|  | Village of Gowanda | | |
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| | **Policy Title:** | **Installment Payment Plan** | |
| | **Policy #:** 45-12.4(e) | **Effective Date:** | **1/1/2016** |
| | **Date Last Reviewed:** | **Next Review Date:** | |

In accordance with Village of Gowanda Local Law 1-2015 Section 45-12.4(e) any customer who is unable to pay a water service invoice may under certain circumstances request a payment plan option. It is the purpose of this policy to provide guidance for the implementation of said Local Law.

Any customer who has received an invoice equal to or greater than 200% of their average annual water bill who wishes to be considered for an installment payment plan, must file a written request with the Village Clerk as per section 45-12.4(e). The Village Clerk will be responsible to provide a copy within five (5) days of receipt of said request to the Water Hearing Board for their consideration. The request must contain sufficient documentation of inability to pay the invoice at one time and the need for installment payments. In all cases the payments made under any agreed upon installment plan will be made IN ADDITION TO all current and future bills rendered during the time period that installments are being made.

The Water Hearing Board after consideration and discussion with any other appropriate personnel will notify the Village Clerk of their decision.

Written notification of the Water Hearing Board's decision and a copy of the installment plan being offered will provided to the customer by the Village Clerk within fifteen (15) days of the date of adoption.

Installment Plans shall be calculated by taking the amount due and dividing it by the number of remaining months until the next relevying of water bills is due to be sent to the County for collection.

The Water Hearing Board may, consider and decide upon an installment plan presented to them under other extenuating circumstances. These requests for installments plans must include the type of hardship and all information must be verifiable before being extended.