



Agenda Date: 1/25/17  
Agenda Item: 5C

**STATE OF NEW JERSEY**  
**Board of Public Utilities**  
44 South Clinton Avenue, 3<sup>rd</sup> Floor, Suite 314  
Post Office Box 350  
Trenton, New Jersey 08625-0350  
[www.nj.gov/bpu/](http://www.nj.gov/bpu/)

WATER

IN THE MATTER OF THE PETITION OF MOUNT	)	ORDER ADOPTING INITIAL
OLIVE VILLAGES SEWER COMPANY, INC., FOR	)	DECISION/STIPULATION
APPROVAL OF AN INCREASE IN RATES FOR	)	
SERVICE	)	DOCKET NO. WR16050391
	)	OAL DOCKET NO. PUC 07413-2016N

**Parties of Record:**

**Judith A. Fairweather, Esq.**, PinilisHalpern, LLP, on behalf of Mount Olive Villages Sewer Company  
**Stefanie A. Brand, Esq., Director**, New Jersey Division of Rate Counsel

**BY THE BOARD:**

On May 4, 2016, Mount Olive Villages Sewer Company, Inc. ("Company" or "Petitioner"), a public utility subject to the jurisdiction of the New Jersey Board of Public Utilities ("Board"), filed a verified petition pursuant to N.J.S.A. 48:2-18 and N.J.S.A. 48:2-21, seeking to increase its rates and charges for wastewater service in the amount of \$817,110 or an overall increase of 295.53%.

By this Order, the Board considers the Initial Decision of Administrative Law Judge ("ALJ") Diana C. Sukovich recommending adoption of the Stipulation of Settlement ("Stipulation") executed by the Petitioner, Board Staff and the New Jersey Division of Rate Counsel ("Rate Counsel") (collectively, the "Parties"), agreeing to an overall increase in wastewater revenues totaling \$379,352, or 138.91%.

**BACKGROUND/PROCEDURAL HISTORY**

Mount Olive Villages Sewer Company serves approximately 300 sewer customers in Mount Olive Township, Morris County, New Jersey.

As filed, Petitioner requested the increase in rates to become effective on June 5, 2016. By letter dated May 18, 2016, the Petitioner notified the Board that it would not implement the proposed rates prior to the Board's June 29, 2016 regular agenda meeting. At its June 29, 2016 meeting, the Board suspended the proposed rates until October 5, 2016. At its September 23,

2016 Board regular agenda meeting the Board further suspended the proposed rates until February 5, 2017.

The matter was transferred to the Office of Administrative Law ("OAL") on May 11, 2016 and ALJ Sukovich was assigned to hear the case. A Pre-Hearing Conference (via telephone) was convened by ALJ Sukovich on July 21, 2016.

After proper notice, a public hearing in the service territory was held on the evening of September 26, 2016, at the Mount Olive Municipal Building in Budd Lake. ALJ Gail M. Cookson presided at the public hearing. No members of the public appeared to provide comments for the record. The Township Clerk provided comments which mainly focused on the adverse economic impact and financial hardships for the average Mount Olive Villages Sewer Company ratepayer.

Subsequent to the public hearing, the Parties to the proceeding engaged in numerous settlement negotiations and as a result of these discussions and extensive discovery, the Parties reached a settlement on all issues and executed the Stipulation.

On January 12, 2017, ALJ Sukovich issued her Initial Decision in this matter recommending adoption of the Stipulation, finding that the Parties had voluntarily agreed to the Stipulation and that the Stipulation fully disposes of all issues and is consistent with the law.

### **DISCUSSIONS AND FINDINGS**

The Company has never filed for a rate increase since its inception in 1986.<sup>1</sup>

Among the provisions of the Stipulation,<sup>2</sup> the Parties recommend that the Petitioner's wastewater rates be increased by \$379,352 over present rate revenues as an appropriate resolution of this matter. The stipulated rate increase is calculated as follows:

Rate Base	\$	20,179
Rate of Return	\$	<u>x 5.46%</u>
Required Operating Income	\$	1,102
Test Year Operating Income	\$	(285,526)
Deficiency	\$	286,628
Revenue Conversion Factor		x1.3235
Required Increase	\$	379,352
		=====

The Parties further stipulate that the overall rate of return of 5.46% includes a Return on Common Equity of 9.75%.

Due to the magnitude of the proposed rate increase, the Parties have agreed that the rate increase will be phased-in equally in two (2) separate phases. Phase 1 of the proposed rate increase will become effective on the effective date of the fully executed Board Order for this

<sup>1</sup> Mount Olive Villages' initial tariff was approved in I/M/O Mount Olive Villages Sewer Company, Inc., for Approval of a Franchise, Authority to Issue Common Stock and Acceptance of an Initial Tariff, Docket No. 8505566, December 15, 1986.

<sup>2</sup> Although described in the Order at some length, should there be any conflict between this summary and the Stipulation, the terms of the Stipulation control, subject to the findings and conclusions in this Order.

matter. Phase 2 of the proposed rate increase will become effective one (1) year after the effective date of the Phase 1 increase.

The Stipulation further agrees that Petitioner may file for another rate increase after the effective date of Phase 2. However, that rate increase may not be effective until one year after the effective date of the Phase 2 increase.

The Parties have agreed that customers will be billed for Equivalent Dwelling Units (EDU). An EDU represents the annual volume of wastewater contributed to the sewer system by a typical single family home and is equivalent to or less than 77.44 thousand gallons per year. Single family homes and townhouses are each assigned one EDU. The number of EDUs for all other customers has been established based on the actual consumption recorded for calendar year 2015, divided by 77.44 thousand gallons per year per EDU. The volume of wastewater is assumed to equal water meter registration. Tariffs which reflect the Phase 1 rate increase are attached as Exhibit A to the Stipulation. Tariffs which reflect the Phase 2 increase are attached as Exhibit B to the Stipulation.

The Board is mindful of the impact any rate increase has on customers. However, having reviewed the record in this matter, including ALJ Sukovich's Initial Decision and the Stipulation, the Board **FINDS** that the Parties have voluntarily agreed to the Stipulation, and that the Stipulation fully disposes of all issues in this proceeding and is consistent with the law. In reaching this decision, the Board must balance the needs of the ratepayer to receive safe, adequate and proper service at reasonable rates, while allowing the utility the opportunity to earn a fair rate of return. See FPC v. Hope Natural Gas, 320 U.S.591 (1944); N.J.S.A. 48:2-21 and N.J.S.A. 48:3-1. Therefore, the Board **FINDS** that the Initial Decision, which adopts the Stipulation, to be reasonable, in the public interest, and in accordance with the law. Therefore, the Board **HEREBY ADOPTS** the Initial Decision and the Stipulation, attached hereto, including all attachments and schedules, as its own, incorporating by reference the terms and conditions of the Stipulation, as if they were fully set forth at length herein, subject to the following:

- a. The tariff sheets attached to the Stipulation containing rates and charges conforming to the Stipulation and designed to produce the additional revenues to which the Parties have stipulated herein are **HEREBY ACCEPTED**; and
- b. The stipulated increase and the tariff design allocations for each customer classification are **HEREBY ACCEPTED**.

