

Procedure Guidelines

Credit Risk – Residential

Purpose: Define and apply equitable standards to customers regarding utility deposits who have been identified as credit risks.

Credit Risk is identified as any utility customer who has an account that has been shut off, is in a delinquent status, a returned check, declared bankruptcy, current or previous collection, had an accounts in “officialled off” status or an account in write off status/or has been written off.

All Credit Risk customers requesting to set up services are required to provide

- Valid State or Federal issued photo ID
- Pay any delinquent/collection balance upfront
- Pay double deposit upfront
- If the account has been disconnected or has been officialled off - Current valid lease or Proof of Ownership
 - All persons listed on lease must submit valid State or Federal issued photo ID
 - Lease must provide all pages and landlord contact information

Note: If it is the account not the customer that is a credit risk, the customer requesting services will also need to provide this documentation as proof they do not have a connection to the customer that caused the account to be a credit risk

All Credit Risk activity is documented in our billing software under the comments section of the account.

- Examples of credit risk activity
 - Multiple customers attempting to set up services after the account has been notated the first customer has been provided information on what they need to do to set up services. -
 - Spouses – If either spouse has an account that causes them to be a credit risk customer
 - Roommates – If any person listed on the lease/proof of ownership has an account that causes them to be a credit risk
 - Identity theft – If customers account has been flagged as potential identity theft
 - Collection accounts – any finalled account with balance older than sixty (60) days
 - Disconnected accounts – When an account’s services have been disconnected due to non-payment
 - Officialled Off accounts – When an account has been disconnect for more than thirty (30) days with no payment.
 - Fraud accounts – When fraud accusation is documented on the account in our billing software
 - Write Off accounts – When a collection balance is over 5 years old

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