



AUDIT, FINANCE AND ADMINISTRATION COMMITTEE REPORT 12-001

Wednesday, January 18, 2012

9:30 a.m.

Council Chambers

City Hall

71 Main Street West

Hamilton, Ontario

Present: Councillors B. Johnson (Chair), M. Pearson (Vice Chair)
B. Morelli and R. Powers

**Absent
with Regrets:** Councillor B. Clark - Bereavement

Also Present: C. Murray, City Manager
R. Rossini, General Manager, Finance & Corporate Services
T. Tollis, City Treasurer
L. Friday, Director, Taxation
R. Male, Director, Financial Services
D. Edwards, Senior Solicitor
B. Goodger, Senior Director, Operations & Waste Management
P. Parker, Director, Support Services, Operations & Waste Management
A. Mastandrea, Procurement Manager
S. Paparella, Legislative Assistant, Office of the City Clerk

THE AUDIT, FINANCE & ADMINISTRATION COMMITTEE PRESENTS REPORT 12-001 AND RESPECTFULLY RECOMMENDS:

- 1. Monthly Status Report of Tenders and Requests for Proposals for November 12, 2011 to December 9, 2011 (FCS11004(h)) (City Wide) (Item 5.1)**

That Report FCS11004(h), respecting the Monthly Status Report of Tenders and Requests for Proposals for November 12, 2011 to December 9, 2011, be received.

- 2. Tax Appeals Under Section 357 and 358 of the Municipal Act, 2001 (FCS12007) (City Wide) (Item 5.3)**

(a) That Appendix "A" (attached to Report 12-001), respecting the "Tax Write-Offs processed under Section 357 of the Municipal Act, 2001", in the amount of \$37,232, be approved; and,

Council – January 25, 2012

- (b) That Appendix "B" (attached to Report 12-001), respecting the "Tax Appeals due to a Gross or Manifest Clerical Error, pursuant to Section 358 of the Municipal Act, 2001, in the amount of \$7,889, be approved.

3. Reserve/Revenue Funds and Trust Accounts Statement of Investment Policies and Procedures Review (FCS12004) (City Wide) (Item 5.4)

That Report FCS12004, respecting Reserve/Revenue Funds and Trust Accounts Statement of Investment Policies and Procedures Review, be received.

4. Treasurers' Write-Off of Taxes Proposal for Newport Marina, Under Section 354 of the Municipal Act, 2001 (FCS12006) (Ward 11) (Item 8.1)

That taxes in the amount of \$260,209 be written off, under Section 354 of the Municipal Act, 2001 for 239 properties, known as the Newport Marina, upon sale of the marina to new owners; currently intended to be known as the Newport Yacht Club – Stoney Creek, subject to the following conditions, namely:

- (i) That all the subject properties be merged and consolidated into a single ownership with a single Property Identification Number (PIN); and,
- (ii) That the new owner of the subject lands agree, in a form satisfactory to the City Solicitor, to indemnify and hold harmless the City from any liability or damages to the City arising in any way as a result of the implementation of this recommendation.

5. Treasurer's Apportionment of Land Taxes for Property in Flamborough (FCS11001(g)) (Ward 15) (Item 8.2)

That Report FCS11001(g), respecting the Treasurer's Apportionment of Land Taxes for Property in Flamborough, be received.

6. Treasurer's Apportionment of Land Taxes for Properties in Stoney Creek and Flamborough (FCS12005) (Wards 9, 14 and 15) (Item 8.2(a) – previously Item 5.2)

- (a) That the 2011 land taxes in the amount of \$3,067, for 1 – 11 Bankfield Crescent, Stoney Creek (Roll #2518 003 850 00199 0000), be apportioned and split amongst the six newly created parcels, as set out in Appendix "C" to Report 12-001;
- (b) That the 2010 land taxes in the amount of \$1,444 for 75 – 81 Browview Drive, Flamborough (Roll #2518 303 420 23015 0000) be apportioned and

split amongst the four newly created parcels, as set out in Appendix "C" to Report 12-001; and,

- (c) That the 2010 land taxes in the amount of \$3,474, for 1396 Seaton Road, Flamborough (Roll #2518 303 710 21600 0000), be apportioned and split amongst the two newly created parcels, as set out in Appendix "C" to Report 12-001.

