Acknowledgments

This compendium is an effort by EPA’s Water Infrastructure and Resiliency Finance Center (WIRFC) to document how drinking water and wastewater utilities are implementing customer assistance programs to provide better access to essential drinking water delivery and wastewater management services. EPA values the collaboration and partnership with the following organizations in this effort:

- American Water Works Association (AWWA)
- Association of Metropolitan Water Agencies (AMWA)
- National Association of Clean Water Agencies (NACWA)
- National Association of Water Companies (NAWC)
- Water Environment Federation (WEF)
- Water Research Foundation (WRF)

EPA also thanks the utilities that have shared additional information about their customer assistance programs. EPA hopes the information and details gathered from public websites, documents, and interactions will be valuable to other communities and utilities looking for ways to ensure services to customers having difficulty paying water and/or sewer bills.

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Preface

Drinking water and wastewater utilities have the extraordinary task of providing public health and economic sustainability for their local communities. And the price tag to do so is equally extraordinary. Utilities across the country are increasingly seeing the need to invest in aging infrastructure, new technologies, regulatory requirements, and a skilled workforce. They are addressing these needs to uphold their public service duty, all the while keeping in mind their customers’ ability to afford these essential services.

Affordability.

This is an important concept that we must consider as public servants. One that our water sector grapples with more and more as increased investments are needed to address complex, and many times competing, social and water quality issues. To address these issues, utilities have been developing household affordability programs that focus on an individual customer’s ability to pay for drinking water and wastewater services.

These customer assistance programs are innovative ways to meet specific customer needs, while also meeting the utility’s financial needs and obligations. These programs are not a one-size-fits-all approach. Utilities have developed and adapted their own programs to the needs and structures of their local communities. Some households that may have difficulty paying their water and sewer bills include those on fixed incomes or lower incomes, as well as households that face a temporary crisis such as a job loss, illness, or other domestic situation. This document shows the different programs that utilities have initiated, some sophisticated and some common sense, to ensure that all customers receive services and, at the same time, allow the community to benefit from a more sustainable and resilient utility.

We hope that the examples in this compendium show how utilities have addressed affordability matters for their most precious asset – the citizens they serve.

Andrew Sawyers
Director
Office of Wastewater Management
Introduction

Drinking water and wastewater utilities across the country are changing the way they do business to help all members of their communities maintain access to vital drinking water and wastewater services, while also protecting the utilities’ bottom lines.

In every community across the country, there are some customers that will have difficulty paying their water bills. According to the U.S. Census Bureau, 46.7 million people (14.8 percent of the U.S. population) lived in poverty in 2014 (DeNavas-Walt and Proctor 2015). Other people experience unexpected crises that affect their ability to pay. In response, a number of water and wastewater utilities have developed customer assistance programs (CAPs) that use bill discounts, special rate structures, and other means as an approach to help financially constrained customers maintain access to drinking water and wastewater services (collectively referred to as “water services” or “water utilities” throughout this document). These programs help households address issues with affordability and help protect public health throughout the community. They also help ensure the utility can sustainably provide its core services, price services appropriately, and preserve a broad customer base.

A study by the U.S. Geological Survey found that about 86 percent of the U.S. population relied on a public utility for their drinking water or wastewater services in 2010 (Maupin et al. 2014).
The U.S. Environmental Protection Agency (EPA) researched publicly available information to identify drinking water and wastewater utilities in the United States that have developed CAPs. Public websites and public documents were reviewed to compile programs that large drinking water utilities and wastewater utilities (i.e., serving more than 100,000 people) have developed. A separate review was conducted of public websites and public documents developed by a random sampling of medium-sized drinking water and wastewater utilities serving between 10,000 and 100,000 people. Additional utilities reached out to EPA to provide information on their CAPs.

The review effort considered 795 utilities, and found that more than a quarter (228 utilities, or 28.7 percent) offer one or more CAPs. A total of 365 CAPs are currently offered, mostly by large utilities (Table 1). A Quick-Find Matrix, presented in Appendix A, offers brief profiles of all identified programs. More detailed information on each program is presented in Appendix B: Utility Snapshots.

Table 1. Customer Assistance Programs Offered by U.S. Drinking Water and Wastewater Utilities

<table>
<thead>
<tr>
<th>Type of Drinking Water and Wastewater Utilities Reviewed</th>
<th>Number of Utilities Reviewed</th>
<th>Number of Utilities Found to Have One or More Programs</th>
<th>Total Number of Programs Identified During Review</th>
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</thead>
<tbody>
<tr>
<td>Large Utilities (&gt;100,000 people)</td>
<td>620</td>
<td>190 (30.6%)</td>
<td>308 (84.4%)</td>
</tr>
<tr>
<td>Medium Utilities (10,000–100,000 people)</td>
<td>175</td>
<td>38 (21.7%)</td>
<td>57 (15.6%)</td>
</tr>
</tbody>
</table>

1 Of 795 utilities reviewed, 228 utilities offer a total of 365 CAPs.

Meeting Expenses – A Neighbor’s Perspective

This document does not address the overall utility affordability of developing or complying with drinking water and/or wastewater regulations. Instead, this document focuses on programs that drinking water and wastewater utilities have developed to assist customers that have difficulty paying for drinking water and/or sewer services. This relates to a different context of affordability—that of an individual customer's ability to pay for drinking water and wastewater services. Regardless of a water utility system’s rates and rate design, some customers will have difficulty paying for service, no matter the price of the service. Customer assistance programs are tools that help utilities address these affordability challenges.

This document does not suggest what utilities should or must do. Instead it provides examples of hundreds of utilities’ proactive efforts to change how they do business, to help ensure all their customers can receive the public health benefits of water service while meeting the utility’s financial needs and obligations.
This document is designed to help drinking water and wastewater utilities build on their existing CAPs or adopt new CAPs by learning from the experiences of other utilities. By highlighting what CAPs are meeting which needs within diverse communities across the United States, utilities can see what works, and why.

**Why Focus on Customer Assistance Programs?**

Under current rate structures, utilities often find approximately 1 percent of their customers are unable to pay at any particular time (WRF 2010).

Households on fixed or lower incomes may sometimes have difficulty paying their bills; plus, any family, regardless of household income, could face an unexpected crisis (e.g., job loss, illness, death, divorce) that puts them in a temporary hardship situation. For some types of utilities, nonpayment would lead to a prompt termination of service, and customers would face inconvenience and might explore substitute options. In contrast, a water service customer facing disconnection also faces immediate health and safety threats. Therefore, water utilities across the United States have demonstrated a commitment to helping low-income customers and customers in crisis delay and avoid disconnection. Many communities have decided that each resident should have the same access to clean and safe water that everyone else in the community enjoys, even if paying for the service is beyond their immediate means. It is water’s special status as essential to public health that makes ensuring access more than a charitable cause.

“In every community in the U.S., some households inevitably have difficulty in paying water and wastewater bills. The relative number may be large or small, but there are always some that find public utility service unaffordable. This is true whether the community as a whole is wealthy or poor, whether the average cost of water and wastewater service is high or low, and whether the utility’s collections policy is strict or lax.”

—Environmental Financial Advisory Board (EFAB)
CAPs Benefit Customers and Communities

Utilities use CAPs to help customers and strengthen their local communities. Community members are able to:

- Address issues with affordability,
- Retain or restore access to water services crucial to their daily life,
- Avoid penalties and fees, and
- Avoid the health threats, inconvenience, and stigma of water service disconnection.

According to the Water Research Foundation, low-income households are three times more likely to have their water and/or sewer service disconnected than other households (WRF 2010).

CAPs Benefit Utilities

Utilities have also discovered that CAPs support their business in three key areas:

1. Offers an Opportunity to Practice Social and Corporate Responsibility – Taking care of the less fortunate in our communities is the right thing to do. Utilities have a unique opportunity to help neighbors in need.

2. Improves Public Relations – From a business standpoint, CAPs allow utilities to:
   - Improve public health and environmental quality,
   - Continue their critical role in the community and local economy,
   - Improve their standing with customers, and
   - Bolster their reputation with other key stakeholders in the community.

   A water sector utility that finds ways to serve its entire customer base will be championed as a critical asset to the community.

3. Improves Financial Health – Utilities can save on administrative and legal costs associated with collecting on debts, disconnection, and reconnection of water services.

Because of these benefits to the utility, its customers, and the community, many utilities have voluntarily developed a CAP (or in many cases, CAPs) tailored to meet customers’ needs. The variety of CAPs across the country (highlighted in the Quick-Find Matrix and Utility Snapshot sections provided at the end of the document) show that utilities are developing innovative and creative custom solutions.

Household-level affordability problems often result in increased costs and decreased revenues for water and wastewater utilities that impact all customers, rich and poor alike. Excessive numbers of disconnections for nonpayment create major inconvenience for households and may contribute to public health problems (EFAB 2006).
Costs of Providing Water and Wastewater Services

The business of running a drinking water or wastewater utility is complex, with a variety of fixed costs associated with providing public services. Utilities must cover the cost of daily operation and maintenance expenses (including energy, labor, chemicals, and other supplies) to ensure continuous service that meets applicable federal and state public health and environmental standards. In addition, utilities plan for long-term capital and operational investments such as:

- Repairing and replacing aging infrastructure.
- Preparing for drought conditions and water quantity issues.
- Increasing utility resiliency and security.
- Complying with new rules and regulations.

Estimates for repairing and replacing aging infrastructure alone amount to a trillion dollars in investment needs collectively facing the industry in the next 25 years (AWWA 2012). More than $600 billion of this need is eligible for financing under the Drinking Water State Revolving Fund (DWSRF) and Clean Water State Revolving Fund (CWSRF) programs, but the needed investment far outpaces the funds available. As more and more utilities use best management practices such as asset management to forecast costs needed to sustainably manage their utility, these costs may increase. Rising costs for replacing aging infrastructure will be accompanied by higher bills for customers. As a result, the need for affordability programs will increase over the next several decades.

Utilities can tap numerous possible revenue sources to cover costs for providing service, including usage charges, connection fees, and in some cases property tax revenue. Setting rates is usually performed at the discretion of the utility and the local unit of government. Utilities and local governments have the authority to work into their business model a safety net of one or more CAPs that reduce customers’ risk of losing water service or incurring financial penalties.
Eligibility Criteria Vary by Utility

As shown in Figure 1, the most common criterion considered for CAPs eligibility is status as a low-income household. Senior citizens are often eligible for assistance, as are households experiencing short-term financial hardships. EPA also found programs targeting assistance to disabled customers, as well as customers that are either active duty or veterans of the military. Specific eligibility criteria (e.g., the income threshold used to qualify) differ across programs. The way utilities determine customers’ eligibility also varies, with some utilities conducting application reviews and approvals in-house and others collaborating with social service programs to accept their eligibility determinations.

Who Needs Assistance?

CAPs serve different segments of the population based on factors such as income level (e.g., low- or fixed-income), permanent disability, occurrence of temporary hardship (e.g., recent divorce, death of spouse, recently unemployed), age (e.g., senior citizens), and/or status as a veteran.

Income is the most common criterion used to determine rate assistance eligibility. Some utilities offer a discounted rate for customers whose income is below a specified threshold. The threshold might be based on the poverty level (e.g., twice the federal poverty level) or on water bill charges exceeding a specified percentage of income (e.g., median household income, or MHI). Some utilities require customers to stay current on their water bills to remain eligible for assistance.

Some utilities determine eligibility according to whether the customer receives assistance from other social aid programs. Under this criterion, eligibility for utility billing assistance is based on successful enrollment in assistance programs offered by other agencies or organizations, which lowers the administrative costs to the water utility, makes the process easier for recipients, and generally accelerates the reach of the water CAP.

EPA’s review of 795 utilities across the nation showed that almost 30 percent of utilities offer one or more CAPs, for a total of 365 active programs. Some CAPs provide assistance to more than one group of customers. Overall, the customers most frequently targeted by CAPs were those in low-income households (Figure 1).

Figure 1. Types of customers assisted by CAPs at U.S. drinking water and wastewater utilities.
Types of Customer Assistance Programs

Utilities offer a variety of assistance programs to meet the needs of their customers. (See Appendix B: Utility Snapshots for more information on specific programs described in this section and their materials.) Common program types include:

**Bill Discount** – Utilities reduce a customer’s bill, usually long-term. Can be applied to nearly any type of rate structure or aspect of the bill (e.g., variable rate structure, fixed service charge, and volumetric charge). Also known as write-off, reduced fixed fee.

**Flexible Terms** – Utilities help customers afford services and pay bills through arrearage forgiveness (e.g., rewarding timely bill payments by partially forgiving old debt and establishing a payment plan for future payments), bill timing adjustment (e.g., moving from quarterly to monthly billing cycles), or levelized billing (e.g., dividing total anticipated annual water and sewer bill by 12 to create a predictable monthly bill amount). Common categories of different program types include payment plans, connection loans, managing arrears, levelized billing, bill timing.

**Lifeline Rate** – Customers pay a subsidized rate for a fixed amount of water, which is expected to cover that customer’s basic water needs. When water use exceeds the initial fixed amount of water (i.e., the lifeline block), the rates increase. Also known as minimum bill, low-income rate structure, single tariff, water budget.

**Temporary Assistance** – Utilities help customers on a short-term or one-time basis to prevent disconnection of service or restore service after disconnection for households facing an unexpected hardship (e.g., death, job loss, divorce, domestic violence). Also known as emergency assistance, crisis assistance, grant, one-time reduction.

**Water Efficiency** – Utilities subsidize water efficiency measures by providing financial assistance for leak repairs and offering rebates for WaterSense-certified fixtures, toilets, and appliances. Also known as water conservation.

EPA’s review of 795 utilities across the nation showed that almost 30 percent offer one or more CAPs; of these, 155 included a bill discount in their CAP. The next two most popular CAP types were flexible terms and temporary assistance (Figure 2).

![Figure 2. Types of CAPs offered by U.S. drinking water and wastewater utilities.](image-url)
Bill Discount

Reduces bills on an ongoing basis usually by a percentage or dollar amount. This broad category encompasses a diverse array of programs.

Opportunities
- Targets households that have difficulty paying water and/or sewer bills.
- Offers flexibility to structure in a variety of ways, including a sliding scale; can apply to any type of rate structure.

Challenges
- Revenue impact may be greater because programs are generally designed to provide assistance long-term.
- Can be confusing to customers if program-related outreach and education isn’t provided.

Considerations
- Administrative burden is low if utility can partner with an existing social service program for eligibility determination and enrollment; administrative burden can be higher if a partnering opportunity doesn’t exist.
- A percentage discount can give households using more water a larger subsidy, creating concerns of equity and providing a disincentive to use water efficiently.
- Does not take into account other factors that might be causing long-term high water usage, such as older appliances and fixtures.

New York City, New York

Mayor de Blasio and the New York City Department of Environmental Protection (DEP) announced on December 24, 2015, that nearly 52,000 low-income, senior, or disabled homeowners across the city will receive an automatic one-time credit of $115.89 on their next water bill, saving most participants approximately 25 percent on their annual bill. The credit is part of the Home Water Assistance Program, first introduced in 2014, to assist approximately 12,500 homeowners who qualified for the federal Low-Income Home Energy Assistance Program (LIHEAP). In 2015, DEP expanded the program to include those who receive a Senior Citizens Homeowners Exemption or a Disabled Homeowners Exemption for property taxes, bringing the total to nearly 52,000 homeowners. DEP has partnered with the Human Resources Administration and the Department of Finance to identify qualified homeowners (with homes housing one to four families) who received a LIHEAP or low-income property tax benefit in 2015. Homeowners do not have to do anything to receive the credit; it will automatically appear on the next water and sewer bill for qualifying customers.

“Any assistance to low-income homeowners is welcome news in the Bronx and New York City. Many families struggle from paycheck to paycheck and receiving a credit on their next water bill will likely go a long way to help. … I would like to thank Mayor de Blasio, the New York City Department of Environmental Protection, the Human Resources Administration and the Department of Finance for their work in making sure that more than 52,000 households receive a credit of $115 on their next water or sewer bill through the Home Water Assistance Program.”

—Assembly Member Latoya Joyner
American Water provides drinking water and sewer-related services to communities in 45 states. They offer multiple CAPs designed as a safety net for customers in need.

New Jersey American Water’s H2O Help to Others Program™ (serving Liberty, Ocean City, Raritan, Short Hills, and coastal north and western New Jersey) includes a bill discount program that provides low-income customers in New Jersey a water bill credit (grant) of up to $500. Eligible customers must have a total combined monthly income at or below 200 percent of the federal poverty guidelines. In some cases, recipients must pay a portion of their bill based on their income. In 2014, New Jersey American Water provided $92,453 in assistance grants to 327 households. Eligible customers could also receive a 100 percent discount on their monthly fixed service charge for water. Approximately 5,500 customers in New Jersey were enrolled in this program as of December 31, 2014.

In Pittsburgh and Lake Scranton, the Pennsylvania American Water Company uses its H2O Help to Others Program™ to offer income-qualified drinking water customers an 80 percent discount on their monthly water service fees and grants of up to $500 per year. Low-income sewer customers also can receive annual $500 grants as well as a 15 percent discount on their total wastewater charges. The threshold for qualification for assistance is 150 percent of the poverty line.

For some of these programs, American Water provides corporate funding as well as a corporate match for customers’ donations. Other programs are funded through the rate design. American Water customers wishing to contribute to the H2O Help to Others Program™ can add a donation to their monthly American Water bill payment. All donations and American Water’s matching funds go directly to qualifying customers.

Seattle, Washington

Seattle Public Utilities (SPU) offers its drinking water and sewer customers a bill discount of 50 percent if their household income is at or below 70 percent of the state median household income. All SPU residential accounts are eligible if they meet income guidelines, which vary by household size. Renters and condo owners who do not receive a water bill directly could be eligible for a credit to their electric bill instead. Renters living in single family homes and duplexes receive more credit than residents in multifamily buildings. Households participating in the Housing Choice Voucher Program (Section 8 housing) or living in other specific subsidized housing units are not eligible for the bill discount program. In addition to offering the bill discount program, the utility also offers a complementary Emergency Assistance Program designed to help qualified customers with delinquent bills.
Flexible Terms

Helps customers stay current with bills by waiving penalties, fees, interest, and/or changing how they are billed over time.

Opportunities

- Highly effective and popular for gas and electric utilities.
- Few legal or policy barriers make implementation relatively low-cost and easy.
- Can reduce administrative costs for the utility.

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Challenges

- Can diminish the power of water conservation pricing.
- Can reduce revenue for the utility.

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- Can reduce revenue for the utility.

Considerations

- Increasing billing frequency does not require the utility to change the frequency of meter reading; however, some utilities may find it necessary.
- Monthly billing allows for predictability and planning. Levelized billing works well when it is voluntary or other utility bills are also levelized.
- Some measures, like levelized billing and bill timing, are revenue neutral. Other tools, such as forgiving arrears and interest-free payment plans, lower (potential) revenue. Reduced fee programs can improve collectability of revenue.
- New technology, such as pre-paid meters and smart meters, give utilities more options for designing flexible terms that customers can use to help remain current on their bills.

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- New technology, such as pre-paid meters and smart meters, give utilities more options for designing flexible terms that customers can use to help remain current on their bills.

Philadelphia, Pennsylvania

The Philadelphia Water Department provides a number of CAPs to its customers to assist with water and sewer bills, including several different options for flexible terms. Customers having difficulty paying taxes or water bills can arrange a payment agreement. When the customer enters into a payment agreement, they must pay the future monthly water and sewer bills in full and on time, and make their agreed upon monthly payments. The Homeowners Emergency Loan Program also provides no-interest repair loans for customers in imminent danger of service disconnection because of a broken or leaking water service or sewer drainage line.

Tallahassee, Florida

The city of Tallahassee’s municipally owned drinking water and wastewater utility offers customers levelized billing through a program called Budget Billing. This program allows customers to average their bills as a way to flatten out the peaks and dips of usage over the course of a year, resulting in a consistent bill for their utility services. The utility totals the past 12 months of utility usage (billed amounts) and divides the total by 12 to find the average monthly bill. The utility then adds another 10 percent to arrive at a monthly figure that will be billed throughout the subsequent year. The additional 10 percent protects the customer from significantly underpaying bills if their usage varies because of warmer or drier conditions. Every 12 months, the utility automatically reviews the account to determine the difference between the actual utility bills and budget billed amounts. This difference will then be used to compute the following year’s bill. Any amount of underpayment or overpayment is rolled into the new budget billing amount.
Drinking Water and Wastewater Utility Customer Assistance Programs

Lifeline Rate

Reduces bill for a set quantity of water on an ongoing basis to allow essential usage.

**Opportunities**
- Can be targeted to specific eligible households, which reduces its cost.
- Can promote water conservation.

**Challenges**
- Targeting only eligible households makes implementation more difficult.
- Eligible households may be more likely to use more water for basic needs.

**Considerations**
- Consider adjusting the size of the lifeline block to take into account the number of people in the household.
- Some ratepayers will be subsidizing (through higher rates) the ratepayers who qualify for the lifeline program.

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**Los Angeles, California**

Through the Senior Citizen/Disability Lifeline Rate Program, the Los Angeles Department of Water and Power offers eligible low-income households a 31 percent reduction in water and sewer rates for the first 1,800 cubic feet of water used in every 2-month billing cycle. After that amount (i.e., the lifeline amount), the standard rate applies. To be eligible, residential customers must reside at the service address and be responsible for directly paying the water bill, be at least 62 years old or disabled, and have a combined adjusted gross household income of less than $33,200 for the previous year. The funds to pay the water bill must not be from another public agency. Households who qualify might also qualify for a discount on their trash bill. Eligibility for the program is reviewed biannually. Existing customers continue to receive the discounted rate as long as they maintain eligibility.

**Norman, Oklahoma**

The municipally owned drinking water and sewer utility in the college town of Norman, Oklahoma, provides low-income households a special rate structure for the first 5,000 gallons of drinking water they use; beyond 5,000 gallons the standard rate applies. Rather than paying $3.35 per 1,000 gallons, they pay $1.50 per 1,000 gallons, for a monthly savings of almost $10. In addition, the municipality also provides low-income households meeting federal guidelines a 50 percent discount off their monthly drinking water fixed fee ($6) and monthly sewer fixed fee ($5). The net total potential monthly savings for low-income households is nearly $21.
Temporary Assistance

Reduces bill one time or on short-term basis to help customer deal with an urgent, unexpected hardship.

Opportunities

- Targeted assistance helps customers during their time of greatest need.
- One-time nature can make the program relatively inexpensive.
- Partnering with other agencies and organizations can lessen administrative burden.

Challenges

- Can become long-term assistance unless limits are implemented.
- Might be insufficient to prevent a service disconnection.
- Can have relatively high administration costs.

Considerations

- Water and sewer utilities often partner with another organization (e.g., a public assistance agency or local charity) to administer the program.
- Resources for this type of program often come from outside government agencies, social service agencies, or voluntary contributions from other ratepayers.

Charlotte County, Florida

The HeartShip Program of the Charlotte County Utilities provides $90 in emergency assistance on a first-come, first-served basis for drinking water and sewer services. A household can only qualify once every 5 years. The utility partners with the county’s Health and Human Services Department, which certifies a recipient’s need and qualification to receive assistance. To be eligible, a customer must have received an urgent notice for disconnection of service or had their service disconnected for nonpayment. In addition, the household’s income cannot exceed 150 percent of the federal poverty guidelines, and they must have experienced an emergency situation beyond the household’s control. Customers support the program with tax-deductible donations.

Portland, Oregon

The Portland Water Bureau (PWB) offers several temporary assistance programs for drinking water, sewer, and stormwater services. Households enrolled in the Low-Income Utility Assistance Program could receive one $150 crisis voucher every 12 months. The customer must pay a portion of the bill to receive assistance. Eligibility depends on family size and gross monthly household income. PWB also offers a Safety Net Program that provides assistance to residential ratepayers facing a qualifying emergency (such as change in employment, unreimbursed medical bills, or divorce). The Safety Net Program can delay service disconnection, waive delinquency charges, offer interest-free payment plans, and include financial assistance. The duration of temporary assistance is established on a case-by-case basis.

Wyandotte County, Kansas

The Kansas City Board of Public Utilities’ (BPU’s) Customer Hardship Payment Service Program offers a one-time credit of up to $500 per year of a customer’s utility expenses for specific hardship cases, including a health emergency, a change in employment or income status, a change in family or marital status, or unforeseen documented expenses. To qualify, the customer must not have had more than one late or missed payment in a 12-month period. The BPU, which is a nonprofit, community-owned drinking water utility, developed the program in cooperation with the United Way of Wyandotte County.
Water Efficiency

Reduces bill by directly implementing water saving measures, such as repairing or replacing leaking or outdated pipes and/or fixtures.

Opportunities

• Disadvantaged customers are more likely to have old fixtures and/or poor plumbing.
• Can be a long-term solution to lowering bills that empowers homeowners.
• Can use outreach materials and partnerships with other utilities through WaterSense.
• Complements a community’s sustainable water management goals, carbon reduction efforts, etc.

Challenges

• Can impact utilities’ revenue.
• Rebates for new devices and appliances may be less likely to help low-income households.

Considerations

• Coupling water efficiency programs with increasing block pricing can be very effective.
• Programs can be designed and structured in numerous ways, from rebates to service contracts with local providers.
• Low-income customers are more likely to take advantage of programs that provide in-house services as opposed to programs that require them to buy their own equipment or services (WRF 2010).

Aurora, Colorado

The municipal drinking water, wastewater, and stormwater utility for the city of Aurora, has a Low-Income Water Efficiency Program (LIWEP) where it replaces old plumbing fixtures with new water-efficient ones. Each eligible household can receive up to two toilets, two showerheads, and three faucet aerators. These fixtures are replaced by the Mile High Youth Corps, who partners with the utility to perform the work in residences. Households must meet the income guidelines to qualify. Households that are qualified to receive low-income benefits for electricity are automatically qualified for the LIWEP.

<table>
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<tr>
<th>Income Guidelines</th>
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Portland, Maine

The Portland Water District has a program for low-income customers where it provides financial assistance to improve water efficiency and lower water bills. The utility has teamed with The Opportunity Alliance (TOA) to administer the Home Plumbing Assistance Program, which repairs, replaces, and installs plumbing fixtures and water-saving devices. Not only will TOA determine customer eligibility and conduct the home audit, it will also develop a remediation plan, subcontract all work to be completed, and conduct an inspection after the work is done. The items eligible under the program include leaking or broken water pipes, toilets, hot water tanks, kitchen and bathtub faucets, shower heads, toilet dams, low-flow devices, and outside faucets.
California Water Service Helps Customers in Communities Statewide

California Water Service Company (Cal Water) is an investor-owned company serving 478,000 customers in 23 service areas encompassing more than 100 communities across California. Founded in 1926, Cal Water is one of the largest private water companies in the country. Though not all of Cal Water’s drinking water systems are physically close to one another, they all share a similarly designed CAP, regardless of the size of their customer base.

As an investor-owned utility, Cal Water is regulated by the California Public Utilities Commission (PUC). Every 3 years, the California PUC evaluates the rates Cal Water charges its customers. Although the authorized revenues for private utilities are cost-based, the PUC has also approved CAPs (discounted rates) and rate structures designed to influence customer behavior, such as conservation. In contrast, government-owned public utilities are subject to Article XIII C and D of the California Constitution (Proposition 218 approved by the voters). As interpreted by the courts, Proposition 218 requires that all government-owned public utility rates be based on the cost of service. This precludes cross subsidies within and among customer classes, including CAPs.

Low Income Rate Assistance Program

The California PUC has encouraged Cal Water’s efforts to use CAPs to help customers in need. In fact, Cal Water was the first water utility in California to propose a CAP in 2006. Modeled after a similar program offered by electric utilities, the Low Income Rate Assistance (LIRA) Program provides a consistent benefit to all eligible customers in all their communities. The rates, both the fixed portion and the volumetric charges, differ across its communities, so Cal Water offers a bill discount that is a constant 50 percent of the fixed monthly service charge. The discount is covered by adding a surcharge to all customers’ bills.

Approximately 20 percent of Cal Water’s customers are eligible for and receive assistance under LIRA. Any household that qualifies for assistance from the electric utility is automatically enrolled in LIRA. Cal Water and local energy companies annually exchange data on eligible households to ensure that all qualified customers get assistance. By collaborating on efforts to qualify customers based on income guidelines, Cal Water saves on the efforts to qualify customers based on income guidelines, Cal Water saves on...

“In today’s age of water availability... especially in the West... utilities are selling less of their product, so rates are going up, and utilities need to offer low-income customers something.”
the administrative burden of running the program. The coordination requires the upfront investment of information technology work to allow utilities to exchange information; however, once established, the coordination makes administering the program easier and ensures the program’s maximum reach.

**Bathroom Fixture Replacement Program**

In most of its larger communities Cal Water offers a Bathroom Fixture Replacement Program to single-family household customers who receive LIRA (see box for list of participating communities). In this program, the utility pays for the materials and labor to replace a toilet, faucet, and showerhead with no limit on the number of bathrooms per household. In 2015, about 1,500 out of 314,000 eligible customers participated in the fixture replacement program.

