

COMMONWEALTH OF KENTUCKY
BEFORE THE PUBLIC SERVICE COMMISSION

RECEIVED

APR 28 2026

PUBLIC SERVICE
COMMISSION

In the matter of

Brittany Kincaid

(Your Full Name)

COMPLAINANT

VS.

Farmdale Water District

(Name of Utility)

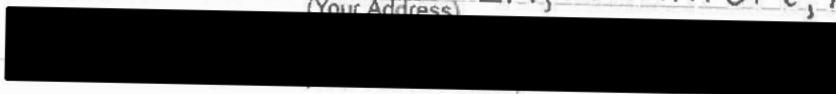
DEFENDANT

COMPLAINT

The complaint of Brittany Kincaid respectfully shows
(Your Full Name)

(a) Brittany Kincaid
(Your Full Name)

413 Green Fields Ln, Frankfort, Ky 40601
(Your Address)



(b) Farmdale Water District
(Name of Utility)

100 Highwood Dr, Frankfort, Ky 40601
(Address of Utility)

(c) That See attached

(Describe here attaching additional sheets if necessary the specific act fully and clearly

or facts that are the reason and basis for the complaint)

Brittany Kincaid vs Farmdale Water District

please see attached

Wherefore, complainant asks

Please see attached

(Specifically state the relief desired.)

Dated at Frankfort Kentucky, this 17th day of

April, 2026


(Your Signature*)

(Name and Address of Attorney, if any)

Date

*Complaints by corporations or associations, or any other organization having the right to file a complaint, must be signed by its attorney and show his post office address. No oral or unsigned complaints will be entertained or acted upon by the commission.

Brittany Kincaid
413 Green Fields Ln, Frankfort, Ky 40601

TO: Kentucky Public Service Commission
RE: Formal Billing Complaint- Farmdale Water District

To the Presiding Attorney,

Enclosed is my formal complaint regarding systemic billing inconsistencies at Farmdale Water District. While the District's Counsel has recently adjusted the disputed March 2026 bill to a zero balance, I am proceeding with this filing to ensure the **permanence of that resolution** and to address the underlying **systemic issues** that led to the error.

Key Issues Documented in this Filing:

Regulatory Non-Compliance: Lack of multiplier transparency and full 5-digit readings.

Administrative Failure: Overlapping billing dates and manual alteration of official records.

Physical Impossibility: Usage spikes that contradict a 3-year history and disproved leak theories.

I am filing this primarily to ensure future billing accuracy and to protect my account from a recurrence of these errors. I request a full audit of my account and a formal order ensuring the District complies with **807 KAR 5:006**.

Sincerely,

Brittany Kincaid
[REDACTED]

STATEMENT OF FACTS: Formal Complaint Against Farmdale Water District

I. SYSTEMIC BILLING INCONSISTENCIES AND REGULATORY VIOLATIONS

The Districts billing records lack administrative integrity and do not follow a consistent or transparent schedule as required by **807 KAR 5:006**:

Irregular Cycles: Billing periods vary wildly, ranging from 11-day cycles (12/29-01/09) to 54-day cycles (09/04-10/27), yet billed usage remains suspiciously identical (approx. 1,650 gallons).

Double-Billing and Overlaps: Service dates frequently overlap. Specifically, Bill A covered service through **02/20**, while the following Bill B began service on **02/04**, resulting in 16 days of double-charging for the same consumption window.

Manual Alteration of Official Records: When these overlaps were questioned on March 31, District staff (Jan) attempted to manually alter official printed service dates with a pen rather than correcting the software error. A copy of this altered record is attached as **Exhibit A**.

II. PHYSICAL IMPOSSIBILITY OF RECORDED USAGE

The District's reported usage for the March 2026 period (7,400 gallons) is a statistical and physical outlier that contradicts all available data:

Admission of "No Leak" by Counsel: On April 14, 2026, the District's attorney admitted via email, that based on their Smart Point data, "it doesn't look like there is a leak of any type".

Stationary Meter Proof: On April 9, I recorded a 60-second video showing the meter's flow indicator and decimal digits remained completely stationary during a period of zero indoor usage.

Historical Context: My 12-month meter read history (provided by the District) and my 3-year historical average consistently show usage of **1,600 - 2,000 gallons**. This usage remained stable even after a new meter was installed in July 2025. The 7,400-gallon charge represents a **435% increase** in usage- from a daily average of **57 gallons** to an impossible **264 gallons**- without a leak or change in household habits.