7. Gary Smith (Lance Parcher and Karen Craig), of Modern Landfill, Inc., respecting a complaint related to the evaluation of Modern Landfill's Proposal for Contract No. C11-30-11, the Proposal for Waste Collection Services (Item 6.2)

That no further action be taken with respect to the presentation from Gary Smith, Modern Landfill, Inc., respecting a complaint related to the evaluation of Modern Landfill's proposal for Contract No. C11-30-11; the Proposal for Waste Collection Services.

8. Authority to Negotiate and Place Variable Rate Loan and Debenture(s) (FCS11079(a)) (City Wide) (Item 8.3)

- (a) That the General Manager, Finance & Corporate Services, be authorized to negotiate terms and placement of a variable rate loan and debenture issue(s), in the amounts of \$38,000,000 and \$14,740,000, to refinance the outstanding balance of By-law 01-245 (a By-law to Authorize the Issue of Debentures), through the Royal Bank of Canada, and \$42,000,000 to be funded through a debenture issue;
- (b) That the General Manager, Finance & Corporate Services, be directed to negotiate and execute all required documentation, in a form satisfactory to the City Solicitor.
- (c) That a By-law(s) be passed authorizing the variable rate loan and debenture(s) as negotiated and passed, in accordance with (a) and (b) above.

9. Hamilton Street Railway Plan (1994) Actuarial Valuation as at January 1, 2011 (FCS12002) (City Wide) (Item 8.4)

- (a) That the January 1, 2011, actuarial valuation for the Hamilton Street Railway (HSR) Plan (1994) (attached as Appendix 'A' to Report FCS12002) be received for information; and,

- (b) That the current budgeted amount of \$3.87 million be maintained and used to fund both the Hamilton Wentworth Retirement Fund (HWRF) and the Hamilton Street Railway (HSR) special payments for the years 2011 -2013, with any shortfall funded from the Hamilton Wentworth Retirement Fund (HWRF) Actuarial Deficiency Provision (112065).

10. Award of Contract C12-10-11 Mobile Welding and Fabrication Services for Various City of Hamilton Divisions (FCS12003) (City Wide) (Item 8.5)

That the Request for Tenders C12-10-11, Mobile Welding and Fabrications Services for the City of Hamilton, be awarded to the lowest compliant bid, North Star Technical Inc., with an estimated five year expenditure of \$917,600.00.

11. Proposed Water/Wastewater Consecutive Estimates Accounts Policy Amendments (FCS12012) (City Wide) (Item 8.6)

That the proposed amendments to the Water and Wastewater Consecutive Estimates Policy, as outlined in Appendix "D" to Report 12-001, be approved.

12. 2012 Property and Liability Insurance Renewal (City Wide) (FCS12009) (City Wide) (Item 8.7)

- (a) That the Liability and Property Insurance coverage for the term January 1, 2012, to January 1, 2013, be renewed through Jardine Lloyd Thompson Canada Inc. (JLT), at a cost of \$3,652,095 (net of applicable taxes), in accordance with Appendix "E" attached to Report 12-001;
- (b) That the General Manager, Finance and Corporate Services, be authorized and directed to execute all associated documents on behalf of the City; and,
- (c) That the 2012 premium costs in the amount of \$3,652,095 (net of applicable taxes) be funded through the 2012 Risk Management Services Budget.

FOR THE INFORMATION OF COUNCIL:

(a) CHANGES TO THE AGENDA (Item 1)

The Committee Clerk advised of the following changes to the agenda:

- (i) Added as Item 4.2, a delegation request submitted by Laura Jean Falla, Hamilton Firefighters Banquet Hall Drum and Bugle Corps, respecting the proposed purchase of the Firefighters Banquet Hall, located at 175 Dartnall Road, Hamilton (*Requesting to attend at the same time as the staff report is brought before Committee.*)
- (ii) Added as Item 4.3, a delegation request submitted by, Paulina Leung, of Emterra Environmental, respecting Contract No. C11-30-11, the Proposal for Waste Collection Services. This Item has since been withdrawn.
- (iii) Added as Item 4.4, a delegation request submitted by, Lance Parcher and Karen Craig, of Modern Landfill, Inc., respecting a complaint related to the evaluation of their Proposal for Contract No. C11-30-11, the Proposal for Waste Collection Services
- (iv) Item 5.2 – Staff has advised that there are duplicate recommendations in Report FCS12005 (5.2) and FCS11001(g) (8.2). Therefore, Item 5.2 be will need to be moved from the Consent section of the agenda and renumbered as item 8.2(a), in order to procedurally address these two items together.