Cal Water is happy with the LIRA program and how it’s helping customers. In addition to the coordination efforts with electric companies, Cal Water also works with community-based organizations to conduct outreach to ensure eligible customers know about the program. Cal Water has found the Bathroom Fixture Replacement Program to be very important because rebate-only programs generally aren’t effective in reaching low-income households due to the cost burden of initially purchasing the water-saving fixtures. The company is proud to offer LIRA in all its communities; some of these communities – especially the small ones – would not have CAPs if they were independent, government-owned water systems. Pooling resources to design and manage the program offers a significant cost-savings advantage; plus, the cost recovery can be spread over a much larger customer base.

For more information, contact Stan Ferraro at 408-367-8225 or sferraro@calwater.com.

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*Offers the Bathroom Fixture Replacement Program to LIRA recipients. ** Small system summary information is not included in this report.
Northeast Ohio Regional Sewer District Offers Various Customer Assistance Programs

The Northeast Ohio Regional Sewer District (NEORSD) provides wastewater services across 355 square miles of the greater Cleveland area, including the city of Cleveland and all or portions of 61 other municipalities. Created by a court order in 1972, the utility treats more than 90 billion gallons of water each year for approximately 1 million people through about 313,000 accounts. Every year, NEORSD collects $250 million in revenue through user fees, has operating expenses of $130 million, and invests $250 million annually into infrastructure. NEORSD is considering innovative financing mechanisms because of its need to fix aging and outdated infrastructure, as well as the anticipated need to increase its capital budget within the next 25 years to comply with a mandate to reduce combined sewer overflows (CSOs) by capturing 98 percent of all wastewater entering the combined sewer system.

The average residential customer currently pays a fixed fee of $7.20 per quarter, and $78.05 or $79.85 per thousand cubic feet in volume-based charges. Because a large segment of the service population is either low-income, elderly, or both, NEORSD is implementing three CAPs to help customers who need it.

In addition to expanding its portfolio of affordability program offerings, NEORSD eliminated a minimum-usage charge and incorporated a smaller fixed fee. NEORSD offers three CAPs, and approximately 28,000 eligible households benefit from at least one of them. NEORSD considers the costs reasonable: $130,000 annually to administer the program, and approximately $1.3 million in lost revenue (0.5 percent of its operating budget), which is less than the 2 percent revenue loss that had been projected.

To help administer some of the programs, NEORSD partners with the Cleveland Housing Network because of its experience and extensive reach, as well as its “one-stop shop” that allows customers to take advantage of all utilities’ affordability programs. The Network runs the programs, and the utility is charged approximately $130,000 annually for the administrative services. In addition, NEORSD has closely coordinated with Cleveland Water (the drinking water utility), which handles almost all billing responsibilities for NEORSD.

Homestead Rate Program

NEORSD’s Homestead Rate Program is available to customers age 65 or older, or to anyone under 65 who is permanently and totally disabled. To be eligible, an applicant’s total household income must not exceed $32,000 (effective January 1, 2015). Applicants must also own the property in which they live, and the property must be within the NEORSD’s service area. The rate discount, which had been 33 percent, was recently raised to 40 percent (approximately $315 per year for the average recipient) and is given to approximately 24,000 customers.
Wastewater Affordability Program

In 2012 NEORSD started the Wastewater Affordability Program, which provides a rate reduction of 40 percent for households whose income is at or below 200 percent of the poverty level (e.g., a family of four with a 2015 household income under $48,500). This program currently reaches approximately 2,500 households. Customers enrolled in NEORSD’s program are automatically enrolled in Cleveland Division of Water’s affordability program (drinking water) and vice versa.

Crisis Assistance Program

NEORSD launched its Crisis Assistance Program in 2012 to aid customers affected by an emergency in the past 6 months, such as major medical expenses not covered by any other source, a job loss, a separation/divorce, or death of a household member. An eligible household may receive assistance once in a 12-month period in the form of a 50 percent credit of the outstanding sewer balance (up to $300); NEORSD has given a little over $100,000 per year on average in credits. In 2015, this program helped 1,135 households, giving approximately $200,000 total (more than its annual average).

In 2017 the utility is planning to change from quarterly to monthly billing to decrease the amount paid for each bill. NEORSD is also seeking other ways to expand existing programs to reach more customers. Currently NEORSD is working with U.S. Representative Marcia Fudge to introduce legislation initiating the Low Income Sewer and Water Affordability Program, which would help low-income customers pay water and sewer bills. The concept is based on an existing program that helps customers pay for heat and electricity. NEORSD is also conducting a series of focus group workshops and a survey on the topic of affordability of water/wastewater services relative to all other categories of consumer spending in the area.

These programs have enhanced the utility’s local image and community engagement. For a relatively small impact on revenues, the utility has positively addressed environmental justice concerns related to rate increases from the CSO consent decree. According to Chief Financial Officer Jennifer Demmerle, the key to NEORSD’s success is focusing on how they can strengthen the utility and community going forward rather than looking back.

For more information, contact Chief Financial Officer Jennifer Demmerle at DemmerleJ@neorsd.org or visit www.neorsd.org/save.php.
Orange Water and Sewer Authority Reaches Out

The Orange Water and Sewer Authority (OWASA) is a special purpose unit of local government providing drinking water, sewer, and reclaimed water services to approximately 83,000 people through about 21,300 customer accounts in North Carolina’s Carrboro-Chapel Hill community, including the University of North Carolina at Chapel Hill in southeastern Orange County. OWASA’s operations are funded through the fees users pay for service.

State law does not empower OWASA to give free or discounted service to customers based on financial means or need. In accordance with North Carolina General Statute 162A and the agreements of sale and purchase under which OWASA was established in 1977, OWASA is mandated to set its rates and charges based on the cost of service principle. The utility’s Bond Order also prohibits OWASA from discounting services or providing them for free; this prevents the loss of revenues essential to ensuring OWASA’s ability to pay the principal and interest on outstanding revenue bonds (Epting 2015, letter).

For customers unable to pay their bill, OWASA may allow a credit extension that provides them with more time. Customers can also receive financial assistance through OWASA’s Care to Share CAP, which is funded primarily through donations. OWASA also refers its customers in need to governmental social service agencies and charitable organizations that have provided bill payment assistance in the past, and partners with those agencies to inform customers how to reduce monthly bills by conserving water.

Care to Share Customer Assistance Program

OWASA’s Care to Share CAP is funded by voluntary donations and administered by the Inter-Faith Council for Social Service (IFC). Customers needing help with their bill must contact IFC to determine their eligibility. OWASA’s customers donate money to fund the program by allowing their water and sewer bill to be rounded up to the next dollar, or by specifying a fixed contribution amount on their bill. OWASA sets aside the funds for IFC to distribute to eligible customers. Approximately 1,000 OWASA customers contribute (5 percent), generating a total of about $4,500 per year. This funding source is insufficient to cover the community’s needs; at present, IFC provides approximately $15,000 per year for bill payment assistance.

OWASA is pursuing ways to increase customer contributions to the Care to Share CAP. OWASA publicizes the CAP through messages on utility bills, information on the OWASA and IFC websites, periodic newsletters mailed to customers, information provided to new and existing customers, and periodic appeals through local media and other agencies. OWASA cannot use system revenues to fund or promote the program; therefore, it has solicited donations from the private sector and nonprofit organizations for direct support of the program, as well as to help cover the costs of printing and distributing Care to Share marketing materials.

Water Conservation Outreach

OWASA uses other strategies to help its customers in need. OWASA staff work with local social service and affordable housing agencies to better inform customers of ways they can lower their OWASA bills by reducing water use. As a
result, the IFC, Orange County Department of Social Services, and other agencies can educate customers about how water conservation helps affordability. OWASA has also provided technical assistance to the IFC for a pilot-scale project in which leaks were repaired and WaterSense rated fixtures (high-efficiency toilets and showerheads) were installed at six homes in a low-income area.

OWASA has updated its business processes to inform customers when they’re in danger of having their service disconnected for nonpayment, and has also made it easier for customers to apply for help if they need it. In mid-2012 OWASA began using PhoneTree software, an effective and efficient way to remind customers to pay their bill to prevent disconnection of water service as well as to avoid the charge associated with reconnection. On its Past Due Reminder Notices, OWASA now includes information about where customers can turn if they need bill payment assistance. If customers request extensions of credit while they’re in a local social service agency office, that agency will coordinate with OWASA to postpone disconnection for nonpayment while financial assistance is sought for the customer.

OWASA’s efforts have helped more customers maintain service. The 12-month running average number of shut-offs for nonpayment has dropped about one-third since OWASA implemented the PhoneTree customer notification system. The PhoneTree software cost about $2,500 to purchase; OWASA’s annual software maintenance and support fee is less than $400.

OWASA uses its geographic information system to help inform its service affordability program. The utility links customer billing data (shut-offs for nonpayment, extensions of credit for bill payment, and bill payment assistance from social service agencies and charitable organizations) with property attribute data (e.g., the year the home was built, number of bathrooms, property ownership) to better plan and target service affordability education and outreach efforts, including in-home water-use surveys to help customers identify ways to reduce their bills through conservation, leak repairs, etc. OWASA encourages its outreach partner agencies to include information about OWASA’s affordability programs and water conservation tips in their newsletters and outreach materials.

By working closely with the staff of local social service and affordable housing agencies, OWASA can more effectively reach and help customers in need. In addition, helping customers conserve water will reduce their future water bills and lessen the likelihood they’ll need bill payment assistance from OWASA’s partner agencies. That will, in turn, enable social service agencies such as the IFC to stretch their available funds and assist more customers.

For more information, contact OWASA’s Sustainability Manager Mary Tiger at 919-537-4241 or mtiger@owasa.org or visit https://www.owasa.org/need-help-paying-your-bill.
San Antonio Water System's Customer Assistance Programs Reach Many

The San Antonio Water System (SAWS) is one of the largest municipal water systems in the United States, with more than 11,000 miles of potable water and sewer pipes. SAWS’ 500,000 account holders receive a monthly bill, which averages about $30 for residential customers. Before the city can approve rate increases, SAWS must demonstrate a robust, affordability safety net to ensure at-risk households do not have their water service disconnected.

SAWS offers eight programs (see box) to ensure all residents have access to water and sewer services. SAWS offers a streamlined, one-form application with check boxes for all eight programs, allowing customers to select all for which they might be eligible. The total assistance provided through these programs is estimated to be approximately $3.2 million in 2016, or almost 0.5 percent of SAWS’ total annual revenue. This $3.2 million includes Affordability Discount Program assistance ($2.6 million), $241,000 from Project Agua, and $350,000 to support the Plumbers to People Program and the Laterals to People Program. Among other sources, Project Agua receives funding from contributions from customers, contributions from employees via the United Way program, and charitable programs such as the annual SAWS 5K run. Courtesy notice programs’ costs are negligible and are handled by existing administrative capacity.

Affordability Discount Program

Low-income residential customers who meet the income eligibility requirements (household income below 120 percent of the federal poverty level) can qualify for a bill discount. The discount ranges from $4 to $15 per month and is based on the household size, household income, and type of service provided. To be eligible, a recipient’s monthly water use must remain below 17,500 gallons (the average household uses 8,000 gallons per month). The utility estimates that as many as 60,000 households could qualify for this program (another 20,000 households could qualify but do not receive a water bill); however, only 18,000 households are currently enrolled, so the utility is working to increase enrollment based on targeted outreach. SAWS hopes to increase its reach to 30,000 households, or about 50 percent of the current identified population, within the next 5 years.

Project Agua

This program provides one-time payment assistance to residential customers who are facing service cut-off, have a second risk factor, and are eligible for the Affordability Discount program. Project Agua provides an average benefit of $100 for eligible households, and helps about 2,000 households per year. Eligibility requirements are determined by the city of San Antonio Department of Human Services and may include income, family size, age, location of
residence, disability, and degree of need or emergency. SAWS hopes to partner with local corporations and companies to grow the program to meet the community’s needs.

**Fee Waiver Programs**

The utility offers three fee waiver programs that target three different segments of their customers: senior citizens, disabled residents, and victims of domestic violence. The program cost is negligible (just forgone revenue) because it waives fees for late payments, essentially giving customers more time to pay their bills. Overall, nearly 30,000 households are enrolled in the program (and only using it when needed), with the vast majority (27,000) being senior citizens.

**Courtesy Notice Programs**

This program offers some SAWS residential customers (veterans and those with physician-documented medical necessity) a 24-hours’ courtesy notice prior to interruption of service due to nonpayment, allowing payment or payment arrangements to be made.

**Plumbers to People Program**

This program provides plumbing assistance to low-income residential customers seeking repairs to leaking plumbing fixtures. Eligible repairs include leaking faucets, leaking toilets, or broken pipes. Problems such as clogged pipes are generally sewer-related and are not eligible for this program. Applicants must be a SAWS water customer (sewer-only customers are not eligible), be the homeowner and occupy the residence, and meet income eligibility requirements.

SAWS is working to expand its programs further. In a recent mail outreach to 10,000 households, nearly 300 customers showed up at an event to sign up for the Affordability Discount Program, and another 1,500 enrolled in other ways. SAWS has found outreach events to be more effective than online campaigns for reaching the target populations of senior citizens and low-income households. SAWS is able to reach renters that have a water bill, but is looking for ways to provide assistance to other renters.

For utilities considering establishing a program, SAWS suggests starting with a nonprofit version (funded by charitable contributions), coupled with a second program focused on water conservation that includes outreach about the value of water. The nonprofit assistance program should focus on protecting public health by preventing disruption to water service.

For more information, contact Communications and External Outreach Manager Sandi Wolff at 210-233-3947 or sandi.wolff@saws.org or visit www.saws.org/service/Affordability/.
Washington Suburban Sanitary Commission Expands Assistance Programs

The Washington Suburban Sanitary Commission (WSSC) has been in operation nearly 100 years and now serves 1.8 million residents, nearly as many people as in the cities of Pittsburgh and Philadelphia combined. WSSC’s 1,000-square-mile service area spans Prince George’s and Montgomery counties in Maryland and serves 460,000 customer accounts through approximately 11,000 miles of drinking water and sewer pipes. Over the past 20 years, the system has grown considerably, adding over 1,500 miles of pipe and more than 80,000 new customer accounts serving about 400,000 people. Likewise, over the past decade, the system’s operating budget and capital budget have risen (largely due to the need to upgrade aging, failing infrastructure as well as increased regulations), which has put upward pressure on WSSC’s rates.

The fixed fee portion of WSSC’s rates had been very low – less than 3 percent of total rate revenue – and had not changed in 20 years. In FY2016 the utility increased the account maintenance component of its fixed fee from about $11 per quarter for the typical residential customer to $16 per quarter. At the same time, WSSC introduced a new fixed component, called the Infrastructure Investment Fee, which will add $5 to $6 per quarter to the average residential bill in the first year and is proposed to be fully implemented in FY2017.

Over the years, WSSC has identified several programs to assist residential customers in need. For example, WSSC has offered residential customers the one-time, donation-financed Water Fund Program to help households facing hardship pay their delinquent water and sewer bills. Working with the state’s legislature, the utility also created another ratepayer-financed program, the Customer Assistance Program (CAP), to provide some continual assistance to the 7 to 9 percent of their customers who live below the poverty line. Finally, WSSC developed a program that exempts income-eligible residential customers from the state’s Bay Restoration Fee.

Water Fund Program

WSSC’s Water Fund Program is funded through donations of customers, community members, and WSSC employees. It is administered by the Salvation Army (which takes a percentage of the assistance funds for its administrative service). The annual donations of $60,000 to $70,000 are primarily from employee payroll deductions and a “roll up” option provided on customers’ bills. The maximum assistance provided to each eligible household is $300 in a 12-month period, although exceptions can be made on a case-by-case basis to avoid shut-off of service. The Salvation Army, which qualifies households based on income,

“We are trying to reach everyone who receives a bill from us that needs assistance.”
Drinking Water and Wastewater Utility Customer Assistance Programs

sends a check to the utility and requests that it be applied to a designated delinquent bill. WSSC is seeking companies or other organizations to donate to the Water Fund because the level of need currently exceeds available funding.

**Customer Assistance Program**

Maryland state law had prohibited WSSC from using ratepayer funds to provide customer subsidies. To help offset rising water bills caused largely by infrastructure renewal programs, WSSC’s previous general manager and other staff proactively worked with the state’s legislature to remove the regulatory obstacle by changing the law. Effective July 1, 2015, state law now requires WSSC to offer a CAP to eligible customers on the basis of income. The WSSC’s new ratepayer-financed CAP provides eligible customers relief from the fixed portions of their quarterly bills, which includes the $16 Account Maintenance Fee, the $6 Infrastructure Investment Fee, and a $15 Bay Restoration Fee charged by the state (see below), for a total quarterly savings of $37 for the average household. This bill discount program generally ensures that eligible households will have lower bills than other customers, and likely also means the overall water bills for eligible customers will be lower than last year, even with the new rate increases. Customers participating in the CAP are still responsible for paying for the drinking water and sewer service they use based on the utility’s variable rate structure.

To administer the new program, WSSC is partnering with Maryland’s Office of Home Energy Programs (OHEP), which already runs statewide and countywide heating-assistance programs. Working together, WSSC and OHEP identified and enrolled approximately 7,000 OHEP recipients that were eligible, based on income, to receive CAP assistance. Eligibility is based on income and does not require home ownership. However, keeping households enrolled is an ongoing challenge because they must reapply each year. Another challenge is enrolling additional OHEP recipients living in multifamily housing who do not receive a water bill (but do receive an energy bill). Based on data received by OHEP, another 7,000 to 8,000 residents are eligible in this category; WSSC continues to seek ways to provide support for their access to water and sewer services. Because Bureau of Labor Statistics data indicate that additional families live below the poverty line but do not receive OHEP services, WSSC aims to work with OHEP to expand the qualified pool of eligible households.

**Bay Restoration Fee Financial Hardship Exemption**

Along with other utilities statewide, WSSC collects a Bay Restoration Fee on behalf of the state of Maryland to comply with a 2004 law establishing a Chesapeake Bay water quality restoration fund. WSSC’s Bay Restoration Fee Financial Hardship Exemption was recently extended to all CAP customers, increasing the number of exempted customers from 500 to more than 7,000.

For more information, contact Chief Financial Officer Yvette Downs at 301-206-7050 or Yvette.Down@wsscwater.com or visit www.wsscwater.com/home.htm.
Implementing Successful Customer Assistance Programs

The process of designing and implementing a CAP will look different for every utility based on the type of program needed. To design and implement a successful CAP, utilities could consider following the basic steps in Figure 3.

**CAP Challenges**
Research indicates that water utilities face several key communication challenges when designing and implementing CAPs (WRF 2010):
- Reaching customers in need of assistance.
- Promoting program awareness.
- Educating the target audience.

Figure 3. Basic steps to design and implement successful customer assistance programs (Davis and Teodoro 2015; WRF 2010).
Legal and Policy Barriers

Many utilities face policy barriers that limit their ability to create CAPs for customers. In California, publicly owned utilities are prevented from offering a bill discount and lifeline rate program because of Proposition 218, which has been interpreted by courts in a way that prevents a utility from charging two different groups of customers different rates for the same water. As discussed in the Washington Suburban Sanitary Commission case study on page 22, the utility had to work through the Maryland state legislature to have existing laws changed to allow it to implement the CAP it offers. Other hurdles include policies at the local level, such as North Carolina’s Orange Water and Sewer Authority, which, as a condition of the initial bond sale creating the utility, is prohibited from offering free services to prevent revenue loss (more details are available in the case study on page 18). Any utility considering implementing a CAP should, as an early step, identify state or local policy barriers and consider how these might be overcome. Using this compendium as a reference, utilities facing potential policy barriers can seek out other utilities in their state for advice.

Measuring Success

There is no single way to measure a CAP’s success. Measures of success are often specific to the local program and should be measured against the goals the utility developed for it. A review of possible metrics reveals a wide variety of options, from program participation rates to disconnection rates.

The Water Research Foundation identified numerous possible ways to measure the success of programs (WRF 2010):

- **Termination of Service.** How many households have had their water shut off each year?
- **Payment Agreements.** How many payment plans have been developed and how many have been successfully completed?
- **Money at Risk.** What is the total value of accounts in arrears?
- **Customers in Arrears.** How many accounts have past-due bills that are not on a payment plan?
- **Weighted Arrears.** What is the value of arrears not subject to deferred payment divided by the average monthly bill?

Other possible metrics include:

- **Participation Rate.** How many customers participate in the program? What percent of eligible households participate?
- **Dollar Value of Assistance.** How much assistance has been disbursed directly to customers as a result of the program?
- **Water Efficient Metrics.** How many water-efficient devices have been installed and how many repairs have been made to leaking pipes?
- **Demand.** Is the demand for assistance higher or lower than expected? Is the resource level available for assistance too great or not sufficient?
- **Financial Performance Metrics.** Has the utility’s financial position improved over time?

“Through implementation of our CAP and improved business processes, we have seen a marked reduction in the number of service cut-offs for nonpayment.”

—Patrick Davis, Sustainability Manager (Retired), Orange Water and Sewer Authority, NC
Are Customers in Need Being Reached?

Many performance metrics do not directly assess whether the program’s intended targeted households are the ones ultimately benefitting. When planning a program, utilities need to identify who they want to reach with their assistance. Potential groups needing assistance are varied, and could include:

- Low-income households.
- Households in crisis (due to an emergency or change in circumstance).
- Senior citizens.
- Disabled individuals.

The availability of a CAP does not ensure that eligible customers are taking advantage of it. Many factors can reduce CAP participation:

- Not being aware of program.
- Not knowing how to apply.
- Feelings of mistrust or stigma associated with being unable to pay for the service.
- Not having access to a phone, transportation, or the Internet to successfully apply.
- Being part of a master meter and not receiving a bill (e.g., apartment, condo, subsidized housing).
- Being a renter.

Ways to provide outreach on CAPs include hosting public sign-up events, posting information on the utility webpage, implementing a phone tree automated message system to provide reminder notices for bills along with information on the program, and providing outreach materials to local social service agencies.
**Reaching the Renter: The Owner-Occupier Dilemma**

CAP recipients are often required to be the owner-occupier of a residence; this prevents landlords from receiving benefits and not passing them along. However, because low-income households are generally less likely to own the home they occupy, this requirement can prevent access to CAPs. Drinking water and wastewater utilities often find it difficult to provide assistance to households paying for water indirectly through rent or condo fees because those households do not receive a water bill. Similar CAP access problems arise for those receiving subsidized housing through the Housing Choice Voucher Program (Section 8) or other programs. Some water utilities work with the electric utility to issue a credit through the electric bill (because most apartments and condos have individual electric meters and receive a power bill). When developing a CAP, utilities should identify ways to reach needy households who are not owner-occupiers. WRF is developing a document, *Customer Assistance Programs for Multi-Family Residential and Other Hard-to-Reach Customers*, which will provide suggested methods to reach and provide assistance to people not in owner-occupier households.

**Costs of Customer Assistance Programs**

Utilities have control over their CAP spending. Some programs are relatively low cost because they are linked with sister utilities' (e.g., gas, electric) existing programs and/or rely on existing administrative capacity (Figure 4). Some communities have spent millions of dollars on assistance and have corresponding large budgets to manage and administer the programs. Costs associated with structured CAPs vary based on the type and size of the program. Costs can include:

- Resources needed to administer the program.
- Lost revenue from the assistance provided (less revenue from rates, fees, and other collections).
- Lost revenue due to improved water efficiency and other changes in water use.
- Resources needed to pay for water efficiency services and devices.

![Cost of Administering Customer Assistance Programs](image)

*Figure 4. A 2010 WRF survey found that the cost of administering CAPs is less than $25,000 for most utilities.*
Funding Customer Assistance Programs

As demonstrated in Figure 5, many possible sources of funds and revenue are available for utilities to support their CAPs, including:

- Building the costs into the rate structure (utilities can structure it so resources come from all ratepayers, or only from those ratepayers not receiving assistance).
- Give customers and employees an opportunity to make voluntary contributions (e.g., the popular “round up” bill option).
- Seek donations from outside partners, including charities and other assistance programs and agencies.
- Allocate a portion of the general tax revenues toward the program.
- Find innovative new revenue streams (e.g., some utilities have generated revenue by allowing ads and antennas on water towers and other utility structures).

![How Utilities Fund Customer Assistance Programs](image)

Figure 5. A 2010 WRF survey found that utilities fund their CAPs through a variety of sources.

**CAP Experts in the Electric Industry**

Many communities have experts with decades of experience designing and implementing CAPs for utilities. Electric and natural gas utilities likely have some type of program or safety net to help their disadvantaged customers. These industries have been creatively addressing this issue for decades, largely driven by the policies, regulations, programs, and expectations of the federal government, state governments, or public utility commissions who oversee rates and assess customer needs. All the CAP types discussed in this report might already be in use by your local electric and gas utilities. Not only can these utility staff help you understand the opportunities and challenges to successfully implementing a program, but they might allow you to coordinate implementation of your program with their existing programs.
Conclusion and Next Steps

A nationwide examination of nearly 800 utilities found that communities have developed various programs to help low-income, elderly, disabled, and other neighbors in need maintain access to safe drinking water and essential sewer services. Most large cities offer CAPs, along with many smaller cities and towns. More than a quarter of utilities offer some kind of program and nearly half of those with one CAP actually offer two or more CAPs (e.g., different programs designed to address different needs). These CAPs are diverse, with varied funding sources, target populations, amounts of assistance, and methods of implementation (e.g., discounts, waivers, grants, credits, payment terms, rate structures, plumbing services).

The issue of how to help customers maintain access to the public health benefits provided by drinking water and wastewater services is an increasingly critical one for utilities across the country. Utilities themselves are leading the way in the search for solutions. This document captures the wide range of efforts already in place, and will allow utilities to learn from the experiences of their peers.

EPA looks forward to coordinating with water utility partners, many of whom contributed to this document, to further expand CAP research and analyses. Some of the next steps are already underway, and some may lend themselves to future partnering efforts among key industry stakeholders. Some important follow-up questions include:

- What have small utilities done (or could they do) to implement CAPs?
- How can renters and others who do not receive a water bill be reached by utilities to ensure they can retain access to essential water services?
- How are utilities paying for CAPs? What are the pros and cons of financing options?
- What are the results of these CAPs? What metrics can we use to measure success? How do different types of CAPs compare with each other?
- What outreach strategies and tools have successfully reached difficult-to-contact populations?
- Can we collect more details about the many programs noted within this document, including why the utilities established the programs they have, the challenges they faced for their programs, and the success they have achieved?
- What can we learn from differentiating bill discount program types? How can they work with different rate structures (e.g., variable rate structures)? Why are lifeline rate programs not used more often?
- How does program design influence potential cost savings? For instance, how much administrative burden can be saved by collaborating with an existing program that has already determined a household eligible to receive assistance?
- For utilities without CAPs identified, do they have programs that aren’t mentioned on their website? If not, what barriers have prevented them from implementing CAPs?
- If a utility does not have CAPs, are there policy barriers (e.g., state laws) blocking CAP implementation or limiting the type or scope of CAPs that can be offered?
Additional Resources


References


EFAB (Environmental Finance Advisory Board). 2006. *Affordable Rate Design for Households*. Environmental Finance Advisory Board, Atlanta, GA.

Epting, Robert, Epting and Hackney, Attorneys and Counselors at Law. 2015, August 5. Letter to Mr. Ed Kerwin, Executive Director of the Orange Water and Sewer Authority, regarding restrictions applicable to charitable activities by the Orange Water and Sewer Authority.


Appendix A: Quick-Find Matrix

The Quick-Find Matrix displays water and wastewater utilities that have a customer assistance program. The matrix can be used to identify the types of program(s) offered at a particular utility.

The matrix is grouped by state, municipality, and name of the utility/agency.

The program types captured in the matrix are:
- Bill Discount
- Flexible Terms
- Lifeline Rate
- Temporary Assistance
- Water Efficiency

These types of programs are described in the “Types of Customer Assistance Programs” section of this document.

