



THE CORPORATION OF THE TOWN OF WASAGA BEACH

SECTION NAME: Financial Management	POLICY NUMBER: 4-15
POLICY: Water/Wastewater Billing and Collection Policy	REVIEW DATE: March 2031
EFFECTIVE DATE: March 26, 2026	REVISIONS:
	ADMINISTERED BY: Deputy Treasurer

1.0 PURPOSE

The purpose of this policy is to outline the responsibilities and procedures that will ensure a timely, accurate and efficient billing and collection of water/wastewater services.

It will establish consistent guidelines to be followed and will streamline activities involved in the billing and collection of water/wastewater services.

It will provide an open and transparent framework that can be used as a reference document for staff, Council and the public.

2.0 SCOPE

This policy establishes key aspects of the billing and collection processes related to water/wastewater services.

The Town property tax billing and collection process is covered under a separate property tax billing and collection policy. However, if an outstanding water and wastewater balance is transferred to the related property tax account, the property tax policy will apply to those amounts that have been transferred.

This policy shall be reviewed at least every four years, or more frequently as legislation changes.

3.0 DEFINITIONS

For the purposes of this policy, the following definitions shall apply:

Arrears – Outstanding water/wastewater charges that remain unpaid after the due date.

Authorized Third Party – An individual or entity other than the registered property owner who has been granted written authorization by the property owner, in a form acceptable to the Town,

to receive information or act on the property owner's behalf with respect to a water/sewer account.

Billing Period – The regular time interval for which water/wastewater consumption is measured and billed. In the Town of Wasaga Beach, billing is issued on a bimonthly basis unless otherwise specified.

Demolition Inspection – A final inspection conducted by the Building & Development Services Division to confirm that a structure has been removed from a property, including confirmation for the purposes of water/wastewater account administration.

Due Date – The date by which payment for a water/wastewater bill must be received to avoid penalties or interest.

E-Billing – The delivery of water/wastewater bills to an account holder through email in lieu of paper billing. Enrollment in e-billing does not relieve the account holder of responsibility to review and pay bills by the applicable due date.

Fees and Charges By-law – A by-law passed by Council that sets out the rates for municipal services including water/wastewater charges, NSF fees and administrative charges.

Interest / Penalty – A monthly charge, calculated as a percentage, applied to overdue water/wastewater account balances in accordance with the Municipal Act.

Municipal Act – The *Municipal Act, 2001, S.O. 2001, c. 25*, as amended from time to time, which governs the authority and responsibilities of municipalities in Ontario.

NSF (Non-Sufficient Funds) Fee – A fee applied to an account when a payment is returned by a financial institution due to non-sufficient funds, closed accounts, stopped payments or other reasons in accordance with the Town's Fees and Charges By-law.

Owner Tenant Agreement Form – A form completed by the property owner to authorize the Town to bill water/wastewater charges to the tenant's name.

PAP (Pre-Authorized Payment Plan) – A payment method in which the Town withdraws water/wastewater payments directly from a property owner's bank account on scheduled dates upon completion of a PAP agreement form.

Property Owner – The individual(s), partnership, or corporation listed as the legal owner of a property in the Ontario Land Registry system.

Returned Payment – Any payment made to the Town that is returned or reversed by a financial institution for any reason, including but not limited to non-sufficient funds, closed accounts, invalid account information or stopped payments.

Tenant Account – A water/wastewater billing account created in the name of a tenant at the request of the property owner via a completed Owner Tenant Agreement Form. The property owner remains responsible for any unpaid balances under the terms of the agreement form.

Town – The Corporation of the Town of Wasaga Beach, including its officers, employees and agents where the context requires.

Transfer to Taxes or Tax Rolling – The process by which unpaid water/wastewater arrears are transferred to the property tax account in accordance with Section 398(2) of the Municipal Act. This allows the Town to collect water/wastewater charges through the property tax system in the same manner as property taxes.

Treasury Department – The department within the Town of Wasaga Beach responsible for financial functions including billing, collection, and account management.

Water Meter – A mechanical or digital device installed on a property that measures the amount of municipal water consumed for billing purposes.

Water/Wastewater Charges – The fees levied on a property for the provision of municipal water and wastewater services, consisting of a flat base rate applicable to all water/wastewater accounts and a consumption-based charge determined by water usage, in accordance with the current Fees and Charges By-law.

4.0 BILLING AND COLLECTION PROCEDURES

4.1 Issuance of Water/Wastewater Bills

Water/wastewater bills will be produced bimonthly with a due date on the 21st day of the following month according to the schedule noted below:

Water/ Sewer Billing Period:	Bills Mailed:	Due Dates:
January – February	March	April 21 st
March - April	May	June 21 st
May – June	July	August 21 st
July – August	September	October 21 st
September – October	November	December 21 st
November – December	January	February 21 st
Please note that when the due date falls on a public holiday or weekend the next business day is the due date.		

