



CITY OF NEW BEDFORD
Jonathan F. Mitchell, Mayor

Draft Policy
Department of Public Infrastructure

Jamie Ponte
Commissioner

Water
Wastewater
Highways
Engineering
Cemeteries
Park Maintenance
Forestry

Hardship Payment Plan Policy (All bills past due on or after July 1, 2021)

Residential

1. Eligibility

To be eligible for the residential hardship payment plan, account holders must show that they are experiencing financial hardship. Financial hardship can be demonstrated by showing that the account holder or adult members of the household fall into one or more of the following categories:

- Current recipients of government issued unemployment compensation
- Participants in a low-income home energy assistance program (LIHEAP)
- They live in federal public housing or receive Section 8 assistance
- Current recipients of government issued food stamps
- They or other adult members of the household are students (high school, college, trade, or vocational) or have graduated within the last 180 days
- Seniors (65 and older)
- Current recipients of Medicaid or Supplemental Security Income (SSI)
- They are on active military duty, including reservists and National Guard, or have been discharged from the military within the past 180 days
- Homeowners in foreclosure on the residence for which they seek to enter into a hardship payment plan
- Participants in the Temporary Assistance for Needy Families (TANF) program administered by the U.S. Department of Health and Human Services
- Current recipients of worker's compensation income benefits

If account holders are not able to demonstrate that they fall into one of the categories above, they must provide a sworn statement that they are experiencing financial hardship and are unable to pay their sewer/water bill.

2. Terms

The residential hardship payment plan shall have the following terms:

- Participants must make a down payment of 50% of the total account balance, including any late fees to date.
- Payments must be made each month.

- A payment plan cannot exceed twelve months.
- Participants must remain current with future water and sewer bills and make payments on time. Failure to do so will result in a default of the payment agreement, and water service will be terminated.
- Participants must sign a written agreement containing these terms.

Commercial/Industrial/Nonprofit

1. Eligibility

Chief executives must provide a sworn statement that their business/industrial/nonprofit organization's liquid assets from any source, including payments from the federal, state, or local government, are not sufficient to pay the reasonable cost of customary and ongoing operating expenses, including utilities, the cost of payroll, rent or mortgage, goods sold, operations, and materials and supplies.

2. Terms

The commercial/industrial/nonprofit hardship payment plan shall have the following terms:

- Participants must make a down payment of 50% of the total account balance, including any late fees to date.
- Payments must be made each month.
- A payment plan cannot exceed twelve months.
- Participants must remain current with future water and sewer bills and make payments on time. Failure to do so will result in a default of the payment agreement, and water service will be terminated
- Participants must sign a written agreement containing these terms.

Payment Plan Maintenance

All payment plans will have monthly installments due on the 20th of each month. Each month, the payment plan will be reviewed on the last business day of the month. The payment plan and the unpaid balance will be reviewed to ensure both are current.

Any account with outstanding balances from September of the previous year through August of the current year and who default on a payment plan will receive a lien notice in November. Failure to pay said notice results in this delinquent amount to then be moved from an unpaid balance to tax lien in December.