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## Rate Assistance Programs at Drinking Water and Wastewater Utilities in the United States

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# Rate Assistance Programs at Drinking Water and Wastewater Utilities in the United States

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## Rate Assistance Programs at Drinking Water and Wastewater Utilities in the United States

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# Rate Assistance Programs at Drinking Water and Wastewater Utilities in the United States

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# Rate Assistance Programs at Drinking Water and Wastewater Utilities in the United States

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<td></td>
<td>Portland Water Bureau</td>
<td>564,600</td>
<td>●</td>
<td></td>
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<tr>
<td></td>
<td>Salem Public Works</td>
<td>189,000</td>
<td>●</td>
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<td></td>
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<tr>
<td>Pennsylvania</td>
<td>Aqua America</td>
<td>784,939</td>
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<td></td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>Pennsylvania American Water Company, Berwick</td>
<td>16,000</td>
<td>●</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

*Note: ● indicates availability of the program.*
# Rate Assistance Programs at Drinking Water and Wastewater Utilities in the United States

<table>
<thead>
<tr>
<th>Type of Utility</th>
<th>Name of Utility/Agency</th>
<th>Population Served</th>
<th>Type of Program</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Bill Discount</td>
</tr>
<tr>
<td></td>
<td>Pennsylvania American Water Company, Lake Scranton</td>
<td>134,570</td>
<td>●</td>
</tr>
<tr>
<td></td>
<td>Philadelphia Water Department</td>
<td>1,600,000</td>
<td>●</td>
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<tr>
<td></td>
<td>Pennsylvania American Water Company, Pittsburgh</td>
<td>516,411</td>
<td>●</td>
</tr>
<tr>
<td></td>
<td>Wyoming Valley Sanitation Authority</td>
<td>216,923</td>
<td>●</td>
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<tr>
<td><strong>South Carolina</strong></td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>Beaufort - Jasper Water and Sewer Authority</td>
<td>103,358</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Charleston Water System</td>
<td>214,367</td>
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</tr>
<tr>
<td></td>
<td>Greer Commission of Public Works</td>
<td>325,169</td>
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<tr>
<td></td>
<td>Spartanburg Water System</td>
<td>130,929</td>
<td>●</td>
</tr>
<tr>
<td><strong>South Dakota</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>City of Pierre Water Department</td>
<td>13,646</td>
<td></td>
</tr>
<tr>
<td><strong>Tennessee</strong></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>Tennessee American Water</td>
<td>300,000</td>
<td>●</td>
</tr>
<tr>
<td></td>
<td>Memphis Light, Gas and Water</td>
<td>671,450</td>
<td>●</td>
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<tr>
<td></td>
<td>Murfreesboro Water and Sewer Department</td>
<td>100,922</td>
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<tr>
<td></td>
<td>Metro Water Services</td>
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<td><strong>Texas</strong></td>
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<tr>
<td></td>
<td>City of Arlington Water Utilities</td>
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<td></td>
<td>City of Austin, Austin Energy</td>
<td>903,570</td>
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<tr>
<td></td>
<td>City of Corpus Christi Water Department</td>
<td>297,467</td>
<td>●</td>
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<tr>
<td></td>
<td>Corsiciana Utilities Department</td>
<td>25,100</td>
<td></td>
</tr>
<tr>
<td></td>
<td>City of Dallas</td>
<td>1,253,000</td>
<td></td>
</tr>
</tbody>
</table>
## Rate Assistance Programs at Drinking Water and Wastewater Utilities in the United States

<table>
<thead>
<tr>
<th>Type of Utility</th>
<th>Name of Utility/Agency</th>
<th>Population Served</th>
<th>Bill Discount</th>
<th>Flexible Terms</th>
<th>Lifeline Rate</th>
<th>Temporary Assistance</th>
<th>Water Efficiency</th>
</tr>
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<tr>
<td></td>
<td>City of Fort Worth</td>
<td>812,238</td>
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<tr>
<td></td>
<td>City of Grand Prairie</td>
<td>171,028</td>
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<tr>
<td></td>
<td>City of Houston Public Works and Engineering Department</td>
<td>2,099,000</td>
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<tr>
<td></td>
<td>City of Laredo Utilities Department</td>
<td>199,715</td>
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<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td></td>
<td>City of Odessa</td>
<td>113,033</td>
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<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td></td>
<td>City of Round Rock</td>
<td>100,707</td>
<td></td>
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<tr>
<td></td>
<td>San Antonio Water System</td>
<td>1,596,714</td>
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<tr>
<td><strong>Utah</strong></td>
<td>Granger-Hunter Improvement District</td>
<td>106,000</td>
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<tr>
<td><strong>Virginia</strong></td>
<td>Alexandria Renew Enterprises</td>
<td>257,767</td>
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<tr>
<td></td>
<td>Virginia American Water</td>
<td>57,946</td>
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<td></td>
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<tr>
<td></td>
<td>Hampton Roads Sanitation District</td>
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<td></td>
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<tr>
<td></td>
<td>Prince William County Service Authority</td>
<td>250,000</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>City of Richmond Public Utilities</td>
<td>197,000</td>
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<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td><strong>Washington</strong></td>
<td>Alderwood Water &amp; Wastewater District</td>
<td>171,500</td>
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<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>City of Bellevue</td>
<td>135,100</td>
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<td></td>
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<td></td>
<td>City of Everett Public Works Department</td>
<td>580,000</td>
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<tr>
<td></td>
<td>Lakehaven Utility District</td>
<td>112,000</td>
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<td></td>
</tr>
<tr>
<td></td>
<td>City of Redmond</td>
<td>100,422</td>
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<td></td>
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<tr>
<td></td>
<td>Seattle Public Utilities</td>
<td>1,400,000</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>
## Rate Assistance Programs at Drinking Water and Wastewater Utilities in the United States

<table>
<thead>
<tr>
<th>Type of Utility</th>
<th>Name of Utility/Agency</th>
<th>Population Served</th>
<th>Bill Discount</th>
<th>Flexible Terms</th>
<th>Lifeline Rate</th>
<th>Temporary Assistance</th>
<th>Water Efficiency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Washington</td>
<td>Spokane Public Works &amp; Utilities</td>
<td>200,000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Tacoma Public Utilities</td>
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</tr>
<tr>
<td></td>
<td>City of Vancouver</td>
<td>231,000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>West Virginia</td>
<td>West Virginia American Water</td>
<td>198,521</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wyoming</td>
<td>City of Evanston</td>
<td>12,000</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>
Appendix B: Utility Snapshots

The following section provides utility snapshots for 365 customer assistance programs (CAPs) offered by water and wastewater utilities across the country.

The snapshots are grouped by state, municipality, and name of the utility/agency.

These snapshots provide the following information for each program offered by a utility: Municipality, Type of Utility, Population Served, Program Name, Type of Program, Households Targeted, Program Description, Eligibility Information, and a Web link to find out more about that program.

The information used in these snapshots was found through public websites of all drinking water utilities and wastewater utilities serving more than 100,000 in population, plus through a random sample of drinking water and wastewater utilities serving between 10,000 and 100,000 in population. It should be noted that many of these populations are estimates, not exact numbers. Population estimates were collected from the U.S. Environmental Protection Agency’s (EPA’s) Safe Drinking Water Information System (SDWIS), EPA’s Clean Water Needs Survey (CWNS), and the U.S. Census Bureau.
## Alabama

### Birmingham | Birmingham Water Works

591,243 population served

**Program:** H2O Foundation  
**Type:** Temporary Assistance, Water Efficiency  
**Households Targeted:** Low-Income Seniors, Low-Income Disabled Persons

**Program Description**
Provides up to $500 ($600 with Board approval) to help eligible customers having difficulty paying their water and wastewater bill and/or costs of plumbing repairs. Applicants are eligible to receive assistance once in any 12-month period.

**Eligibility Information**
- Household income must meet program guidelines starting at $14,937/year for 1 person per household to $51,519/year for 8 persons per household ($5,226 for each additional person).
- Household must meet at least one of the following: be 55 years of age or older; currently receiving social security disability income; or have a documented medical condition that will be seriously aggravated by a lack of water supply to the home. (Subject to verification).
- Have a current unpaid water and/or sewer bill or have an established need for plumbing repair as a result of a leak on personal property.
- Have assurance from the Birmingham Water Works that payment will result in restoration/continuation of the water/wastewater supply to the home.

**More Information**
[https://www.bwwb.org/node/219](https://www.bwwb.org/node/219)

### Huntsville | Huntsville Utilities (Billing agent for City of Huntsville Sewer, Madison County Water Department, and City of New Hope Water and Sewer)

219,168 population served

**Program:** Project Share  
**Type:** Bill Discount  
**Households Targeted:** Low-Income Seniors, Low-Income Disabled Persons

**Program Description**
Helps elderly, disabled, and handicapped customers pay utility bills during the winter months. Administered by the Salvation Army.

**Eligibility Information**
- At least 62 years of age or certified as disabled or handicapped.
- Must be on a low or fixed income which does not exceed the state household income eligibility guidelines as specified by the Alabama Department of Human Resources.
- Must contact Salvation Army to determine eligibility.

**More Information**
[https://www.hsvutil.org/huntsville-utilities-community-center/project-share/](https://www.hsvutil.org/huntsville-utilities-community-center/project-share/)
Program: **Average Monthly Billing Program**

**Households Targeted:** All Residential Customers

**Program Description**
An optional program designed to allow for more even distribution of utility payment amount by making averaged payments based on a 12-month history.

**Eligibility Information**
- Be a residential customer.
- Have a good payment history with no collection activity.
- Have a zero account balance.
- Have 12 months of continuous billing at current address.
- No other types of payment arrangements are provided while on this program.

**More Information**

---

Program: **Due Date Assistance**

**Households Targeted:** Seniors, Disabled Persons

**Program Description**
Provides a fixed due date (5th day of the month) for customers receiving benefits from Social Security or Retirement. Customers can pay on or before this date without incurring a penalty.

**Eligibility Information**
- Utility account must be in the same name as the person receiving the benefits.
- Meters must have a read date monthly between the 1st and 19th.
- Customers must meet one of the conditions below:
  - Receive Social Security Income
  - Receive Disability Income.
  - Be at least 55 years of age and retired.
  - Be at least 62 years of age.

**More Information**

---

Program: **Payment Arrangement - Installment Plan**

**Households Targeted:** Emergency Relief

**Program Description**
Works with the account holder in an effort to prevent services from being disconnected by establishing an installment plan. This payment option allows the customer to make a partial payment towards the unpaid balance and divide the remaining amount into one to four monthly installments. The installment amount will be due with the monthly billing for the agreed upon terms.

**Eligibility Information**
- Must be past due on utility bill.

**More Information**
https://www.hsvutil.org/customer-service-center/billing-payments/
## Mobile | Mobile Area Water & Sewer System

276,000 population served

| Program: **Emergency Utility/Water Assistance Program (EUWAP) (Project Care)** |
|-----------------------------|-----------------------------|
| **Households Targeted:** Emergency Relief |

**Program Description**

Offers needy families one-time assistance in paying for water and sewer services. Implemented in coordination with Mobile Community Action, Inc.

**Eligibility Information**

- Must contact Mobile Community Action, Inc. to determine eligibility.

**More Information**

[https://www.mawss.com/euwap.htm](https://www.mawss.com/euwap.htm)

## Montgomery | Montgomery Water Works & Sanitary Sewer Board

240,840 population served

| Program: **Waiver of Deposit for Active Duty Military Personnel** |
|-----------------------------|-----------------------------|
| **Households Targeted:** Active Military |

**Program Description**

Waives new service deposit for eligible active duty military personnel.

**Eligibility Information**

- Must provide proof of purchase or lease/rental agreement.
- Must provide current active duty military transfer orders showing assignment to Montgomery area, commanding officer, and tour of duty information.

**More Information**

[https://www.mwwssb.com/~/media/Files/New%20Service/military.ashx](https://www.mwwssb.com/~/media/Files/New%20Service/military.ashx)
## Alaska

**Anchorage | Anchorage Water and Wastewater Utility**

221,351 population served

<table>
<thead>
<tr>
<th>Program: <strong>Coins Can Count</strong></th>
<th>Type: <strong>Temporary Assistance</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>Financial Hardship</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**

Helps qualified families and households having difficulty paying their water and/or wastewater bills. Administered by the Municipality of Anchorage Department of Health and Human Services (DHHS). Funded by customers voluntarily rounding up their bill to the next whole dollar.

**Eligibility Information**

- Must be a residential customer.
- Eligibility is determined by the Municipality of Anchorage DHHS office.

**More Information**


## Arizona

**Pima County | Pima County Regional Wastewater Reclamation Department**

402,575 population served

<table>
<thead>
<tr>
<th>Program: <strong>Sewer Outreach Subsidy (SOS) Program</strong></th>
<th>Type: <strong>Bill Discount</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>Low-Income</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**

Offers a 25%, 50%, or 75% discount on monthly sewer fees, including the flat monthly service fee of $12.63, based on federal poverty guidelines for household sizes. Administered as part of a partnership with the Pima County Community Action Agency.

**Eligibility Information**

- Be a residential sewer customer.
- Have a water/sewer bill in applicant’s name.
- To qualify for a 25% reduction, total household income must meet program guidelines starting at $17,655/year for 1 person per household to $61,335/year for 8 persons per household ($6,240 for each additional person).
- To qualify for a 50% reduction, total household income must meet program guidelines starting at $14,713/year for 1 person per household to $51,113/year for 8 persons per household ($5,200 for each additional person).
- To qualify for a 75% reduction, total household income must meet program guidelines starting at $11,770/year for 1 person per household to $40,890/year for 8 persons per household ($4,160 for each additional person).

**More Information**

<table>
<thead>
<tr>
<th>Surprise</th>
<th>EPCOR, Agua Fria District</th>
</tr>
</thead>
<tbody>
<tr>
<td>52,400 population served</td>
<td></td>
</tr>
</tbody>
</table>

**Program:** Residential Low-Income Assistance Program

**Households Targeted:** Low-Income

**Program Description**
Provides a $7.50 discount on monthly water bills. Administered by the Sun City Community Action Network.

**Eligibility Information**
- Be a residential customer on a 5/8-inch x 3/4-inch water meter, or must reside in housing in a homeowner association, apartment complex, or mobile home park.
- Receive residential water service from EPCOR Water.
- Annual income does not exceed $17,655 for a 1 person household or $23,895 for a 2 person household (before deductions).

**More Information**
http://www.epcor.com/bill/Pages/low-income-program.aspx

<table>
<thead>
<tr>
<th>Tucson</th>
<th>Tucson Water</th>
</tr>
</thead>
<tbody>
<tr>
<td>712,700 population served</td>
<td></td>
</tr>
</tbody>
</table>

**Program:** Low-Income Assistance Program

**Households Targeted:** Low-Income

**Program Description**
Provides a 50% monthly low-income bill credit on the Utility Services Statement.

**Eligibility Information**
- Must be a Tucson Water customer.
- Utility Services Statement must be in applicant’s name.
- Must provide proof that applicant is qualified through one of the following programs: Pima County Community and Economic Development, City of Tucson Environmental Services Department, or City of Tucson Parks and Recreation Department.
- Household income must meet program guidelines starting at $15,441/year for 1 person per household to $76,360/year for 8 persons per household ($8,584 for each additional person).

**More Information**
https://www.tucsonaz.gov/water/low-income
## Arkansas

<table>
<thead>
<tr>
<th>Location</th>
<th>Utility Company</th>
<th>Population Served</th>
<th>Program Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Little Rock</td>
<td>Central Arkansas Water</td>
<td>313,588</td>
<td>Helps residential customers having difficulty paying utility bills to Central Arkansas Water and the Utility Billing Services (UBS) partners. Funded through advertising fees that local businesses and merchants pay to place coupon advertising in monthly UBS billing statements.</td>
</tr>
<tr>
<td></td>
<td>Help to Others Customer Assistance Fund</td>
<td>Temporary Assistance</td>
<td>Households Targeted: Financial Hardship</td>
</tr>
<tr>
<td>Pine Bluff</td>
<td>Liberty Utilities</td>
<td>48,668</td>
<td>Offers an extension or a deferred payment agreement to spread out a bill into installments. Will work with customers to avoid late payment fees.</td>
</tr>
<tr>
<td></td>
<td>Payment Agreements</td>
<td>Flexible Terms</td>
<td>Households Targeted: Emergency Relief</td>
</tr>
</tbody>
</table>

**Eligibility Information**
- Must be a residential customer.

**More Information**
California

Alameda and Contra Costa County  |  East Bay Municipal Utility District

1,400,000 population served

Program: **Customer Assistance Program (CAP)**  
Type: **Bill Discount**

Households Targeted: **Low-Income**

**Program Description**

Offers a discount off a portion of the water bill for qualified low-income customers in single-family dwellings and for eligible homeless shelters. For single-family dwellings, provides a 50% discount off the standard bimonthly service charge and a 50% discount off the home water use charge, up to a maximum of 1,050 gallons per person per month. A 35% discount on the wastewater service charge and flow charges is also provided. For homeless shelters, eligible customers may qualify for 50% discount off of the meter charge (based on meter size), and 50% discount off of the water usage per client, up to a maximum of 1,050 gallons per person per month. A 35% discount on the wastewater service charge and flow charges collected is also applied to each homeless shelter account.

**Eligibility Information**

- **Single-Family Dwellings:**
  - Bill must be in the applicant’s name.
  - Be the primary residence of the applicant.
  - Home or apartment must have an individual water meter.
  - Applicant cannot be claimed as a dependent on another person’s income tax return (other than their spouse).
  - Household income must meet program guidelines starting at 37,400/year for 1-2 persons per household to $54,250/year for 6 persons per household ($3,750 for each addition person).
  - Participation is valid for 2 years. To continue assistance, applicants must reapply.

- **Homeless Shelters:**
  - Organization must provide lodging and meals as its primary function and have the required City or County Health Department permits.
  - The organization must provide at least six beds and be open for a minimum of 180 days or nights per year.
  - Government-owned facilities are not eligible. Satellite facilities in the name of the main organization are eligible but must file separately.
  - The organization must be able to demonstrate IRS tax-exempt status under IRS Code 501(c)(3).
  - The water account must be in the name of the organization with the IRS tax exemption.
  - Participation in CAP is for a maximum of one year. To continue assistance, organization must reapply and demonstrate how the subsidy benefited its clients.

**More Information**

https://www.ebmud.com/customers/billing-questions/financial-assistance/customer-assistance-program/

---

Program: **Payment Extensions**  
Type: **Flexible Terms**

Households Targeted: **Financial Hardship**

**Program Description**

Offers ability to make a payment extension or make payment arrangements.

**Eligibility Information**

- Must contact the utility to determine eligibility.

**More Information**

https://www.ebmud.com/customers/billing-questions/financial-assistance/
**Program:** **Multi-Family Lien and Property Tax Collection**  
**Type:** **Flexible Terms**  
**Households Targeted:** **Emergency Relief**

**Program Description**
Keeps the water and wastewater services turned on for multi-family residential buildings, while still collecting delinquent charges. The East Bay Municipal Utility District (EBMUD) Board of Directors passed a resolution that adopted this program under the authority of Senate Bill 1035 (Hancock) effective January 1, 2011. This law gives EBMUD authority to place liens on residential property for delinquent charges as an alternative to terminating service in multi-family residences. Unpaid lien amounts will roll over to the appropriate property tax bill.

**Eligibility Information**
- Service is provided to a master-metered multi-family property with two or more units.
- Unpaid charges have become delinquent and the delinquent charges equal $100 or more.
- Property owner has been sent all notices required by law and/or by this program.
- The District has conducted a hearing at which the customer has the opportunity to present objections to the filing of a lien on his/her property.

**More Information**

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**Artesia, Cerritos, Downey, Hawaiian Gardens, La Mirada, Lakewood, Long Beach, Norwalk, Whittier | Golden State Water Company, Central Basin East**

**44,466 population served**

**Program:** **California Alternate Rates for Water**  
**Type:** **Bill Discount**  
**Households Targeted:** **Low-Income**

**Program Description**
Provides a monthly credit for low-income customers.

**Eligibility Information**
- Must be a customer of Golden State Water Company.
- Address must be the primary residence, or must be a tenant receiving water service by a submetered system in a mobile home park.
- Applicant may not be claimed as a dependent on another person’s tax return.
- Household income must meet program guidelines starting at $31,860/year for 1-2 persons per household to $81,780/year for 8 persons per household ($8,320 for each additional person).

**More Information**
**Athens, Carson, Compton, Del Aire, El Camino Village, El Segundo, Gardena, Gardena Heights, Hawthorne, Inglewood, Lawndale, Lennox, Redondo Beach, Torrance**

**Golden State Water Company, Southwest**

*169,673 population served*

**Program:** California Alternate Rates for Water  
**Type:** Bill Discount  
**Households Targeted:** Low-Income  

**Program Description**  
Provides a monthly credit for low-income customers.

**Eligibility Information**  
- Address must be the primary residence, or must be a tenant receiving water service by a submetered system in a mobile home park.  
- Applicant may not be claimed as a dependent on another person’s tax return.  
- Household income must meet program guidelines starting at $31,860/year for 1-2 persons per household to $81,780/year for 8 persons per household ($8,320 for each additional person).

**More Information**  
http://www.gswater.com/carw/

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**Bakersfield | California Water Service, Bakersfield**

*246,371 population served*

**Program:** Low-Income Rate Assistance (LIRA)  
**Type:** Bill Discount  
**Households Targeted:** Low-Income  

**Program Description**  
Provides a 50% discount (up to $18) of the monthly 5/8-inch meter service charge for qualified customers.

**Eligibility Information**  
- Bill must be in the applicant’s name.  
- Must live at the address where the discount will be received.  
- Must meet income guidelines specified below or someone in household must be enrolled in a qualified public assistance program.  
- Household income must meet program guidelines starting at $31,860/year for 1-2 persons per household to $81,780/year for 8 persons per household ($8,320 for each additional person).  
- Required to recertify eligibility every 2 years, or 4 years if have documentation proving handicapped or elderly (62 years of age or older).  
- Residential single-family households, agricultural employee housing facilities, migrant farm worker housing center, and non-profit group living facilities can apply.

**More Information**  
https://www.calwater.com/community/lira/
<table>
<thead>
<tr>
<th>Program: <strong>Low-Income Rate Assistance (LIRA)</strong></th>
<th>Type: <strong>Bill Discount</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>Low-Income</strong></td>
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<td><strong>Program Description</strong></td>
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</tr>
</tbody>
</table>

<table>
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<tr>
<th>Program: <strong>Bathroom Fixture Replacement Program</strong></th>
<th>Type: <strong>Water Efficiency</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>Low-Income</strong></td>
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<td><strong>Program Description</strong></td>
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<td><strong>Eligibility Information</strong></td>
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</tr>
<tr>
<td>• Must be enrolled in the LIRA program offered at California Water Service.</td>
<td></td>
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<td><strong>More Information</strong></td>
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<td><a href="https://www.calwater.com/conservation/install/">https://www.calwater.com/conservation/install/</a></td>
<td></td>
</tr>
</tbody>
</table>
## Campbell, Cupertino, Gilroy, Los Altos Hills, Milpitas, Monte Sereno, Morgan Hill, Mt. View, Palo Alto, San Jose, Santa Clara, Saratoga, and Sunnyvale  | Santa Clara

**Valley Water District**

2,000,000 population served

<table>
<thead>
<tr>
<th>Program: Senior Parcel Tax Exemption</th>
<th>Type: Bill Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: Low-Income Seniors</td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**

Offers an exemption for qualifying low-income seniors for the Clean, Safe Creeks special parcel tax. This exemption allows the water district to remove the charge from a qualifying senior household’s property tax bill.

**Eligibility Information**

- Must be at least 65 years of age.
- Must occupy the property as the principal place of residence.
- Applicant must be the owner of the property.
- Household income must be below 75% of the state of California’s Median Household Income.
- Must apply between April 15th and June 30th.

**More Information**


## Chico  | California Water Service, Chico

100,435 population served

<table>
<thead>
<tr>
<th>Program: Low-Income Rate Assistance (LIRA)</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: Low-Income</td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**

Provides a 50% discount (up to $18) of the monthly 5/8-inch meter service charge for qualified customers.

**Eligibility Information**

- Bill must be in the applicant’s name.
- Must live at the address where the discount will be received.
- Must meet income guidelines specified below or someone in household must be enrolled in a qualified public assistance program.
- Household income must meet program guidelines starting at $31,860/year for 1-2 persons per household to $81,780/year for 8 persons per household ($8,320 for each additional person).
- Required to recertify eligibility every 2 years, or 4 years if have documentation proving handicapped or elderly 62 years of age or older.
- Residential single-family households, agricultural employee housing facilities, migrant farm worker housing center, and non-profit group living facilities can apply.

**More Information**

[https://www.calwater.com/community/lira/](https://www.calwater.com/community/lira/)
### Chula Vista | City of Chula Vista, Public Works Department

173,556 population served

**Program:** **Low Income Reduced Sewer Service Charge**  
**Type:** **Bill Discount**

**Households Targeted:** **Low-Income**

**Program Description**
Reduces sewer service charge by 70% of the rate charged to other residential users. Eligible occupants of single-family homes have the option to request either an annual refund from the City or to request the reduced sewer charge be applied to future sewer billings. Eligible occupants of apartments, condominiums, or mobile homes shall receive the reduced sewer charge as an annual refund only.

**Eligibility Information**
- Low-income households (as defined in Section 1-100 of the city’s Master Fee Schedule).
- Eligibility for City programs or fee schedules restricted to low-income households shall be based on the 80% level of median family income for the San Diego Metropolitan Statistical Area as determined annually by the federal Department of Housing and Urban Development.
- Maximum Annual Family Income ranges from $46,250 for 1 person living in the household to $87,250 for 8 persons living in the household.

**More Information**
http://www.chulavistaca.gov/home/showdocument?id=6554

### Costa Mesa | Costa Mesa Sanitary District

112,900 population served

**Program:** **Sewer Lateral Assistance Program (SLAP)**  
**Type:** **Water Efficiency**

**Households Targeted:** **All Residential Customers**

**Program Description**
Encourages residents to maintain their lateral sewer lines. The utility will contribute 50% of the resident’s costs up to a maximum of $1,100 total per residential parcel as follows: up to 50% of televising the lateral interior; up to 50% of cleaning the lateral; up to 50% of the cost of installing a clean out; up to 50% of lateral reconstruction costs.

**Eligibility Information**
- Must be a residential customer.
- Residents may only apply for participation once every 5 years.

**More Information**
### Cowan Heights, Lemon Heights, Orange, Placentia, Santa Ana, Yorba Linda  | Golden State Water Company, Placentia

| 114,016 population served |

Program: **California Alternate Rates for Water**  
Households Targeted: **Low-Income**

**Program Description**
Provides a monthly credit for low-income customers. Based upon the same income qualification guidelines that are used by the electric and gas California Alternate Rate for Energy (CARE) programs.

**Eligibility Information**
- Address must be the primary residence, or must be a tenant receiving water service by a submetered system in a mobile home park.
- Applicant may not be claimed as a dependent on another person’s tax return.
- Household income must meet program guidelines starting at $31,860/year for 1-2 persons per household to $81,780/year for 8 persons per household ($8,320 for each additional person).
- Open to all qualifying residential water customers. Non-profit group living facilities, agricultural employee housing facilities and migrant farm-worker housing centers may also be eligible to receive a monthly credit.

**More Information**

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### Dominguez  | California Water Service, Dominguez

| 144,052 population served |

Program: **Low-Income Rate Assistance (LIRA)**  
Households Targeted: **Low-Income**

**Program Description**
Provides a 50% discount (up to $18) of the monthly 5/8-inch meter service charge for qualified customers.

**Eligibility Information**
- Bill must be in the applicant’s name.
- Must live at the address where the discount will be received.
- Must meet income guidelines specified below or someone in household must be enrolled in a qualified public assistance program.
- Household income must meet program guidelines starting at $31,860/year for 1-2 persons per household to $81,780/year for 8 persons per household ($8,320 for each additional person).
- Required to recertify eligibility every 2 years, or 4 years if have documentation proving handicapped or elderly (62 years of age or older).
- Residential single-family households, agricultural employee housing facilities, migrant farm worker housing center, and non-profit group living facilities can apply.

**More Information**
[https://www.calwater.com/community/lira/](https://www.calwater.com/community/lira/)
Program: **Bathroom Fixture Replacement Program**

**Type:** Water Efficiency

**Households Targeted:** Low-Income

**Program Description**

Offered to Low-Income Rate Assistance (LIRA) single-family customers in select service areas who have toilets that use 1.6 gallons or more per flush. Package includes installation of a high-efficiency WaterSense-labeled toilet (including seat), high-efficiency showerhead, and high-efficiency bathroom faucet aerator for each faucet (does not replace the faucets themselves). Installation in partnership with Southwest Environmental. Removal and disposal of old fixtures is included in the service.

**Eligibility Information**

- Must be enrolled in the LIRA program offered at California Water Service.

**More Information**

[https://www.calwater.com/conservation/install/](https://www.calwater.com/conservation/install/)

---

**Program:** **Low-Income Rate Assistance (LIRA)**

**Type:** Bill Discount

**Households Targeted:** Low-Income

**Program Description**

Provides a 50% discount (up to $18) of the monthly 5/8-inch meter service charge for qualified customers.

**Eligibility Information**

- Bill must be in the applicant’s name.
- Must live at the address where the discount will be received.
- Must meet income guidelines specified below or someone in household must be enrolled in a qualified public assistance program.
- Household income must meet program guidelines starting at $31,860/year for 1-2 persons per household to $81,780/year for 8 persons per household ($8,320 for each additional person).
- Required to recertify eligibility every 2 years, or 4 years if have documentation proving handicapped or elderly (62 years of age or older).
- Residential single-family households, agricultural employee housing facilities, migrant farm worker housing center, and non-profit group living facilities can apply.