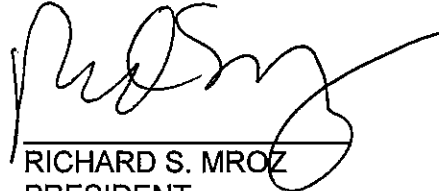
Based upon the foregoing, the Board **HEREBY APPROVES** an overall increase in sewer revenues in the amount of \$379,352 or 138.91% to be implemented in two phases.

The Board **HEREBY ORDERS** the Petitioner to submit complete revised tariffs conforming to the terms and conditions of the Stipulation and this Order within five (5) days from the date of this Order.

This Order shall be effective on February 1, 2017.

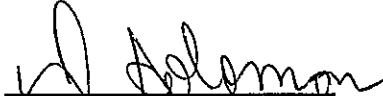
DATED: 1/25/17


BOARD OF PUBLIC UTILITIES  
BY:

  
RICHARD S. MROZ  
PRESIDENT

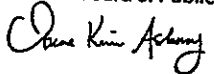
  
JOSEPH L. FIORDALISO  
COMMISSIONER

  
MARY-ANNA HOLDEN  
COMMISSIONER

  
DIANNE SOLOMON  
COMMISSIONER

  
UPENDRA J. CHIVUKULA  
COMMISSIONER

ATTEST:   
IRENE KIM ASBURY  
SECRETARY

I HEREBY CERTIFY that the within  
document is a true copy of the original  
in the files of the Board of Public Utilities  


**I/M/O THE PETITION OF MOUNT OLIVE VILLAGES SEWER COMPANY, INC.  
FOR APPROVAL OF AN INCREASE IN RATES FOR SERVICE**

**BPU DOCKET NO. WR16050391  
OAL DOCKET NO. PUC 07413-2016N**

**SERVICE LIST**

Judith A. Fairweather, Esq.  
PinilisHalpern LLP  
160 Morris Street  
Morristown, NJ 07960  
[ifairweather@pinilishalpern.com](mailto:ifairweather@pinilishalpern.com)

Stefanie A. Brand, Director  
New Jersey Division of Rate Counsel  
140 East Front Street, 4<sup>th</sup> Floor  
Post Office Box 003  
Trenton, NJ 08625-0003  
[sbrand@rpa.state.nj.us](mailto:sbrand@rpa.state.nj.us)

Irene Kim Asbury, Esq.  
Secretary of the Board  
Board of Public Utilities  
44 South Clinton Avenue, 3rd floor, Suite 314  
Post Office Box 350  
Trenton, New Jersey 08625-0305  
[Irene.asbury@bpu.nj.gov](mailto:Irene.asbury@bpu.nj.gov)

Maria Moran, Director  
Division of Water  
Board of Public Utilities  
44 South Clinton Avenue, 3rd floor, Suite 314  
Post Office Box 350  
Trenton, New Jersey 08625-0305  
[Maria.moran@bpu.nj.gov](mailto:Maria.moran@bpu.nj.gov)

**STATE OF NEW JERSEY**  
**BOARD OF PUBLIC UTILITIES**

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<b>IN THE MATTER OF MOUNT OLIVE</b>	<b>:</b>	<b>BPU DOCKET NO. WR16050391</b>
<b>VILLAGES SEWER COMPANY, INC.</b>	<b>:</b>	<b>OAL DOCKET NO. PUC 07416-2016N</b>
<b>FOR APPROVAL OF AN INCREASE IN</b>	<b>:</b>	
<b>RATES FOR SEWER SERVICE</b>	<b>:</b>	<b>STIPULATION OF SETTLEMENT</b>
	<b>:</b>	

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**APPEARANCES:**

Judith A. Fairweather, Esq., PinilisHalpern, LLP, on behalf of Mount Olive Villages Sewer Company, Inc., Petitioner

Christopher M. Psihoules, Deputy Attorney General, and Emma Xiao, Deputy Attorney General, (Christopher S. Porrino, Attorney General of New Jersey), on behalf of the Staff of the Board of Public Utilities

Susan E. McClure, Esq., Assistant Deputy Public Advocate, (Stefanie A. Brand, Rate Counsel), on behalf of the Department of the Public Advocate, Division of Rate Counsel

**TO THE HONORABLE BOARD OF PUBLIC UTILITIES:**

This Stipulation of Settlement addresses the issues raised in the proceeding identified above. The Parties that have participated in these proceedings are as follows: Mount Olive Villages Sewer Company, Inc. (“Company” or “Petitioner”), the Division of Rate Counsel (“Rate Counsel”), and the Staff of the Board of Public Utilities (“Board Staff” or “Staff”) (collectively, the “Parties”). There were no intervenors in the proceeding.

**Rate Case Proceeding**

As a result of an analysis of Petitioner’s filed exhibits, extensive discovery conducted by Rate Counsel and Board Staff, conferences, negotiations, and a public hearing held on September

26, 2016, in the Mount Olive Municipal Complex, the Parties have come to an agreement on the issues in dispute in this matter. The Parties hereto agree and stipulate as follows:

The procedural history of the rate case matter is as follows:

On May 3, 2016, Mount Olive Villages Sewer Company, Inc., a public utility corporation of the State of New Jersey, pursuant to N.J.S.A. 48:2-21 and N.J.A.C. 14:1-5.12, filed a petition to increase rates for sewer service. Specifically, the Company requested a rate increase of \$817,110 or 295.53% above the adjusted annual level of revenues for the Test Year ending December 31, 2015. The Board transferred the matter to the Office of Administrative Law as a contested case where it was assigned to Administrative Law Judge Diana Sukovich.