Usage Normalization: Precision manual readings from April 7 (21,438) to April 9 (21,572) shows a total usage of 134 gallons over 48 hours (**67 gallons per day**). This matches my historical baseline and proves the March spike was a temporary anomaly that corrected itself without any repairs.

III. LACK OF TRANSPARENCY AND UNVERIFIED DATA

The “Hidden” Multiplier: The District applies a 100x multiplier to meter units but fails to disclose this multiplier on billing statements, violating basic transparency standards.

Manual Reading Errors: The meter reader confirmed a “shorthand” method is used, reading only three digits. This fails to amount for the 5-digit accuracy of the meter and creates artificial spikes.

Sudden Hardware Upgrades: On April 8, 2026- only after I initiated a dispute-technicians installed an electronic radio transceiver. This sudden upgrade suggests the utility was aware of deficiencies in their manual reading or data transmission process.

IV. ATTEMPTED REMEDIATION

Following my initial PSC inquiry, the District’s attorney admitted the lack of a leak and adjusted the March bill to a zero balance. I am proceeding with this formal filing to ensure these inconsistencies are permanently documented and that my historical baseline is protected from future “catch-up” charges.

V. REQUESTED RESOLUTION

Given the documented double-billing, the unauthorized manual alteration of records, and the attorney’s admission that no leak exists, I request:

- 1. Verification of Zero Balance:** I request a formal, written receipt or billing statement showing the March 2026 balance is adjusted to zero and that no “catch-up” or “deferred” charges related to this period will be applied to future cycles.
- 2. Full Account Audit:** To ensure the 16-day overlap and double-billing identified are corrected for the record.
- 3. Transparency Standards:** That the District be required to list full 5-digit readings and the 100x multiplier on all future statements to avoid the need for future disputes.

Exhibit A

FARMDALE WATER DISTRICT
 100 HIGHWOOD DRIVE
 FRANKFORT, KY 40601
 PHONE: 223-3562

RW - Residential - Water TX - Tax
 CW - Commercial - Water LY - School Tax
 SW - Sewer BF - Balance Forward
 TC - Trailer Charge CC - Check Charge
 RC - Reconnected Charge
 10% PENALTY ADDED AFTER 4:30 P.M. ON THE 10TH OF MONTH
 IF NOT PAID BY 20TH, WATER WILL BE DISCONNECTED ON 21ST.

ACCOUNT [REDACTED] 01/09/26 TO 02/26/26
 SERVICE AT 413 Greenfields Lane

ADDRESS SERVICE REQUESTED

PRESORTED
 FIRST CLASS MAIL
 U.S. POSTAGE PAID
 FRANKFORT, KY 40601
 PERMIT NO. 368

| TYPE | PRESENT | PREVIOUS | USAGE | CHARGES |
|------|---------|----------|-------|---------|
| RWE | 109 | 93 | 1631 | 23.93 |
| LTE | | | | 0.72 |
| SW | | | | 53.66 |

PLEASE BRING ENTIRE BILL TO OFFICE OR MAIL THIS SLIP WITH PAYMENT
**** ESTIMATED ****

| ACCOUNT | DUE DATE |
|----------------------------------|---------------------------|
| [REDACTED] | 03/10/26 |
| AMOUNT DUE ON OR BEFORE DUE DATE | SAVE THIS |
| 78.31 | 7.76 |
| | AMOUNT DUE AFTER DUE DATE |
| | 86.07 |

Penalties applied if not paid
 By 4:30 pm on the 10th
 AUTO BANKDRAFT AVAILABLE
www.farmdalewaterdistrict.com

BRITTANY KINCAID
 413 GREENFIELDS LANE
 FRANKFORT KY 40601

| CLASS | AMOUNT DUE AFTER DUE DATE | DUE DATE | AMOUNT DUE ON OR BEFORE DUE DATE |
|-------|---------------------------|----------|----------------------------------|
| R01 | 86.07 | 03/10/26 | 78.31 |

Issued 02/23/26



FARMDALE WATER DISTRICT
 100 HIGHWOOD DRIVE
 FRANKFORT, KY 40601
 PHONE: 223-3582

RW - Residential - Water TX - Tax
 CW - Commercial - Water LT - School Tax
 SW - Sewer BF - Balance Forward
 TC - Trailer Charge CC - Check Charge
 RC - Reconnect Charge
10% PENALTY ADDED AFTER 5 PM ON THE 10TH OF MONTH
 IF NOT PAID BY BOTH WATER WILL BE DISCONNECTED ON 21ST.