**More Information**

[https://www.calwater.com/community/lira/](https://www.calwater.com/community/lira/)

---

Program: **Bathroom Fixture Replacement Program**

**Type:** Water Efficiency

**Households Targeted:** Low-Income

**Program Description**

Offered to Low-Income Rate Assistance (LIRA) single-family customers in select service areas who have toilets that use 1.6 gallons or more per flush. Package includes installation of a high-efficiency WaterSense-labeled toilet (including seat), high-efficiency showerhead, and high-efficiency bathroom faucet aerator for each faucet (does not replace the faucets themselves). Installation in partnership with Southwest Environmental. Removal and disposal of old fixtures is included in the service.

**Eligibility Information**

- Must be enrolled in the LIRA program offered at California Water Service.

**More Information**

[https://www.calwater.com/conservation/install/](https://www.calwater.com/conservation/install/)
### El Dorado County | El Dorado Irrigation District

| 112,000 population served |

**Program:** **Helping Hands Program**

**Type:** Temporary Assistance

**Households Targeted:** Emergency Relief

**Program Description**
Assists customers who experience a financial catastrophe and have difficulty paying their utility bill. Developed in cooperation with the El Dorado Community Foundation and El Dorado County Department of Human Services. Funded entirely by voluntary contributions from EID employers, customers, or other residents of the county.

**Eligibility Information**
- Recently experienced a financial catastrophe.
- Must contact the utility to determine eligibility.

**More Information**

### Elk Grove | Elk Grove Water District

| 36,000 population served |

**Program:** **Payment Arrangements**

**Type:** Flexible Terms

**Households Targeted:** Financial Hardship

**Program Description**
Creates payment arrangements for customers.

**Eligibility Information**
- Contact the utility to make payment arrangements.

**More Information**
[http://www.egws.org/faqs.html](http://www.egws.org/faqs.html)
### Fontana  |  San Gabriel Valley Water Company, Fontana

| 209,035 population served |

**Program:** [California Alternate Rates for Water](http://www.sgvwater.com/customer-service/carw-information/)

**Households Targeted:** Low-Income

**Program Description**
Provides a discount for low-income customers. Based upon the same income qualification guidelines that are used by the electric and gas California Alternate Rate for Energy (CARE) programs.

**Eligibility Information**
- Customer must receive water service through a 1-inch or smaller water meter.
- Utility bill must be in applicant’s name.
- Cannot be claimed as a dependent on another person’s tax return.
- Someone in the household participates in a qualifying Public Assistance Program or Total Gross Annual Income ranges from $31,860 for 1-2 persons living in the household to $81,780 for 8 persons living in the household.
- Required to recertify eligibility every 2 years.

**More Information**
http://www.sgvwater.com/customer-service/carw-information/

### Glendale  |  Glendale Water & Power

| 201,893 population served |

**Program:** [Senior Utility Users Tax Exemption](http://www.glendaleca.gov/utility-users-tax-exemption)

**Households Targeted:** Low-Income Seniors

**Program Description**
Exempts low-income senior citizen households from city utility taxes.

**Eligibility Information**
- At least one member of applicant’s household must be 62 years or older.
- Gross household income is less than $13,950/year.

**More Information**
http://www.glendaleca.gov/utility-users-tax-exemption

**Program:** [Disabled Utility Users Tax Exemption](http://www.glendaleca.gov/utility-users-tax-exemption)

**Households Targeted:** Low-Income Disabled Persons

**Program Description**
Exempts households with at least one disabled member from city utility taxes.

**Eligibility Information**
- Disabled household member.
- 55 years of age or older.
- Household income must meet program guidelines starting at $31,860/year for 1-2 persons per household to $81,780/year for 8 persons per household ($8,320 for each additional person).

**More Information**
http://www.glendaleca.gov/utility-users-tax-exemption
## Hermosa Redondo | California Water Service, Hermosa Redondo

95,650 population served

<table>
<thead>
<tr>
<th>Program: <strong>Low-Income Rate Assistance (LIRA)</strong></th>
<th>Type: <strong>Bill Discount</strong></th>
</tr>
</thead>
</table>

### Households Targeted: Low-Income

### Program Description

Provides a 50% discount (up to $18) of the monthly 5/8-inch meter service charge for qualified customers.

### Eligibility Information

- Bill must be in the applicant’s name.
- Must live at the address where the discount will be received.
- Must meet income guidelines specified below or someone in household must be enrolled in a qualified public assistance program.
- Household income must meet program guidelines starting at $31,860/year for 1-2 persons per household to $81,780/year for 8 persons per household ($8,320 for each additional person).
- Required to recertify eligibility every 2 years, or 4 years if have documentation proving handicapped or elderly (62 years of age or older).
- Residential single-family households, agricultural employee housing facilities, migrant farm worker housing center, and non-profit group living facilities can apply.

### More Information

https://www.calwater.com/community/lira/

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<tr>
<th>Program: <strong>Bathroom Fixture Replacement Program</strong></th>
<th>Type: <strong>Water Efficiency</strong></th>
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</table>

### Households Targeted: Low-Income

### Program Description

Offered to Low-Income Rate Assistance (LIRA) single-family customers in select service areas who have toilets that use 1.6 gallons or more per flush. Package includes installation of a high-efficiency WaterSense-labeled toilet (including seat), high-efficiency showerhead, and high-efficiency bathroom faucet aerator for each faucet (does not replace the faucets themselves). Installation in partnership with Southwest Environmental. Removal and disposal of old fixtures is included in the service.

### Eligibility Information

- Must be enrolled in the LIRA program offered at California Water Service.

### More Information

https://www.calwater.com/conservation/install/
### Huntington Beach | City of Huntington Beach

**201,000 population served**

<table>
<thead>
<tr>
<th>Program: <strong>Senior Citizen’s Exemption</strong></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>Low-Income Seniors</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**
Exempts senior citizens from the city utility tax on all utility bills (water, electricity, cell and home phone, cable, and gas).

**Eligibility Information**
- 62 years of age or older.
- Household income must not exceed the U.S. Department of Housing and Urban Development’s (HUD) guidelines for the “Very low-income Category”.
- Must submit application to the City of Huntington Beach, Rodgers Senior Center to determine eligibility.

**More Information**

### Kings City | California Water Service, Kings City

**14,441 population served**

<table>
<thead>
<tr>
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**Program Description**
Provides a 50% discount (up to $18) of the monthly 5/8-inch meter service charge for qualified customers.

**Eligibility Information**
- Bill must be in the applicant’s name.
- Must live at the address where the discount will be received.
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- Household income must meet program guidelines starting at $31,860/year for 1-2 persons per household to $81,780/year for 8 persons per household ($8,320 for each additional person).
- Required to recertify eligibility every 2 years, or 4 years if have documentation proving handicapped or elderly (62 years of age or older).
- Residential single-family households, agricultural employee housing facilities, migrant farm worker housing center, and non-profit group living facilities can apply.

**More Information**
[https://www.calwater.com/community/lira/](https://www.calwater.com/community/lira/)
<table>
<thead>
<tr>
<th>Location</th>
<th>Utility Provider</th>
<th>Population Served</th>
</tr>
</thead>
<tbody>
<tr>
<td>Laguna/Vineyard</td>
<td>Sacramento County Water Agency</td>
<td>148,814</td>
</tr>
<tr>
<td>Livermore</td>
<td>California Water Service, Livermore</td>
<td>56,700</td>
</tr>
</tbody>
</table>

**Laguna/Vineyard | Sacramento County Water Agency**

- **Program:** Water Lifeline Rate Assistance Program
- **Type:** Bill Discount
- **Households Targeted:** Low-Income

**Program Description**

Offers a discount of up to $84/year on a qualifying customer’s water bill.

**Eligibility Information**

- Low-income property owners.
- Must contact the utility to determine eligibility.

**More Information**

http://www.waterresources.saccounty.net/scwa/Pages/RatesandFees.aspx

**Livermore | California Water Service, Livermore**

- **Program:** Low-Income Rate Assistance (LIRA)
- **Type:** Bill Discount
- **Households Targeted:** Low-Income

**Program Description**

Provides a 50% discount (up to $18) of the monthly 5/8-inch meter service charge for qualified customers.

**Eligibility Information**

- Bill must be in the applicant’s name.
- Must live at the address where the discount will be received.
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**More Information**

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<td><strong>Households Targeted:</strong> Low-Income</td>
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**Program Description**
Offered to Low-Income Rate Assistance (LIRA) single-family customers in select service areas who have toilets that use 1.6 gallons or more per flush. Package includes installation of a high-efficiency WaterSense-labeled toilet (including seat), high-efficiency showerhead, and high-efficiency bathroom faucet aerator for each faucet (does not replace the faucets themselves). Installation in partnership with Southwest Environmental. Removal and disposal of old fixtures is included in the service.

**Eligibility Information**
- Must be enrolled in the LIRA program offered at California Water Service.

**More Information**
[https://www.calwater.com/conservation/install/](https://www.calwater.com/conservation/install/)

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<table>
<thead>
<tr>
<th><strong>Los Altos</strong></th>
<th>California Water Service, Los Altos</th>
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</thead>
<tbody>
<tr>
<td><strong>57,950 population served</strong></td>
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**Program Description**
Provides a 50% discount (up to $18) of the monthly 5/8-inch meter service charge for qualified customers.

**Eligibility Information**
- Bill must be in the applicant’s name.
- Must live at the address where the discount will be received.
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- Household income must meet program guidelines starting at $31,860/year for 1-2 persons per household to $81,780/year for 8 persons per household ($8,320 for each additional person).
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- Residential single-family households, agricultural employee housing facilities, migrant farm worker housing center, and non-profit group living facilities can apply.

**More Information**
[https://www.calwater.com/community/lira/](https://www.calwater.com/community/lira/)

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**Program Description**
Offered to Low-Income Rate Assistance (LIRA) single-family customers in select service areas who have toilets that use 1.6 gallons or more per flush. Package includes installation of a high-efficiency WaterSense-labeled toilet (including seat), high-efficiency showerhead, and high-efficiency bathroom faucet aerator for each faucet (does not replace the faucets themselves). Installation in partnership with Southwest Environmental. Removal and disposal of old fixtures is included in the service.

**Eligibility Information**
- Must be enrolled in the LIRA program offered at California Water Service.

**More Information**
[https://www.calwater.com/conservation/install/](https://www.calwater.com/conservation/install/)
<table>
<thead>
<tr>
<th>Program: Drinking Water and Wastewater Utility Customer Assistance Programs</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Los Angeles</strong></td>
</tr>
<tr>
<td>3,855,879 population served</td>
</tr>
</tbody>
</table>

| Program: Payment Arrangements | Type: Flexible Terms |
| Households Targeted: Financial Hardship |

**Program Description**
Ability to create a payment plan including payment arrangements, payment extensions, and third party notifications for customers that are unable to pay their bill by the due date. Payment plan options include between a 20-50% initial payment and between 3-6 months to pay remaining balance. Payment extension provides an additional short period of time to extend the current balance due to the next meter read date. Third party notifications provide the ability to designate another person to receive mailed copies of disconnection notices to alert the customer of a pending shutoff if out of town or unavailable to receive mail.

**Eligibility Information**
- Must contact the utility to set up payment options.

**More Information**
https://www.ladwp.com/ladwp/faces/ladwp/residential/r-financialassistance/r-fa-paymentarrangements;jsessionid=zGfhWM6X57qC5ptZp8rhQ11nRVKplKfyz17pHp4ZRxIlgjHWJ8d!1232203430?_afrLoop=196206243225578&_afrWindowMode=0&_afrWindowId=null#%40%3F_afrWindowId%3D

| Program: Low Income Discount Program | Type: Bill Discount |
| Households Targeted: Low-Income |

**Program Description**
Provides a discount to customers having difficulty paying their electric and/or water bills.

**Eligibility Information**
- Must be a residential customer.
- Household income must meet program guidelines starting at $31,860/year for 1-2 persons per household to $81,780/year for 8 persons per household ($8,320 for each additional person).

**More Information**
https://www.ladwp.com/ladwp/faces/wcnav_externalId/r-fa-discont-rate?_adf.ctrl-state=gmqvma4ug_4&_afrLoop=1187824997820751

| Program: Senior Citizen/Disability Lifeline Rate | Type: Lifeline Rate |
| Households Targeted: Low-Income Seniors, Low-Income Disabled Persons |

**Program Description**
Provides a discount on electric and/or water bill. The discount is available under the provisions of the Los Angeles Municipal Code or the Revenue and Taxation Code of the State of California.

**Eligibility Information**
- Must be a residential customer within the City of Los Angeles and applicant’s name must be on the utility bills.
- At least 62 years of age or permanently disabled.
- The combined adjusted gross income of all members of the household in which the applicant resides in is less than $33,200 for the prior calendar year.
- The amount of tax imposed on the above utilities is not paid by a public agency or from funds received from a public agency specifically for the payment of such tax.

**More Information**
https://www.ladwp.com/ladwp/faces/wcnav_externalId/r-fa-discont-rate?_adf.ctrl-state=gmqvma4ug_4&_afrLoop=1187824997820751
### Project ANGEL

**Type:** Temporary Assistance  
**Households Targeted:** Low-Income, Seniors  

**Program Description**
Helps low-income and elderly residential customers meet their energy and water needs. Priority is given to those who are not eligible for other aid or assistance. Administered by the United Way.

**Eligibility Information**
- Applicant must be customer of Los Angeles Department of Water & Power.
- Must be a residential customer.
- Should be classified low-income or elderly; priority given to those who are not eligible for other assistance.

**More Information**

### Los Angeles County | California American Water, Baldwin

21,589 population served

**Program:** Low-Income Rate Payer Assistance Program  
**Type:** Bill Discount  
**Households Targeted:** Low-Income  

**Program Description**
Provides a monthly discount on water or wastewater charges.

**Eligibility Information**
- Must be an individually metered residential customer.
- Water utility bill for service for the residence must be in applicant’s name.
- Not be claimed as a dependent on another person’s tax return.
- Must reapply if applicant changes personal residence.
- Must renew the application every 2 years, or sooner, if requested.
- Total annual income cannot exceed program guidelines starting at $31,860/year for 1-2 persons per household to $81,780/year for 8 persons per household ($8,320 for each additional person).
- Must notify California American Water within 30 days if become ineligible for the program.

**More Information**

### Payment Arrangements

**Type:** Flexible Terms  
**Households Targeted:** Financial Hardship  

**Program Description**
Offers customers ability to create a plan to pay the balance of their bill over time.

**Eligibility Information**
- Must pay at least 25% of the bill within 48 hours of the call.
- Must pay the rest of the bill, including any applicable late payment charge, according to an agreed upon schedule (not to exceed 6 months).
- Must pay future bills as they become due.
- Only customers who have not broken similar agreements in the past 12 months are eligible to make these payment arrangements.

**More Information**
### Los Angeles County | California American Water, Duarte

**18,397 population served**

<table>
<thead>
<tr>
<th>Program: Low-Income Rate Payer Assistance Program</th>
<th>Type: Bill Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: Low-Income</td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**
Provides a monthly discount on water or wastewater charges.

**Eligibility Information**
- Must be an individually metered residential customer.
- Water utility bill for service for the residence must be in applicant’s name.
- Not be claimed as a dependent on another person’s tax return.
- Must reapply if applicant changes personal residence.
- Must renew the application every 2 years, or sooner, if requested.
- Total annual income cannot exceed program guidelines starting at $31,860/year for 1-2 persons per household to $81,780/year for 8 persons per household ($8,320 for each additional person).
- Must notify California American Water within 30 days if become ineligible for the program.

More Information

<table>
<thead>
<tr>
<th>Program: Payment Arrangements</th>
<th>Type: Flexible Terms</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: Financial Hardship</td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**
Offers customers ability to create a plan to pay the balance of their bill over time.

**Eligibility Information**
- Must pay at least 25% of the bill within 48 hours of the call.
- Must pay the rest of the bill, including any applicable late payment charge, according to an agreed upon schedule, not to exceed 6 months.
- Must pay future bills as they become due.
- Only customers who have not broken similar agreements in the past 12 months are eligible to make these payment arrangements.

More Information
Los Angeles County  |  California American Water, San Marino
40,804 population served

Program: **Low-Income Rate Payer Assistance Program**  
Type: **Bill Discount**

Households Targeted: **Low-Income**

**Program Description**
Provides a monthly discount on water or wastewater charges.

**Eligibility Information**
- Must be an individually metered residential customer.
- Water utility bill for service for the residence must be in applicant’s name.
- Not be claimed as a dependent on another person’s tax return.
- Must reapply if applicant changes personal residence.
- Must renew the application every 2 years, or sooner, if requested.
- Total annual income cannot exceed program guidelines starting at $31,860/year for 1-2 persons per household to $81,780/year for 8 persons per household ($8,320 for each additional person).
- Must notify California American Water within 30 days if become ineligible for the program.

**More Information**

Program: **Payment Arrangements**  
Type: **Flexible Terms**

Households Targeted: **Financial Hardship**

**Program Description**
Offers customers ability to create a plan to pay the balance of their bill over time.

**Eligibility Information**
- Must pay at least 25% of the bill within 48 hours of the call.
- Must pay the rest of the bill, including any applicable late payment charge, according to an agreed upon schedule (not to exceed 6 months).
- Must pay future bills as they become due.
- Only customers who have not broken similar agreements in the past 12 months are eligible to make these payment arrangements.

**More Information**
### Los Angeles County

**San Gabriel Valley Water Company, El Monte**

| 272,082 population served |

**Program:** California Alternate Rates for Water  
**Type:** Bill Discount  
**Households Targeted:** Low-Income

**Program Description**
Provides a discount for low-income customers. Based upon the same income qualification guidelines that are used by the electric and gas California Alternate Rate for Energy (CARE) programs.

**Eligibility Information**
- Customer must receive water service through a 1-inch or smaller water meter.  
- Utility bill must be in applicant’s name.  
- Cannot be claimed as a dependent on another person’s tax return.  
- Someone in the household participates in a qualifying Public Assistance Program or Total Gross Annual Income ranges from $31,860 for 1-2 persons living in the household to $81,780 for 8 persons living in the household.  
- Required to recertify eligibility every 2 years.

**More Information**

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### Marin County

**Marin Municipal Water District**

| 190,800 population served |

**Program:** Service Charge Waiver Program for Low-Income Customers  
**Type:** Bill Discount, Water  
**Efficiency**  
**Households Targeted:** Low-Income

**Program Description**
Waives the bimonthly meter service charge. The water used is billed according to usual and current rate structure.

**Eligibility Information**
- Household income must meet program guidelines starting at $38,750/year for 1 person per household to $73,100/year for 8 or more persons per household.  
- Must install low-volume shower heads in all bathrooms and low-volume washers on all faucets in the home.  
- Be a single-family residential customer with a meter size no larger than 1-inch.  
- Have the water service in applicant’s name (apartment complexes or mobile home parks with a master meter do not qualify).  
- Applicant may not be claimed as a dependent on another person’s income tax return.

**More Information**
[https://www.marinwater.org/229/Discounted-Rate-Programs](https://www.marinwater.org/229/Discounted-Rate-Programs)
### Medical Disability Discount

**Program:** Medical Disability Discount  
**Type:** Lifeline Rate, Water Efficiency  
**Households Targeted:** Disabled Persons

**Program Description**
Offers an additional nine CCFs of water to be billed at the Tier 1 base rate.

**Eligibility Information**
- Applicant must establish disability through doctor verification.
- Must install low-volume shower heads, ultra-low-flush toilets, and faucet aerators.
- Be a single-family residential customer with a meter size no larger than 1-inch.
- Have the water service in applicant’s name (apartment complexes or mobile home parks with a master meter do not qualify).
- May not be claimed as a dependent on another person’s income tax return.

**More Information**
[https://www.marinwater.org/229/Discounted-Rate-Programs](https://www.marinwater.org/229/Discounted-Rate-Programs)

<table>
<thead>
<tr>
<th>Marysville</th>
<th>California Water Service, Marysville</th>
</tr>
</thead>
<tbody>
<tr>
<td>12,017 population served</td>
<td></td>
</tr>
</tbody>
</table>

**Program:** Low-Income Rate Assistance (LIRA)  
**Type:** Bill Discount

**Households Targeted:** Low-Income

**Program Description**
Provides a 50% discount (up to $18) of the monthly 5/8-inch meter service charge for qualified customers.

**Eligibility Information**
- Bill must be in the applicant’s name.
- Must live at the address where the discount will be received.
- Must meet income guidelines specified below or someone in household must be enrolled in a qualified public assistance program.
- Household income must meet program guidelines starting at $31,860/year for 1-2 persons per household to $81,780/year for 8 persons per household ($8,320 for each additional person).
- Required to recertify eligibility every 2 years, or 4 years if have documentation proving handicapped or elderly (62 years of age or older).
- Residential single-family households, agricultural employee housing facilities, migrant farm worker housing center, and non-profit group living facilities can apply.

**More Information**
[https://www.calwater.com/community/lira/](https://www.calwater.com/community/lira/)
Modesto | City of Modesto

212,000 population served

Program: **Senior/Disabled Low Income Discount**  
Type: **Bill Discount**

Households Targeted: **Low-Income Seniors, Low-Income Disabled Persons**

**Program Description**
Provides a 25% discount on utility bills for qualifying customers.

**Eligibility Information**
- Must be at least 60 years of age or disabled.
- Must be receiving social security/retirement benefits or disability benefits.
- Total household income must not exceed $22,400 annually.

**More Information**
https://www.modestogov.com/fin/utilities/discount.asp

Monterey | California American Water, Monterey

96,754 population served

Program: **Low-Income Rate Payer Assistance Program**  
Type: **Bill Discount**

Households Targeted: **Low-Income**

**Program Description**
Provides a monthly discount on water or wastewater charges.

**Eligibility Information**
- Must be an individually metered residential customer.
- Water utility bill for service for the residence must be in applicant’s name.
- Not be claimed as a dependent on another person’s tax return.
- Must reapply if applicant changes personal residence.
- Must renew the application every 2 years, or sooner, if requested.
- Total annual income cannot exceed program guidelines starting at $31,860/year for 1-2 persons per household to $81,780/year for 8 persons per household ($8,320 for each additional person).
- Must notify California American Water within 30 days if become ineligible for the program.

**More Information**
<table>
<thead>
<tr>
<th>Program: Payment Arrangements</th>
<th>Type: Flexible Terms</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: Financial Hardship</td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**
Offers customers ability to create a plan to pay the balance of their bill over time.

**Eligibility Information**
- Must pay at least 25% of the bill within 48 hours of the call.
- Must pay the rest of the bill, including any applicable late payment charge, according to an agreed upon schedule (not to exceed 6 months).
- Must pay future bills as they become due.
- Only customers who have not broken similar agreements in the past 12 months are eligible to make these payment arrangements.

**More Information**

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<table>
<thead>
<tr>
<th>Napa</th>
<th>Napa Sanitation District</th>
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</thead>
<tbody>
<tr>
<td>75,000 population served</td>
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</tr>
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</table>

**Program: Low Income Assistance Program**

**Households Targeted: Low-Income, Non-profit Organizations**

**Program Description**
Provides a discount on the Sewer Service Charge for low-income owner-occupied homes and for 501(c)(3) non-profit organizations that provide housing to low-income renters.

**Eligibility Information**
- Criteria for home owners:
  - Applicant must own home and live in the home as primary residence.
  - Must be billed the Sewer Service Charge on applicant’s property tax bill.
  - Household income must be at or below 60% of the area’s median family income.
- Non-profit organizations must rent 85% or more of each property applying to tenants that have household earnings of 60% or less of area median family income.

**More Information**
http://www.napasan.com/Pages/ContentMenu.aspx?id=70
### Palmdale | Palmdale Water District

<table>
<thead>
<tr>
<th>115,000 population served</th>
</tr>
</thead>
</table>

**Program:** Rate Assistance Program  
**Type:** Bill Discount

**Households Targeted:** Low-Income, Low-Income Seniors, Veterans

**Program Description**
Offers assistance by covering up to 50% of monthly service charges on a first-come, first-serve basis.

**Eligibility Information**
- Applicant must be a property owner or renter.
- Priority is provided to customers who are low-income seniors aged 62 and older and veterans.
- Must be enrolled in Southern California Edison’s or Southern California Gas’ CARE program.
- Maximum total gross household income must meet program guidelines starting at $31,460/year for 1 person per household to $80,180/year for 8 persons per household ($8,120 for each additional person).
- Be a District residential customer with a 5/8-inch or 3/4-inch water meter.
- Not be claimed as a dependent on another person’s federal or state income tax return.

**More Information**
http://www.palmdalewater.org/customer-service/rate-assistance-program/

### Palo Alto | City of Palo Alto Utilities

<table>
<thead>
<tr>
<th>218,005 population served</th>
</tr>
</thead>
</table>

**Program:** Project Pledge  
**Type:** Temporary Assistance

**Households Targeted:** Financial Hardship

**Program Description**
Provides a one-time financial hardship credit of up to $750 applied to the outstanding balance of the applicant’s city of Palo Alto Utilities account.

**Eligibility Information**
- Applicant is unemployed and either single or with a live-in, non-working, spouse/domestic partner.
- Have unexpected acute medical condition or unexpected unreimbursed medical expenses.
- Experienced recent death of either the customer or live-in spouse/domestic partner.
- Must also enroll in the Residential Energy Assistance Program.

**More Information**
http://www.cityofpaloalto.org/gov/depts/utl/billpay/assist.asp
### Program: Rate Assistance Program

**Households Targeted:** Financial Hardship  

#### Program Description

Provides a 20% discount on storm drain charges.

#### Eligibility Information

- Household income must meet program guidelines starting at $37,250/year for 1 person per household to $70,200/year for 8 persons per household ($4,250 for each additional person).
- Households with Social Security Income, Temporary Assistance for Needy Families, and Supplemental Nutrition Assistance Program (food stamps) recipients automatically qualify for the discount even if the total household income exceed the income guideline.

#### More Information


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### Palos Verdes | California Water Service, Palos Verdes

69,883 population served

Program: Low-Income Rate Assistance (LIRA)  

**Households Targeted:** Low-Income

#### Program Description

Provides a 50% discount (up to $18) of the monthly 5/8-inch meter service charge for qualified customers.

#### Eligibility Information

- Bill must be in the applicant’s name.
- Must live at the address where the discount will be received.
- Must meet income guidelines specified below or someone in household must be enrolled in a qualified public assistance program.
- Household income must meet program guidelines starting at $31,860/year for 1-2 persons per household to $81,780/year for 8 persons per household ($8,320 for each additional person).
- Required to recertify eligibility every 2 years, or 4 years if have documentation proving handicapped or elderly (62 years of age or older).
- Residential single-family households, agricultural employee housing facilities, migrant farm worker housing center, and non-profit group living facilities can apply.

#### More Information

https://www.calwater.com/community/lira/

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Program: Bathroom Fixture Replacement Program  

**Households Targeted:** Low-Income

#### Program Description

Offered to Low-Income Rate Assistance (LIRA) single-family customers in select service areas who have toilets that use 1.6 gallons or more per flush. Package includes installation of a high-efficiency WaterSense-labeled toilet (including seat), high-efficiency showerhead, and high-efficiency bathroom faucet aerator for each faucet (does not replace the faucets themselves). Installation in partnership with Southwest Environmental. Removal and disposal of old fixtures is included in the service.

#### Eligibility Information

- Must be enrolled in the LIRA program offered at California Water Service.

#### More Information

https://www.calwater.com/conservation/install/
### Rancho Cucamonga | Cucamonga Valley Water District

182,586 population served

Program: **Customer Assistance Program (CAP)**

**Households Targeted:** Low-Income

**Program Description**
Provides a $4.00 deduction on the bimonthly billing statement. Funded by the District from unrestricted rental income that the District receives every month through the rental of District property.

**Eligibility Information**
- Must be a residential customer.
- Applicant’s name must appear on the utility statement.
- Household income must meet program guidelines starting at $31,860/year for 1-2 persons per household to $81,780/year for 8 persons per household.

**More Information**
http://www.cvwdwater.com/329/Customer-Assistance-Program

### Riverside | Riverside Public Utilities

303,871 population served

Program: **Sharing Household Assist Riverside’s Energy program (SHARE)**

**Households Targeted:** Low-Income

**Program Description**
Assists low-income residents with utility bills. Funded by the state mandated Public Benefits Charge, as well as other voluntary customer contributions.

**Eligibility Information**
- Must contact the utility to determine eligibility.

**More Information**

Program: **Level Pay Plan**

**Households Targeted:** All Residential Customers

**Program Description**
Helps customers even out their utility bill payments over the entire year.

**Eligibility Information**
- Must contact the utility to determine eligibility.

**More Information**
<table>
<thead>
<tr>
<th>Riverside County</th>
<th>Western Municipal Water District</th>
</tr>
</thead>
<tbody>
<tr>
<td>800,000 population served</td>
<td></td>
</tr>
</tbody>
</table>

Program: **Bill Payment Assistance**  
Households Targeted: **Low-income**  

**Program Description**
Offers bill payment assistance to qualified low-income residential water/sewer customers. The amount of assistance equal to the lesser of the balance due or $150. Maximum assistance is $150 during a 12-month period.