Following appropriate notice in the newspaper of general circulation in the Company's service territory, a public hearing was held on September 26, 2016, at the Mount Olive Municipal Building, located at 204 Flanders-Drakestown Road, Budd Lake, NJ 07928, with Administrative Law Judge Gail Cookson presiding. The administrator of the Township of Mount Olive was the only member of the public to appear. Subsequently, settlement discussions were held, and agreements reached during those discussions have resulted in the following stipulation by the Parties:

1. The Parties agree that utilizing an overall rate of return of 5.46% would result in an overall additional revenue requirement of \$379,352. This amount is calculated as follows:

Rate Base	\$ 20,179
Rate of Return	<u>x 5.46%</u>
Required Operating Income	\$ 1,102
Test Year Operating Income	<u>\$(285,526)</u>
Deficiency	\$ 286,628
Revenue of Conversion Factor	<u>X 1.3235</u>
Revenue Requirement	<u>\$ 379,352</u>

2. The Parties stipulate that a revenue increase of \$379,352 or 138.91% over present revenues, is an appropriate result of this matter. The Parties agree that the rate increase will be phased-in equally over 2 years, referred to as Phase 1 and Phase 2. Phase 1 will begin on the effective date of a fully executed written Board Order. Phase 2 will be effective one year after the effective date of Phase 1. The Parties agree that this revenue requirement represents the level of revenue which is necessary to ensure that the Company will continue to provide safe, adequate and proper sewer service to its customers.

3. The Parties agree customers will be billed for Equivalent Dwelling Units (EDU). An EDU represents the annual volume of wastewater contributed to the sewer system by a typical single family home and is equivalent to or less than 77.44 thousand gallons per year. Single family homes and townhomes are each assigned one EDU. The number of EDUs for all other customers has been established based on the actual consumption recorded for calendar year 2015, divided by 77.44 thousand gallons per year per EDU. The volume of wastewater is assumed to equal water meter registration. See Rate Schedule No. 1 for Phase 1 and Phase 2 rates.

4. The Parties recommend the adoption by the Board of the attached as Exhibit A, Tariff BPU No. 2 – Sewer for Phase 1. Also attached as Exhibit B is Rate Schedule No. 1 for Phase 2. Finally attached as Exhibit C is a Proof of Revenues for Phase 1 and Phase 2.

5. Petitioner may file for another rate increase after the effective date of Phase 2. However that rate increase may not be effective until one year after the effective date of Phase 2.

6. Except as expressly provided herein, the Petitioner, the Board, Board Staff, or Rate Counsel shall not be deemed to have approved, agreed to, or consented to any principle or methodology underlying or supposed to underlie any agreement provided herein and, in total or



by specific item, is in no way binding upon them in any other proceeding, except to enforce the terms of this Stipulation. Also, all rates are subject to audit by the Board.

7. (a) This Stipulation of Settlement ("Stipulation") is the product of extensive negotiations by the Parties, and it is an express condition of the settlement embodied by this Stipulation that it be presented to the Board in its entirety without modification or condition. It is also the intent of the Parties to this Stipulation that this settlement, once approved by the Board, shall govern all issues specified and agreed to herein. The Parties to this Stipulation specifically agree that if adopted in its entirety by the Board, no appeal shall be taken by them from the order adopting same as to those issues upon which the Parties have stipulated herein.

(b) The Parties agree that the within Stipulation reflects a mutual balancing of various issues and positions and is intended to be accepted and approved in its entirety. Each term is vital to this Stipulation as a whole, since the Parties hereto expressly and jointly state that they would not have signed this Stipulation had any terms been modified in any way. In the event any particular aspect of this Stipulation is not accepted and approved by the Board, then any Party materially affected thereby shall not be bound to proceed under this Stipulation.

(c) The Parties further agree that the purpose of this Stipulation is to avoid protracted and costly litigation, and that with respect to any policy or other issues which were compromised in the spirit of reaching an agreement, none of the Parties shall be prohibited from or prejudiced in arguing a different policy or position before the Board in any other proceeding, as such agreements pertain only to this matter and to no other matter.

8. This Stipulation may be executed in as many counterparts as there are Parties of this Stipulation, each of which counterparts shall be an original, but all of which shall constitute one and the same instrument.

MOUNT OLIVE VILLAGES SEWER  
COMPANY, INC.

\_\_\_\_\_  
Date

BY: \_\_\_\_\_  
Judith A. Fairweather, Esq.  
Attorney for Petitioner

Christopher S. Porrino  
ATTORNEY GENERAL OF NEW JERSEY  
Attorney for the Staff of the New Jersey  
Board of Public Utilities

\_\_\_\_\_  
Date

BY: \_\_\_\_\_  
Christopher Psihoules, DAG  
Emma Xiao, DAG

RONALD K. CHEN  
PUBLIC ADVOCATE OF NEW JERSEY  
DEPARTMENT OF THE PUBLIC ADVOCATE  
STEFANIE A. BRAND, ESQ.  
DIRECTOR, DIVISION OF RATE COUNSEL

\_\_\_\_\_  
Date

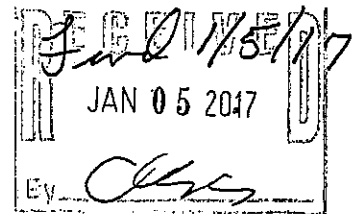
BY: \_\_\_\_\_  
Susan E. McClure, Esq.  
Assistant Deputy Public Advocate



BOARD OF PUBLIC UTILITIES

JAN 05 2017

MAIL RECEIVED



Judith A. Fairweather, Esq.  
JFairweather@PinilisHalpern.com  
Direct Dial: 973-998-8677

January 4, 2017

**DELIVERY BY E-MAIL & NEW JERSEY LAWYERS SERVICE**

Honorable Irene Kim Asbury  
Secretary of the Board  
New Jersey Board of Public Utilities  
44 South Clinton Avenue, 3<sup>rd</sup> Floor  
Trenton, NJ 08625

JAN 05 2017  
water/sewer

Re: ***REQUEST FOR EXPEDITED ORDERS***

In the matter of the Petition of Mount Olive Villages Water Company, Inc.  
for Approval of an Increase in Rates for Service  
BPU Docket No. WR16050390  
OAL Docket No. PUC 07416-2016N

In the matter of the Petition of Mount Olive Villages Sewer Company, Inc.  
for Approval of an Increase in Rates for Service  
BPU Docket No. WR16050391  
OAL Docket No. PUC 07413-2016N

Dear Secretary Asbury:

Please accept this letter as a request to expedite the above two Orders so that the rates can be increased as of February 1, 2017. The request is for the Mount Olive Villages Water Company, Inc. and the Mount Olive Villages Sewer Company, Inc.

Please let me know if you need any further information. Thank you for your attention to this matter.