The Town will aim to have water/wastewater billings issued with more than the minimum requirement of twenty-one (21) days prior to the related due dates.

Water/wastewater charges will be calculated in accordance with the most recent Fees and Charges By-law.

4.2 Flat Rate/Construction Accounts

For properties where no prior water service connection exists, billing will commence when the property has passed water and wastewater connection inspections. A water/wastewater account will be created for the property and will be billed at the flat rate/construction rate in accordance with the most recent Fees and Charges By-law. Billing will commence as of the date of the inspections as recorded by the Building & Development Services Division.

Where inspection dates are entered retroactively, billing may be adjusted retroactively to reflect the actual inspection date, to a maximum of four (4) months. The account will be transferred to metered billing upon the installation and inspection of a water meter and transmitter.

4.3 Water Meter Reading and Maintenance

Water meters are read remotely on a bimonthly basis by the Town for the purpose of calculating water consumption for billing purposes.

The property owner is responsible for:

- Ensuring that the water meter is not tampered with or damaged.
- Notifying the Town immediately if the meter appears to be malfunctioning or inaccessible.
- Providing safe and unobstructed access to the water meter at all reasonable times for Town staff or authorized agents.
- Notifying the Town immediately if a water/wastewater bill is received showing zero consumption in a period where water was being used as noted in section 4.4 of this policy.
- Notifying the Town immediately if a water/wastewater bill is significantly higher or lower than expected based on actual usage as noted in section 4.4 below.

Property owners may request a meter inspection if they suspect the meter is malfunctioning; however, the cost of such testing may be billed to the property owner. The cost of any water meter, transmitter and other related equipment repairs and/or replacement are the responsibility of the property owner.

4.4 High Consumption Bill or Zero Consumption Bill

The property owner is responsible for all water consumption registered through the meter, including consumption resulting from any leak.

The Town does not have a dedicated leak detection system in place and is not responsible for identifying private-side leaks.

It is the responsibility of the property owner to have the cause of any high water usage corrected including, but not limited to, leaks, meter issues, running toilets and irrigation system issues.

Where the usage indicated on a water/wastewater bill is zero for a period that water was being used, this may indicate a communication issue between the transmitter and the billing system. The property owner is responsible for contacting the Town immediately to have the issue investigated. The property owner will be billed for all water usage during that time on the first water/wastewater bill following the period that the issue is fixed.

If a water/wastewater bill is significantly higher than usual due to the above circumstances and the account was not in arrears at the time of the billing, payment arrangements may be made for monthly payments over a period of up to six months. The payments would include the balance due plus an estimate of upcoming charges. Penalties and interest would not apply. Payments would be required to be made through a PAP or by post dated cheques.

4.5 Billing Errors

Where billing errors have resulted in over billing, the account shall be credited with the amount erroneously billed for the relevant period, inclusive of any penalties/interest accrued but not exceeding two (2) years.

Where billing errors have resulted in under billing, the account shall be charged the amount erroneously not billed for a period not exceeding two (2) years.

5.0 DELIVERY OF BILLS AND NOTICES

5.1 Delivery

Property owners will receive their water/wastewater bills through mail unless they have made an election to receive them through e-billing and have provided a valid email address. Arrears notices and other related correspondence will be received by mail.

The Town will deliver water/wastewater billings to Canada Post and email electronic water/wastewater billings to property owners with no less than twenty-one (21) calendar days prior to the applicable due date.

5.2 Delivery Address

It is the property owner's responsibility to notify the Town in writing of any mailing address changes and/or email billing address changes.

Section 343(6) of the Municipal Act, 2001 identifies that bills shall be sent to the property owner's last known residence or place of business or to the premises where the charges are payable for, unless the property owner or their lawyer directs otherwise. This direction continues until it is revoked in writing.

Any changes in mailing and/or email address changes will be processed within 10 business days of receipt.

5.3 Deemed Received

Any water/wastewater bill, arrears notice, or other related correspondence sent by ordinary mail, is considered delivered to and received by the addressee unless the notice is returned by Canada Post.

Any water/wastewater bill sent out through e-billing is considered delivered to and received by the addressee.

Regardless of the property owner's choice of delivery method, it is the responsibility of the property owner to contact the Town immediately if they do not receive their water/wastewater bill.

Failure to receive a water/wastewater bill does not exempt a property owner from paying the charges or the penalty and interest added as a result of late payment.

6.0 CHANGE OF OWNERSHIP AND ACCOUNT CONFIDENTIALITY

6.1 Ownership Changes

Property ownership changes on water/wastewater accounts will be updated only after the change has been completed and registered with the Ontario Land Registry system.

It is the responsibility of the property owner and/or their lawyer to forward a copy of the registered transfer document to the Treasury Department. Ownership changes will not be processed from any information source other than the registered transfer document.