The agenda for the January 18, 2012 Audit, Finance & Administration Committee meeting was approved, as amended.

(b) DECLARATIONS OF INTEREST (Item 2)

Councillor B. Morelli declared an interest in Item 6.1, the delegation from Jack E. Book and Peter Martin, of the Newport Yacht Club – Stoney Creek Inc., respecting a request for Tax Relief for the currently failing Newport Marina in Stoney Creek; and, Item 8.1, Report FCS12006 - Treasurers' Write-Off of Taxes Proposal for Newport Marina, Under Section 354 of the Municipal Act, 2001, as he owns property abutting the lands in question for both Items 6.1 and 8.1.

(c) APPROVAL OF MINUTES OF PREVIOUS MEETING (Item 3)

(i) December 7, 2011 (Item 3.1)

The Minutes of the December 7, 2011 meeting of the Audit, Finance and Administration Committee were approved, as presented.

(d) DELEGATION REQUESTS (Item 4)

(i) Mark McMaster, respecting a Request for Exemption from Development Charges at 168 West Avenue North, Hamilton (Item 4.1)

The delegation request, submitted by Mark McMaster, respecting a Request for Exemption from Development Charges at 168 West Avenue North, Hamilton, was approved.

(ii) Laura Jean Falla, Hamilton Firefighters Banquet Hall Drum and Bugle Corps, respecting the Proposed Purchase of the Firefighters Banquet Hall, located at 175 Dartnall Road, Hamilton (Item 4.2)

The delegation request, submitted by Laura Jean Falla, Hamilton Firefighters Banquet Hall Drum and Bugle Corps, respecting the proposed purchase of the Firefighters Banquet Hall, located at 175 Dartnall Road, Hamilton, was approved.

(iii) Paulina Leung, of Emterra Environmental, respecting Contract No. C11-30-11, the Proposal for Waste Collection Services (Item 4.3)

The request to appear before Committee was withdrawn by Emterra Environmental.

(iv) Lance Parcher and Karen Craig, of Modern Landfill, Inc., respecting a complaint related to the evaluation of their Proposal for Contract No. C11-30-11, the Proposal for Waste Collection Services (Item 4.4)

The delegation request submitted by, Lance Parcher and Karen Craig, of Modern Landfill, Inc., respecting a complaint related to the evaluation of Modern Landfill's proposal for Contract No. C11-30-11, the Proposal for Waste Collection Services, was approved.

The Rules of Order were waived to permit the delegation of Lance Parcher and Karen Craig, of Modern Landfill, Inc., to appear before the Audit, Finance & Administration Committee on January 18, 2012, respecting a complaint related to the evaluation of Modern Landfill's proposal for Contract No. C11-30-11, the Proposal for Waste Collection Services.

(e) DELEGATIONS (Item 6)

(i) Jack E. Book and Peter Martin, of the Newport Yacht Club – Stoney Creek Inc., respecting a request for Tax Relief for the currently failing Newport Marina in Stoney Creek (Item 6.1)

Mr. Book and Mr. Martin addressed the Committee. Mr. Book and Mr. Martin's comments included, but were not limited to, the following:

- In early 2001 it was discovered that the marina was for sale, as the current commercial operation was not viable, and there were significant back taxes owing.
- The other major concern was that there was no plan to dredge the entrance to Lake Ontario, which would close the marina in 2012.
- Residents have received signed agreements with both parties to take ownership of all the required parcels of land.
- All of the parking lot back taxes owed by the current owner will be paid in full upon closing the sale (approximately \$160,000).
- An additional \$100,000 will be paid toward the existing marina's back taxes on closing (\$50,000 by each of the two owners).
- A contract for dredging the entrance to Lake Ontario is already in place for the spring of 2012.

