

TOWN OF ANNAPOLIS ROYAL
POLICY

Title: Policy on Water Utility Receivables Collections	
Policy No: 2025-17	Supersedes: December 15, 2014 – 2014-4
Effective Date : November 20, 2025	Date approved by Council Resolution: November 19, 2025 MOTION C#2025-11-19-07

1. Purpose:

To provide a uniform policy and procedures for the collection of outstanding water accounts. These rates are essential for the Town of Annapolis Royal to run an effective water utility operation and provide ratepayers with the services to which they are entitled. To specify the steps that must be taken to ensure accounts receivable are collected in a timely, fair and cost-effective manner.

2. Authority

The approved Utility and Review Board of Nova Scotia Water Utility Roles and Regulations and Schedule of Rates and Charges are the primary authority of the water billing and collection function.

3. Definitions

- 3.1.** “Due Date” means thirty (30) days from date of the billing when accounts rendered are due and payable
- 3.2.** “Overdue Account” means those water accounts which payment has not been received by the due date
- 3.3.** “ARWU” means Annapolis Royal Water Utility
- 3.4.** “NSARB” means Nova Scotia Regulatory and Appeals Board.

4. Scope

The Town of Annapolis Royal shall have an objective to treat all ratepayers equally. In this regard, collection procedures on outstanding water accounts shall proceed as outlined in this policy. The circumstances surrounding each outstanding account shall be given consideration and shall be dealt with on an

individual basis. This policy shall work out mutually satisfactory payment arrangements.

5. Procedures

5.1. Applies to All Water Utility accounts of the Annapolis Royal Water Utility.

Time Frame From Issue Date	Action
1 – 30 days	Current balance due
31 - 40 days	First past due statement is sent – REMINDER NOTICE- Appendix A
60-62 days	Second past due notice is sent- Secondary Notice- Appendix B
67-69 days since issued	Letter to past due accounts regarding water shut-off- hand delivered- Appendix C
74 days since issued	Turn off water

5.2. Policy Statement

The following procedure will be followed for all Annapolis Royal Water Utility accounts:

- 5.2.1. All Utility bills will be due thirty (30) days after the date of issue, as indicated on the bill as Amount Due
- 5.2.2. The Annapolis Royal Water Utility will consider any Utility bill not paid by the Amount Due date as overdue.
- 5.2.3. Interest will be added to overdue accounts on the first business day of each month at the current interest rate and statements will be issued to all overdue accounts with a balance greater than \$5.00.

- 5.2.4. Payments on all utility accounts are automatically applied to interest charges primarily, then the oldest balance owing and finally the most recent amount owing.
- 5.2.5. If arrears of one bill or more are not paid within thirty (30) days of becoming "Overdue", the Annapolis Royal Water Utility will send a Reminder Notice- (Appendix A -first past due statement) stating that if the debt remains unpaid within thirty (30) days, then the water will be disconnected.
- 5.2.6. If charges are not paid within thirty (30) days after the Reminder Notice has been sent, the Annapolis Royal Water Utility will send a Secondary Notice letter (see Appendix B), stating that if the debt remains unpaid within sixty (60) days, then the water will be disconnected.
- 5.2.7. If charges are not paid within thirty (30) days after the Secondary Notice, then the Annapolis Royal Water Utility will hand deliver a Final Disconnection letter (see Appendix C), stating that if the debt remains unpaid within seven (7) days the water will be disconnected.
- 5.2.8. A payment plan can be initiated on a case-by-case basis approved by the Director of Finance.
- 5.2.9. Once the account is paid in full, the water will be turned on, and the customer will be charged as per fees and fines policy.
- 5.2.10. If the water has been previously disconnected, as per the request of the customer, the water will not be turned on until the entire balance owing on the account is paid.
- 5.2.11. All water connections/disconnection requests must be requested by the property owner or a representative of the property owner by filling out a work-order form in person at Town Hall.
- 5.2.12. #5 of the policy is a courtesy, the Nova Scotia Regulatory and Appeals Board (NSRAB) court order permits the disconnection of the water utility after forty (40) days of non-payment.

