respond to your dispute within 30 days. In answering your dispute, the company must provide you with all the information necessary for you to make a decision on whether you need to proceed further with the matter. This includes informing you of all related company rules (tariffs). The water company can also provide you with a statement of your account including payments and meter readings. Meter test results and any other information related to your dispute should also be included when appropriate. In addition, the company must tell you of your right to register a further complaint with the PUC and how to do this. You may request all of this information in writing by asking for a written utility company report.

Step 2. Filing An Informal Complaint With The PUC.

At this point, if you do not agree with the company's response, you have ten days after the water company answers your dispute to file an informal complaint with the PUC. Write or call the PUC's Bureau of Consumer Services for assistance. The Bureau will need your name, telephone number, the service address, the account number, the name of the company, a description of your problem, what action the water company took, and what action you are seeking.

The Bureau of Consumer Services' staff will review the matter and investigate further. The Bureau of Consumer Services' staff will make a decision based upon the facts both you and the company present.

The Bureau will notify you of its decision and at the same time explain the steps involved in appealing this decision to the PUC if you disagree with it. You may request a written report of the Bureau's decision.

Step 3. Filing A Formal Complaint.

If you disagree with the Bureau of Consumer Services' decision, you must appeal that decision within twenty days. Although it is not necessary, you may wish to use a lawyer. The company also has the right to appeal the Bureau's decision to the PUC.

After formal complaint forms are filed with the PUC, a hearing will be scheduled at which time a PUC judge will listen to both sides of the dispute and issue a decision.

Protection During The Dispute Process

The water company may not shut off your service for non-payment of the bill in question during the period that you are waiting for a response to your inquiry or dispute. However, you are still responsible for paying all bills that you do not dispute.

CAN YOUR WATER SERVICE BE SHUT OFF WITHOUT YOUR CONSENT?

If you have difficulty in paying your bills or if you are not making payments for any other reason, tell your water company as soon as possible. By notifying the company immediately, you may avoid shutoff of your service. The following information concerns both your rights and responsibilities regarding service shutoff.

Payment Arrangements

A payment arrangement is an agreement you reach with the water company to make reasonable payments over a period of time for the amount of money that you owe. The size of your payments will be determined by such things as:

*Your ability to pay (your income, family size, and basic expenses)

*Your payment history

*The length of time your payment has been overdue

*The size of the unpaid balance

If you cannot make a reasonable payment arrangement with the water company, contact the PUC for assistance within ten days after you receive an answer from the company regarding a payment arrangement. (This is Step 2 of the Dispute Process.)

When Your Water Service Can Be Shut Off

The water company can shut off your water service for any of the following reasons:

- *Nonpayment of an undisputed bill for service, nonpayment of a payment arrangement, or nonpayment of a security deposit
- *Tampering with company meters or other company property, or stealing water service
- *False statement or fraud in obtaining your water service
- *Refusal to allow water company employees to read your meter or to check company equipment
- *Violations of rules, approved by the PUC, which may cause harm to individuals or damage to water company equipment.

Tenants - When The Service Is In Your Landlord's Name

If your landlord either fails to pay water bills for your residence or instructs the water company to shut off your service, you must be notified by the water company. The water company will then explain your rights and duties related to continuing service. The company will mail you a written summary of this information if you ask for it.

When Your Water Service Cannot Be Shut Off

The Water Company Cannot Shut Off Your Service:

- *On a Friday, Saturday, Sunday, holiday, the day before a holiday or any day the water company is closed
- *For nonpayment of bills more than four years old
- *For nonpayment of bills for either merchandise or service work
- *For nonpayment of bills in someone else's name, unless you are found responsible by a court or the PUC

*For nonpayment of an estimated bill unless you deny the water company access to your meter.

Medical Emergencies

If a medical emergency exists in your household which will be affected by a service shutoff, the shutoff may be postponed. Your doctor must tell the company how the shutoff of your water service will worsen a serious medical condition of someone in your household. The doctor should contact the company by phone or by letter. The company may require the doctor to follow up a phone call with a written statement. The shutoff can then be postponed for a maximum of 30 days. However, you still have the responsibility to make a reasonable payment arrangement for the overdue bills during the postponement. Medical certifications may be *renewed* in the same way for the same period of time. If you do not make payments on your overdue bill, the company may only accept two medical certification renewals. (See your Shut-Off Notice for more information in regard to this procedure because your doctor's statement must contain specific information.)

The Shut-off (Termination) Process

Shutoff or termination of water service is a very serious matter. It is important to contact your water company as soon as you receive a shut-off notice. This shutoff can be for any of the reasons listed in "When Your Water Service Can Be Shut Off." If the shutoff involves an unpaid bill, the company will try to make a payment arrangement with you so that you can pay what you owe and avoid the shutoff. The water company will follow these steps before shutting off your service:

*At least ten days prior to the scheduled shut-off date, your water company must notify you in writing. This is called a 10-day Shut-Off Notice. This notice will inform you about what action you can take to avoid having your service shut off. (Please note: in certain cases the company does not have to give you a 10-day notice before it shuts off your service. It may begin the shut-off process with a 3-day notice. For example, if you did not pay according to a company payment agreement, or a decision of the PUC, the company may begin

the shut-off process with a 3-day notice. The 3-day notice may be by telephone.)

*At least three days before your service is shut off, your water company must attempt to contact you in person. If the company cannot reach you by phone or in person, it must notify a third party if you have designated one, notify a community interest group or the PUC that it intends to shut off your service.

*At the time of shutoff, your water company must contact a responsible adult at your residence. If no adult is home, the company will leave a notice at your residence stating that it will return in 48 hours to shut off your service.

*If your service is shut off, your water company must provide you with a final notice.

The Turn-On Process - Getting Your Service Back On

The water company must turn on your service by the end of the first full working day if you either make a payment arrangement with the company, pay the full amount owed or make arrangements to solve any other problem.

The company may charge a fee to turn on your water service. At the same time, it may also require you to either pay a security deposit or make a payment arrangement for a security deposit.

Remember, to avoid having your water service shut off you have the responsibility to contact the water company immediately with any billing dispute, payment problem or any other problem that has caused the company to start the shut-off procedures.

**WHAT ABOUT ADDITIONAL
INFORMATION CONCERNING YOUR
WATER SERVICE?**

This booklet was prepared as a summary of the rights and responsibilities you have as a water customer based on the Pennsylvania Public Utility Commission's regulations (**Standards and Billing Practices for Residential Utility Services**). This pamphlet has attempted to highlight and answer some of the questions you may have about your water service.

If you still have questions about your water service, your water company can provide you with additional information.

The Pennsylvania Public Utility Commission's Bureau of Consumer Services can provide further assistance in water matters. However, you must attempt to resolve a dispute with your water company before you bring your complaint to the Bureau of Consumer Services. For general problems please call 1-800-782- 1110; if you have a payment problem or a shut-off notice call 1-800-692-7380; or write to:

Bureau of Consumer Services
P.O. Box 3265
Harrisburg, PA 17105-3265