The presentation from Jack E. Book and Peter Martin, of the Newport Yacht Club – Stoney Creek Inc., respecting a request for Tax Relief for the currently failing Newport Marina in Stoney Creek, was received.

(ii) Lance Parcher and Karen Craig, of Modern Landfill, Inc., respecting a complaint related to the evaluation of their Proposal for Contract No. C11-30-11, the Proposal for Waste Collection Services (Item 6.2)

Mr. Gary E. Smith, P.E., Chief Operating Officer, Modern Landfill Inc., addressed the Committee. Mr. Smith's comments included, but were not limited to, the following:

- Modern apologized for speaking to members of Council, prior to the approval and award of the proposals. It was his understanding the project had already been awarded.
- Modern Landfill is asking the Committee to consider having a third party review the proposal or throwing the proposal out and starting over.
- Modern claims that the bi-weekly collection with 6 bag limit was not in the proposal and the bidders were not asked to cost out that pricing.

- In their opinion, there is a deficiency in the model used to evaluate the proposal's truck counts. It is the same process Modern has used for hundreds of projects over the past 50 years.
- Modern Landfill has never defaulted on a contract for lack of trucks or ever had a bond fail.
- Modern Landfill Inc. asked Committee to consider their concerns and re-evaluate their proposal.
- When asked about their experience, it was noted that Modern Landfill previously worked with the Region of Niagara; however, the contract was not renewed, based on cost.
- As well, they worked with the City of Hamilton approximately six (6) years ago; however, they weren't successful with the contract renewal.
- Modern currently services the Town of Amherst, Lockport, Buffalo, and Niagara Falls, NY.

The presentation from Gary Smith, Modern Landfill, Inc., respecting a complaint related to the evaluation of Modern Landfill's proposal for Contract No. C11-30-11; the Proposal for Waste Collection Services, was received.

(f) Treasurer's Apportionment of Land Taxes for Property in Flamborough (FCS11001(g)) (Ward 15) (Item 8.2)

Report FCS11001(g), respecting the Treasurer's Apportionment of Land Taxes for Property in Flamborough, was lifted from the table.

(g) ADJOURNMENT (Item 13)

There being no further business, the Audit, Finance and Administration Committee adjourned at 10:54 a.m.

Respectfully submitted,

Councillor B. Johnson, Chair
Audit, Finance and Administration Committee

Stephanie Paparella
Legislative Coordinator
January 18, 2012

City of Hamilton
Corporate Services Department
Taxation Division
Section "357" Appeals of the Municipal Act, 2001

Appeal No.	Property Address	Roll Number	Explanation	YEAR
357-10-074	88 Forsyth Ave N	010051006000000	Exemption denied. Not being used as a place of worship.	2010
357-10-184	74 Green Mountain Rd	003610746000000	Tax Class Conversion no longer a business in the home	2010
357-10-259	249 Caroline St S	020131513900000	Exempt Homestead Christian Care now using 100% of the building	2010
357-10-273	70 King St W	003380170000000	Exempt - City purchase	2010
357-10-274	475 Seaman St	003130340000000	Tax Class Conversion processed through MOS	2010
357-10-319	1495 Burlington St E	040323085500000	Demolition handled through MOS	2010
357-11-001	349 Arvin Ave	003140064000000	Tax Class Conversion handled through PRAN	2011
357-11-040	249 Caroline St S	020131513900000	Exempt Homestead Christian Care now using 100% of the building	2011
357-11-069	65-69 King St W	260200028000000	Fire January 2010 building still under repair	2011
357-11-101	1254 Old Highway 8	301610388000000	Tax Class Conversion no longer a business in the home	2011
357-11-129	9879 Airport Rd	902510006000000	Demolition of vandalized house	2011
357-11-147	0 Governors Rd	140120124500000	Exempt purchased by Conservation Authority	2011
357-11-157	430 McNeilly Rd	003110339000000	Exempt part of the building occupied by hospital	2011
357-11-159	175 Mary St	020156052200000	Demolition of the original structure	2011
357-11-162	105 Belmont Ave	040282066900000	Gross or Manifest Error MPAC had incorrect information	2011
357-11-101	106 Sherwood Rise	060551005500000	Gross or Manifest Error pool removed prior to 06 still on the roll	2011
357-11-103	29 Miles Rd	060761087200000	Gross or Manifest Error carport removed in the 70's still on the roll	2011
357-11-109	23 Princess St	260180034000000	Demolition of part of the structure now rebuilding	2011
357-11-175	65 Guise St	020166020600000	Gross or Manifest Error supplementary billed on wrong property	2011
			Total	