The address indicated on the transfer document will be used as the mailing address for the account unless notification is received in writing as noted in Section 5.2 of this policy.

6.2 Final Bills

When a property has been sold, it is the responsibility of the property owner to notify the Treasury Department of their forwarding address for the final water/wastewater bill.

Final bills will be issued in accordance with the regular billing schedule for that period as noted in section 4.1 of this policy.

If the account is on a PAP plan, it will remain on this plan until the charges for the final water bill have been paid in full and then will be removed.

6.3 Account Confidentiality and Authorized Access

The Town shall not disclose account balances, billing history, payment activity, consumption information, or any other account-specific information to any person other than the registered property owner.

Disclosure of account information to a third party shall only be permitted where the Town has received a signed Power of Attorney for Property or a completed authorization form signed by the registered property owner, authorizing the release of information to the named individual or organization.

The acceptance of a payment by a third party does not, in itself, constitute authorization to disclose account information.

Confidential account information shall not be released to unauthorized parties, including but not limited to family members, tenants, or agents, unless proper authorization has been provided.

7.0 TENANT ACCOUNTS

7.1 Creation of Tenant Accounts

As a courtesy to property owners, the Town will set up a separate water/wastewater account in the name of their tenant upon receipt of a completed Owner Tenant Agreement Form. The full terms of the agreement can be found on the form.

The Town will deliver the water/wastewater bills to the designated tenant in their name. A copy of the tenant's bill will also be delivered to the property owner each billing period allowing for monitoring of the balance on the account.

The property owner remains responsible for the following:

- Notifying the Town if they are not receiving their copy of the account billings,
- Notifying the Town if the tenant moves out and providing a forwarding address for the final bill,
- Payment of any arrears balances that remain unpaid after the tenant account has been closed,
- Completing a new Owner Tenant Agreement Form for any subsequent tenants.

7.2 Collection of Arrears on Tenant Accounts

The Town may transfer arrears balances to the related property tax account if they remain unpaid after a tenant has moved.

A notice will be mailed to the property owner indicating that if payment in full is not received by the noted deadline, the balance will be transferred to the related property tax account as allowed under Section 398(2) of the Municipal Act.

Payment arrangements may be made by the property owner for the balance prior to transfer of the balance to the property tax account.

Payment arrangements must include all water/wastewater arrears and accrue estimates of future penalties up to a maximum of six (6) months. Regular penalties will apply during the repayment period. Payments must be made through a PAP or with post dated cheques. Additional payments will be accepted at any time during the repayment period. If the property

owner defaults on any payment in the agreement, the arrears balance will be transferred to the related property tax account.

7.3 Sale of Property with a Tenant Account

When a property is sold, it is the responsibility of the property owner to notify the Town whether the tenant will be remaining at the address or if they will be moving out.

If the tenant is remaining in the property, a new Owner Tenant Agreement Form must be submitted by the new property owner. If this is not received, the tenant account will be closed and an account created in the new property owner's name.

If the tenant is moving out, the owner is responsible for notifying the Town of the move out date and the forwarding address for the tenant's final bill in accordance with the terms on the Owner Tenant Agreement Form.

The Town may transfer any arrears balances on the tenant account to the related property tax account upon notification of sale of the property in accordance with section 11.3 of this policy.

8.0 DEMOLITIONS

For properties where a municipal water service connection exists and a structure is demolished, including the removal of the water meter, the property shall continue to be billed the applicable water and wastewater base charges.

Billing of water and wastewater consumption shall resume upon installation of a water meter and transmitter for any new construction or redevelopment, in accordance with the current Fees and Charges By-law.

9.0 PAYMENT OPTIONS

9.1 Accepted Payment Methods

The following payment methods are accepted for water/wastewater fees:

1. In person: during regular business hours at the Administration Building (30 Lewis Street, Wasaga Beach) by cash, cheque, post dated cheque, debit card and credit card;
2. After hours: cheques may be dropped into the after-hours mailbox located outside the east entrance of the Administration Building;
3. Mail: cheques may be mailed; however, they must be received on or before the due date in order to avoid interest / penalty;
4. Website: through the Town's online portal using a credit card, fees may apply;
5. Online banking: through the property owner's financial institution using telephone or internet banking. Processing time to transfer a payment to the Town's account can be up to 3 business days. Payment must be received in the Treasury Department on/before the due date to avoid interest / penalty;
6. In person banking: in person at most Canadian financial institutions. Processing time to transfer a payment to the Town's account is at least 3 business days. The payment must be received in the Treasury Department on/before the due date to avoid penalty and interest;
7. Pre-Authorized Payments (PAP): the Town offers two standard PAP plans available to property owners who are not in arrears. A completed PAP agreement must be submitted and approved to begin the enrollment process.