ACCOUNT [REDACTED] 02/04/26 TO 03/04/26

ADDRESS SERVICE REQUESTED

PRESORTED
 FIRST CLASS MAIL
 U.S. POSTAGE PAID
 FRANKFORT, KY 40601
 PERMIT NO. 358

SERVICE AT 413 Greenfields Lane

PLEASE BRING ENTIRE BILL TO OFFICE OR MAIL THIS BILL WITH PAYMENT

| TYPE | PRESENT | PREVIOUS | USAGE | CHARGES |
|------|-----------------|----------|-------|---------|
| BF | Balance Forward | | | 7.76 |
| RW | 183 | 109 | 7400 | 79.37 |
| LT | | | | 2.38 |
| SW | | | | 82.50 |

| ACCOUNT | DUE DATE |
|----------------------------------|-----------|
| [REDACTED] | 04/10/26 |
| AMOUNT DUE ON OR BEFORE DUE DATE | SAVE THIS |
| 172.01 | 16.19 |
| AMOUNT DUE AFTER DUE DATE | |
| 188.20 | |

Penalties applied if not paid
 By 4:30 pm on the 10th
 AUTO BANKDRAFT AVAILABLE
www.farmdalewaterdistrict.com

BRITTANY KINCAID
 413 GREENFIELDS LANE
 FRANKFORT KY 40601

| CLASS | AMOUNT DUE AFTER DUE DATE | DUE DATE | AMOUNT DUE ON OR BEFORE DUE DATE |
|-------|---------------------------|----------|----------------------------------|
| R01 | 183.20 | 04/10/26 | 172.01 |

Issued 03/23/26



FARMDALE WATER DISTRICT
 100 HIGHWOOD DRIVE
 FRANKFORT, KY 40601
 PHONE: 223-3582

RW - Residential - Water TX - Tax
 CW - Commercial - Water LT - School Tax
 SW - Sewer BF - Balance Forward
 TC - Trailer Charge CC - Check Charge
 RC - Reconnect Charge
10% PENALTY ADDED AFTER 5 PM ON THE 10TH OF MONTH
 IF NOT PAID BY BOTH WATER WILL BE DISCONNECTED ON 21ST.

ACCOUNT [REDACTED] 01/09/26 TO 02/21/26

ADDRESS SERVICE REQUESTED

PRESORTED
 FIRST CLASS MAIL
 U.S. POSTAGE PAID
 FRANKFORT, KY 40601
 PERMIT NO. 358

SERVICE AT 413 Greenfields Lane

PLEASE BRING ENTIRE BILL TO OFFICE OR MAIL THIS BILL WITH PAYMENT

| TYPE | PRESENT | PREVIOUS | USAGE | CHARGES |
|------|---------|----------|-------|---------|
| RWE | 109 | 93 | 1631 | 23.93 |
| LTE | | | | 0.72 |
| SW | | | | 53.66 |

| ACCOUNT | DUE DATE |
|----------------------------------|-----------|
| [REDACTED] | 03/10/26 |
| AMOUNT DUE ON OR BEFORE DUE DATE | SAVE THIS |
| 78.31 | 7.76 |
| AMOUNT DUE AFTER DUE DATE | |
| 86.07 | |

Penalties applied if not paid
 By 4:30 pm on the 10th
 AUTO BANKDRAFT AVAILABLE
www.farmdalewaterdistrict.com

BRITTANY KINCAID
 413 GREENFIELDS LANE
 FRANKFORT KY 40601

| CLASS | AMOUNT DUE AFTER DUE DATE | DUE DATE | AMOUNT DUE ON OR BEFORE DUE DATE |
|-------|---------------------------|----------|----------------------------------|
| R01 | 86.07 | 03/10/26 | 78.31 |