Very truly yours,

Judith A. Fairweather

JAF:sd

STATE OF NEW JERSEY  
BOARD OF PUBLIC UTILITIES

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IN THE MATTER OF THE PETITION	:	BPU DOCKET NO. WR16050391
OF MOUNT OLIVE VILLAGES	:	OAL DOCKET NO. PUC 07413-2016N
SEWER COMPANY, INC.	:	
FOR APPROVAL OF AN INCREASE IN	:	STIPULATION OF SETTLEMENT
RATES FOR SERVICE	:	

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APPEARANCES:

Judith A. Fairweather, Esq., PinilisHalpern, LLP, on behalf of Mount Olive Villages Sewer Company, Inc., Petitioner

Christopher M. Psihoules, Deputy Attorney General, and Emma Xiao, Deputy Attorney General, (Christopher S. Porrino, Attorney General of New Jersey), on behalf of the Staff of the Board of Public Utilities

Susan E. McClure, Esq., Assistant Deputy Public Advocate, (Stefanie A. Brand, Rate Counsel), on behalf of the Division of Rate Counsel

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Rate Case Proceeding

As a result of an analysis of Petitioner's filed exhibits, extensive discovery conducted by Rate Counsel and Board Staff, conferences, negotiations, and a public hearing held on September

26, 2016, in the Mount Olive Municipal Complex, the Parties have come to an agreement on the issues in dispute in this matter. The Parties hereto agree and stipulate as follows:

On May 4, 2016, Mount Olive Villages Sewer Company, Inc., a public utility corporation of the State of New Jersey, pursuant to N.J.S.A. 48:2-21 and N.J.A.C. 14:1-5.12, filed a petition to increase rates for sewer service. Specifically, the Company requested a rate increase of \$817,110 or 295.53% above the adjusted annual level of revenues for the Test Year ending December 31, 2015. The Board transferred the matter to the Office of Administrative Law as a contested case where it was assigned to Administrative Law Judge Diana Sukovich.

Following appropriate notice in the newspaper of general circulation in the Company's service territory, a public hearing was held on September 26, 2016, at the Mount Olive Municipal Building, located at 204 Flanders-Drakestown Road, Budd Lake, NJ 07928, with Administrative Law Judge Gail Cookson presiding. The Administrator of the Township of Mount Olive was the only member of the public to appear. Her concern was that the whole increase would occur in one (1) year. Subsequently, settlement discussions were held, and agreements reached during those discussions have resulted in the following stipulation by the Parties:

1. The Parties agree that utilizing an overall rate of return of 5.46% would result in an overall additional revenue requirement of \$379,352. This amount is calculated as follows:

Rate Base	\$ 20,179
Rate of Return	x 5.46%
Required Operating Income	\$ 1,102
Test Year Operating Income	\$(285,526)
Deficiency	\$ 286,628
Revenue of Conversion Factor	X 1.3235
Revenue Requirement	<u>\$ 379,352</u>

A return on equity ("ROE") capital rate of 9.75% is thus recommended.

2. The Parties stipulate that a revenue increase of \$379,352 or 138.91% over present revenues, is an appropriate result of this matter. The Parties agree that the rate increase will be phased-in equally over two (2) years, referred to as Phase 1 and Phase 2. Phase 1 amount of \$189,081 will begin on the effective date of a fully executed written Board Order adopting this Stipulation. Phase 2 amount of \$189,658 will be effective one (1) year after the effective date of Phase 1. The Parties agree that this revenue requirement represents the level of revenue which is necessary to ensure that the Company will continue to provide safe, adequate and proper sewer service to its customers.

3. The Parties agree customers will be billed for Equivalent Dwelling Units (EDUs). An EDU represents the annual volume of wastewater contributed to the sewer system by a typical single family home and is equivalent to or less than 77.44 thousand gallons per year. Single family homes and townhomes are each assigned one EDU. The number of EDUs for all other customers has been established based on the actual consumption recorded for calendar year 2015, divided by 77.44 thousand gallons per year per EDU. The volume of wastewater is assumed to equal water meter registration. See Rate Schedule No. 1 for Phase 1 and Phase 2 rates.

4. The Parties recommend the adoption by the Board of the attached as Exhibit A, Tariff BPU No. 2 – Sewer for Phase 1. The Parties further recommend Board adoption of the attached tariff, designated as Exhibit B, Rate Schedule No. 1 for Phase 2. Finally attached as Exhibit C is a Proof of Revenues for Phase 1 and Phase 2.

5. Petitioner may file for another rate increase after the effective date of Phase 2. However, that rate increase may not be effective until one (1) year after the effective date of Phase 2.

6. Except as expressly provided herein, the Petitioner, Board Staff, or Rate Counsel shall not be deemed to have approved, agreed to, or consented to any principle or methodology underlying or supposed to underlie any agreement provided herein and, in total or by specific item, is in no way binding upon them in any other proceeding, except to enforce the terms of this Stipulation. Also, all rates are subject to audit by the Board.

7. (a) This Stipulation of Settlement ("Stipulation") is the product of extensive negotiations by the Parties, and it is an express condition of the settlement embodied by this Stipulation that it be presented to the Board in its entirety without modification or condition. It is also the intent of the Parties to this Stipulation that this settlement, once approved by the Board, shall govern all issues specified and agreed to herein. The Parties to this Stipulation specifically agree that if adopted in its entirety by the Board, no appeal shall be taken by them from the order adopting same as to those issues upon which the Parties have stipulated herein.

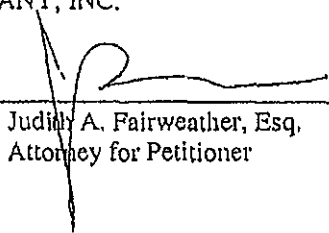
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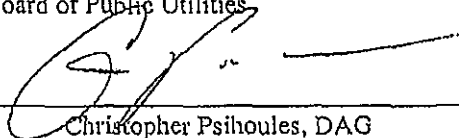
MOUNT OLIVE VILLAGES SEWER  
COMPANY, INC.

1-4-17  
Date

BY:   
Judith A. Fairweather, Esq.  
Attorney for Petitioner


CHRISTOPHER S. PORRINO  
ATTORNEY GENERAL OF NEW JERSEY  
Attorney for the Staff of the New Jersey  
Board of Public Utilities

1/4/17  
Date

BY:   
Christopher Psihoules, DAG  
Emma Xiao, DAG

STEFANIE A. BRAND, ESQ.  
DIRECTOR, DIVISION OF RATE COUNSEL

1/5/17  
Date

BY:   
Susan E. McClure, Esq.  
Assistant Deputy Public Advocate



# EXHIBIT A

BPU No. 2 - SEWER

MOUNT OLIVE VILLAGES SEWER COMPANY, INC.

TARIFF

FOR SEWER SERVICE

APPLICABLE IN

MOUNT OLIVE TOWNSHIP -- MORRIS COUNTY

NEW JERSEY

Issued: \_\_\_\_\_

Effective: \_\_\_\_\_

By: Henryk Schwarz, President  
200 Central Avenue  
Mountainside, NJ 07092

Filed pursuant to Order of the Board of Public Utilities entered in Docket No. WR16050391

Dated \_\_\_\_\_, 2016

## AN INTRODUCTION TO CUSTOMERS

The approved tariff located in the Company's office is available for your review. The Company is responsible to maintain its tariff with any changes approved by the Board of Public Utilities and must, by State law and regulations, maintain it in exactly the same format as the Company's tariff on file at the Board of Public Utilities, 44 South Clinton Ave., 3<sup>rd</sup> Floor, Suite 314, Trenton, New Jersey 08625.