**Eligibility Information**
- Must be a residential customer.
- Account is past due.
- Be a current participant of the California Alternate Rates for Energy Program (CARE) program offered by the gas or electric company.

**More Information**

<table>
<thead>
<tr>
<th>Sacramento</th>
<th>City of Sacramento</th>
</tr>
</thead>
<tbody>
<tr>
<td>486,189 population served</td>
<td></td>
</tr>
</tbody>
</table>

Program: **Utilities Rate Assistance Program (URAP)**  
Households Targeted: **Low-Income**  

**Program Description**
Provides up to a $13 credit on the monthly utility bill for up to one year. The credit is designed to help households offset some of the recent water, wastewater and recycling, and solid waste rate increases.

**Eligibility Information**
- Must reside at the property where the discount is received.
- Property must consist of a single-family residential structure, or a condominium or townhome unit.
- Household income must meet program guidelines starting at $23,540/year for 1-2 persons per household to $81,780/year for 8 persons per household ($8,320 for each additional person).
- Tenants must currently be paying a utility bill.

**More Information**
http://www.cityofsacramento.org/Utilities/Services/Rate-Assistance-Program
### Sacramento and Yolo Counties | Sacramento Regional Sanitation District

**Program:** Sewer Lifeline Rate Assistance Program  
**Type:** Bill Discount

**Households Targeted:** Low-Income

**Program Description**
Offers customers a savings of $75-$100/year on the conveyance and treatment portion of their sewer bill.

**Eligibility Information**
- Must be a homeowner or renter (it is not available to landlords for their rental properties).
- Applicant’s name must appear on the sewer bill and must live at the address for which the rebate is being requested.
- Household income must meet program guidelines starting at $31,860/year for 1-2 persons per household to $65,140/year for 6 persons per household ($8,320 for each additional person).

**More Information**
[www.sewerlifeline.com](http://www.sewerlifeline.com)

### Salinas | California Water Service, Salinas

**Program:** Low-Income Rate Assistance (LIRA)  
**Type:** Bill Discount

**Households Targeted:** Low-Income

**Program Description**
Provides a 50% discount (up to $18) of the monthly 5/8-inch meter service charge for qualified customers.

**Eligibility Information**
- Bill must be in the applicant’s name.
- Must live at the address where the discount will be received.
- Must meet income guidelines specified below or someone in household must be enrolled in a qualified public assistance program.
- Household income must meet program guidelines starting at $31,860/year for 1-2 persons per household to $81,780/year for 8 persons per household ($8,320 for each additional person).
- Required to recertify eligibility every 2 years, or 4 years if have documentation proving handicapped or elderly (62 years of age or older).
- Residential single-family households, agricultural employee housing facilities, migrant farm worker housing center, and non-profit group living facilities can apply.

**More Information**
[https://www.calwater.com/community/lira/](https://www.calwater.com/community/lira/)
**San Carlos, San Mateo, South San Francisco**  |  **California Water Service, Bayshore**

102,893 population served

| Program: **Low-Income Rate Assistance (LIRA)** | Type: **Bill Discount** |
| Households Targeted: **Low-Income** |

**Program Description**
Provides a 50% discount (up to $18) of the monthly 5/8-inch meter service charge for qualified customers.

**Eligibility Information**
- Bill must be in the applicant’s name.
- Must live at the address where the discount will be received.
- Must meet income guidelines specified below or someone in household must be enrolled in a qualified public assistance program.
- Household income must meet program guidelines starting at $31,860/year for 1-2 persons per household to $81,780/year for 8 persons per household ($8,320 for each additional person).
- Required to recertify eligibility every 2 years, or 4 years if have documentation proving handicapped or elderly (62 years of age or older).
- Residential single-family households, agricultural employee housing facilities, migrant farm worker housing center, and non-profit group living facilities can apply.

**More Information**
https://www.calwater.com/community/lira/

| Program: **Bathroom Fixture Replacement Program** | Type: **Water Efficiency** |
| Households Targeted: **Low-Income** |

**Program Description**
Offered to Low-Income Rate Assistance (LIRA) single-family customers in select service areas who have toilets that use 1.6 gallons or more per flush. Package includes installation of a high-efficiency WaterSense-labeled toilet (including seat), high-efficiency showerhead, and high-efficiency bathroom faucet aerator for each faucet (does not replace the faucets themselves). Installation in partnership with Southwest Environmental. Removal and disposal of old fixtures is included in the service.

**Eligibility Information**
- Must be enrolled in the LIRA program offered at California Water Service.

**More Information**
https://www.calwater.com/conservation/install/
## San Diego County | California American Water, Coronado

96,754 population served

| Program: **Low-Income Rate Payer Assistance Program** | Type: **Bill Discount** |
| Households Targeted: **Low-Income** |

### Program Description
Provides a monthly discount on water or wastewater charges.

### Eligibility Information
- Must be an individually metered residential customer.
- Water utility bill for service for the residence must be in applicant’s name.
- Not be claimed as a dependent on another person’s tax return.
- Must reapply if applicant changes personal residence.
- Must renew the application every 2 years, or sooner, if requested.
- Total annual income cannot exceed program guidelines starting at $31,860/year for 1-2 persons per household to $81,780/year for 8 persons per household ($8,320 for each additional person).
- Must notify California American Water within 30 days if you become ineligible for the program.

### More Information

| Program: **Payment Arrangements** | Type: **Flexible Terms** |
| Households Targeted: **Financial Hardship** |

### Program Description
Offers customers ability to create a plan to pay the balance of their bill over time.

### Eligibility Information
- Must pay at least 25% of the bill within 48 hours of the call.
- Must pay the rest of the bill, including any applicable late payment charge, according to an agreed upon schedule (not to exceed 6 months).
- Must pay future bills as they become due.
- Only customers who have not broken similar agreements in the past 12 months are eligible to make these payment arrangements.

### More Information
<table>
<thead>
<tr>
<th>City</th>
<th>Utility Company</th>
<th>Population Served</th>
<th>Program Description</th>
<th>Eligibility Information</th>
<th>More Information</th>
</tr>
</thead>
</table>
| San Francisco| San Francisco Water, Power, and Sewer      | 2,600,000         | Offers qualifying residential single-family customers a 15% discount on water and a 35% discount on sewer charges. | - Water and sewer bill must be in the applicant’s name.  
- Be a full-time resident at the address where the discount will be received.  
- Only have one water service account with the San Francisco Public Utilities Commission (SFPUC).  
- Not claimed as a dependent on another person’s tax return.  
- Pay bills by the due date.  
- Household income must meet program guidelines starting at $31,860/year for 1-2 persons per household to $56,820/year for 5 persons per household ($8,320 for each additional person).  
- Total annual bills must not exceed 5% of total combined gross income.  
- Participate in a Water-Wise Evaluation.  
- Water use should not exceed the acceptable range of daily water use per household occupant as determined by SFPUC. | http://www.sfwater.org/index.aspx?page=131                                                      |
| San Jose     | San Jose Water Company                     | 998,000           | Provides a 15% discount on the total water bill.                                      | - Bill must be in the customer’s name or must be a submetered tenant in a mobile home park.  
- May not be claimed as a dependent on another person’s tax return.  
- Household income must meet program guidelines starting at $31,860/year for 1-2 persons per household to $81,780/year for 8 persons per household ($8,320 for each additional person). | https://www.sjwater.com/for_your_home/home_customer_care/rates_regulations/water_rate_assistance_program_wrap |
### San Jose Hills | Suburban Water Systems, San Jose Hills

300,000 population served

<table>
<thead>
<tr>
<th>Program: <strong>Water Invoice and Statement Help Program (WISH)</strong></th>
<th>Type: <strong>Bill Discount</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>Low-Income</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**
Provides an adjustment of $6.50 on the water bill each month for qualifying Suburban customers.

**Eligibility Information**
- Participation in CARE, the Southern California Edison or Southern California Gas Company low-income assistance programs, or
- Household income must meet program guidelines starting at $31,860/year for 1-2 persons per household to $81,780/year for 8 persons per household ($8,320 for each additional person).

More Information
http://www.swwc.com/suburban/wish/

### Santa Ana | City of Santa Ana

353,428 population served

<table>
<thead>
<tr>
<th>Program: <strong>Utility User Tax Low-Income Exemption</strong></th>
<th>Type: <strong>Bill Discount</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>Low-Income</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**
Reduces the Utility Users’ Tax rate from 6% to 5.5%.

**Eligibility Information**
- Account must be in the utility account holder’s name.
- Account holder is not claimed as a dependent on another person’s income tax return.
- Household income must meet program guidelines starting at $14,300/year for 1 person per household to $23,500/year for 5 persons per household ($3,300 for each additional person).

More Information
http://www.ci.santa-ana.ca.us/finance/municipal_utilities/uut_low-income_exemption.asp
<table>
<thead>
<tr>
<th>Town</th>
<th>Utility Company</th>
<th>Population Served</th>
<th>Program</th>
<th>Type</th>
<th>Households Targeted</th>
<th>Program Description</th>
<th>Eligibility Information</th>
<th>More Information</th>
</tr>
</thead>
</table>
| Selma        | California Water Service, Selma            | 24,480            | Low-Income Rate Assistance (LIRA)             | Bill Discount      | Low-Income           | Provides a 50% discount (up to $18) of the monthly 5/8-inch meter service charge for qualified customers.                                                                                                                                                                                                                                           | • Bill must be in the applicant’s name.  
    • Must live at the address where the discount will be received.  
    • Must meet income guidelines specified below or someone in household must be enrolled in a qualified public assistance program.  
    • Household income must meet program guidelines starting at $31,860/year for 1-2 persons per household to $81,780/year for 8 persons per household ($8,320 for each additional person).  
    • Required to recertify eligibility every 2 years, or 4 years if have documentation proving handicapped or elderly (62 years of age or older).  
    • Residential single-family households, agricultural employee housing facilities, migrant farm worker housing center, and non-profit group living facilities can apply.                                                                                                                                                                                                                       | [https://www.calwater.com/community/lira/](https://www.calwater.com/community/lira/)                                                                                               |
| Simi Valley   | Golden State Water Company, Simi Valley     | 13,300            | California Alternate Rates for Water          | Bill Discount      | Low-Income           | Provides a monthly credit for low-income customers. Based upon the same income qualification guidelines that are used by the electric and gas California Alternate Rate for Energy (CARE) programs.                                                                                                                                                                             | • Customer of Golden State Water Company.  
    • Address must be the primary residence, or must be a tenant receiving water service by a submetered system in a mobile home park.  
    • Applicant may not be claimed as a dependent on another person’s tax return.  
    • Household income must meet program guidelines starting at $31,860/year for 1-2 persons per household to $81,780/year for 8 persons per household ($8,320 for each additional person).  
    • Open to all qualifying residential water customers. Non-profit group living facilities, agricultural employee housing facilities and migrant farm-worker housing centers may also be eligible to receive a monthly credit.                                                                                                                                                                        | [http://www.gswater.com/carw/](http://www.gswater.com/carw/)                                                                                                                   |
### Stockton | California Water Service, Stockton

**185,346 population served**

| Program: **Low-Income Rate Assistance (LIRA)** | Type: **Bill Discount** |
| Households Targeted: **Low-Income** |

**Program Description**
Provides a 50% discount (up to $18) of the monthly 5/8-inch meter service charge for qualified customers.

**Eligibility Information**
- Bill must be in the applicant’s name.
- Must live at the address where the discount will be received.
- Must meet income guidelines specified below or someone in household must be enrolled in a qualified public assistance program.
- Household income must meet program guidelines starting at $31,860/year for 1-2 persons per household to $81,780/year for 8 persons per household ($8,320 for each additional person).
- Required to recertify eligibility every 2 years, or 4 years if have documentation proving handicapped or elderly (62 years of age or older).
- Residential single-family households, agricultural employee housing facilities, migrant farm worker housing center, and non-profit group living facilities can apply.

**More Information**
https://www.calwater.com/community/lira/

| Program: **Bathroom Fixture Replacement Program** | Type: **Water Efficiency** |
| Households Targeted: **Low-Income** |

**Program Description**
Offered to Low-Income Rate Assistance (LIRA) single-family customers in select service areas who have toilets that use 1.6 gallons or more per flush. Package includes installation of a high-efficiency WaterSense-labeled toilet (including seat), high-efficiency showerhead, and high-efficiency bathroom faucet aerator for each faucet (does not replace the faucets themselves). Installation in partnership with Southwest Environmental. Removal and disposal of old fixtures is included in the service.

**Eligibility Information**
- Must be enrolled in the LIRA program offered at California Water Service.

**More Information**
https://www.calwater.com/conservation/install/
<table>
<thead>
<tr>
<th>Torrance</th>
<th>Torrance Municipal Water Department</th>
</tr>
</thead>
<tbody>
<tr>
<td>105,000 population served</td>
<td></td>
</tr>
<tr>
<td>Program: <strong>Low-Income Senior or Permanently Disabled Discount</strong></td>
<td></td>
</tr>
<tr>
<td>Households Targeted: <strong>Low-Income Seniors, Low-Income Disabled Persons</strong></td>
<td></td>
</tr>
<tr>
<td>Type: <strong>Bill Discount</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Program Description</strong></td>
<td></td>
</tr>
<tr>
<td>Provides a reduced rate for qualifying customers.</td>
<td></td>
</tr>
<tr>
<td><strong>Eligibility Information</strong></td>
<td></td>
</tr>
<tr>
<td>• At least 62 years of age or permanently disabled.</td>
<td></td>
</tr>
<tr>
<td>• Total household income must not exceed $27,075 for the prior calendar year.</td>
<td></td>
</tr>
<tr>
<td><strong>More Information</strong></td>
<td></td>
</tr>
<tr>
<td><a href="http://www.torranceca.gov/1846.htm">http://www.torranceca.gov/1846.htm</a></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Valencia</th>
<th>Valencia Water Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>116,361 population served</td>
<td></td>
</tr>
<tr>
<td>Program: <strong>Low-Income Rate Assistance (LIRA)</strong></td>
<td></td>
</tr>
<tr>
<td>Households Targeted: <strong>Low-Income</strong></td>
<td></td>
</tr>
<tr>
<td>Type: <strong>Bill Discount</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Program Description</strong></td>
<td></td>
</tr>
<tr>
<td>Offers a 50% discount off the currently effective monthly service charge for the applicable meter size.</td>
<td></td>
</tr>
<tr>
<td><strong>Eligibility Information</strong></td>
<td></td>
</tr>
<tr>
<td>• Must be an individually metered residential customer.</td>
<td></td>
</tr>
<tr>
<td>• Water utility bill for service for the residence must be in applicant’s name.</td>
<td></td>
</tr>
<tr>
<td>• Not be claimed as a dependent on another person’s tax return.</td>
<td></td>
</tr>
<tr>
<td>• Total combined household income must meet program guidelines starting at $31,860/year for 1-2 persons per household to $81,780/year for 8 persons per household ($8,320 for each additional person).</td>
<td></td>
</tr>
<tr>
<td><strong>More Information</strong></td>
<td></td>
</tr>
</tbody>
</table>
### Vallejo  | Vallejo Sanitation & Flood Control District

119,784 population served

**Program:** **Reduced Rate Program**  
**Type:** **Bill Discount**  
**Households Targeted:** **Low-Income**

**Program Description**
Offers a 10% discount off the standard residential sewer wastewater rate.

**Eligibility Information**
- Current participant in Pacific Gas and Electric Company’s California Alternate Rates for Energy (CARE) Program.
- Household income must meet program guidelines starting at $31,860/year for 1-2 persons per household to $81,780/year for 8 persons per household ($8,320 for each additional person).

**More Information**
https://www.vsfcd.com/SitePages/my_bill.aspx

### Visalia  | California Water Service, Visalia

132,158 population served

**Program:** **Low-Income Rate Assistance (LIRA)**  
**Type:** **Bill Discount**  
**Households Targeted:** **Low-Income**

**Program Description**
Provides a 50% discount (up to $18) of the monthly 5/8-inch meter service charge for qualified customers.

**Eligibility Information**
- Bill must be in the applicant’s name.
- Must live at the address where the discount will be received.
- Must meet income guidelines specified below or someone in household must be enrolled in a qualified public assistance program.
- Household income must meet program guidelines starting at $31,860/year for 1-2 persons per household to $81,780/year for 8 persons per household ($8,320 for each additional person).
- Required to recertify eligibility every 2 years, or 4 years if have documentation proving handicapped or elderly (62 years of age or older).
- Residential single-family households, agricultural employee housing facilities, migrant farm worker housing center, and non-profit group living facilities can apply.

**More Information**
https://www.calwater.com/community/lira/
Program: **Bathroom Fixture Replacement Program**  
Type: **Water Efficiency**  
Households Targeted: **Low-Income**

**Program Description**  
Offered to Low-Income Rate Assistance (LIRA) single-family customers in select service areas who have toilets that use 1.6 gallons or more per flush. Package includes installation of a high-efficiency WaterSense-labeled toilet (including seat), high-efficiency showerhead, and high-efficiency bathroom faucet aerator for each faucet (does not replace the faucets themselves). Installation in partnership with Southwest Environmental. Removal and disposal of old fixtures is included in the service.

**Eligibility Information**  
- Must be enrolled in the LIRA program offered at California Water Service.

**More Information**  
https://www.calwater.com/conservation/install/

---

**Westlake | California Water Service, Westlake**

**19,434 population served**

Program: **Low-Income Rate Assistance (LIRA)**  
Type: **Bill Discount**

**Program Description**  
Provides a 50% discount (up to $18) of the monthly 5/8-inch meter service charge for qualified customers.

**Eligibility Information**  
- Bill must be in the applicant’s name.
- Must live at the address where the discount will be received.
- Must meet income guidelines specified below or someone in household must be enrolled in a qualified public assistance program.
- Household income must meet program guidelines starting at $31,860/year for 1-2 persons per household to $81,780/year for 8 persons per household ($8,320 for each additional person).
- Required to recertify eligibility every 2 years, or 4 years if have documentation proving handicapped or elderly (62 years of age or older).
- Residential single-family households, agricultural employee housing facilities, migrant farm worker housing center, and non-profit group living facilities can apply.

**More Information**  
https://www.calwater.com/community/lira/

---

Program: **Bathroom Fixture Replacement Program**  
Type: **Water Efficiency**

Households Targeted: **Low-Income**

**Program Description**  
Offered to Low-Income Rate Assistance (LIRA) single-family customers in select service areas who have toilets that use 1.6 gallons or more per flush. Package includes installation of a high-efficiency WaterSense-labeled toilet (including seat), high-efficiency showerhead, and high-efficiency bathroom faucet aerator for each faucet (does not replace the faucets themselves). Installation in partnership with Southwest Environmental. Removal and disposal of old fixtures is included in the service.

**Eligibility Information**  
- Must be enrolled in the LIRA program offered at California Water Service.

**More Information**  
https://www.calwater.com/conservation/install/
<table>
<thead>
<tr>
<th>Location</th>
<th>City</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aurora</td>
<td>City of Aurora</td>
</tr>
<tr>
<td></td>
<td>351,200 population served</td>
</tr>
<tr>
<td>Program:</td>
<td><strong>Low Income Water Efficiency Program</strong></td>
</tr>
<tr>
<td>Type:</td>
<td><strong>Water Efficiency</strong></td>
</tr>
<tr>
<td>Households Targeted:</td>
<td><strong>Low-Income</strong></td>
</tr>
<tr>
<td>Program Description</td>
<td>Provides replacement old fixtures with new, high-efficiency fixtures. Can replace up to two toilets, two showerheads, and three faucet aerators with water-saving versions.</td>
</tr>
<tr>
<td>Eligibility Information</td>
<td>- Household income must meet program guidelines starting at $33,550/year for 1 person per household to $63,250/year for 8 persons per household and/or must be qualified for Local Energy Assurance Planning (LEAP).</td>
</tr>
<tr>
<td>More Information</td>
<td><a href="https://www.auroragov.org/LivingHere/Water/Residential/LowIncomePrograms/index.htm">https://www.auroragov.org/LivingHere/Water/Residential/LowIncomePrograms/index.htm</a></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Location</th>
<th>City of Fort Collins</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>125,500 population served</td>
</tr>
<tr>
<td>Program:</td>
<td><strong>Payment Assistance Fund</strong></td>
</tr>
<tr>
<td>Type:</td>
<td><strong>Temporary Assistance</strong></td>
</tr>
<tr>
<td>Households Targeted:</td>
<td><strong>Low-Income, Seniors, Financial Hardship</strong></td>
</tr>
<tr>
<td>Program Description</td>
<td>Helps families, senior citizens, and others in need stay current with their utility bills and avoid having their services turned off. Administered by Catholic Charities Larimer County.</td>
</tr>
</tbody>
</table>
| Eligibility Information | - Customers who have received a shut-off notice.  
                           - Funding may be limited to one month’s utility bill.  
                           - Assistance is awarded once during a calendar year. |
### Pueblo  |  City of Pueblo Wastewater Department

105,000 population served

**Program:** Waterline Assistance Program (WAP)  
**Type:** Flexible Terms, Water Efficiency  
**Households Targeted:** Low-Income

**Program Description**
Helps defer the costs associated with waterline maintenance problems.

**Eligibility Information**
- An eligible family unit includes one or more persons related either by blood, adoption, marriage, or familial status occupying a permanent residence at the time of application.
- Household income must meet U.S. Housing and Urban Development (HUD) Section 8 very-low-income guidelines.
- Single-family residences are eligible, including manufactured homes permanently attached to real property occupied by the owner.
- Owner-occupied rental properties are eligible and can include a two-unit structure where the owner lives in one of the units and rents the other to a tenant. To be eligible, the rental unit must be a legally permitted unit for at least 5 years. The property owner must sign an agreement that states that the property will continue to be the primary residence of the owner.

**More Information**
[http://pueblo.us/253/Homeowner-Assistance-Programs](http://pueblo.us/253/Homeowner-Assistance-Programs)

### Thornton  |  City of Thornton

136,977 population served

**Program:** Water Assistance Program  
**Type:** Temporary Assistance  
**Households Targeted:** Low-Income

**Program Description**
Provides short-term assistance to water utility customers meeting qualifying criteria. Water assistance of up to $273 per customer may be provided.

**Eligibility Information**
- Must be a U.S. citizen or legal permanent resident; or the applicant is otherwise lawfully present in the United States pursuant to federal law; and produces a valid form of identification that the state of Colorado has specified.
- Must be a city of Thornton water customer.
- Household income must be at or below 185% of the federal poverty guidelines starting at $1,815/month for 1 person per household to $6,304/month for 8 persons per household.

**More Information**
Connecticut

Stamford and Bridgeport  |  Aquarion Water Company

341,421 population served

Program: **Customer Assistance Program**
Type: **Temporary Assistance**

Households Targeted: **Low-Income**

**Program Description**
Assists eligible customers who are having difficulty paying their water bills. Each year, the first 1,000 customers who qualify can get a one-time voucher for $50.

**Eligibility Information**
- Customers must be receiving bills on a quarterly basis.
- Either a homeowner in Aquarion’s service territory or a contractual renter.
- Must be receiving assistance from one or more of these programs: Temporary Assistance to Needy Families (TANF), Social Security Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), Helms Housing recipient paying the minimum, Section 8 (Housing Choice Voucher Program), Rental Assistance Program (RAP), State-Administered General Assistance (SAGA), Medicaid, Connecticut Energy Assistance Program

**More Information**
http://www.aquarion.com/CT/CustomerAssistanceProgram

District of Columbia

Washington  |  District of Columbia Water and Sewer Authority

617,996 population served

Program: **Budget Billing**
Type: **Flexible Terms**

Households Targeted: **All Customers**

**Program Description**
Offers to evenly spread the cost of water and sewer bills over the entire year. Average monthly payment is based on historical water/sewer usage.

**Eligibility Information**
- Must contact the utility to determine eligibility.

**More Information**
https://www.dcwater.com/customercare/faq.cfm
<table>
<thead>
<tr>
<th>Program: Serving People by Lending A Supporting Hand (SPLASH)</th>
<th>Type: Temporary Assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: Financial Hardship</td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**
Helps customers maintain critical water and sewer service in times of financial emergencies and is funded solely by contributions from customers and the community.

**Eligibility Information**
- Customers experiencing financial emergencies.

**More Information**
https://www.dcwater.com/customercare/special_programs.cfm

<table>
<thead>
<tr>
<th>Program: Customer Assistance Program (CAP)</th>
<th>Type: Lifeline Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: Low-Income</td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**
Provides a discount of up to 400 cubic feet of water and up to 400 cubic feet of sewer services per month, a current savings of up to $37 for water and sewer services and extends a 100% discount of the new Water Replacement Fee for eligible customers. Administered by the District of Columbia’s Department of the Environment (DDOE) Energy Office.

**Eligibility Information**
- Must contact DDOE to determine eligibility on the basis of federal low-income guidelines.

**More Information**
https://www.dcwater.com/customercare/special_programs.cfm

<table>
<thead>
<tr>
<th>Program: Extended Payment Plans</th>
<th>Type: Flexible Terms</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: Financial Hardship</td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**
Offers the ability to create a payment plan.

**Eligibility Information**
- Must contact the utility to determine eligibility.

**More Information**
https://www.dcwater.com/customercare/special_programs.cfm
### Florida

**Boca Raton | Boca Raton Utility Services**

| 128,000 population served |

**Program:** Sewer Connection Assistance Program  
**Type:** Bill Discount, Flexible Terms  
**Households Targeted:** Low-Income

**Program Description**

Assists eligible homeowners who live in the neighborhoods impacted by the city’s septic to central sewer system program. Utilizes State Housing Initiatives Partnership (SHIP) funds to administer the Sewer Connection Assistance Program. The funds may be used to pay costs associated with connection to the sewer system, including city impact fees, city special assessment fees, and private plumber sewer system connection fees. Up to $12,000 per housing unit is available, in the form of a deferred payment, zero percent, interest loan secured by a mortgage on the property. Loans will be forgiven in full after the completion of a 7-year term.

**Eligibility Information**

- Residence must be owner-occupied.
- Residence must be a single-family home in the Boca Raton city limits, in a neighborhood which is being converted from septic to sewer by the City.
- Assessed value of the residence (as established by the Palm Beach County Property Appraiser) cannot exceed $386,202.
- Household income must meet program guidelines starting at $36,750/year for 1 person per household to $69,300/year for 8 persons per household.
- The applicant household cannot have assets exceeding $25,000. Includes cash, stocks, bonds, investment accounts and real estate (excluding the primary residence).
- Qualified retirement accounts must be disclosed by applicants and verified by staff but will not be included in the $25,000 asset cap.

**More Information**

http://myboca.us/pages/community-improvement/community-improvement
<table>
<thead>
<tr>
<th>Cape Coral</th>
<th>City of Cape Coral</th>
</tr>
</thead>
<tbody>
<tr>
<td>122,887 population served</td>
<td></td>
</tr>
</tbody>
</table>

**Program:** **Hardship Deferral Program**  
**Type:** **Flexible Terms**

**Households Targeted:** **Low-Income**

**Program Description**
Defers payment of all or a portion of sewer, potable water, mandatory seawall and irrigation water special assessments or Contribution in Aid of Construction Fees, and/or water and sewer impact fees until the property is sold or transferred or the customer longer qualifies for deferral.

**Eligibility Information**
- City of Cape Coral resident.
- Household income must meet program guidelines starting at $20,300/year to $40,600/year for 1 person per household to $45,080/year to $90,160/year for 10 persons per household ($2,900 for each additional person).
- Must qualify for deferral according to the guidelines established in the Hardship Resolution in force.

**More Information**
http://www.capecoral.net/department/financial_services/hardship_deferral_program_and_utility_connection_grant_assistance.php#.VipOp36rSUk

**Program:** **Utility Connection Grant Assistance**  
**Type:** **Bill Discount**

**Households Targeted:** **Low-Income**

**Program Description**
Pays the cost of the utility connection, meter installation fee, and septic abandonment permit fee.

**Eligibility Information**
- Household income must meet program guidelines starting at $20,300/year to $40,600/year for 1 person per household to $45,080/year to $90,160/year for 10 persons per household ($2,900 for each additional person).

**More Information**
http://www.capecoral.net/department/financial_services/hardship_deferral_program_and_utility_connection_grant_assistance.php#.VipOp36rSUk
### Charlotte County | Charlotte County Utilities

**128,967 population served**

<table>
<thead>
<tr>
<th>Program: <strong>HeartShip</strong></th>
<th>Type: <strong>Temporary Assistance</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>Low-Income, Financial Hardship</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**
Helps qualifying utility customers through the charitable contributions of others. Maximum household limit for assistance is $90 and is provided on a first-come, first-served basis.