Issued 02/23/26



| Reading Date | Reading | Usage | Change Out Usage | Deduct Usage | Total Usage | Average Usage | Reading Type | Change Out |
|---------------------|---------|-------|------------------|--------------|-------------|---------------|--------------|-------------------------------------|
| 3/4/2026 9:54 AM | 183 | 7400 | 0 | 0 | 7400 | 1658 | Read | <input type="checkbox"/> |
| 2/4/2026 11:59 PM | 109 | 1631 | 0 | 0 | 1631 | 1638 | Estimated | <input type="checkbox"/> |
| 1/9/2026 10:06 AM | 93 | 1700 | 0 | 0 | 1700 | 1631 | Read | <input type="checkbox"/> |
| 12/29/2025 11:59 PM | 76 | 1611 | 0 | 0 | 1611 | 1615 | Estimated | <input type="checkbox"/> |
| 11/25/2025 11:59 PM | 60 | 1583 | 0 | 0 | 1583 | 1611 | Estimated | <input type="checkbox"/> |
| 10/27/2025 11:59 PM | 44 | 1650 | 0 | 0 | 1650 | 1583 | Estimated | <input type="checkbox"/> |
| 9/4/2025 10:33 AM | 27 | 1600 | 0 | 0 | 1600 | 1650 | Read | <input type="checkbox"/> |
| 8/5/2025 11:59 PM | 11 | 1100 | 400 | 0 | 1500 | 1680 | Estimated | <input checked="" type="checkbox"/> |
| 7/4/2025 12:13 PM | 0 | 0 | 0 | 0 | 0 | 0 | Read | <input type="checkbox"/> |
| 7/3/2025 12:13 PM | 3290 | 1900 | 0 | 0 | 1900 | 1680 | Read | <input type="checkbox"/> |
| 6/4/2025 1:18 PM | 3271 | 1500 | 0 | 0 | 1500 | 1620 | Read | <input type="checkbox"/> |
| 5/7/2025 1:20 PM | 3256 | 1900 | 0 | 0 | 1900 | 1650 | Read | <input type="checkbox"/> |
| 4/1/2025 1:37 PM | 3237 | 1500 | 0 | 0 | 1500 | 1630 | Read | <input type="checkbox"/> |
| 3/5/2025 8:16 AM | 3222 | 1700 | 0 | 0 | 1700 | 1610 | Read | <input type="checkbox"/> |
| 2/3/2025 10:40 AM | 3205 | 1800 | 0 | 0 | 1800 | 1570 | Read | <input type="checkbox"/> |



Add a Caption

Tuesday • Apr 7, 2026 • 4:05PM

Adjust

IMG_1439

Apple iPhone 16

HEIF 

Ultra Wide Camera — 13 mm f2.2

12 MP • 3024 × 4032 • 2.2 MB

STANDARD

ISO 50

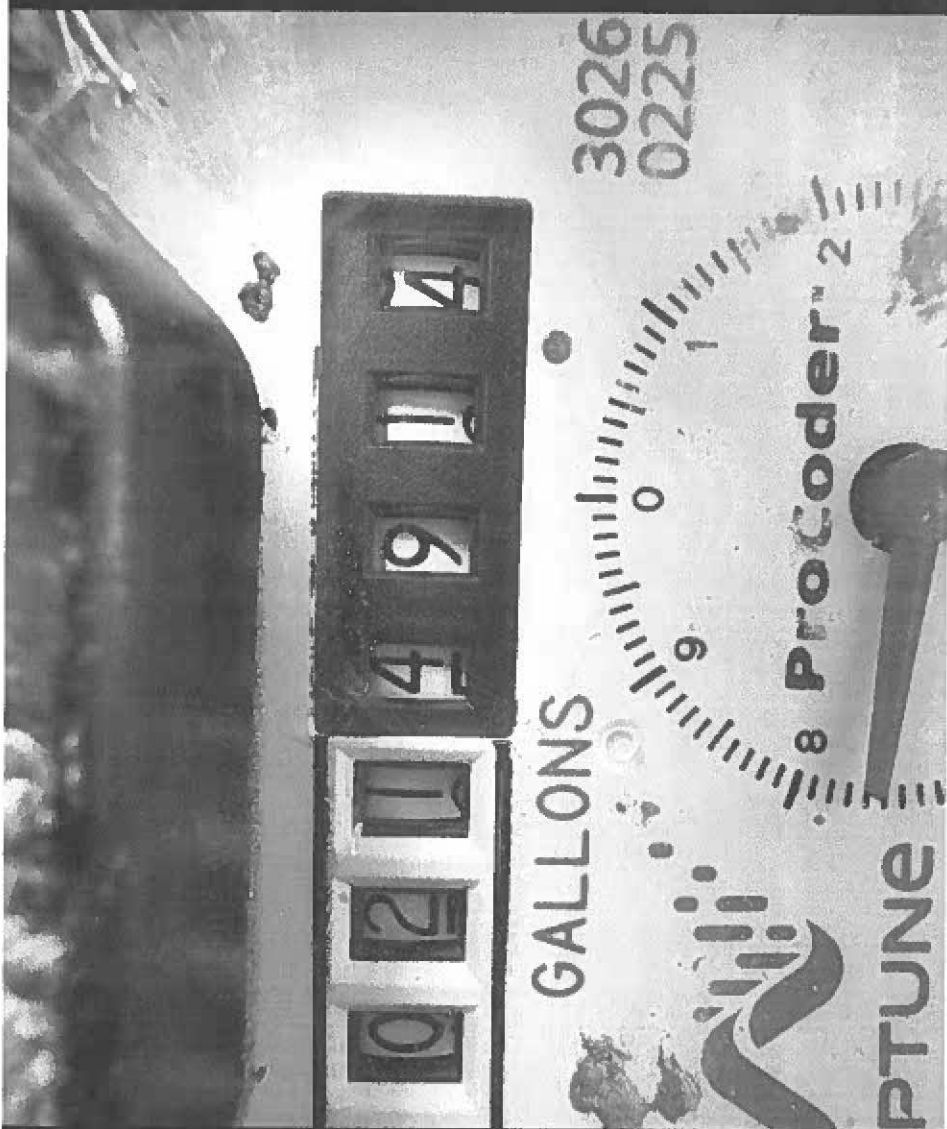
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f2.2