If, after you review this tariff and discuss it with appropriate Company employees, you still have questions regarding clarification or interpretations, please contact the Board of Public Utilities, Division of Water and Wastewater, Bureau of Rates and Tariff Design, at (609-341-9188 or the Board's Division of Customer Relations at 1-800-624-0241.

You have the right to review this tariff at the Company's offices or at the Board's office in Trenton. Your inquiries will be handled by the Board's staff in an expeditious manner in order to protect your rights as well as those of the sewer Company. Please feel free to exercise this right by telephone or by visiting the Board's offices at any time between the hours of 9:00 a.m. to 5:00 p.m., Monday through Friday, or by writing a letter. The letter should contain the writer's name, address, and telephone number, including the area code. If the writer is a customer of record, the account number should be included.

The Company also has available in its office a leaflet entitled "An Overview of Common Customer Complaints and Customer Rights". This is a summary of the most frequent customer complaints and rights. It does not include all customer rights or utility obligations.

The Board of Public Utilities is responsible for the final interpretation and enforcement of a utility's tariff provisions and rates. The utility is bound by New Jersey Statutes and the Board's regulations. If a conflict should exist in the tariff that is detrimental to the customer, the Board's regulations supersede the tariff provision absent specific approval to the contrary by the NJ Board of Public Utilities. A utility company may provide for more liberal treatment than that provided for in the Board's regulations.

## AN OVERVIEW OF COMMON CUSTOMER COMPLAINTS AND CUSTOMER RIGHTS

- (1) No public utility shall refuse to furnish or supply service to a qualified application. (Board Order CX86602155).
- (2) The utility shall not place the name of a second individual on the account of a residential customer unless specifically requested by the second individual (N.J.A.C. 14:3-3.2).

## DEPOSITS

- (3) If after notice of the methods of establishing credit and being afforded an opportunity, a customer has not established satisfactory credit, the utility may require a deposit. The amount of said deposit shall be reasonably related to the probable charge for service for the quarterly billing period.

(4) The utility must furnish a receipt to any customer posting a deposit. The deposit will be returned with simple interest at a rate established annually by the Board of Public Utilities. Once the customer has established satisfactory credit with the utility the deposit shall be returned to the customer with interest due. The customer has the option of receiving the deposit refund either by a check or a credit on the account. If a residential customer's deposit is not returned, the utility shall credit the customer's account with the accrued interest once every twelve months. (N.J.A.C. 14:3-7.5 relocated 14:3-3.4 and 3.5)

#### DEFERRED PAYMENT AGREEMENTS

(5) A residential metered customer is entitled to at least one deferred payment plan in one year. In the case of a residential customer who receives more than one utility service from the same utility (ex: water and sewer, gas and electric) and the amount which is in arrears is a combination of those services, the utility shall offer a separate deferred payment agreement for each service based on the outstanding balance for that service. (N.J.A.C. 14:3-7.13(d) recodified 14:3-7.7). The Company MUST renegotiate the deferred payment agreement should the customer's financial situation change significantly. The Company must also issue a new discontinuance notice each time it intends to shut off service, including defaults on the terms of the agreement. In the case of a residential customer who receives more than one utility service from the same utility and has subsequently entered into an agreement for each separate service, default on one such payment agreement shall constitute grounds for discontinuance of only that service. (N.J.A.C. 14:3-7.13(d) recodified 14:3-7.7).

(6) A sewer utility shall not discontinue service because of nonpayment of bills in cases where a charge is in dispute provided the disputed charges are paid and a request is made to the Board within five (5) days for investigation of the disputed charge. The Company must advise the customer of their right to appeal to the Board of Public Utilities. (N.J.A.C. 14:3-7. 13(a) recodified 14:3-7.7).

(7) A customer has fifteen (15) days to pay a bill. A sewer utility may not discontinue water and sewer service unless written notice giving the customer at least ten (10) days' notice prior to the proposed discontinuance. The notice shall not be given until after the expiration of the said fifteen (15) days' time to pay a bill. (N.J.A.C. 14:3-7.12(a) relocated 14:3-3A.5). The notice shall contain sufficient information for the customer to notify the Board of Public Utilities of the nature of the dispute. The utility shall make a good faith effort to determine which of its residential customers are over 65 years of age, and shall make good faith efforts to notify such customers of discontinuance of service by telephone in addition to notice by regular mail. This effort may consist of an appropriate inquiry set forth on the notice informing customers that they may designate a third party to receive notice of discontinuance. Utilities shall annually notify all residential customers that, upon request, notice of discontinuance of service will be sent to a designated third party as well as to the customer of record. (N.J.A.C. 14:3-7.12 relocated 14:3-3A.5).

(8) Public utilities shall not discontinue residential service except between the hours of 8:00 a.m. and 4:00 p.m., Monday through Thursday, unless there is a safely related emergency. There

shall be no involuntary termination of service on Fridays, Saturdays, and Sundays, or on the day before a holiday or on a holiday absent such emergency.

(9) The occupant of a multiple family dwelling has the right to be notified of a pending service discontinuance at least fifteen (15) days prior to the service being discontinued.

(10) A customer has the right to have any complaint against the utility handled promptly by that utility. Board Order, (Docket Number C08602155).

(11) Each utility shall, upon request, furnish its customers with such information as is reasonable in order that the customers may obtain safe, adequate, and proper service (N.J.A.C. 14:3-3.3(a)). Each utility shall inform its customers, where peculiar or unusual circumstances prevail, as to the conditions under which sufficient and satisfactory service may be secured from its system. (N.J.A.C. 14:3-3.3(b)). Each utility shall supply its customers with information on the furnishing and performance of service in a manner that tends to conserve energy resources and preserve the quality of the environment (N.J.A.C. 14:3-3.3(d)).

#### METERS

(12) A utility must maintain records of customers' accounts for such billing period occurring within a six (6) year period. Such records shall contain all information necessary to permit computation of the bill. (N.J.A.C. 14:3-7.8 relocated 14:3-6.1(b)).

(13) Bills rendered must contain the following information (a) the number and kind of units measured; (d) identification of applicable rate schedule or a statement that the applicable rate schedule will be furnished on request; (b) the amount of the bill; and (c) the gross receipts and franchise tax statement. (N.J.A.C. 14:3-7.9 recodified 14:3-7.2).