6. Repeal and Replace

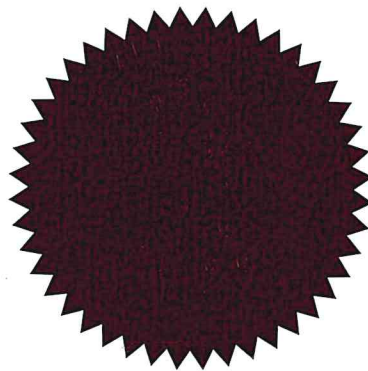
A policy known as Water Utility Receivables Collections as adopted by Council on December 15, 2014 is hereby repealed.

THIS IS TO CERTIFY that this policy was
duly passed by a majority vote of the whole
Council at a duly called Council meeting
held on 19th day of November, 2025.

GIVEN under the hand of the CAO and
under the seal of the Town of Annapolis
Royal the 20th day of November, 2025.



Sandi Millett-Campbell
Chief Administrative Officer



Appendix A

Town of Annapolis Royal



Reminder Notice

Date: July 22, 2014

████████████████████
████████████████████
Annapolis Royal, NS B0S 1A0
████████████████████:

Re: Water Utility Account # ██████████

As of this date, your water utility account, in the amount of ██████████ (see attached statement of account) has been in arrears for over 30 days.

Please remit payment in full before the end of the month or additional interest will be added to the account and to avoid the potential of disconnection.

If you have any questions or would like to discuss the payment of your account, please contact me at Town Hall as soon as possible. My number is 532-2043 ext 101.

Thank you for your attention to this matter.

Sincerely,

Accounting Clerk

285 St George Street, PO Box 310, Annapolis Royal NS B0S 1A0 Canada
www.annapolisroyal.com phone (902) 532-2043 fax (902) 532-7443

Appendix B

Town of Annapolis Royal



SECOND NOTICE

Date: July 22, 2014

████████████████████
Annapolis Royal, NS B0S 1A0

████████████████████:

Re: Water Utility Account # ██████████

The Town's Water Regulations are subject to review and approval by the Nova Scotia Regulatory and Appeals Board (NSRAB):

Section 6 states that:

"Bills shall be rendered to each customer at intervals of approximately three months and are due and payable when rendered. Bills not paid within 30 days of the date rendered, shall incur an interest charge at the prescribed monthly rate for each month or part thereof."

Section 9 states that:

"The Utility shall have the right to enter onto customers' premises within reasonable hours to suspend service to customers whose bills remain unpaid for more than forty calendar days after the date rendered."

As of this date, your water utility account, in the amount of ██████████ has been in arrears for over 60 days. To avoid disconnection, remit payment in full by (seven days from date of letter).

If you have any questions or would like to discuss the payment of your account, please contact me at Town Hall as soon as possible. For future reference the

Town offers an on-line payment option. My number is 532-2043 ext 101.

Thank you for your attention to this matter.

Sincerely,

Accounting Clerk

Appendix C

Town of Annapolis Royal



TOWN OF ANNAPOLIS ROYAL WATER UTILITY

FINAL DISCONNECTION NOTICE

[REDACTED]

[REDACTED]
[REDACTED]

Annapolis Royal, NS, B0S 1A0

Dear [REDACTED],

Re: Water Utility Account # [REDACTED]

Further to the Town's letter to you dated [REDACTED] (copy attached), please be advised that water services to [REDACTED] will be disconnected the week of [REDACTED] unless payment is received before then. Your total owing is [REDACTED].

I sincerely hope that you will take the necessary steps to avoid any disconnection.

Sincerely,

Director of Finance

285 St George Street, PO Box 310, Annapolis Royal NS B0S 1A0 Canada
www.annapolisroyal.com phone (902) 532-2043 fax (902) 532-7443