

**PSC No. 5 - WATER****COMPANY: NEW YORK AMERICAN WATER COMPANY, INC.****INITIAL EFFECTIVE DATE: MAY 29, 2016****LEAF NO.: 33****REVISION: 0****SUPERSEDING REVISION:****VI. BILLING, METER READING, NOTIFICATION AND TERMINATION FOR RESIDENTIAL AND NON-RESIDENTIAL GENERAL USE WATER (CONTINUED)**

- 1.1.1. not less than five (5) calendar days before the date of the scheduled termination of service for nonpayment of arrears, as indicted on the final termination notice, or eight (8) calendar days, if mailed;
    - 1.1.2. when payment of the outstanding charges is a requirement of acceptance of an application for service; and
    - 1.1.3. when it renders a backbill which is more than \$100.00; however, the Company is not required to offer an agreement where the customer's culpable conduct caused or contributed to the underbilling.
  - 1.2. When payment of outstanding charges is a requirement for reconnection, the Company will offer the customer a payment agreement in accordance with the paragraph 1.3 of this subsection. The Company will also inform the customer that he or she may have the agreement include any applicable reconnection charge and/or legal fee, specifying the amount of such charge.
  - 1.3. A deferred payment agreement shall:
    - 1.3.1. be fair and equitable considering the customer's financial circumstances. The Company may require the customer or applicant to complete a form showing assets, income and expenses, and provide reasonable substantiation of the information on that form with the knowledge that such information will be treated as confidential;
    - 1.3.2. provide for installments as low as \$10.00 per month and no down payment, when the customer or applicant demonstrates financial need for such terms, but need not provide for monthly installments of less than \$10.00; and
    - 1.3.3. provide for any size or no down payment and installments on any schedule over any period of time and cover any outstanding charges, if mutually agreed to by the parties.
  - 1.4. The Company will renegotiate and amend a payment agreement if the customer or applicant demonstrates that his or her financial circumstances have changed significantly because of conditions beyond his or her control.
  - 1.5. The Commission or its designee may order the Company to offer a payment agreement when the parties have been unable to reach agreement or where an agreement is necessary for the fair and equitable resolution of a complaint.
  - 1.6. The Company will not be obligated to extend a deferred payment agreement to a non-residential customer, unless otherwise agreed to by the Company and the customer.
2. Eligibility
  - 2.1. A residential customer or applicant is eligible for a payment agreement and will be offered one, unless:
    - 2.1.1. the customer is a seasonal, short-term or temporary customer;
    - 2.1.2. the customer has a broken or existing payment agreement;
    - 2.1.3. the Commission or its designee determines that the customer or applicant has the resources available to pay the bill.
  - 2.2. If the Company believes that a customer or applicant has the resources available to pay the bill in full or where the parties are unable to agree on a payment agreement covering the amounts that exceed the cost of twice the customer's average yearly usage, either party may seek a determination from the Commission or its designee as follows:

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