Amount
0.00
-2,849.52
-3,026.56
-2,883.84
0.00
0.00
0.00
-3,162.92
-5,625.77
-3,801.69
-293.07
-31.74
-13,104.68
-1443.71
-84.45
-197.60
-84.96
-625.71
-15.34
-37,231.56

City of Hamilton
Corporate Services Department
Taxation Division
Section "358" Appeals of the Municipal Act, 2001
Realty Tax Applications for overcharges

B- overcharge (Assessment Roll)
B1 -overcharged-application denied
E - Exempt

Appeal No.	Property Address	Roll Number	Reason	Explanation	Year	Amount
358-10-101	14 Hill St	010091545300000	B1	Valuation a matter of opinion not an error	2009	0.00
358-11-097	105 Belmont Ave	040282066900000	B	Garage torn down years ago, basements not "finished"	2010	-83.32
358-11-098	105 Belmont Ave	040282066900000	B		2009	-81.38
358-11-100	106 Sherwood Rise	060551005500000	B	Former owners removed in ground pool, still reflected on the roll	2010	-195.60
358-11-101	106 Sherwood Rise	060551005500000	B		2009	-191.70
358-11-102	29 Miles Rd	060761087200000	B	The car port fell down during a snow storm in the 70's	2010	-84.36
358-11-103	29 Miles Rd	060761087200000	B		2009	-82.99
358-11-072	1254 Old Highway 8	301610388000000	B	The country store was closed in 2007 still reflected on the roll	2010	-3667.63
358-11-073	1254 Old Highway 8	301610388000000	B		2009	-3502.33
				Total		-7,889.31

APPORTIONMENT OF TAXES

That the original land taxes recorded against;

- (a) **Roll #2518 003 850 00199 0000** – (1-11 Bankfield Cres., Stoney Creek) in the amount of \$3,067.05 for the year 2011 be split amongst the six newly created lots listed below:

YEAR	ADDRESS	ROLL NUMBER	APPORTIONED ASSESSMENT	TAX AMOUNT
2011	1 Bankfield Cres.	2518 003 850 00522 0000	42,802	\$ 566.21
2011	3 Bankfield Cres.	2518 003 850 00521 0000	37,097	490.73
2011	5 Bankfield Cres.	2518 003 850 00520 0000	37,097	490.73
2011	7 Bankfield Cres.	2518 003 850 00519 0000	37,097	490.73
2011	9 Bankfield Cres.	2518 003 850 00518 0000	37,097	490.73
2011	11 Bankfield Cres.	2518 003 850 00199 0000	40,664	537.92
		Total	231,854	\$ 3,067.05

- (b) **Roll #2518 303 420 23015 0000** – (75-81 Browview Dr.) in the amount of \$1,443.74 for the year 2010 be split amongst the four newly created lots listed below:

YEAR	ADDRESS	ROLL NUMBER	APPORTIONED ASSESSMENT	PAYMENT AMOUNT
2010	Browview Drive	2518 303 420 23015 0000	27,139	\$ 362.51
2010	Browview Drive	2518 303 420 23016 0000	26,903	359.36
2010	Browview Drive	2518 303 420 23017 0000	26,903	359.36
2010	Browview Drive	2518 303 420 23018 0000	27,139	362.51
		Total	108,084	\$ 1,443.74

- (c) **Roll #2518 301 710 21600 0000** – (1396 Seaton Rd., Flamborough) in the amount of \$3,474.42 for the year 2010 be split amongst the two newly created lots listed below:

YEAR	ADDRESS	ROLL NUMBER	APPORTIONED ASSESSMENT	AMOUNT
2010	Seaton Rd.	2518 301 710 21600 0000	444,808	\$ 1,241.09
2010	Seaton Rd.	2518 301 710 21604 0000	182,192	2,233.33
		Total	627,000	\$ 3,474.42

POLICY TITLE: Water and Wastewater Consecutive Estimated Accounts Policy

POLICY NO: PP-0009

LAST REVISION DATE: May 13, 2009

EFFECTIVE DATE: January 25, 2012

MANAGER REVIEWED: Mike Zegarac

TO BE REVIEWED: 1/1/2017

MAINTENANCE RESPONSIBILITY: Senior Policy Advisor, Financial Planning & Policy Section

I GENERAL

The Water and Wastewater Consecutive Estimated Accounts Policy details the protocols that are to be followed by the City of Hamilton (“City”) and its water/wastewater billing agent, Horizon Utilities Corporation (“HUC”) for those water accounts that have consecutively estimated meter readings that typically require access to be provided to the City’s Meter Operations staff (or its authorized agents) to allow for ongoing actual meter readings.

II BACKGROUND

The City of Hamilton’s Waterworks By-law R84-026, as amended, (“The City of Hamilton Waterworks by-law”) stipulates billing for service is based upon the consumption registered on the water meter. Where no meter has been installed, billing is made on a non-metered or flat-rate basis. Typically, in order for water meters to be read, there is the need for a remote reading device (“touchpad”) to be installed which requires access to be provided to the City or its authorized agents for this purpose.

For ongoing water/wastewater billings to be made on actual water meter readings, the Water and Wastewater Consecutive Estimated Accounts Policy was adopted.

III POLICY

The Water and Wastewater Consecutive Estimated Accounts Policy is effective where there is a failure of a customer to make arrangements regarding access issues that have resulted in consecutively estimated accounts, with the future water bills for the property will be invoiced as prescribed in the protocol tables below until such time as the meter related problems are completed by the City. The Sanitary Surcharge continues to be calculated as a percentage of the amount of the invoiced water bill.

Water and Wastewater Consecutive Estimated Accounts Policy protocols are outlined on the following pages.

Consecutive Estimated Water Account Protocol 1 – Single Residential

Consecutive Estimated Billing	Communication/Activities		Bill Estimate Calculation
	Horizon	City Water	
1 - 3	<ul style="list-style-type: none"> - Meter reader leaves meter read request door hanger for customer 	<ul style="list-style-type: none"> - None required 	<ul style="list-style-type: none"> - consumption estimate based on the prior 12-month historical average usage for the account - if no history or < 2 billing periods, use 1m³/day
4	<ul style="list-style-type: none"> - Meter reader leaves meter read request door hanger for customer 	<ul style="list-style-type: none"> - Letter issued to account holder (and property owner if different from account holder) informing of access issue and notification provided that if not rectified within 30 days that City will exercise authority to double flat rate billing 	<ul style="list-style-type: none"> - consumption estimate based on double flat rate billing (2m³/day)
5	<ul style="list-style-type: none"> - Meter reader leaves meter read request door hanger for customer 	<ul style="list-style-type: none"> - None required 	<ul style="list-style-type: none"> - consumption estimate based on double flat rate billing (2m³/day)
6	<ul style="list-style-type: none"> - Meter reader leaves meter read request door hanger for customer 	<ul style="list-style-type: none"> - Letter issued to account holder (and property owner if different from account holder) informing of access issue and notification provided that if not rectified within 30 days that City will exercise authority to triple flat rate billing 	<ul style="list-style-type: none"> - consumption estimate based on triple flat rate billing (3m³/day)
7 - 9	<ul style="list-style-type: none"> - Meter reader leaves meter read request door hanger for customer 	<ul style="list-style-type: none"> - None required 	<ul style="list-style-type: none"> - consumption estimate based on triple flat rate billing (3m³/day)
10	<ul style="list-style-type: none"> - Meter reader leaves meter read request door hanger for customer 	<ul style="list-style-type: none"> - Letter issued to account holder (and property owner if different from account holder) informing of access issue and notification provided that if not rectified within 30 days that City will shut water service with minimum of 24 hours notice 	<ul style="list-style-type: none"> - consumption based on triple flat rate billing (3m³/day) until service is shut and minimum fixed charge once service is shut until such time as the meter issues have been resolved to the City's satisfaction, the water has been turned back on and metered billings are restored with actual readings enabled