**Eligibility Information**
- A customer in the Charlotte County Utilities service area.
- Have received an Urgent Notice for disconnection of service or have been disconnected for nonpayment of their resident utility bill.
- Household income must not exceed 150% of the federal poverty income guidelines.
- Only one person per household may qualify.

**More Information**
[https://www.charlottecountyfl.gov/dept/utilities/Pages/Financial-Assistance.aspx](https://www.charlottecountyfl.gov/dept/utilities/Pages/Financial-Assistance.aspx)

### Clay County | Orange Park Grid, Clay County Utility Authority

**104,797 population served**

<table>
<thead>
<tr>
<th>Program: <strong>Golden Opportunities Assistance Plan</strong></th>
<th>Type: <strong>Flexible Terms</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>Low-Income Seniors</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**
Enables eligible customers to pay their monthly utility bill up to 21 days after the due date on the bill.

**Eligibility Information**
- At least 62 years of age.
- Retired.
- On a limited, fixed income.

**More Information**
[https://www.clayutility.org/myservice/customer_assistance_program.aspx](https://www.clayutility.org/myservice/customer_assistance_program.aspx)

<table>
<thead>
<tr>
<th>Program: <strong>Disability Assistance Plan</strong></th>
<th>Type: <strong>Flexible Terms</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>Low-Income Disabled Persons</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**
Enables customers who are permanently disabled and on a limited or fixed income to pay their monthly utility bill up to 21 days after the due date on the bill.

**Eligibility Information**
- Permanently disabled.
- On a limited, fixed income.

**More Information**
[https://www.clayutility.org/myservice/customer_assistance_program.aspx](https://www.clayutility.org/myservice/customer_assistance_program.aspx)
### Program: **Lend-A-Helping Hand**
**Type:** Temporary Assistance

**Households Targeted:** Financial Hardship

**Program Description**
Provides payment of past due portion of water and/or sewer bill. Assistance is limited to once every 12 months with a maximum payment of $350. Program financed by voluntary customer donations.

**Eligibility Information**
- Must meet one of the following criteria:
  - At least 60 years of age whose household income is below the poverty level.
  - Handicapped whose household income is below the poverty level.
  - Low-income households below the poverty level.
  - Any customer who has an emergency situation that results in temporary hardships.

**More Information**
https://www.clayutility.org/myservice/customer_assistance_program.aspx

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### Clearwater

#### Clearwater Public Utilities, Water Division

110,000 population served

**Program: Financial Hardship Assistance**

**Type:** Flexible Terms

**Households Targeted:** Low-Income

**Program Description**
Defers costs of connecting to sanitary sewer services in the Idlewild/The Mall Sanitary Septic-to-Sewer project. Eligible households are able to enter into an agreement with the city regarding payback period and approved interest rate.

**Eligibility Information**
- Residents of Idlewild/The Mall neighborhood.
- Household income must meet program guidelines starting at $31,850/year for 1 person per household to $60,000/year for 8 persons per household.

**More Information**

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**Program: 62 Plus**

**Type:** Flexible Terms

**Households Targeted:** Low-Income Seniors, Low-Income Disabled Persons

**Program Description**
Adjusts the due date of utility bills to accommodate receipt of fixed income retirement or disability payments to help avoid late payments.

**Eligibility Information**
- 62 years of age or older or permanently disabled on a primary fixed income.

**More Information**
http://www.myclearwater.com/services/customer_service/62_plus.asp
### Program: **We Care Fund**

**Type:** Temporary Assistance

**Households Targeted:** Financial Hardship

**Program Description**
Provides temporary assistance to eligible customers of city of Clearwater utilities. Funded through voluntary donations from customers into the We Care Fund. Administered by the Salvation Army.

**Eligibility Information**
- Contact Salvation Army to determine eligibility.

**More Information**
http://www.myclearwater.com/services/customer_service/pdf/We_Care_Fund.pdf

### Gainesville | Gainesville Regional Utilities

181,468 population served

### Program: **Payment Extensions**

**Type:** Flexible Terms

**Households Targeted:** Financial Hardship

**Program Description**
Offers a 7-day payment extension beyond the scheduled disconnected date or 14 days after the payment due date.

**Eligibility Information**
- Must contact the utility to determine eligibility.

**More Information**

### Program: **Family Hardship Extensions**

**Type:** Flexible Terms

**Households Targeted:** Financial Hardship

**Program Description**
Allows up to a 90-day extension for water bill payments.

**Eligibility Information**
- Families needing a longer-term extension due to health concerns or other problems.
- Must contact the utility to determine eligibility.

**More Information**

### Program: **Extend-a-Hand Installment Payments**

**Type:** Flexible Terms

**Households Targeted:** Financial Hardship

**Program Description**
Offers installment plans for customers who are unable to pay their bill in full. Funded through voluntary donations from customers and employees of Gainesville Regional Utilities.

**Eligibility Information**
- Must contact the utility to determine eligibility.

**More Information**
### Project SHARE

**Program:** Project SHARE  
**Type:** Temporary Assistance  
**Households Targeted:** Seniors, Disabled Persons, Financial Hardship  

**Program Description**

Provides assistance to customers having difficulty paying their utility bill.

**Eligibility Information**

- Must contact United Way of North Central Florida’s 2-1-1 helpline to determine eligibility.
- Preference is given to those at least 60 years of age or those who are disabled and unable to be self-sufficient.

**More Information**


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### Jacksonville Electric Authority

**Program:** United Way 2-1-1  
**Type:** Temporary Assistance  
**Households Targeted:** Emergency Relief  

**Program Description**

Provides emergency assistance to customers facing a temporary financial crisis and having difficulty paying their utility bill. Funded by utility employee and customer donations to the Neighbor to Neighbor Donation Fund. Administered by the United Way.

**Eligibility Information**

- Must contact United Way to determine eligibility.

**More Information**

[https://www.jea.com/assistance/](https://www.jea.com/assistance/)

---

### Lee County Utilities

**Program:** Family Self-Sufficiency Program  
**Type:** Bill Discount  
**Households Targeted:** Low-Income

**Program Description**

Helps primarily low to moderate-income households to become, or remain, self-sufficient. Coordinate payments directly to vendors, such as utility companies or landlords, using financial assistance from county, state, and federal grants.

**Eligibility Information**

- Must contact Lee County Human Services to determine eligibility.

**More Information**

[http://www.leegov.com/dhs/fss](http://www.leegov.com/dhs/fss)
<table>
<thead>
<tr>
<th>Program: <strong>Emergency Services</strong></th>
<th>Type: <strong>Temporary Assistance</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>Financial Hardship</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Program Description</strong></td>
<td>Provides assistance in paying past due bills. Payment must prevent shutoff and customer required to demonstrate ability to pay future monthly bills. Funded with Lee County tax dollars.</td>
</tr>
<tr>
<td><strong>Eligibility Information</strong></td>
<td>● Must contact Lee County Human Services to determine eligibility.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Miramar</th>
<th>City of Miramar</th>
</tr>
</thead>
<tbody>
<tr>
<td>122,041 population served</td>
<td></td>
</tr>
<tr>
<td><strong>Program:</strong> <strong>Miramar Assisting Seniors in the Home (MASH)</strong></td>
<td><strong>Type:</strong> <strong>Bill Discount</strong></td>
</tr>
<tr>
<td>Households Targeted: <strong>Low-Income Seniors</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Program Description</strong></td>
<td>Offers qualifying residents assistance with their water bill.</td>
</tr>
</tbody>
</table>
| **Eligibility Information** | ● Must be enrolled in the Emergency Home Energy Assistance Program (E HEAP).  
● 60 years of age or older.  
● A gross household income equal to or less than 150% of the federal poverty guidelines.  
● Must contact the utility to determine eligibility. |

<table>
<thead>
<tr>
<th>Program: <strong>Payment Arrangements</strong></th>
<th><strong>Type:</strong> <strong>Flexible Terms</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>Financial Hardship</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Program Description</strong></td>
<td>Offers customers who are facing temporary financial difficulty the ability to create a payment arrangement.</td>
</tr>
<tr>
<td><strong>Eligibility Information</strong></td>
<td>● Must be facing temporary financial difficulty and have demonstrated good prior payment history.</td>
</tr>
</tbody>
</table>
### North Miami Beach

**Population Served:** 170,000

**Program:** I-Care Water Donation Program

**Type:** Temporary Assistance

**Households Targeted:** Financial Hardship

**Program Description:**
Provides emergency assistance funds to utility customers in a crisis situation who are unable to pay their utility bill.

**Eligibility Information:**
- Must contact Miami-Dade County’s Community Action Agency to determine eligibility.

**More Information:**
http://www.citynmb.com/index.asp?Type=B_BASIC&SEC={F4948FA6-6889-409F-A4A4-688638EF0660}

### Orange County

#### Orange County Utilities Department, Eastern

**Population Served:** 233,443

**Program:** Orange Cares 4 U

**Type:** Temporary Assistance

**Households Targeted:** Financial Hardship

**Program Description:**
Offers short-term utility bill assistance to customers who are experiencing a financial hardship.

**Eligibility Information:**
- Elderly, medically challenged, or have experienced a qualifying emergency.

**More Information:**
http://www.ocfl.net/Portals/0/Library/Water-Garbage-Recycle/docs/OrangeCaresForYou.pdf

#### Orange County Utilities Department, Western

**Population Served:** 119,708

**Program:** Orange Cares 4 U

**Type:** Temporary Assistance

**Households Targeted:** Financial Hardship

**Program Description:**
Offers short-term utility bill assistance to customers who are experiencing a financial hardship.

**Eligibility Information:**
- Elderly, medically challenged, or have experienced a qualifying emergency.

**More Information:**
http://www.ocfl.net/Portals/0/Library/Water-Garbage-Recycle/docs/OrangeCaresForYou.pdf
<table>
<thead>
<tr>
<th>Location</th>
<th>Utility Provider</th>
<th>Population Served</th>
<th>Program Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Orlando</strong></td>
<td>Orlando Utilities Commission</td>
<td>425,520</td>
<td>Provides a maximum benefit of $500 in a one-year period for emergency assistance to assist with utility bills. Administered by the United Way.</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Eligibility Information:&lt;br&gt;Have experienced a recent personal or family crisis that has placed them in danger of losing their utility service.</td>
</tr>
<tr>
<td><strong>Palm Bay County</strong></td>
<td>Palm Beach County Water Utilities</td>
<td>569,000</td>
<td>Provides payment of impact fees and/or sewer and water connection system fees.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Eligibility Information:&lt;br&gt;Very-low and low-income (income restricted 120% of area median income or below) eligible single-family homeowners.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>More Information:&lt;br&gt;<a href="http://www.pbcgov.com/des/Programs/Housing/Home.htm">http://www.pbcgov.com/des/Programs/Housing/Home.htm</a></td>
</tr>
<tr>
<td><strong>Pinellas County</strong></td>
<td>Pinellas County Utilities</td>
<td>426,877</td>
<td>Helps customers with water or electric bills. Will provide emergency financial assistance to eligible Pinellas County adults and seniors one time per year.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Eligibility Information:&lt;br&gt;Experiencing financial hardship.</td>
</tr>
<tr>
<td>Program: <strong>Payment Arrangements</strong></td>
<td>Type: <strong>Flexible Terms</strong></td>
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</tr>
<tr>
<td>Households Targeted: <strong>Financial Hardship</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Program Description</strong></td>
<td>Offers the ability to either select a different billing date than the assigned by Pinellas County Utilities or a one-time extended due date per 12-month period.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Eligibility Information</strong></td>
<td>Must contact the utility to determine eligibility.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>More Information</strong></td>
<td><a href="http://www.pinellascounty.org/utilities/faq.htm">http://www.pinellascounty.org/utilities/faq.htm</a></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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<table>
<thead>
<tr>
<th><strong>Port St. Lucie</strong></th>
<th><strong>Port St. Lucie Utilities</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>157,943 population served</td>
<td></td>
</tr>
<tr>
<td><strong>Program:</strong> <strong>Port St. Lucie’s State Housing Assistance Program (SHIP)</strong></td>
<td><strong>Type:</strong> <strong>Bill Discount</strong></td>
</tr>
<tr>
<td>Households Targeted: <strong>Low-Income, Disabled Persons</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Program Description</strong></td>
<td>Offers a grant for income-eligible households. Administered by Communities Services Department.</td>
</tr>
</tbody>
</table>
| **Eligibility Information** | - Applicant must be low-income and/or disabled.  
- Household income must meet program guidelines starting at $30,650 for 1 person per household to $57,750 for 8 persons per household. |

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<table>
<thead>
<tr>
<th><strong>St. Petersburg</strong></th>
<th><strong>City of St. Petersburg</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>300,075 population served</td>
<td></td>
</tr>
<tr>
<td><strong>Program:</strong> <strong>Permanent Payment Extension</strong></td>
<td><strong>Type:</strong> <strong>Flexible Terms</strong></td>
</tr>
<tr>
<td>Households Targeted: <strong>Low-Income, Disabled Persons</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Program Description</strong></td>
<td>Allows for a permanent extension of the utility bill due date for those that receive one monthly income such as social security, disability, etc.</td>
</tr>
</tbody>
</table>
| **Eligibility Information** | - Must receive one monthly income such as social security, disability, etc.  
- Must contact the utility to determine eligibility. |
### Utility Assistance Program

**Type:** Temporary Assistance  
**Households Targeted:** Financial Hardship

**Program Description**

Provides funding for customers who need help to pay their monthly utility bill for water, sanitary sewer, sanitation, and stormwater treatment services. Funds are distributed by local social service agencies.

**Eligibility Information**

- Must contact the utility to determine eligibility.

**More Information**


### Tallahassee | City of Tallahassee

194,665 population served

**Program:** Budget Billing  
**Type:** Flexible Terms  
**Households Targeted:** All Residential Customers

**Program Description**

Allows customers to have a level amount in their monthly utility bill.

**Eligibility Information**

- Must have been a residential utility customer at the same location for at least the past 6 months.

**More Information**

http://www.talgov.com/you/you-products-home-budget-billing.aspx

### Project SHARE

**Type:** Temporary Assistance  
**Households Targeted:** Financial Hardship

**Program Description**

Helps customers in need pay their utility bill. Funds are administered locally by the Capital Area Community Action Agency.

**Eligibility Information**

- Must meet one of the following criteria:
  - At least 60 years of age.
  - Disabled or handicapped to the point of not being able to maintain a sufficient family income.
  - Has had income temporarily interrupted due to illness or injury, or other significant occurrence beyond the applicant’s control, including sudden loss or significant decrease in income resulting from natural disaster.
  - Has a verifiable medical condition or health hazard that will be aggravated or caused by loss of utility services.

**More Information**

http://www.talgov.com/you/you-products-home-project-share.aspx
### Georgia

#### Atlanta | City of Atlanta

| 650,000 population served |

**Program:** Senior Citizen Discount  
**Type:** Bill Discount  
**Households Targeted:** Low-Income Seniors  

**Program Description**
Offers a 30% discount on water and sewer bills.

**Eligibility Information**
- At least 65 years of age.
- Household income must be $25,000 or less.
- Applicant must be the primary titleholder or leaseholder on the property.
- Be a city of Atlanta water and sewer customer.

**More Information**
https://www.atlantawatershed.org/how-do-i/get-a-senior-citizen-discount/

#### Clayton County | Clayton County Water Authority

| 270,000 population served |

**Program:** Senior Citizen Program  
**Type:** Flexible Terms  
**Households Targeted:** Seniors  

**Program Description**
Allows monthly bill to be rendered on the last working day of the month to allow the customer to receive the bill to coincide with the receipt of their pension and/or Social Security checks.

**Eligibility Information**
- Must be at least 62 years of age.
- Applicant must be the responsible party for the water and/or sewer account.

**More Information**
http://www.ccwa.us/payment-options  
http://www.ccwa.us/system/media_files/attachments/383/original/CCWA_Senior_Billing_Application.pdf?1409329670
### Program: **Budget Billing Program**  
**Type:** Flexible Terms  
**Households Targeted:** All Residential Customers

**Program Description**
Allows customers to pay the same amount each month for 12 months regardless of amount used. Customer’s water use from the previous 12 months is averaged for monthly billing. Difference between actual use and budget bill will be deferred each month with the total amount due or refunded on April 30th of each year.

**Eligibility Information**
- Must have 12 months of uninterrupted service with Clayton County Water Authority.
- Must maintain a good payment record.

**More Information**
http://www.ccwa.us/payment-options

### Program: **Hardship Assistance Program**  
**Type:** Bill Discount  
**Households Targeted:** Financial Hardship

**Program Description**
Provides qualified customers up to $200 in assistance during a 12-month period applied as a credit to their account. Administered by Clayton County Community Services Authority, Inc.

**Eligibility Information**
- Must contact Clayton County Community Services Authority, Inc. to determine eligibility.

**More Information**
http://www.ccwa.us/payment-options

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### Cobb County  |  The Cobb County Water System

553,000 population served

### Program: **Senior Citizens Discount Program**  
**Type:** Bill Discount  
**Households Targeted:** Low-Income Seniors

**Program Description**
Exempts seniors from payment of 100% of the monthly service charge applied to monthly water bill.

**Eligibility Information**
- At least 65 years of age.
- Total annual combined household income does not exceed $15,930.

**More Information**
<table>
<thead>
<tr>
<th><strong>Columbus</strong></th>
<th><strong>Columbus Water Works</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Program:</strong> Low Income Credit Program</td>
<td><strong>Type:</strong> Bill Discount</td>
</tr>
<tr>
<td><strong>Households Targeted:</strong> Low-Income</td>
<td></td>
</tr>
<tr>
<td><strong>Program Description</strong></td>
<td>Provides a monthly $4.50 credit for qualifying residential customers.</td>
</tr>
<tr>
<td><strong>Eligibility Information</strong></td>
<td>Must have a residential account in the applicant’s name with the Columbus Water Works. Must meet the U.S. Department of Health and Human Services poverty guidelines starting at $11,880/year for 1 person per household to $40,890/year for 8 persons per household ($4,160 for each additional person).</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Douglasville-Douglas County</strong></th>
<th><strong>Douglasville-Douglas County Water and Sewer Authority</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Program:</strong> Senior Citizen and Disabled Discount Program</td>
<td><strong>Type:</strong> Bill Discount</td>
</tr>
<tr>
<td><strong>Households Targeted:</strong> Low-Income Seniors, Low-Income Disabled Persons</td>
<td></td>
</tr>
<tr>
<td><strong>Program Description</strong></td>
<td>Provides a reduced water base charge of $2.50 and a reduced sewer base charge of $2.50 to those who qualify.</td>
</tr>
<tr>
<td><strong>Eligibility Information</strong></td>
<td>Service location must be a residential dwelling. At least one of the individuals responsible for paying the bill must be at least 65 years of age, or must be handicapped. Household income must meet program guidelines starting at $24,900/year for 1 person per household to $47,000/year for 8 persons or more per household. Must be the permanent residence of the individual responsible for paying the bill.</td>
</tr>
<tr>
<td>City</td>
<td>Program Name</td>
</tr>
<tr>
<td>------</td>
<td>--------------</td>
</tr>
<tr>
<td>Henry County</td>
<td>The Charitable Assistance Program</td>
</tr>
</tbody>
</table>
St. Marys | St. Marys Water & Sewer

17,270 population served

Program: Disabled Veterans and Seniors Discount
Households Targeted: Disabled Veterans, Seniors

Program Description
Offers a discounted rate for water and sewer services.

Eligibility Information
- Disabled veterans, or
- Age 65 and older.

More Information

Illinois

Champaign | Illinois American Water, Champaign

141,000 population served

Program: H2O Help to Others Program
Households Targeted: Emergency Relief

Program Description
Provides supplemental funding to customers who have difficulty paying their bills in an emergency situation. Administered by Illinois American Water and the Salvation Army of Illinois.

Eligibility Information
- Water service is being provided by Illinois American Water.
- Must be in danger of losing primary source of water.
- Meets the "basic needs" criteria as set by Salvation Army caseworkers.

More Information
http://www.amwater.com/ilaw/customer-service/low-income-program.html
**Program:** Payment Arrangements  
**Households Targeted:** All Residential Customers  

<table>
<thead>
<tr>
<th>Program Description</th>
<th>Eligibility Information</th>
</tr>
</thead>
</table>
| Offers the ability to create a payment plan. | - Pay at least 25% of your bill within 48 hours.  
- Pay the rest of the bill, including any applicable late payment charge, according to an agreed upon schedule (not to exceed 6 months).  
- Pay all future bills as they become due.  
- Only customers who have not broken similar agreements in the past 12 months are eligible to make these payment arrangements. |

**More Information**  
http://www.amwater.com/ilaw/customer-service/low-income-program.html

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**Chicago | City of Chicago Water Division**  
**2,695,598 population served**

**Program:** Senior Citizen Sewer Service Charge Exemption  
**Households Targeted:** Seniors

<table>
<thead>
<tr>
<th>Program Description</th>
<th>Eligibility Information</th>
</tr>
</thead>
</table>
| Exempts seniors from paying the sewer service charge. | - Must be at least 65 years of age.  
- Must occupy the property as the principal place of residence.  
- Applicant must be the owner of the property.  
- Must be a single-family home or a unit with its own, separate water account. |

**More Information**  
### East St. Louis  |  Illinois American Water, East St. Louis

| Population served | 155,382 |

**Program:** **Payment Arrangements**  
**Type:** Flexible Terms

**Households Targeted:** All Residential Customers

**Program Description**  
Offers the ability to create a payment plan.

**Eligibility Information**  
- Pay at least 25% of your bill within 48 hours.
- Pay the rest of the bill, including any applicable late payment charge, according to an agreed upon schedule (not to exceed 6 months).
- Pay all future bills as they become due.
- Only customers who have not broken similar agreements in the past 12 months are eligible to make these payment arrangements.

**More Information**  

**Program:** **H2O Help to Others Program**  
**Type:** Temporary Assistance

**Households Targeted:** Emergency Relief

**Program Description**  
Provides supplemental funding to customers who have difficulty paying their bills in an emergency situation. Administered by Illinois American Water and the Salvation Army of Illinois.

**Eligibility Information**  
- Water service is being provided by Illinois American Water.
- Must be in danger of losing primary source of water.
- Meets the "basic needs" criteria as set by Salvation Army caseworkers.

**More Information**  

### Gurnee  |  North Shore Reclamation District

| Population served | 126,629 |

**Program:** **Summer Credit Program**  
**Type:** Flexible Terms

**Households Targeted:** All Residential Customers

**Program Description**  
Customers with a higher water use in the summer than winter will only be billed on their typical winter use. If their summer usage turns out to be lower than their winter use, the actual summer use will be charged.

**Eligibility Information**  
- Must be a residential customer.

**More Information**  
[http://www.northshorewrd.org/downloads/SumCredit.pdf](http://www.northshorewrd.org/downloads/SumCredit.pdf)
<table>
<thead>
<tr>
<th>City</th>
<th>Utility Name</th>
<th>Population Served</th>
<th>Program</th>
<th>Type</th>
<th>Households Targeted</th>
<th>Program Description</th>
<th>Eligibility Information</th>
<th>More Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Peoria</td>
<td>Greater Peoria Sanitary District</td>
<td>157,379</td>
<td>Credit for Residential Customers</td>
<td>Bill Discount</td>
<td>All Residential Customers</td>
<td>Defers payment of uncontaminated water not discharged to the sewer (unsewered water) if separate metering is provided.</td>
<td>Households must have a separate water meter for gray water not being discharged to sewer system.</td>
<td><a href="http://www.gpsd.dst.il.us/Credit_Meter_Users.htm">http://www.gpsd.dst.il.us/Credit_Meter_Users.htm</a></td>
</tr>
<tr>
<td>Peoria</td>
<td>Illinois American Water, Peoria</td>
<td>136,000</td>
<td>Payment Arrangements</td>
<td>Flexible Terms</td>
<td>All Residential Customers</td>
<td>Offers the ability to create a payment plan.</td>
<td>Pay at least 25% of your bill within 48 hours. Pay the rest of the bill, including any applicable late payment charge, according to an agreed upon schedule (not to exceed 6 months). Pay all future bills as they become due. Only customers who have not broken similar agreements in the past 12 months are eligible to make these payment arrangements.</td>
<td><a href="http://www.amwater.com/ilaw/customer-service/low-income-program.html">http://www.amwater.com/ilaw/customer-service/low-income-program.html</a></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>H2O Help to Others Program</td>
<td>Temporary Assistance</td>
<td>Emergency Relief</td>
<td>Provides supplemental funding to customers who have difficulty paying their bills in an emergency situation. Administered by Illinois American Water and the Salvation Army of Illinois.</td>
<td>Water service is being provided by Illinois American Water. Must be in danger of losing primary source of water. Meets the “basic needs” criteria as set by Salvation Army caseworkers.</td>
<td><a href="http://www.amwater.com/ilaw/customer-service/low-income-program.html">http://www.amwater.com/ilaw/customer-service/low-income-program.html</a></td>
</tr>
<tr>
<td>Rockford</td>
<td>Rock River Water Reclamation District</td>
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<tr>
<td>240,000 population served</td>
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</tr>
</tbody>
</table>

Program: **(information not found)**  
Type: **Temporary Assistance**

Households Targeted: **Low-Income**

**Program Description**
Provides assistance with sewer bills in partnership with the Rockford Human Services Department.

**Eligibility Information**
- Must contact the Rockford Human Services Department to determine eligibility.

**More Information**
http://www.rrwrd.dst.il.us/?page_id=1931

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<table>
<thead>
<tr>
<th>Marion</th>
<th>Marion Utilities</th>
</tr>
</thead>
<tbody>
<tr>
<td>31,590 population served</td>
<td></td>
</tr>
</tbody>
</table>

Program: **H2O Community (Help to Our Community)**  
Type: **Temporary Assistance**

Households Targeted: **Emergency Relief, Low-Income**

**Program Description**
Helps provide supplemental funding to customers who otherwise have trouble paying their bills in an emergency situation. Offers financial education classes to teach families about simple budgeting skills. Supplement is need-based and can extend up to $100/year. Partner with the Salvation Army and Via Credit Union.

**Eligibility Information**
- Must fall below the established poverty level criteria and not have been able to pay utility bills for many days.
- Individuals must attend two financial education classes offered through Via Credit Union.

**More Information**
http://www.marionutilities.com/site/pay-my-bill/h2ocommunity/
Iowa

### Cedar Rapids | City of Cedar Rapids

128,201 population served

**Program:** Reduced Utility Rates  
**Type:** Bill Discount

Households Targeted: Low-Income Seniors, Low-Income Disabled Persons

**Program Description**
Offers a reduced municipal utility rate to eligible customers.

**Eligibility Information**
- At least 62 years of age or customers with qualified disabilities.
- Meet the income, age, and residence guidelines.

**More Information**

### Davenport | Iowa American Water, Davenport

137,201 population served

**Program:** Payment Arrangements  
**Type:** Flexible Terms

Households Targeted: Low-Income

**Program Description**
Offers customers ability to create a plan to pay the balance of their bill over time.

**Eligibility Information**
- Customers who have not broken similar agreements in the past 12 months are eligible to make these payment plans.

**More Information**
http://www.amwater.com/iaaw/customer-service/low-income-program.html

**Program:** H2O Help to Others Program  
**Type:** Temporary Assistance

Households Targeted: Emergency Relief

**Program Description**
Provides supplemental funding to customers who have difficulty paying their bills in an emergency situation. Funded by voluntary customer donations and contributions. Administered by Community Action of Eastern Iowa.

**Eligibility Information**
- Any individual or family who is in danger of losing their primary source of water.
- Meets the "basic needs" criteria as set by Community Action Agency caseworkers.

**More Information**
http://www.amwater.com/iaaw/customer-service/low-income-program.html
**Des Moines** | **Des Moines Water Works**

232,464 population served

Program: **Project H2O**
Households Targeted: **Low-Income**

**Program Description**
Assists low-income households with payment of their water bills.

**Eligibility Information**
- Must contact Des Moines Community Action Agency to determine eligibility.

**More Information**
http://www.dmww.com/customer-service/project-h20/

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**Kansas**

**Johnson County** | **Johnson County Wastewater**

400,000 population served

Program: **Utility Assistance Program**
Households Targeted: **Low-Income**

**Program Description**
Provides financial assistance to promote safety and avoid utility disconnection. Help may be provided for wastewater bills.

**Eligibility Information**
- Household income must meet program guidelines starting at $23,540/year for 1 person per household to $81,780/year for 8 persons per household.
- Have a past-due utility bill in the name of an adult household member.
- Payment history shows recent payment to the utility company.
- Have not received Johnson County Utility Assistance funds in the past year.
- Must contact Johnson County Human Services to determine eligibility.

**More Information**
http://www.jocogov.org/department-ads/utility-assistance
<table>
<thead>
<tr>
<th><strong>Johnson County</strong></th>
<th><strong>WaterOne</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>331,900 population served</td>
<td></td>
</tr>
</tbody>
</table>

Program: **Utility Assistance Program**  
Households Targeted: **Financial Hardship**

**Program Description**
Helps individuals and families in temporary need of assistance in partnership with the Utility Assistance Program. Administered by Johnson County Human Services.