The two plans are:

- monthly program – an estimate is made of the upcoming annual charges and withdrawn in 11 equal payments from November to September with the 12th payment in October equal to the remaining balance on the account, or
- instalment due date plan which withdraws the payments as shown on the water/wastewater bill on the water/wastewater due dates (six withdrawals each year).

Full details of plan options and terms are on the PAP Plan form.

Credit card payments are subject to applicable surcharge or convenience fees and may be subject to transaction limits established by the Town from time to time. The maximum accepted per billing cycle is \$10,000.00.

9.2 Returned Payments

Payments that are returned by the bank for any reason will be subject to an NSF fee as set out in the Town's Fees and Charges by-law schedule.

If a property is enrolled in a PAP and their payment fails to clear the bank, notice of the returned payment will be mailed to the mailing address on file. An attempt to repull the payment amount plus the NSF fee will be made on the fifth (5th) day of the following month or the next business day if the fifth is on a weekend or holiday. The property may be removed from the PAP program in accordance with the PAP agreement terms for repeated returned payments.

9.3 Application of Payments

Payments will first be applied against interest / penalty charges owing in respect of water/wastewater charges according to the length of time the charges have been owing, with charges imposed earlier being discharged before charges imposed later.

The payment will then be applied against the water/wastewater charges owing according to the length of time they have been owing, with those imposed earlier being discharged before those imposed later.

A property owner may request in writing a refund of any credit balance. If the property owner has arrears balances on other accounts with the same ownership, credit balances may be applied to those accounts prior to refund.

9.4 Payment(s) made to the wrong account

In the instance where a property owner has made a payment to an incorrect account number, or to their property tax account instead of the water/wastewater account (or vice versa), they should contact the Town immediately to request that the payment be transferred to the correct account.

Any interest / penalties that have been accrued on the account will be reversed if the Treasury Department is informed within three (3) months of the error. Interest / penalties may apply to the incorrect account once the payment has been transferred.

An administrative fee will be charged to the water/wastewater account in accordance with the Fees & Charges by-law for each payment transfer.

10.0 INTEREST / PENALTY

10.1 Interest / Penalty Charges

Interest / penalty charges shall be assessed at the rate of 1.25%, or the highest rate allowed under the Municipal Act, and will be added to all past due accounts on the 2nd business day of the month following a due date and monthly thereafter until paid.

Interest / penalties on water/wastewater charges will not be compounded and will only be added to accounts with balances over \$20.00.

10.2 Adjustment to Interest and Penalties

Late payment charges (interest and penalties) shall not be waived, reduced or cancelled, except in the circumstance that they were charged as a result of error or omission made by Treasury staff.

No other adjustments to interest or penalties shall be considered. In accordance with the Municipal Act, the Town has no authority to grant interest and penalty adjustments for any other circumstances.

11.0 WATER/WASTEWATER ARREARS COLLECTION AND TRANSFERS TO TAXES/TAX ROLLING

11.1 Water/wastewater Arrears Collection

It is the property owner's responsibility to ensure that all balances of their water/wastewater accounts are paid in full and on time.

Any past due balances are disclosed on the bimonthly water/wastewater bills.

11.2 Transfer to Property Tax Accounts/Tax Rolling

In January and May each year, a notice will be mailed to accounts with an arrears balance indicating that if payment in full is not received by the noted deadline, the balance will be transferred to the related property tax account as allowed under Section 398(2) of the Municipal Act.

11.3 Proactive Transfers Due to Impending Sale

If the Town receives notice of an impending sale of a property through a tax certificate request, communication from a lawyer or the property owner, or other formal notice, any outstanding water/wastewater arrears may be transferred to the associated property tax account at the discretion of the Chief Financial Officer or designate.

This ensures that all arrears owing are collected through the property's closing process. Penalty and interest will continue to apply in accordance with the Fees and Charges By-law. Notice of the transfer shall be provided to the property owner or their legal representative.

12.0 DISCRETIONARY AUTHORITY

The Chief Financial Officer, or designate, has the authority to exercise discretion in exceptional or unusual circumstances in the application of these policies where unusual circumstances are apparent. The guiding principles for this discretion shall be ensuring legislative requirements are met, ensuring fairness to all property owners, and that the overall best interests of the Town are met. Town staff are not authorized to waive or reduce interest or penalty charges except as expressly permitted in this policy. Bills associated with the cause of any unexpected high water usage related to, but not limited to, leaks, meter issues, running toilets and irrigation system

issues, will not be considered exceptional or unusual circumstances as these are the responsibility of the property owner to manage.

13.0 INTERPRETATION AND CONFLICT

In the event of a conflict between this Policy and any applicable legislation or by-law, including the Municipal Act, 2001 or the Town's Fees and Charges By-law, the legislation or by-law shall prevail.