MOUNT OLIVE VILLAGES SEWER COMPANY, INC  
BPU NO. 2 - SEWER

TABLE OF CONTENTS

TERRITORY SERVED..... SHEET No. 1  
STANDARD TERMS AND CONDITIONS ..... SHEET No. 2  
LIMITATIONS ON WASTEWATER DISCHARGES ..... SHEET No. 3  
SCHEDULE OF RATES..... SHEET No. 6

Issued: \_\_\_\_\_

Effective: \_\_\_\_\_

By: Henryk Schwarz, President  
200 Central Avenue  
Mountainside, NJ 07092

Filed pursuant to Order of the Board of Public Utilities entered in Docket No. WR16050391  
Dated \_\_\_\_\_, 2016

TERRITORY SERVED

In the area of Mount Olive Township known as the franchise area, County of Morris, State of New Jersey.

Issued: \_\_\_\_\_

Effective: \_\_\_\_\_

By: Henryk Schwarz, President  
200 Central Avenue  
Mountainside, NJ 07092

Filed pursuant to Order of the Board of Public Utilities entered in Docket No. WR16050391

Dated \_\_\_\_\_, 2016

STANDARD TERMS AND CONDITIONS

Mount Olive Villages Sewer Company Inc. hereby adopts the regulations for Sewer Utilities promulgated by the Board of Regulatory Commissioners of the State of New Jersey, which regulations are incorporated herein by reference thereto.

The Company shall own and maintain all house lateral connections from its mains to the curb line of the property. The customer shall maintain the house lateral connection from the curb box into and on the premises of the customer.

Property owners wishing to connect their premises with the sewer line of the Company shall make application at the office of the Company and must agree to the terms, conditions and rates as set forth in this and subsequent tariffs of the Company.

Grease interceptors shall be provided by the customer, at customer's expense when, in the opinion of the Company, they are necessary for the proper handling of liquid wastes containing grease or other ingredients harmful to the sewer system or sewage treatment plant or processes.

The size and type of each interceptor shall be determined according to maximum volume and rate of discharge, and each interceptor shall be approved by the Company. No wastes other than those requiring separation shall be discharged into any interceptor.

A grease interceptor or interceptors for major installations shall be mechanical devices which are not solely dependent upon employees, for maintenance and operation.

All interceptors shall be installed upon the lines of the customers in such a manner and location that they are accessible for inspection by the employees of the Company.

No fixture or fixtures shall be installed in the premises of a customer in a basement or at any other point, unless the trap of the fixture is at least 6 inches above the level of the manhole cover of the Company's main which is nearest to the connection to said customer's premises. This provision does not apply where adequate pumping facilities are installed on premises. The Company may require the removal of any fixture which violates this provision and failure to remove such fixture within the time specified shall be cause for the Company to discontinue service and refuse further services until the offending fixture or fixtures are removed.

Water discharged from a garbage disposal unit shall be prohibited.

Issued: \_\_\_\_\_

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By: Henryk Schwarz, President  
200 Central Avenue  
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Dated \_\_\_\_\_, 2016



STANDARD TERMS AND CONDITIONS  
(Continued)

The Company shall not be liable, whatever the cause, for any damage, resulting from a backing up of sewerage through open traps in fixtures located in basements or otherwise or from open joints in sewer lines located in basements or elsewhere, where such traps or lines are less than 6 inches above the level of the manhole cover of the Company's main which is nearest to the connection to the premises of the customer.

In accordance with the National Standard Plumbing Code adopted by the Uniform Construction Code of the State of New Jersey, no rainwater, ground water or storm drainage system of any building; sump pump for discharge of ground water or draining of a swimming pool be connected directly or indirectly to the Company's sewer system. The Company adopts the above provision and prohibits the drainage of storm water into its collecting system.

All persons, whose premises are connected with the Company's sewerage system or otherwise discharging sewage wastes, water or other liquids either directly or indirectly into the sewerage system, shall be charged for such service according to the approved rates filed with the Board of Public Utilities of the State of New Jersey.

Sewerage service may be discontinued by the Company for any of the following reasons:

1. For non-payment of a valid bill due for service based on the rates approved by the Board and contained in the utility's tariff. Customers unable to pay the full annual bill shall be afforded the opportunity to enter into a reasonable deferred payment agreement. If service is discontinued, a reconnection fee of \$25.00 shall apply.
2. For the refusal to admit the property representative of the Company, who requires admission to the premises.
3. For the violation of one or more of the standard terms and conditions of services contained in this or subsequent tariffs of the Company. Service may be discontinued by the Company for violation of standard terms and conditions upon 30 days' notice of the existence of such violation.

When a customer is physically disconnected for any of the above reasons, the customer prior to reconnection, will be required to correct conditions under which service was disconnected and to pay any delinquent amount, as well as a reconnect charge of \$500.00.

Issued: \_\_\_\_\_

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Dated \_\_\_\_\_, 2016

STANDARD TERMS AND CONDITIONS  
(Continued)

All notices herein of discontinuance shall be delivered to the owner by mail, addressed to the last address of the owner listed in the records of the Company or by telephone. On all notices of discontinuance to residential customers, there shall be included:

1. A statement that the utility is subject to the jurisdiction of the New Jersey Board of Public utilities and the address and phone number of the Board. The telephone numbers of the Board to be indicated on such statement are (609) 341-9188 and (800) 624-0241 (toll free).
2. A statement that in the event the customer is either unable to make payment of a bill or wishes to contest a bill the customer should contact the utility. The notice shall contain information sufficient for the customer to make appropriate inquiry.
3. A statement that if the customer is presently unable to pay an outstanding bill, the customer may contact the utility to discuss the possibility of entering into a reasonable deferred payment agreement. In the case of a residential customer receiving more than one different service from the same utility, the statement shall state that deferred payment agreements are available separately for each utility service.

The utility shall make every reasonable attempt to determine when a landlord-tenant relationship exists at a residential premises being serviced. If such a relationship is known to exist, discontinuance of residential service is prohibited unless the utility has posted notice of discontinuance in the common areas of multiple family premises and has given the individual notice to occupants of single and two family dwellings and has offered the tenants continued service to be billed to the tenants, unless the utility demonstrates that such billing is not feasible. The continuation of service to a tenant shall not be continued upon payment by the tenant of any outstanding bills due upon the account of any other person. The utility shall not be held to the requirements of this provision if the existence of a landlord-tenant relationship could not be reasonably ascertained.

The Company reserves the right subject to approval of the Board of Public Utilities of the State of New Jersey, to change, take from, or add to the foregoing rules, regulations, terms and conditions.