1/99 s





Add a Caption

Wednesday • Apr 8, 2026 • 3:02 PM

Adjust

IMG_1472

Apple iPhone 16

HEIF

Ultra Wide Camera — 13 mm f2.2

12 MP • 3024 × 4032 • 1.5 MB

STANDARD





Add a Caption

Wednesday • Apr 8, 2026 • 3:02 PM

Adjust

IMG_1473

Apple iPhone 16

HEIF

Ultra Wide Camera — 13 mm *f*2.2

12 MP • 3024 × 4032 • 5.3 MB

STANDARD



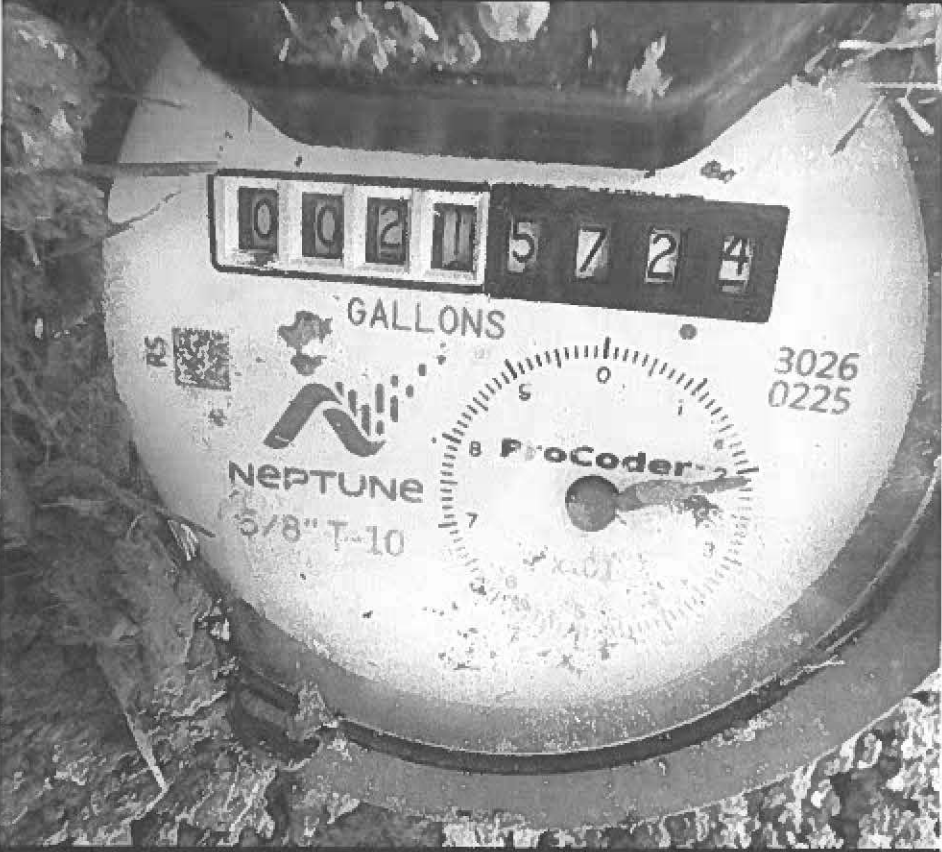
27



2



5



Add a Caption

Thursday • Apr 9, 2026 • 12:36 PM

Adjust

IMG_1543

Apple iPhone 16

HEIF

Ultra Wide Camera — 13 mm f2.2

12 MP • 4032 × 3024 • 1.8 MB

STANDARD

ISO 250

18 mm

0 ev

f2.2

1/83 s



From: Tina Frederick tina.frederick@skofirm.com
Subject: Farmdale Water District Bill and Usage Report
Date: Apr 14, 2026 at 4:23:52 PM
To: [REDACTED]
Cc: Varney, Stacey L (PSC) stacey.varney@ky.gov