**Eligibility Information**
- Must contact Johnson County Human Services to determine eligibility.

**More Information**
http://www.waterone.org/about-us/hidden-pages/homeserve

<table>
<thead>
<tr>
<th><strong>Topeka</strong></th>
<th><strong>City of Topeka</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>128,188 population served</td>
<td></td>
</tr>
</tbody>
</table>

Program: **Public Works WaterShare Program**  
Households Targeted: **Financial Hardship**

**Program Description**
Assists customers in need of help paying their city utility bills. Funded through donations to the Public Works WaterShare program. Administered by Doorstep, Let’s Help, and the Salvation Army.

**Eligibility Information**
- Must contact Doorstep, Let’s Help, or Salvation Army to determine eligibility.

**More Information**
http://www.topeka.org/billhelp/
<table>
<thead>
<tr>
<th>Wichita</th>
<th>City of Wichita</th>
</tr>
</thead>
<tbody>
<tr>
<td>384,445 population served</td>
<td></td>
</tr>
</tbody>
</table>

**Program:** Help 2 Others Care Fund  
**Type:** Temporary Assistance, Water Efficiency  
**Households Targeted:** Emergency Relief

**Program Description**
 Offers one-time assistance to low-income customers or those experiencing a sudden emergency and are unable to pay their bill. Funded through voluntary customer donations to the Help 2 Others Care Fund. Administered by the Center of Hope, a local non-profit that provides emergency financial assistance to support individuals and families in Wichita. Recipients also receive information on ways to reduce water consumption.

**Eligibility Information**
- Must meet one of the following criteria:
  - Water service is shut off and the past due amount is greater than $150.
  - Have a past due amount less than $150 and service is in danger of being shut off.
  - Experiencing a sudden emergency and are unable to pay bill.
- Must contact the Center of Hope to determine eligibility.

**More Information**

<table>
<thead>
<tr>
<th>Wyandotte County</th>
<th>Kansas City Board of Public Utilities</th>
</tr>
</thead>
<tbody>
<tr>
<td>146,453 population served</td>
<td></td>
</tr>
</tbody>
</table>

**Program:** Customer Hardship Payment Service Program  
**Type:** Temporary Assistance

**Program Description**
 Helps to offset a portion of utility expenses (up to $500 annually) for specific hardship causes, including a health emergency, a change in employment or income status, a change in family composition or marital status, or unforeseen documented expenses. Developed in cooperation with the United Way of Wyandotte County.

**Eligibility Information**
- Must lack the funds to make payment for Board of Public Utilities (BPU) utility services due to a specific hardship cause, including a health emergency, a change in employment or income status, a change in family composition or marital status, or unforeseen documented expenses.
- Must have received 6 months of continuous BPU service.

**More Information**
## Kentucky

<table>
<thead>
<tr>
<th>City</th>
<th>Program Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Ashland</strong></td>
<td><strong>City of Ashland</strong></td>
</tr>
</tbody>
</table>
| **112,640 population served** | **Program:** **Senior Utility Discount**  
**Type:** **Bill Discount**  
**Households Targeted:** Low-Income Seniors, Disabled Persons  
**Program Description** Offers a discount on Ashland utility bills funded through customer donations by rounding up their utility bills to the nearest dollar.  
**Eligibility Information**  
- Income-qualified persons age 65 or older, or  
- Qualified disabled persons age 60 or older.  
**More Information** [http://www.ashland.or.us/Page.asp?NavID=12383](http://www.ashland.or.us/Page.asp?NavID=12383) |

<table>
<thead>
<tr>
<th><strong>Lexington</strong></th>
<th>Kentucky American Water</th>
</tr>
</thead>
</table>
| **321,244 population served** | **Program:** **H2O Help to Others Program**  
**Type:** **Temporary Assistance**  
**Households Targeted:** Low-Income  
**Program Description** Helps provide funding to customers who have difficulty paying their water bill. Administered by Dollar Energy.  
**Eligibility Information**  
- Must be a residential customer.  
- Total gross household income must be at or below 150% of the federal poverty level.  

|                  | **Program:** **Bill Payment Assistance**  
**Type:** **Flexible Terms**  
**Households Targeted:** Financial Hardship  
**Program Description** Offers customers ability to create a plan to pay the balance of their bill over time.  
**Eligibility Information**  
- Must contact the utility to determine eligibility.  
### Lexington | Lexington West Hickman

126,755 population served

<table>
<thead>
<tr>
<th>Program</th>
<th>Social Security/Disability Rate Adjustment</th>
<th>Type</th>
<th>Bill Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted</td>
<td>Low-Income Seniors, Low-Income Disabled Persons</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**

Provides a 30% discount on billing amount or the amount of the rate for the first unit of usage, whichever is greater.

**Eligibility Information**

- At least 65 years of age or receiving social security disability benefits.
- Annual household income of $25,000 or less adjusted annually in accordance with the Social Security Administration’s cost of living adjustment.

**More Information**


### Louisville | Louisville Water Company

730,611 population served

<table>
<thead>
<tr>
<th>Program</th>
<th>The Louisville Water Foundation</th>
<th>Type</th>
<th>Temporary Assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted</td>
<td>Financial Hardship</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**

Assists customers who have difficulty paying their water and sewer bill. The Louisville Water Foundation partners with three organizations in Jefferson, Bullitt, and Oldham counties who work directly with customers needing assistance.

**Eligibility Information**

- Must contact Community Ministries, American Red Cross, or Multi-Purpose Community Action Agency to determine eligibility.

**More Information**

http://www.louisvillewater.com/customers/frequently-asked-questions-about-paying-your-bill

<table>
<thead>
<tr>
<th>Program</th>
<th>Payment Extension</th>
<th>Type</th>
<th>Flexible Terms</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted</td>
<td>Financial Hardship</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**

Provides a payment extension to pay the utility bill.

**Eligibility Information**

- Account must be past due, not greater than one billing cycle, and not scheduled for disconnection of service.
- Must contact the utility to determine eligibility.

**More Information**

http://www.louisvillewater.com/customers/frequently-asked-questions-about-paying-your-bill
### Louisville and Jefferson County | Metropolitan Sewer District

<table>
<thead>
<tr>
<th>Population Served: 105,800</th>
</tr>
</thead>
</table>

**Program:** Senior Citizen Discounts  
**Type:** Bill Discount  
**Households Targeted:** Low-Income Seniors  

**Program Description**
Offers discounts to senior citizens.  

**Eligibility Information**
- At least 65 years of age.  
- Household gross income of $35,000 or less per year.  
- Serviced by Metropolitan Sewer District sewers.

**More Information**
http://www.msdlouky.org/insidemsd/forman.htm

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### Mayfield | Mayfield Electric & Water Systems

<table>
<thead>
<tr>
<th>Population Served: 10,349</th>
</tr>
</thead>
</table>

**Program:** Levelized Billing  
**Type:** Flexible Terms  
**Households Targeted:** All Residential Customers  

**Program Description**
Enables customers to receive a monthly utility bill spread evenly over a 12-month period (all billed services will be included).

**Eligibility Information**
- Any residential customer who has lived at the location for at least 12 months.

**More Information**
### Louisiana

<table>
<thead>
<tr>
<th>Location</th>
<th>Utility Name</th>
<th>Population</th>
<th>Program Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lafayette</td>
<td>Lafayette Utilities Water System</td>
<td>141,726</td>
<td>Allows customers to pay the same amount every month for services. The bill is calculated based on the average past 12-month usage.</td>
</tr>
</tbody>
</table>

**Eligibility Information**
- Must be a residential customer with a 12-month history at the current residence.
- Account must be current with no delinquent amounts due.

**More Information**

### Maine

<table>
<thead>
<tr>
<th>Location</th>
<th>Utility Name</th>
<th>Population</th>
<th>Program Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Portland</td>
<td>Portland Water District</td>
<td>210,000</td>
<td>Provides financial assistance to take positive steps towards reducing water consumption to make water more affordable by replacing or installing plumbing fixtures and water saving devices with regard to the following: leaking or broken water pipes, toilets, hot water tank, kitchen faucets, bathtub faucets, shower heads, outside faucets, toilet dams, and low-flow devices. This program is in conjunction with The Opportunity Alliance.</td>
</tr>
</tbody>
</table>

**Eligibility Information**
- Own and occupy a year-round residence within the District service area.
- Annual household income equal to or below 80% of Area Median Income as defined by U.S. Department of Housing and Urban Development.
- Demonstrate a need for the program’s service through a home audit provided by The Opportunity Alliance.

**More Information**
[https://www.pwd.org/terms-and-conditions](https://www.pwd.org/terms-and-conditions)
Program: **Low-Income Customer Assistance Program**

Type: **Bill Discount**

Households Targeted: **Low-Income**

**Program Description**

Provides a reduced monthly minimum to customers that qualify for heating assistance program (LIHEAP). This minimum only covers the cost of water.

**Eligibility Information**

- Own and occupy a year-round residence within the District service area.
- Annual household income equal to or below 80% of Area Median Income as defined by U.S. Department of Housing and Urban Development.
- Demonstrate a need for the program’s service through a home audit provided by The Opportunity Alliance.
- Must qualify for LIHEAP.

**More Information**

[https://www.pwd.org/rights-and-responsibilities](https://www.pwd.org/rights-and-responsibilities)

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**Maryland**

**Baltimore | Baltimore City**

1,600,000 population served

Program: **Low Income Water Assistance Program**

Type: **Bill Discount**

Households Targeted: **Low-Income**

**Program Description**

Offers assistance to those who have difficulty paying their water bill.

**Eligibility Information**

- Must be a city of Baltimore resident and be the utility account holder.
- Must receive water bill directly from the city.
- Must reside at the property on the account.
- Have received a delinquent, turn-off, or tax sale notice due to an outstanding balance.
- Do not currently have an existing payment plan with the Department of Finance.
- Household income must meet program guidelines starting at $20,598/year for 1 person per household to $56,998/year for 6 persons per household ($7,820 for each additional person).

**More Information**

[http://publicworks.baltimorecity.gov/Bureaus/WaterWastewater/Water/LowIncomeWaterAssistanceProgram.aspx](http://publicworks.baltimorecity.gov/Bureaus/WaterWastewater/Water/LowIncomeWaterAssistanceProgram.aspx)

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Program: **Low Income Senior Citizen Water Discount Program**

Type: **Bill Discount**

Households Targeted: **Low-Income Seniors**

**Program Description**

Provides a 39% discount on water, stormwater, and sewer rates charged on each quarterly bill.

**Eligibility Information**

- Must be a city of Baltimore resident receiving a water/sewer bill directly from the city.
- Principal resident must be at least 65 years of age.
- Must have a combined gross household income of $25,000 or less.
- Must certify that he/she is the property owner-of-record with the Maryland Department of Assessments.

**More Information**

[http://publicworks.baltimorecity.gov/Bureaus/WaterWastewater/Water/SeniorCitizenWaterDiscountProgram.aspx](http://publicworks.baltimorecity.gov/Bureaus/WaterWastewater/Water/SeniorCitizenWaterDiscountProgram.aspx)
Prince George's and Montgomery County | Washington Suburban Sanitary Commission

1,800,000 population served

Program: **Water Fund** Type: **Temporary Assistance**

**Households Targeted:** Financial Hardship

**Program Description**
Helps residential customers who are experiencing financial hardship pay their delinquent water and sewer bills by providing a maximum of $300 in a 12-month period. Funded through donations of customers, community members, and Washington Suburban Sanitary Commission employees. Administered by the Salvation Army.

**Eligibility Information**
- Receive water/sewer bills in their name.
- Supply proof that income falls within the established threshold based on nationwide poverty figures for the number of occupants in a household, multiplied by 75%.
- Must contact Salvation Army to determine eligibility.

**More Information**
https://www.wsscwater.com/customer-service/low-income-program.html

Program: **Customer Assistance Program (CAP)** Type: **Bill Discount**

**Households Targeted:** Financial Hardship

**Program Description**
Provides relief from the fixed portions of the quarterly bills, which includes the $16 Account Maintenance Fee, the $6 Infrastructure Investment Fee, and a $15 Bay Restoration Fee charged by the state for a total quarterly savings of $37 for the average household. Administered through a partnership with Maryland’s Office of Home Energy Programs (OHEP).

**Eligibility Information**
- Household income must meet program guidelines starting at $20,598/year for 1 person per household to $56,998/year for 6 persons per household ($7,280 for each additional person).
- Must reapply each year.

**More Information**
https://www.wsscwater.com/cap

Program: **Bay Restoration Fee Financial Hardship Exemption** Type: **Bill Discount**

**Households Targeted:** Financial Hardship

**Program Description**
Offers eligible customers exemption from paying the $15 Bay Restoration Fee.

**Eligibility Information**
- Must be certified by the Office of Home Energy Programs or meet at least two of the following four criteria:
  - Received assistance from the WSSC Water Fund within the last 12 months.
  - Received public assistance or Supplemental Nutrition Assistance Program (food stamps).
  - Received Veteran’s Disability or Social Security Disability benefits.
  - Meet required income criteria based on current tax return.

**More Information**
https://www.wsscwater.com/bayexempt
### Massachusetts

#### Boston | Boston Water and Sewer Commission

<table>
<thead>
<tr>
<th>617,594 population served</th>
</tr>
</thead>
</table>

**Program:** Discounts for Senior Citizens and Disabled Persons  
**Type:** Bill Discount  
**Households Targeted:** Seniors, Disabled Persons

**Program Description**
Provides a 30% discount on the water portion of the bill. Sewer and miscellaneous charges are not included within the discount.

**Eligibility Information**
- Homeowners 65 years of age, or fully disabled homeowners living in one- to four-family homes.
- Only owner-occupied residential properties are eligible for the discount.


**Program:** Payment Plan  
**Type:** Flexible Terms  
**Households Targeted:** All Residential Customers

**Program Description**
Offers the ability to create a payment plan.

**Eligibility Information**
- Must contact the utility to determine eligibility.


#### Cambridge | Cambridge Water Department

<table>
<thead>
<tr>
<th>105,162 population served</th>
</tr>
</thead>
</table>

**Program:** Senior Discount Program  
**Type:** Bill Discount  
**Households Targeted:** Seniors

**Program Description**
Offers a 15% discount on water/sewer charges, not to exceed $90/year.

**Eligibility Information**
- Be a resident of Cambridge.
- At least 65 years of age.
- Occupy one, two, or three-family home.

### Lowell | Lowell Regional Water and Wastewater Utility

<table>
<thead>
<tr>
<th>Population Served</th>
<th>Program: Elder Discount</th>
<th>Type: Bill Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>106,519</td>
<td>Households Targeted: Seniors</td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**
Offers a water and trash/refuse discount on the utility bill.

**Eligibility Information**
- At least 65 years of age.
- Owner of a single-family dwelling in Lowell, MA.

**More Information**

### Springfield | Springfield Water and Sewer Commission

<table>
<thead>
<tr>
<th>Population Served</th>
<th>Program: Senior Discount</th>
<th>Type: Bill Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>234,105</td>
<td>Households Targeted: Seniors</td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**
Offers a $2.50 discount per month on water bill.

**Eligibility Information**
- Homeowners at least 68 years of age in owner-occupied residential single-family homes.

**More Information**
http://waterandsewer.org/customer-service/discounts-and-abatements/

Program: Discount for Disabled Homeowners | Type: Bill Discount
Households Targeted: Disabled Persons

**Program Description**
Offers a $2.50 discount per month on water bill.

**Eligibility Information**
- Disabled homeowners in owner-occupied residential single-family homes.

**More Information**
http://waterandsewer.org/customer-service/discounts-and-abatements/
Program: **Discount for Blind Homeowners**
Type: **Bill Discount**
Households Targeted: **Disabled Persons (Blind)**

**Program Description**
Offers a $2.50 discount per month on water bill.

**Eligibility Information**
- Legally blind homeowners in owner-occupied residential single-family homes.

**More Information**
http://waterandsewer.org/customer-service/discounts-and-abatements/

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**Worcester | Worcester Department of Public Works, Water, Sewer Operations**

181,045 population served

Program: **Public Assistance**
Type: **Bill Discount**
Households Targeted: **Financial Hardship**

**Program Description**
Offers public assistance for water/sewer charges.

**Eligibility Information**
- Must contact the Worcester Assessor’s Office to determine eligibility.

**More Information**
http://www.worcesterma.gov/e-services/faqs/water-sewer
Michigan

Detroit | Detroit Water and Sewerage Department

899,387 population served

Program: The Detroit Water Fund  Type: Temporary Assistance
Households Targeted: Low-Income

Program Description
Pays up to 25% of a customer’s monthly bill for up to 12 months. Customers must continue to pay the remaining portion of the bill each month to remain eligible. Administered by the United Way.

Eligibility Information
- Detroit residents.
- Paid 10% of balance and enrolled in 10/30/50 payment plan or are in good standing on an existing payment plan.
- Outstanding balance is between $300 and $2,000.
- Have not received a No Leak Letter in the past 30 days.
- House has a new meter installed, or customer has agreed to let the department install a new meter.
- Household incomes at or below 150% of the federal poverty guidelines.
- Automatically eligible if already enrolled in DTE Energy's Low-income Sufficiency Plan.

More Information
Program: **Detroit Residential Water Assistance Program (DRWAP)**  
**Type:** Temporary Assistance, Water Efficiency  

**Households Targeted:** Low-Income  

**Program Description**  
Assists residents who have difficulty paying their bill. During a 12-month period, WRAP will provide a $25 credit toward the monthly bill for 12 months (a total of $300); freeze the past due amount (if behind on DWSD water and sewer payments) for 12 months upon successful adherence to the payment plan; apply up to $700 toward past due amount after payments are made for 12 consecutive months per the agreement; conduct a water conservation audit if household water usage exceeds 20% of the average household water consumption in the city which may include up to $1,000 in water conservation and minor home plumbing repairs; and offer an additional 12 months (no more than 24 months total per household) if customer remains eligible that will include the $25 monthly bill credit and financial assistance toward arrears up to $700 (if continue to have an outstanding past due balance). The WRAP is part of the agreement which created the Great Lakes Water Authority that earmarks 0.5% of the budgeted operating revenue annually toward a financial assistance program for the region for the next 40 years, beginning in 2016. The WRAP was designed in large part by the Blue Ribbon Panel on Affordability which was commissioned by Detroit City Council in July 2015. The Blue Ribbon Panel on Affordability included public water utility experts from New Orleans and the Midwest and local community leaders.

**Eligibility Information**  
- Residential water customers who are at or below 150% of the federal poverty level (for example, a maximum annual income of $17,805 for 1 person per household or $36,450 annual household income for 4 persons per household).  
- Residential customers must reside in single-family home.  
- Install a new automatic meter reading device or allow DWSD to install a new meter.  
- Either be the homeowner or provide renter’s proof of responsibility for water on lease.  
- Stay current on monthly bill payment.

**More Information**  

---

Program: **10/30/50 Payment Plan**  
**Type:** Flexible Terms  

**Households Targeted:** All Residential Customers  

**Program Description**  
Provides ability for customers to set up payment plans who have past due balances and/or are delinquent on their accounts. Program has no income restrictions and allows payments to be spread during a 24-month period with as little as a 10% down payment on the past due amount.

**Eligibility Information**  
- Detroit residents who have responsibility for the household’s water and sewer bill.  
- Must contact the utility to determine eligibility.

**More Information**  
[http://detroitmi.gov/How-Do-I/Find-Community-Services/Keep-the-Water-On](http://detroitmi.gov/How-Do-I/Find-Community-Services/Keep-the-Water-On)
<table>
<thead>
<tr>
<th><strong>Grand Rapids</strong></th>
<th><strong>City of Grand Rapids</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>256,275 population served</td>
<td></td>
</tr>
</tbody>
</table>

**Program:** ICB Assistance Program  
**Type:** Temporary Assistance  
**Households Targeted:** Low-Income

**Program Description**
Provides funds for customers requiring assistance in paying their water and sewer bills. Each year up to 12.5% of the penalty fees paid by water and sewer customers during the prior year will be set aside to support this program.

**Eligibility Information**
- Applicant must be a Grand Rapids Water System/Sewer System customer.
- Household income at or below 200% of the federal poverty guidelines.
- Must be the property owner and the principle resident of the property, or the legal tenant of the property with water sewer payment responsibility.
- Account must be in shut-off status and/or service must be off.

**More Information**
http://grcity.us/enterprise-services/Water-System/Pages/Payment-Assistance-Program.aspx

<table>
<thead>
<tr>
<th><strong>Lansing</strong></th>
<th><strong>Lansing Board of Water &amp; Light</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>142,000 population served</td>
<td></td>
</tr>
</tbody>
</table>

**Program:** Payment Plan  
**Type:** Flexible Terms  
**Households Targeted:** Financial Hardship

**Program Description**
Supports customers having difficulty paying their bills by developing a payment plan.

**Eligibility Information**
- Must contact the utility to determine eligibility.

**More Information**
https://www.lbwl.com/Residential/Account-Info/Past-Due-Bills/
### Sterling Heights | City of Sterling Heights

127,000 population served

Program: *(information not found)*  
Type: **Bill Discount**

Households Targeted: **All Residential Customers**

**Program Description**

Offers single-family residential customers a 25% discount, up to $26, during the months of September, October, and November for water and sewer service. Offers all other customers who have both water and sewer service a 25% discount, up to $8.67, during the months of July, August, and September.

**Eligibility Information**

- Must receive water and sewer services from the city.

**More Information**

http://www.sterling-heights.net/374/Billing-Rates-Fees

### Minnesota

### Marshall | Marshall Municipal Utilities

13,680 population served

Program: **Budget Billing Plan**  
Type: **Flexible Terms**

Households Targeted: **All Residential Customers**

**Program Description**

Offers customers the ability to make uniform monthly payments throughout the year based on the consumption history of the account for the preceding 12 months.

**Eligibility Information**

- Must contact the utility to determine eligibility.

**More Information**

http://www.marshallutilities.com/custservice/billinginfo.php#paymentmethods

Program: **Payment Plans**  
Type: **Flexible Terms**

Households Targeted: **Financial Hardship**

**Program Description**

Provides partial payments and/or delaying payment to customers having difficulty paying their bills.

**Eligibility Information**

- Must contact the utility to determine eligibility.

**More Information**

http://www.marshallutilities.com/custservice/billinginfo.php#paymentmethods
### Minneapolis | City of Minneapolis

390,131 population served

**Program:** Stormwater Credit Program  
**Type:** Bill Discount  
**Households Targeted:** All Residential Customers

**Program Description**
Offers customers a way to reduce their monthly stormwater utility fee by putting in place stormwater practices or tools that manage their property's stormwater quality or quantity.

**Eligibility Information**
- Must contact the utility to determine eligibility.

**More Information**

### Saint Paul | Saint Paul Regional Water Services

415,724 population served

**Program:** WaterWorks  
**Type:** Temporary Assistance  
**Households Targeted:** Low-Income, Financial Hardship

**Program Description**
Provides assistance to low-income families having difficulty paying their water and sewer bills. The program was initiated by Saint Paul Regional Water Services (SPRWS) and administered jointly by SPRWS and Community Action Partnership of Ramsey & Washington Counties.

**Eligibility Information**
- Must be in a financial crisis.
- Must qualify under low-income guidelines established by the Minnesota Department of Commerce.
- Must have had water service terminated or be in danger of termination.

**More Information**
[https://www.stpaul.gov/departments/water-services/waterworks](https://www.stpaul.gov/departments/water-services/waterworks)
Missouri

<table>
<thead>
<tr>
<th>Columbia</th>
<th>Columbia Water and Light</th>
</tr>
</thead>
<tbody>
<tr>
<td>100,733 population served</td>
<td></td>
</tr>
</tbody>
</table>

**Program:** C.A.S.H. (Citizens Assisting Seniors and Handicapped)  
**Type:** Temporary Assistance  
**Households Targeted:** Emergency Relief, Low-Income Seniors, Low-Income Disabled Persons  
**Program Description**  
Assists low-income seniors and low-income disabled customers in paying utility bills in one-time emergency situations.  
**Eligibility Information**  
- Low-income seniors, or low-income disabled citizens.  
- Must contact the utility to determine eligibility.  
**More Information**  

<table>
<thead>
<tr>
<th>Hannibal</th>
<th>Hannibal Board of Public Works</th>
</tr>
</thead>
<tbody>
<tr>
<td>17,456 population served</td>
<td></td>
</tr>
</tbody>
</table>

**Program:** Project Share and Care  
**Type:** Temporary Assistance  
**Households Targeted:** Financial Hardship  
**Program Description**  
Provides assistance to customers having difficulty paying utility bill. Funded through voluntary customer donations by rounding up bills. Administered by Douglas Community Services.  
**Eligibility Information**  
- Only eligible for assistance one time per year.  
- Must contact the Douglas Community Services to determine eligibility.  
**More Information**  
http://www.hannibalbpw.org/customer-service/project-share-care/
<table>
<thead>
<tr>
<th>City</th>
<th>Utility Department</th>
<th>Population Served</th>
<th>Program Description</th>
<th>Households Targeted</th>
<th>Type</th>
<th>Eligibility Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Independence</td>
<td>Independence Missouri Water Department</td>
<td>125,000</td>
<td>Sanitary Sewer Discount</td>
<td>Seniors</td>
<td>Bill Discount&lt;br&gt;Offers $1 discount to qualified persons who receive social security or similar retirement benefits.&lt;br&gt;Eligibility Information:&lt;br&gt;- Water use must be between 100 and 400 cubic feet per month during winter months.&lt;br&gt;- Must provide proof that you receive social security or similar retirement benefits at age 62 or over.&lt;br&gt;- Must contact the utility to determine eligibility.&lt;br&gt;More Information:&lt;br&gt;<a href="http://www.ci.independence.mo.us/Water/PmtAssist">http://www.ci.independence.mo.us/Water/PmtAssist</a></td>
<td></td>
</tr>
<tr>
<td>Kansas City</td>
<td>Kansas City Water Services</td>
<td>459,787</td>
<td>Needs-Based Assistance Program</td>
<td>Financial Hardship</td>
<td>Temporary Assistance&lt;br&gt;Offers financial assistance to customers in need.&lt;br&gt;Eligibility Information:&lt;br&gt;- Must contact the utility to determine eligibility.&lt;br&gt;More Information:&lt;br&gt;<a href="https://www.kcwaterservices.org/customer-service/">https://www.kcwaterservices.org/customer-service/</a></td>
<td></td>
</tr>
<tr>
<td>Moberly</td>
<td>Moberly Water Department</td>
<td>13,741</td>
<td>Water/Sewer Discount Program</td>
<td>Low-Income Seniors, Low-Income Disabled Persons</td>
<td>Bill Discount&lt;br&gt;Offers a 25% discount (maximum $10) from monthly water/sewer bill for one year.&lt;br&gt;Eligibility Information:&lt;br&gt;- Water/sewer bill must be in applicant’s name or spouse’s name.&lt;br&gt;- At least 65 years of age or permanently and totally disabled.&lt;br&gt;- Meet current income guidelines adopted by the city of Moberly.&lt;br&gt;- Must reapply annually to continue receiving discount.&lt;br&gt;More Information:&lt;br&gt;<a href="http://cityofmoberly.com/government-2/public-utilities/water-billing-collections/">http://cityofmoberly.com/government-2/public-utilities/water-billing-collections/</a></td>
<td></td>
</tr>
</tbody>
</table>
### Rolla | Rolla Municipal Utilities

| 19,559 population served |

**Program:** Helping Hand  
**Households Targeted:** Low-Income

**Program Description**
Provides assistance for Rolla residents who have difficulty paying their utility bills. Funded through voluntary customer donations. Administered by GRACE (Greater Rolla Area Charitable Enterprises).

**Eligibility Information**
- Must contact the utility to determine eligibility.

**More Information**

### St. Louis | Metropolitan St. Louis Sewer District

| 547,506 population served |

**Program:** Customer Assistance Program  
**Households Targeted:** Low-Income, Low-Income Seniors, Low-Income Disabled Persons

**Program Description**
Provides a 50% sewer rate reduction to qualified low-income, senior, and disabled customers.

**Eligibility Information**
- Must meet one of the following criteria:
  - Annual income for the previous year must be less than 200% of the most recent U.S. Department of Health and Human Services (HHS) poverty guidelines starting at $23,540 for 1 person per household to $81,780 for 8 persons per household ($8,320 for each additional person), or
  - Disabled citizens and seniors must earn less than 250% of the most recent HHS poverty guidelines starting at $29,425 for 1 person per household to $102,225 for 8 persons per household ($10,400 for each additional person).
- A customer must also:
  - Have liquid assets and real estate valued at less than $10,000, excluding their residence and automobiles. (Homeowners who are at least 62 years of age or disabled individuals are not subject to the liquid asset guideline.)
  - Own and/or reside as a tenant in the property that receives the rate reduction.
  - Own or live in a single-family residence or multi-unit property up to six units.

