

To: President and Members of the Munster Town Council
From: Wendy Mis, Clerk-Treasurer
Date: March 17, 2025
Re: Annual Red Flag Report

The Federal Trade Commission requires utility companies to adopt an identity theft prevention program or red flag policy. In April 2009, the Council came into compliance by adopting Ordinances 1424 and 1514. The policy requires an annual report on the program. Copies of the ordinances are attached.

Most of the practices in the policy were in place prior to adoption of Ordinance 1424. The following table shows the number of events since implementation. Each time there was an incident, Staff denied starting billing until proper identification was provided.

2011	-0-	2019	1
2012	1	2020	-0-
2013	-0-	2021	-0-
2014	1	2022	-0-
2015	1	2023	1
2016	1	2024	3

Since the last report, there have been three red flag incidents. Two separate property owners requested more individuals to have their name added to their water utility account. When asked why, they could not give a logical answer. We believe they may have requested to try to prove residency for the school system. Neither party could prove their attachment to the property and were not allowed to add their name. As a result of prior similar incidents, a procedure has been put into requiring the primary account holder be with them at the time of signing up, as well as proof attaching the extra person to the property.

One property owner had problems with identity theft. As a result, she removed her name from her water account, and we allowed her room mate to sign up for services at this property. There should be no further issues as she is no longer considered an active account holder.

On May 9, 2024, the Town Council approved an agreement with the Indiana Department of Technology to create a website specifically for Water Billing. This website went live on June 20, 2024. This new site provides information for our residents regarding all things water billing. This is also a safe space for our residents to request/end water service and sign up for ACH payment. We have seen great improvements in the sign-up process since going live and our residents have very much appreciated this new method of correspondence.

Recommendation:

As part of the Consent Agenda, accept and place on file the annual report on the red flag policy.