Ms. Kincaid,

I am an attorney representing Farmdale Water District. I understand you have some questions and concerns about your recent water bills. I'd like to help if I can.

Farmdale Water District recently replaced a very large percentage of its customer meters. This is because the existing meters were old and many of them were no longer working properly. As water meters age they tend to not register water flowing at a very slow rate. For this reason, the Kentucky Public Service Commission ordered Farmdale to replace all of its meters that were over 10 years old. The meters that were installed actually consist of two components, the meter itself, and a "Smart Point" or "radio" that is mounted onto the meter and which enables remote reading of the meter. Until the Smart Points are installed the meter has to be read manually, by a Farmdale employee coming to your residence, lifting the lid on the meter pit and reading the meter. When your meter was replaced in July 2025, a Smart Point was not available for programming at that time. Consequently, for every billing period since July, your meter has been manually read, or your usage has been estimated. The District was forced to issue estimated bills during the winter when snow and ice covered the meter pits and they could not be opened to be read manually. As you know the pit in which your meter sits holds two meters, yours and your neighbor's meter. These require the use of a dual-port Smart Point, one port for each meter in the pit.

Recently a dual port Smart Point and the personnel necessary to install and program it became available, and the Smart Point was installed on your water meter at approximately 3:30 p.m. on April 8, 2026. Attached is a printout of the Smart Point usage recordings from the time the meter was installed (the first hourly record is for 16:00 hours, or 4:00 p.m. on April 8, 2026) until 5:00 a.m. on Monday, April 13, 2026. During this period, your residence used 580 gallons of water. The good news is the printout does not show any signs of a leak. There is no constant water usage being recorded. This is a good thing,

as sometimes toilets can get really slow leaks that are hard to notice until the water bill comes.

Looking at your water usage for this period can help project what your bills are likely to be in the future. The average daily water consumption at your residence for April 8th pm-April 13th a.m. was 116 gallons per day. This equates to approximately 3,480 gallons per month. The PSC approved a rate increase in late January. Farmdale's minimum bill for a residential meter such as yours is \$27.81 which includes the first 2,000 gallons of water. The next 3,000 gallons are billed at a rate of \$0.01006 per gallon. This produces a water bill of approximately \$42.70 before taxes and does not include the sewer bill.

Thank you for making the recent payment of the undisputed amount, I know trying to reconcile your usage as recorded by your old meter and your usage as recorded by the new meter is very difficult when estimated meter readings are involved. Because we now have the Smart Point installed and we are confident there is no leak, I'd like to monitor the meter for a month or two more and see what the readings are. Farmdale will not expect you to pay the disputed amount, only to keep your account current with future billings

Please feel free to contact me at this email address or at [859-457-6911](tel:859-457-6911) if you have questions about the attached Excel spreadsheet containing your usage report.

Respectfully,
Tina C. Frederick
Counsel for Farmdale Water District

Tina Frederick
Attorney

tina.frederick@skofirm.com
Direct: 859.231.3951

Main: 859.231.3000

Stall Keenan Oden PLLC



From: Tina Frederick tina.frederick@skofirm.com
Subject: Farmdale Water District Bill issued at the end of March 2026
Date: Apr 15, 2026 at 1:30:37 PM
To: [REDACTED]
Cc: Varney, Stacey L (PSC) stacey.varney@ky.gov

Ms. Kincaid,

As a follow-up to my previous email, I wanted to let you know that Farmdale Water District has formally adjusted your most recent water bill, and your account now has a "0" balance. I will take a look at the report for your meter at the end of April, just before bills are issued, and I will let you know if I see anything in the report concerning for leak activity.

Respectfully,
Tina C. Frederick
Counsel for Farmdale Water District



Tina Frederick
Attorney

tina.frederick@skofirm.com
Direct: 859.231.3951
Main: 859.231.3000

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Louisville | Lexington | Indianapolis | Evansville | Frankfort | Jeffersonville
