



# Harpers Ferry Water Works

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[www.harpersferrywv.us](http://www.harpersferrywv.us)

## Deferred Payment Plan

### **POLICY**

The purpose of the deferred payment plan is to provide relief to customers who may have financial difficulty or have a situation beyond their control to be able to pay the bill in its entirety. It is not to be used for customers who merely wish to extend the period of time for paying their current water bill. Extensions of time to pay a current water bill will be considered a late payment and the customer will be charged an additional ten percent (10%) late fee on all accounts not paid in full when due. If the late payment and late fee are not received within 10 days after the due date, the water service will be cut off.

### **EXPLANATION**

A customer who has been notified that water service is to be terminated for non-payment of a water bill shall be given the opportunity to enter into a deferred payment agreement provided that the customer has demonstrated an ability to pay but only in installments. At the time that a disconnect notice is issued the customer shall be informed of the availability of a reasonable payment plan. The details of the deferred payment agreement are to be negotiated between the utility and the customer and may take into consideration several factors, including, but not limited to, the following: amount of the delinquency; ability of the customer to pay; payment history; time the delinquency has been outstanding; and any other factors. Once a deferred payment agreement has been established, the customer must pay current and future bills on time and in full and make timely payments in accordance with the deferred payment agreement.

### **CUSTOMER'S RIGHT TO CHALLENGE**

The customer has the right to challenge the reasonableness of the proposed payments. Such a challenge is to be brought before the Public Service Commission. During the challenge process, the utility may not terminate service provided that the current bill is paid by the customer on time and in full. Challenges can be filed to the West Virginia Public Service Commission at the following: [www.psc.state.wv.us](http://www.psc.state.wv.us) or by calling toll free 1-800-344-5113.

### **CHANGE IN FINANCIAL CONDITION**

If the customer's financial condition significantly changes after entering into a deferred payment agreement and the existing payment agreement results in hardship, the utility shall renegotiate the payment agreement. The customer shall provide documentation in support of his claim that his financial condition has changed. During the renegotiation period, the customer must continue to pay the current bill on time and in full and make some payment on the delinquency.

### **FAILURE TO COMPLY**

If the deferred payment is not received in accordance with the terms of the agreement or the payment is made with a check subsequently dishonored by the bank, the utility may terminate service only after it has mailed written notice, by first class mail, to the customer at least five (5) calendar days, excluding State or Federal holidays, prior to termination provided that at the option of the utility, either personal contact or telephone contact with the customer may be substituted for contact by first class mail. If the customer makes the delinquent payment within that notice period, service shall not be terminated. However, if the customer has, during the previous twelve (12) months, attempted to make payment by check, which was subsequently dishonored by the bank, the utility may refuse the customer's check and immediately terminate service without additional notice.