Issued: \_\_\_\_\_

Effective: \_\_\_\_\_

By: Henryk Schwarz, President  
200 Central Avenue  
Mountainside, NJ 07092

Filed pursuant to Order of the Board of Public Utilities entered in Docket No. WR16050391  
Dated \_\_\_\_\_, 2016

GENERAL PROVISIONS

Definition of Terms

The Company shall mean Mount Olive Villages Sewer Company, Inc.

The Company's lines shall mean its laterals, mains, manholes, and appurtenances.

Buildings shall include structures of all types which are directly or indirectly connected to the Company's lines.

Nature and Extent of Service

Sanitary sewerage service for all dwellings will be furnished to all customers at rates set forth in this Tariff.

Sanitary sewerage service for business, commercial and industrial buildings will be furnished at rates set forth in this Tariff, but only to the extent that the demand therefore will not interfere with the maintenance of adequate sanitary sewerage service to other customers of the Company.

Quarterly Charge for Sewerage Service

The quarterly charge for any residence, firm, public entity, or corporation situated within the service territory of the Company, having any connection with the Company's sewerage system, shall be a fixed charge based on the number of Equivalent Dwelling Units (EDU) billed in accordance with Rate Schedule No. 1 contained in this Tariff.

Billing

Quarterly bills for sewerage service will be billed in advance in accordance with the billing cycle.

Whenever service is established or is discontinued, all applicable quarterly charges shall be prorated to the date of establishment or discontinuance of service.

Issued: \_\_\_\_\_

Effective: \_\_\_\_\_

By: Henryk Schwarz, President  
200 Central Avenue  
Mountainside, NJ 07092

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Dated \_\_\_\_\_, 2016

Payment for Sewerage Service

Bills for service furnished under this schedule will be rendered quarterly in advance and are due fifteen (15) days from the date of the postmark on the envelope in which the bill was transmitted. Accounts will be considered delinquent when payment for the full amount is not received within fifteen (15) days of the postmark date.

Requests for Discontinuance of Service

Customers wishing to discontinue service must give notice to the Company to that effect. Where such notice is not received by the Company, the customer shall remain liable for quarterly charges until such notice is received.

Customers who properly notify the Company during a billing cycle will be given a prorated credit or rebate based on the number of days remaining in the billing cycle after the desired discontinuance date.

Customer Deposits

1. The Company reserves the right to require a deposit. The amount of said deposit shall be reasonably related to the probable charge for service during a billing period, this period to include the average time required for collection after bills are rendered.

2. (a) Upon customer closing an account the balance of any deposit remaining after the closing bill for service has been settled shall be returned promptly to the depositor with interest due.

(b) The Company shall review a residential customer's account at least once every year and a non-residential customer's account at least once every two years and if such review indicates that the customer has established credit satisfactory to the utility, then the outstanding deposit shall be refunded to the customer. Each utility shall afford its customers the option of having the deposit refund applied to the customer's account in the form of a credit or of having the deposit refunded by separate check in a period not to exceed one billing cycle. Good credit is established when the bills have been paid within 15 days of the mailing date of the bills for the prior 4 quarterly bills.

Issued: \_\_\_\_\_

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200 Central Avenue  
Mountainside, NJ 07092

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Dated \_\_\_\_\_, 2016

(c) Simple interest at a rate equal to the average yields on new six month treasury bills for the 12-month period ending each September 30 shall be paid by the utility on all deposits held by it, provided the deposit has remained with the utility for at least three months. Said rate, which shall be rounded up or down to the nearest half percent, shall become effective on January 1 of the following year. The Board shall perform the annual calculation to determine the applicable interest rate and shall notify the affected public utilities of said rate.

- (i) The interest based upon the average yields on new six month treasury bills shall be applied to all deposits received by the public utility on and after January 1, 1989.
- (ii) Interest payments shall be made at least once during each 12 month period in which a deposit is held and shall take the form of credits on bills toward utility service rendered or to be rendered. The effect of this subsection shall be limited to those deposits, if any, held by the Company to secure residential accounts.

Issued: \_\_\_\_\_

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Dated \_\_\_\_\_, 2016

LIMITATIONS ON WASTEWATER DISCHARGES

No person shall discharge directly or indirectly into the system, any wastewater the characteristics of which do not conform to the concentration limits\* prescribed herein, or to discharge into the system any toxic substances or any other objectionable material or substances as specified in this schedule.

No person shall discharge or permit the discharge or infiltration into the system any of the following:

1. Any liquid having a temperature higher than 150 degrees (65 degrees C).
2. Any liquid containing fat, wax, grease or oils, whether emulsified or not, in excess of 100 mg/l or containing substances which may solidify or become viscous at temperatures between 32 degrees F and 150 degrees F (0 degrees and 65 degrees C).
3. Any water or wastes that contain hydrogen sulfide in sufficient quantity to cause damage or excessive odor within the wastewater treatment system.
4. Any residue from petroleum storage, refining or processing fuel or lubrication oil, gasoline, naphtha, benzene, or other explosive or inflammable liquids, solids, or gases in such concentrations which would cause or potentially cause an explosive, flammable, or other hazardous condition.
5. Any solid or viscous substance in quantities or of such size, capable of causing obstruction to the flow in sewers such as, but not limited to, mud, straw, metal, rags, glass, tar, plastics, wood and shavings.
6. No wastes may be discharged by customers to the sewer system which will interfere with the proper operation of the treatment plant and collecting system.
7. No rain water, ground water or storm drainage system of any building; sump pump for discharge of ground water or draining of a swimming pool be connected directly or indirectly to the Company's sewer system.

Issued: \_\_\_\_\_

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Dated \_\_\_\_\_, 2016

8. Any pollutant that will cause corrosive damage or hazard to structures, equipment, or personnel of the wastewater facilities, but in no case discharges having a pH lower than 5.0 Standard Units or greater than 9.0 Standard Units.
9. Any waste containing noxious or malodorous solids, liquids or gases, which, either single or by interaction with any other wastes, are capable of creating a public nuisance or hazard to life, or are or may be sufficient to prevent entry into a sewer for its maintenance and repair.
10. Any water or waste containing toxins or pollutants in sufficient quantity and/or concentration to cause injury, damage or hazard to personnel, structures or equipment, or interference with the Wastewater Treatment System or any portion of the liquid or solids treatment or handling processes, or that will pass through the wastewater treatment system in such condition that it will not achieve state, federal or other existing requirements for the effluent or for the receiving waters.

Issued: \_\_\_\_\_

Effective: \_\_\_\_\_

By: Henryk Schwarz, President  
200 Central Avenue  
Mountainside, NJ 07092

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Dated \_\_\_\_\_, 2016

**RATE SCHEDULE 1**  
**SEWER SERVICE**  
**Phase 1**

**APPLICABILITY**

Applicable for general flat rate residential, commercial, industrial and municipal wastewater service to customers served by the Company. The charge for wastewater service shall consist of a Fixed Service Charge per Equivalent Dwelling Unit.