Consecutive Estimated Water Account Protocol 2 – Multi-Residential & ICI

Consecutive Estimated Billing	Communication/Activities		Bill Estimate Calculation
	Horizon	City Water	
1 - 3	- Meter reader leaves meter read request door hanger for customer	- None required	- consumption estimate based on the prior 12-month historical average usage for the account - if no history or < 2 billing periods, use average consumption of similar customers
4	- Meter reader leaves meter read request door hanger for customer	- Letter issued to account holder (and property owner if different from account holder) informing of access issue and notification provided that if not rectified within 30 days that City will exercise authority to double actual historical billings (if no historical available bill or if it is suspected that the historical usage is not accurate, use 2x actual consumption of similar customers)	- consumption based on double actual historical billings (if no historical available or if it is suspected that the historical usage is not accurate, bill 2x actual consumption of similar customers)
5	- Meter reader leaves meter read request door hanger for customer	- None required	- consumption based on double actual historical billings (if no historical available or if it is suspected that the historical usage is not accurate, bill 2x actual consumption of similar customers)
6	- Meter reader leaves meter read request door hanger for customer	- Letter issued to account holder (and property owner if different from account holder) informing of access issue and notification provided that if not rectified within 30 days that City will exercise authority to triple actual historical billings (if no historical available bill or if it is suspected that the historical usage is not accurate, use 3x actual consumption of similar customers)	- consumption based on double actual historical billings (if no historical available or if it is suspected that the historical usage is not accurate, bill 2x actual consumption of similar customers)
7	- Meter reader leaves meter read request door hanger for customer	- None required	- consumption based on triple actual historical billings (if no historical available or if it is suspected that the historical usage is not accurate, bill 3x actual consumption of similar customers)

Consecutive Estimated Billing	Communication/Activities		Bill Estimate Calculation
	Horizon	City Water	
8 and thereafter	- Meter reader leaves meter read request door hanger for customer	- None required	- consumption based on triple actual historical billings (if no historical available or if it is suspected that the historical usage is not accurate, bill 3x actual consumption of similar customers) until such time as the meter issues have resolved to the City's satisfaction and metered billings are restored with actual readings enabled

CITY OF HAMILTON
2012 PROPERTY AND LIABILITY INSURANCE RENEWAL
COVERAGES AND LIMITS

TYPE OF COVERAGE	COVERAGE	DEDUCTIBLE
Municipal Liability	*5,000,000	250,000
Errors & Omissions Liability	Included	
Non Owned Auto	Included	
Excess Liability	Included	
Municipal Conflict of Interest	100,000	
Legal Expense	250,000	
Comprehensive Crime	10,000,000	10,000
Crime Excess	Included	
	\$2.55 Billion	
Property	Replacement Value	500,000
Boiler	Included	100,000
City Auto	*5,000,000	500,000
Garage Liability Insurance	*5,000,000	
Environmental Impairment Liability (including WWTP)	10,000,000	500,000
	43,000,000	
HSR Rolling Stock (Transit)	(Included in Property)	50,000
HSR Auto Fleet	*5,000,000	100,000
Excess Umbrella		
Excess over; General Liability, City Auto Fleet, HSR Auto Fleet, Garage Auto Liability	*45,000,000	NIL
Directors' And Officers' Liability (HECFI - stand alone policy)	3,000,000	35,000

CITY OF HAMILTON		
2011 PROPERTY AND LIABILITY INSURANCE RENEWAL		
INSURANCE PREMIUM COMPARISON		
	2011-2012	2012-2013
Total of all policies (Net of Taxes)	3,662,095	3,652,095
Taxes	146,042	145,242
Grand Total	3,808,137	3,797,337