**FIXED CHARGE –SEWER CUSTOMERS**

All wastewater service customers shall pay a fixed charge as indicated below, without deductions for temporary vacancy or unoccupancy, based on the number of Equivalent Dwelling Units (EDU) assigned to the customer.

**RATE PER QUARTER**

\$103.48

**EQUIVALENT DWELLING UNITS (EDU)**

An EDU represents the annual volume of wastewater contributed to the sewer system by a typical single family home and is equivalent to or less than 77.44 thousand gallons per year. Single family homes and townhomes are each assigned one EDU. The number of EDU for all other customers has been established based on the actual water consumption recorded for calendar year 2015, divided by 77.44 thousand gallons per year per EDU. The volume of wastewater use is assumed to equal water meter registration.

**CHARACTER OF SERVICE**

Continuous, except as limited by the "Standard Terms and Conditions."

**TERMS OF PAYMENT**

Valid bills for wastewater service furnished under this schedule will be rendered quarterly in advance and are due fifteen (15) days from the date of the postmark on the envelope in which the bill was transmitted.

Whenever service is established or is discontinued, all applicable fixed charges shall be prorated to the date of establishment or discontinuance of service.

Issued: \_\_\_\_\_

Effective: \_\_\_\_\_

By: Henryk Schwarz, President  
200 Central Avenue  
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Dated \_\_\_\_\_, 2016



# EXHIBIT B

RATE SCHEDULE 1  
SEWER SERVICE  
Phase 2

APPLICABILITY

Applicable for general flat rate residential, commercial, industrial and municipal wastewater service to customers served by the Company. The charge for wastewater service shall consist of a Fixed Service Charge per Equivalent Dwelling Unit.

FIXED CHARGE – SEWER CUSTOMERS

All wastewater service customers shall pay a fixed charge as indicated below, without deductions for temporary vacancy or unoccupancy, based on the number of Equivalent Dwelling Units (EDU) assigned to the customer:

RATE PER QUARTER  
\$145.89

EQUIVALENT DWELLING UNITS (EDU)

An EDU represents the annual volume of wastewater contributed to the sewer system by a typical single family home and is equivalent to or less than 77.44 thousand gallons per year. Single family homes and townhomes are each assigned one EDU. The number of EDU for all other customers has been established based on the actual water consumption recorded for calendar year 2015, divided by 77.44 thousand gallons per year per EDU. The volume of wastewater use is assumed to equal water meter registration.

CHARACTER OF SERVICE

Continuous, except as limited by the "Standard Terms and Conditions."

TERMS OF PAYMENT

Valid bills for wastewater service furnished under this schedule will be rendered quarterly in advance and are due fifteen (15) days from the date of the postmark on the envelope in which the bill was transmitted.

Whenever service is established or is discontinued, all applicable fixed charges shall be prorated to the date of establishment or discontinuance of service.

Issued: \_\_\_\_\_

Effective: \_\_\_\_\_

By: Henryk Schwarz, President  
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Mountainside, NJ 07092

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Dated \_\_\_\_\_, 2016

# EXHIBIT C

Mt. Olive Villages Sewer Company

Proof of Revenues - Phase 1 & Phase 2

Customer	Present Rate Revenues (\$/Yr)	Present Equivalent Dwelling Units	Quarterly Rate Per EDU (\$/Quarter) PHASE 1	Annual Revenues (\$/Yr) PHASE 1	Phase 1 Increase (\$/Yr)	Phase 1 Increase (%)	Quarterly Rate Per EDU (\$/Quarter) PHASE 2	Annual Revenues (\$/Yr) PHASE 2	Phase 2 Increase (\$/Yr)	Phase 2 Increase (%)
Eagle Rock Village	\$ 115,784	430	\$ 103.48	\$ 177,985	\$ 62,202	53.7%	\$ 145.89	\$ 250,930.80	\$ 72,945	41.0%
Hensyn Village Apartments	\$ 47,653	238	\$ 103.48	\$ 98,513	\$ 50,860	106.7%	\$ 145.89	\$ 138,887.28	\$ 40,374	41.0%
Kings Village	\$ 66,615	218	\$ 103.48	\$ 90,235	\$ 23,620	35.5%	\$ 145.89	\$ 127,216.08	\$ 36,982	41.0%
Single Family Homes	\$ 9,695	45	\$ 103.48	\$ 18,626	\$ 8,932	92.1%	\$ 145.89	\$ 26,260.20	\$ 7,634	41.0%
Townhomes	\$ 31,781	152	\$ 103.48	\$ 67,916	\$ 31,135	98.0%	\$ 145.89	\$ 88,701.12	\$ 25,785	41.0%
Town Hall	\$ 215	2	\$ 103.48	\$ 828	\$ 612	284.3%	\$ 145.89	\$ 1,167.12	\$ 339	41.0%
Library	\$ 215	1	\$ 103.48	\$ 414	\$ 198	92.1%	\$ 145.89	\$ 583.56	\$ 170	41.0%
Day Care	\$ 215	2	\$ 103.48	\$ 828	\$ 612	284.3%	\$ 145.89	\$ 1,167.12	\$ 339	41.0%
Board of Education	\$ 215	13	\$ 103.48	\$ 5,381	\$ 5,166	2397.7%	\$ 145.89	\$ 7,586.28	\$ 2,205	41.0%
Board of Education	\$ 215	6	\$ 103.48	\$ 2,484	\$ 2,268	1052.8%	\$ 145.89	\$ 3,501.36	\$ 1,018	41.0%
Senior Citizen Building	\$ 215	1	\$ 103.48	\$ 414	\$ 198	92.1%	\$ 145.89	\$ 583.56	\$ 170	41.0%
Road Department	\$ 215	7	\$ 103.48	\$ 2,897	\$ 2,682	1244.9%	\$ 145.89	\$ 4,084.92	\$ 1,187	41.0%
Fleet Maintenance	\$ 215	1	\$ 103.48	\$ 414	\$ 198	92.1%	\$ 145.89	\$ 583.56	\$ 170	41.0%
Cassidy Swim Club	\$ 215	1	\$ 103.48	\$ 414	\$ 198	92.1%	\$ 145.89	\$ 583.56	\$ 170	41.0%
Miscellaneous	\$ 215	1	\$ 103.48	\$ 414	\$ 198	92.1%	\$ 145.89	\$ 583.56	\$ 170	41.0%
<b>TOTAL</b>	<b>\$ 273,682</b>	<b>1,118</b>		<b>\$ 462,763</b>	<b>\$ 189,081</b>	<b>69.1%</b>		<b>\$ 652,420</b>	<b>\$ 189,658</b>	<b>41.0%</b>