**More Information**
[http://www.stlmsd.com/customer-service/rate-information/qualifying-assistance](http://www.stlmsd.com/customer-service/rate-information/qualifying-assistance)
St. Louis and St. Charles County  |  Missouri American Water

1,100,000 population served

Program: **H2O Help to Others**
Households Targeted: **Emergency Relief**

**Program Description**
Provides supplemental funding to customers who have difficulty paying their bills. Funded by contributions from Missouri American Water and voluntary contributions from customers. Administered by created by Missouri American Water and Missouri’s Community Action Agencies.

**Eligibility Information**
- Must contact Community Action Agencies’ caseworkers to determine eligibility.

**More Information**
http://www.amwater.com/moaw/customer-service/low-income-program.html

Nebraska

Fremont  |  City of Fremont

25,000 population served

Program: **Care & Share**
Households Targeted: **Emergency Relief**

**Program Description**
Provides assistance for customer’s emergency payment of delinquent utility bills. Administered in cooperation with the Salvation Army.

**Eligibility Information**
- Customer of Fremont Department of Utilities service area.
- Have a delinquent residential utility bill and be subject to termination.
- Unable to qualify under other government assistance programs.

**More Information**
http://www.fremontne.gov/DocumentCenter/Home/View/737
<table>
<thead>
<tr>
<th>Omaha</th>
<th>Metropolitan Utilities District</th>
</tr>
</thead>
<tbody>
<tr>
<td>207,026 population served</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Program: <strong>Sewer Rate Assistance</strong></th>
<th>Type: <strong>Bill Discount</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>Low-Income</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**
Provides sewer rate assistance to eligible customers.

**Eligibility Information**
- Must qualify for Nebraska’s Low-Income Home Energy Assistance Program (LIHEAP).

**More Information**
http://www.mudomaha.com/faqs/there-assistance-available-paying-sewer-fees

<table>
<thead>
<tr>
<th>Program: <strong>United Way of the Midlands 2-1-1</strong></th>
<th>Type: <strong>Temporary Assistance</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>Emergency Relief</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**
Refers customer to social service agencies which help with utility bills in emergencies. Administered by the United Way.

**Eligibility Information**
- Contact United Way to determine eligibility.

**More Information**
http://www.mudomaha.com/customer-service/about-my-bill

<table>
<thead>
<tr>
<th>Program: <strong>Budget Plan</strong></th>
<th>Type: <strong>Flexible Terms</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>All Residential Customers</strong></td>
<td></td>
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</tbody>
</table>

**Program Description**
Offers customers the ability to have gas and water bills remain the same every month. Household’s annual charges are spread evenly over 12 months. At the end of the budget year a credit or debit balance automatically is factored into the next 12-month cycle.

**Eligibility Information**
- Must have an account balance of zero.

**More Information**
http://www.mudomaha.com/customer-service/about-my-bill
Nevada

**Clark County | Clark County Water Reclamation District**

*950,000 population served*

Program: **Payment Plan**  
Households Targeted: **Low-Income**

**Program Description**
Offers customers the ability to set up quarterly or monthly payment plans.

**Eligibility Information**
- Household income for the previous calendar year does not exceed the federal poverty guidelines for the current year.

**More Information**
http://www.cleanwaterteam.com/home.html

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**Henderson | City of Henderson**

*275,000 population served*

Program: **Disability Discount**  
Households Targeted: **Disabled Persons**

**Program Description**
Waives the monthly water and sewer basic service charge.

**Eligibility Information**
- Permanently disabled.
- Primary residence must be in Henderson, Nevada.
- Be the responsible party on utility bill.

**More Information**

---

Program: **Senior Citizen Discount**  
Households Targeted: **Seniors**

**Program Description**
Waives the monthly water and sewer basic service charge. Qualification guidelines are determined by the State of Nevada Division of Welfare and Supportive Services.

**Eligibility Information**
- Must be a resident of Henderson.
- Must be the responsible party on the utility bill.
- At least 62 years of age.
- Enrolled in the Nevada Energy Assistance Program.

**More Information**
### Las Vegas | Las Vegas Valley Water District

1,347,550 population served

**Program:** (information not found)  
**Type:** Temporary Assistance  
**Households Targeted:** Financial Hardship

**Program Description**
Helps customers who have difficulty paying their bill.

**Eligibility Information**
- Must contact the utility to determine eligibility.

**More Information**
http://www.lvvwd.com/custserv/billing_trouble.html

### Reno | City of Reno

300,000 population served

**Program:** Sewer Rebate Program  
**Type:** Bill Discount  
**Households Targeted:** Low-Income

**Program Description**
Provides financial assistance to customers with fixed incomes who meet certain eligibility criteria.

**Eligibility Information**
- A city of Reno resident and a property owner or renter.  
  - Receiving benefits from one of the following programs: The Nevada State Welfare Division Low Income Home Energy Assistance Program (LIHEA); Social Security Income (SSD) due to a disability; Supplemental Social Security Income (SSSI); Veterans Administration Disability (VA) benefits due to a disability you may also be eligible for a sewer rebate from the City of Reno. Customers will need to provide the annual letter of determination of benefits showing SSD, SSSI or VA disability.

**More Information**
http://www.reno.gov/government/departments/finance/sewer-service/sewer-rebate-program
## New Jersey

### Liberty | New Jersey American Water, Liberty

<table>
<thead>
<tr>
<th>609,305 population served</th>
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</thead>
</table>

<table>
<thead>
<tr>
<th>Program: Payment Arrangements</th>
<th>Type: Flexible Terms</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: Financial Hardship</td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**
Offers customers ability to create a plan to pay the balance of their bill over time.

**Eligibility Information**
- Must contact the utility to determine eligibility.

**More Information**

### Ocean City | New Jersey American Water, Ocean City

<table>
<thead>
<tr>
<th>127,000 population served</th>
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</table>

<table>
<thead>
<tr>
<th>Program: Payment Arrangements</th>
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<tbody>
<tr>
<td>Households Targeted: Financial Hardship</td>
<td></td>
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</tbody>
</table>

**Program Description**
Offers customers ability to create a plan to pay the balance of their bill over time.

**Eligibility Information**
- Must contact the utility to determine eligibility.

**More Information**

### New Jersey

<table>
<thead>
<tr>
<th>Program: H2O Help to Others</th>
<th>Type: Bill Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: Low-Income</td>
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</tbody>
</table>

**Program Description**
Provides grants of up to $500 to help pay water bills. Customers may also receive a 100% discount on their monthly fixed service charge for water. Administered by NJShares.

**Eligibility Information**
- Household income at or below 200% of the federal poverty guidelines starting at $1,962/month for 1 person per household to $6,815/month for 8 persons per household ($693 for each additional member).
- Must fulfill at least 50% of the payment terms.

**More Information**
Program: **H2O Help to Others**
Type: **Bill Discount**

Households Targeted: **Low-Income**

**Program Description**
Provides grants of up to $500 to help pay water bills. Customers may also receive a 100% discount on their monthly fixed service charge for water. Administered by NJShares.

**Eligibility Information**
- Household income at or below 200% of the federal poverty guidelines starting at $1,962/month for 1 person per household to $6,815/month for 8 persons per household ($693 for each additional member).
- Must fulfill at least 50% of the payment terms.

**More Information**

---

**Raritan | New Jersey American Water, Raritan**

609,305 population served

Program: **Payment Arrangements**
Type: **Flexible Terms**

Households Targeted: **Financial Hardship**

**Program Description**
Offers customers ability to create a plan to pay the balance of their bill over time.

**Eligibility Information**
- Must contact the utility to determine eligibility.

**More Information**

---

Program: **H2O Help to Others**
Type: **Bill Discount**

Households Targeted: **Low-Income**

**Program Description**
Provides grants of up to $500 to help pay water bills. Customers may also receive a 100% discount on their monthly fixed service charge for water. Administered by NJShares.

**Eligibility Information**
- Household income at or below 200% of the federal poverty guidelines starting at $1,962/month for 1 person per household to $6,815/month for 8 persons per household ($693 for each additional member).
- Must fulfill at least 50% of the payment terms.

**More Information**
### Short Hills | New Jersey American Water, Short Hills

- **Population Served:** 217,230

<table>
<thead>
<tr>
<th>Program: <strong>Payment Arrangements</strong></th>
<th>Type: <strong>Flexible Terms</strong></th>
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</thead>
<tbody>
<tr>
<td><strong>Households Targeted:</strong> <strong>Financial Hardship</strong></td>
<td></td>
</tr>
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</table>

**Program Description**
Offers customers ability to create a plan to pay the balance of their bill over time.

**Eligibility Information**
- Must contact the utility to determine eligibility.

**More Information**

<table>
<thead>
<tr>
<th>Program: <strong>H2O Help to Others</strong></th>
<th>Type: <strong>Bill Discount</strong></th>
</tr>
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<tbody>
<tr>
<td><strong>Households Targeted:</strong> <strong>Low-Income</strong></td>
<td></td>
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</tbody>
</table>

**Program Description**
Provides grants of up to $500 to help pay water bills. Customers may also receive a 100% discount on their monthly fixed service charge for water. Administered by NJShares.

**Eligibility Information**
- Household income at or below 200% of the federal poverty guidelines starting at $1,962/month for 1 person per household to $6,815/month for 8 persons per household ($693 for each additional member).
- Must fulfill at least 50% of the payment terms.

**More Information**

### Voorhees | New Jersey American Water, Coastal North

- **Population Served:** 352,000

<table>
<thead>
<tr>
<th>Program: <strong>Payment Arrangements</strong></th>
<th>Type: <strong>Flexible Terms</strong></th>
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</thead>
<tbody>
<tr>
<td><strong>Households Targeted:</strong> <strong>Financial Hardship</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**
Offers customers ability to create a plan to pay the balance of their bill over time.

**Eligibility Information**
- Must contact the utility to determine eligibility.

**More Information**
Program: **H2O Help to Others**  
Type: **Bill Discount**

Program Description
Provides grants of up to $500 to help pay water bills. Customers may also receive a 100% discount on their monthly fixed service charge for water. Administered by NJShares.

Eligibility Information
- Household income at or below 200% of the federal poverty guidelines starting at $1,962/month for 1 person per household to $6,815/month for 8 persons per household ($693 for each additional member).
- Must fulfill at least 50% of the payment terms.

More Information

---

Program: **Payment Arrangements**  
Type: **Flexible Terms**

Program Description
Offers customers ability to create a plan to pay the balance of their bill over time.

Eligibility Information
- Must contact the utility to determine eligibility.

More Information

---

Program: **H2O Help to Others**  
Type: **Bill Discount**

Program Description
Provides grants of up to $500 to help pay water bills. Customers may also receive a 100% discount on their monthly fixed service charge for water. Administered by NJShares.

Eligibility Information
- Household income at or below 200% of the federal poverty guidelines starting at $1,962/month for 1 person per household to $6,815/month for 8 persons per household ($693 for each additional member).
- Must fulfill at least 50% of the payment terms.

More Information
## New Mexico

### Albuquerque  |  Albuquerque Water Utility Authority

| 601,983 population served |

**Program:** Low-Income Water Credit  
**Type:** Bill Discount

**Households Targeted:** Low-Income

**Program Description**
Assists customers having difficulty paying their water and sewer bills. Administered by The Storehouse.

**Eligibility Information**
- Household income must meet program guidelines starting at $15,654/year for 1 person per household to $54,384/year for 8 persons per household ($3,792 for each additional member).
- Be current on water bill.

**More Information**
http://thestorehouseabq.org/outside-resources/

**Program:** Budget Payment Plan  
**Type:** Flexible Terms

**Households Targeted:** All Residential Customers

**Program Description**
Evenly distributes the cost of water, sewer, and refuse services over 12 months. The monthly budget payment amount is based on the average consumption for the preceding 12 months. If at the end of the 12-month period the customer paid less than the actual 12-month charges, the amount underpaid will be added to the estimated cost of the service for the following year's Budget Payment Plan.

**Eligibility Information**
- Residential property owners with a 12-month billing history and consistent on-time payments are eligible to apply.

**More Information**
http://www.abcwua.org/Budget_Payment_Plans.aspx
## New York

### Buffalo | Buffalo Water Authority

276,000 population served

<table>
<thead>
<tr>
<th>Program: <strong>Low Income Seniors</strong></th>
<th>Type: <strong>Bill Discount</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>Low-Income Seniors</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**

Provides a sliding scale exemption (between 5%-50%) for low-income seniors. Owners receiving this exemption are automatically qualified for Enhanced STAR exemption provided by Real Property Tax Law 425.

**Eligibility Information**

- At least 65 years of age (Exception: husband and wife, siblings: one must be 65 or older).
- Home must be primary residence of all owner(s) with at least 12 consecutive months of ownership.
- Annual household income less than $37,399.

**More Information**


### Lynbrook | New York American Water, Lynbrook

230,000 population served

<table>
<thead>
<tr>
<th>Program: <strong>Payment Arrangements</strong></th>
<th>Type: <strong>Flexible Terms</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>Financial Hardship</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**

Offers customers ability to create a plan to pay the balance of their bill over time.

**Eligibility Information**

- Must contact the utility to determine eligibility.
- Must pay at least 20% of the bill within 48 hours of the call.
- Must pay the rest of the bill, including any applicable late payment charges according to an agreed upon schedule (not to exceed 6 months).
- Must pay all future bills as they become due.

**More Information**

### Merrick | New York American Water, Merrick

**177,000 population served**

**Program:** Payment Arrangements  
**Households Targeted:** Financial Hardship  
**Type:** Flexible Terms

**Program Description**
Offers customers ability to create a plan to pay the balance of their bill over time.

**Eligibility Information**
- Must contact the utility to determine eligibility.
- Must pay at least 20% of the bill within 48 hours of the call.
- Must pay the rest of the bill, including any applicable late payment charges according to an agreed upon schedule (not to exceed 6 months).
- Must pay all future bills as they become due.

**More Information**

### New York City | New York City Department of Environmental Protection

**8,271,000 population served**

**Program:** Water Debt Assistance Program  
**Households Targeted:** Multi-Family Homeowners  
**Type:** Temporary Assistance

**Program Description**
Provides immediate and temporary relief from water and sewer debt for multifamily homeowners on the current year 90-day lien sale list.

**Eligibility Information**
- Multifamily homeowners.
- Properties must have more than $2,000 in overdue water and sewer bills outstanding for at least a year.
- Must have received either a “2015 Lien Sale Warning” letter or been placed on the 2015 90-day lien sale list.
- Property is owner-occupied and a Tax Class One property.
- Not already enrolled in the Water Debt Assistance Program.
- Received formal notifications of serious delinquency from their mortgage lender.
- Must acknowledge the existing water and sewer debt as valid.
- All future bills must be paid in full or the property will be included in a subsequent lien sale.
- Owner must enter a binding agreement that the water and sewer debt will be paid in full on or before the property is sold, transferred, or refinanced.
- Owner must be deemed as qualified through a means-test, which will evaluate the owner’s full financial picture to determine their ability to pay the debt.

**More Information**
Program: **Home Water Assistance Program**  
**Type:** Bill Discount  
**Households Targeted:** Low-Income  

**Program Description**
Makes water and sewer bills more affordable for low-income homeowners by providing a one-time non-refundable credit of $115.89. Administered in partnership with the NYC Human Resources Administration and the Department of Finance.

**Eligibility Information**
- Property is a one, two, three, or four family home.
- Those who receive a Senior Citizens Homeowners Exemption, or a Disabled Homeowners Exemption for property taxes.
- Received a Home Energy Assistance Program Regular Heating Benefit for the 2014-2015 heating season.

**More Information**

Program: **Free Home Water Conservation Kits**  
**Type:** Water Efficiency  
**Households Targeted:** All Residential Customers  

**Program Description**
Offers free water-saving kits containing retrofit fittings such as low-flow showerheads, faucet aerators, and gravity tank toilet water-saving devices that can reduce water consumption and associated energy costs.

**Eligibility Information**
- New York City resident with valid New York City residential property address.

**More Information**

**Western Nassau County | Water Authority of Western Nassau**

120,000 population served  

Program: **Elderly, Blind, or Disabled Program**  
**Type:** Flexible Terms  
**Households Targeted:** Seniors, Disabled Persons  

**Program Description**
Helps customer arrange a deferred payment plan or apply for aid from a social service agency, if necessary.

**Eligibility Information**
- At least 62 years of age, blind, or disabled.
- Everyone living with applicant must be at least 62 years of age or older, blind or disabled, or be age 18 or younger.

**More Information**
http://www.wawnc.org/cm/index.php?option=com_content&task=view&id=63&Itemid=68
Program: **Medical Emergency**  
Households Targeted: **Emergency Relief**

**Program Description**
Assists customers in contacting the local social service agency and/or arranges a deferred payment plan if the occupant may suffer a serious impairment to health or safety as a result of discontinuance of water service during the cold weather season (November 1 to April 15).

**Eligibility Information**
- Must meet one of the following conditions:
  - Suffer from a serious illness.
  - Suffer from a chronic medical condition.
  - Require uninterrupted water service for life support equipment.

**More Information**
http://www.wawnc.org/cm/index.php?option=com_content&task=view&id=63&Itemid=69

---

### North Carolina

#### Charlotte-Mecklenburg  |  Charlotte Water

796,209 population served

Program: **Bill Forgiveness and Payment Plans**  
Households Targeted: **Financial Hardship**

**Program Description**
Offers fee adjustments and payment plans when customers become delinquent.

**Eligibility Information**
- Must be a Charlotte resident with delinquent heating or water bills.

**More Information**
http://charmeck.org/city/charlotte/nbs/housing/Pages/EmergencyUtilityAssistance.aspx

---

#### Orange County  |  Orange Water and Sewer Authority

83,000 population served

Program: **Care to Share**  
Households Targeted: **Financial Hardship**

**Program Description**
Helps families having difficulty paying their water and sewer bill. Funded by voluntary donations. Administered by the Inter-Faith Council Social Service.

**Eligibility Information**
- Low- to moderate-income customers.
- Must contact Inter-Faith Council for Social Service to determine eligibility.

**More Information**
https://www.owasa.org/taste-of-hope
Program: **Payment Extensions**  
Type: **Flexible Terms**  
Households Targeted: **Financial Hardship**

**Program Description**
Offers the ability to create a payment plan.

**Eligibility Information**
- Must be a customer of Orange Water and Sewer Authority.
- Must be in need of bill payment assistance.

**More Information**
https://www.owasa.org/need-help-paying-your-bill

Program: **Water Efficiency**  
Type: **Water Efficiency**  
Households Targeted: **Financial Hardship**

**Program Description**
Works with local social service and affordable housing agencies to better inform customers of ways they can lower their Orange Water and Sewer Authority bills by reducing water use. The Inter-Faith Council for Social Service, Orange County Department of Social Services, and other agencies can educate customers about how water conservation helps affordability.

**Eligibility Information**
- Must be a customer of Orange Water and Sewer Authority.
- Must be in need of bill payment assistance.

**More Information**
http://www.owasa.org/service-affordability

### Ohio

**Ashland | Ashland Ohio Water Billing Department**

21,249 population served

Program: **Senior Discount**  
Type: **Bill Discount**  
Households Targeted: **Low-Income Seniors**

**Program Description**
Provides a 50% discount of the total bill.

**Eligibility Information**
- At least 65 years of age.
- Total annual income of $12,000 or less.

**More Information**
http://www.ashland-ohio.com/city-utilities/billing
<table>
<thead>
<tr>
<th>City</th>
<th>Program</th>
<th>Type</th>
<th>Population Served</th>
<th>Households Targeted</th>
<th>Program Description</th>
<th>Eligibility Information</th>
<th>More Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Canton</td>
<td>Homestead Exemption Discount</td>
<td>Bill Discount</td>
<td>186,357</td>
<td>Low-Income Seniors, Low-Income Disabled Persons</td>
<td>Provides a 10% discount on city sewer service and a 50% discount on city sanitation service.</td>
<td>At least 65 years of age, or be permanently and totally disabled. Total income must not exceed $30,500. Applicant must own and occupy the home as principal place of residence, effective January 1 of the filing year. Home must be inside city limits.</td>
<td><a href="https://cantonohio.gov/wrf/">https://cantonohio.gov/wrf/</a></td>
</tr>
<tr>
<td>Cleveland</td>
<td>The Affordability Program</td>
<td>Bill Discount</td>
<td></td>
<td>Low-Income</td>
<td>Offers a 40% discount on all standard water charges. This includes both the quarterly fixed cost recovery charge and the consumption charge. Customers enrolled in this program are automatically enrolled in Northeast Ohio Regional Sewer District’s affordability program (wastewater). Administered by the Cleveland Housing Network.</td>
<td>Must own and live at the service address. Household income must meet program guidelines starting at $23,340/year for 1 person per household to $55,820 for 5 persons per household ($8,120 for each additional member). Contact the Cleveland Housing Network for more information.</td>
<td><a href="http://www.clevelandwater.com/customer-service/water-rates/discount-programs">http://www.clevelandwater.com/customer-service/water-rates/discount-programs</a></td>
</tr>
<tr>
<td>City</td>
<td>Utility District</td>
<td>Population Served</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cleveland</td>
<td>Northeast Ohio Regional Sewer District</td>
<td>993,251</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Homestead Rate Program
- **Type:** Bill Discount
- **Households Targeted:** Low-Income Seniors, Low-Income Disabled Persons
- **Program Description:** Offers a rate discount of 40% on wastewater charges to the elderly or disabled.
- **Eligibility Information:**
  - At least 65 years of age, or anyone under 65 who is totally disabled.
  - Household income must not exceed $32,000.
  - Customers must own the property in which they live.
  - Property must be within the Sewer District’s service area.

### Wastewater Affordability Program
- **Type:** Bill Discount
- **Households Targeted:** Low-Income
- **Program Description:** Offers a rate reduction of 40% on sewer charges. Customers enrolled in this program are automatically enrolled in Cleveland Division of Water’s affordability program (drinking water).
- **Eligibility Information:**
  - Household income at or below 200% of the federal poverty guidelines starting at $23,540/year for 1 person per household to $56,820/year for 5 persons per household ($8,320 for each additional member).

### Sewer Crisis Assistance Program
- **Type:** Temporary Assistance
- **Households Targeted:** Financial Hardship
- **Program Description:** Offers credit of 50% of the outstanding sewer balance (up to $300) to customers once in a 12-month period. Administered by the Cleveland Housing Network.
- **Eligibility Information:**
  - Must have experienced an emergency in the past 6 months such as major medical expenses not covered by any other source (e.g., job less, separation/divorce, or death of a household member).
  - Has not received assistance within the last 12 months.
  - Contact the Cleveland Housing Network for more information.
### Columbus  |  City of Columbus Department of Public Utilities

1,051,995 population served

<table>
<thead>
<tr>
<th>Program: Senior Citizen Discount Program</th>
<th>Type: Bill Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: Low-Income Seniors</td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**

Provides a discount on water service charges for eligible senior citizens.

**Eligibility Information**

- At least 60 years of age.
- Have an active city of Columbus water account in applicant’s name (or spouse’s).
- Live in a single-family home with one water meter.
- Household income must be less than 150% of the federal poverty guidelines starting at $18,474/year for 1 person per household to $68,652/year for 9 persons per household.

**More Information**

https://columbus.gov/UtilityDiscounts/

<table>
<thead>
<tr>
<th>Program: Low Income Water and Sewer Discount Program, Single-Family Property</th>
<th>Type: Bill Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: Low-Income</td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**

Provides a 20% discount on water and sewer consumption charges.

**Eligibility Information**

- Household income must be less than 150% of the federal poverty guidelines starting at $18,474/year for 1 person per household to $68,652/year for 9 persons per household.
- Applicant must be currently enrolled in one of the following low income programs: Supplemental Nutrition Assistance Program (food stamps), Ohio Medicaid, Low Income Energy Assistance, Home Energy Assistance (HEAP), Ohio Works First, or public housing benefits.

**More Information**

https://columbus.gov/UtilityDiscounts/

<table>
<thead>
<tr>
<th>Program: Low Income Water and Sewer Discount, Multi-Unit/Master Metered Properties</th>
<th>Type: Bill Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: Low-Income Multi-Unit/Master Metered Property</td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**

Offers a 20% discount on water and sewer commodity charges.

**Eligibility Information**

- Property owner or agent bills tenants/renters for water and sewer services (i.e., lease states tenant pays for water/sewer services).
- At least 80% of the units have a household income less than 150% of the federal poverty guidelines starting at $18,474/year for 1 person per household to $68,652/year for 9 persons per household, or are currently enrolled in one of the following low-income programs: Supplemental Nutrition Assistance Program (food stamps), Ohio Medicaid, Low Income Energy Assistance, Home Energy Assistance (HEAP), Ohio Works First, Social Security Disability, Subsidized or public housing benefits, or other similar program approved by the Director of Public Utilities.

**More Information**

https://columbus.gov/UtilityDiscounts/
<table>
<thead>
<tr>
<th>Dayton</th>
<th>City of Dayton Department of Water</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>141,527 population served</td>
</tr>
</tbody>
</table>

Program: **Payment Plan**

Households Targeted: **Financial Hardship**

**Program Description**

Offers the ability to create a payment plan.

**Eligibility Information**

- Must contact the utility to determine eligibility.

**More Information**


<table>
<thead>
<tr>
<th>Montgomery County</th>
<th>Montgomery County Water Services</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>164,307 population served</td>
</tr>
</tbody>
</table>

Program: **Designated Senior Citizen Program**

Households Targeted: **Seniors**

**Program Description**

Provides a customized payment period to correspond to the date of pension check issuance.

**Eligibility Information**

- Must contact the utility to determine eligibility.

**More Information**

http://www.mcohio.org/departments/water_services/faqs.php

Program: **Payment Arrangements**

Households Targeted: **Financial Hardship**

**Program Description**

Payment arrangements may be available if have not had a history of returned checks, previously defaulted on arrangements, have not had a discharged bankruptcy, or had water service terminated for nonpayment. Arrangements are finalized in the utility office when an initial payment is made and future payment dates are scheduled. Property owners must approve tenant's payment plan.

**Eligibility Information**

- Must contact the utility to determine eligibility.

**More Information**

http://www.mcohio.org/departments/water_services/faqs.php
Toledo  |  Toledo Department of Public Utilities
360,000 population served

Program: Senior Water Discount Program  
Households Targeted: Low-Income Seniors, Low-Income Disabled Persons

Program Description
Offers a 25% discount regardless of income level. Residents who already receive the 25% discount on the water volume portion of their bills may qualify for an additional 15% discount based on income and household size.

Eligibility Information
- At least 65 years of age, or totally disabled, regardless of income.
- Must be the primary single-family, owner-occupied residence.
- To receive an additional discount, must meet U.S. Department of Health and Human Services income guidelines starting at $11,670/year for 1 person per household to $40,090/year for 8 persons per household.

More Information
http://toledo.oh.gov/media/169044/senior-water-discount-program-faq.pdf

Program: Voluntary Monthly Budget Plan  
Households Targeted: All Residential Customers

Program Description
Offers customer the ability to pay smaller, more frequent payments rather than paying a larger quarterly sum.

Eligibility Information
- Must contact the utility to set up plan.

More Information
http://toledo.oh.gov/media/66634/vmbp2.pdf

Oklahoma

Muskogee  |  Muskogee City Water Department
38,310 population served

Program: Reduced Rate Program  
Households Targeted: Low-Income Seniors, Low-Income Disabled Persons

Program Description
Offers reduced rates for eligible senior or disabled customers.

Eligibility Information
- Age 62 or older or those who are 100% disabled.
- Monthly income can not exceed $1,000/month for 1 person or $1,200/month per married couple.

More Information
http://www.muskogeeonline.org/departments/city_clerk/water_services/reduced_rate_program.php
**Program: Payment Plan**  
**Type:** Flexible Terms  
**Households Targeted:** Financial Hardship  

**Program Description**  
Offers customers the ability to set a payment plan before the scheduled cut-off date. Accounts are allowed two pay plans per year with a 4-month interval between plans.

**Eligibility Information**  
- Must contact the utility to determine eligibility.

**More Information**  

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**Norman | City of Norman**  
65,880 population served  

**Program: Low Income Rate**  
**Type:** Lifeline Rate  
**Households Targeted:** Low-Income  

**Program Description**  
Offers a $3.00 reduction in the base fee for water, a $1.85 reduction in the rate for 1,000 - 5,000 gallons, and a $2.50 discount on the sewer maintenance fee.

**Eligibility Information**  
- Annual income must meet federal poverty guidelines.

**More Information**  

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**Oklahoma City | City of Oklahoma City**  
598,000 population served  

**Program: H2O Program**  
**Type:** Temporary Assistance  
**Households Targeted:** Low-Income  

**Program Description**  
Helps customers having difficulty paying their water bill. Funded by voluntary customer donations, either rounding up their utility bill or contributing another amount.

**Eligibility Information**  
- Must contact Salvation Army to determine eligibility.

**More Information**  
Oregon

**Astoria | Astoria Public Works Department**

9,516 population served

Program: **Utility Assistance Program**

Type: **Bill Discount**

Households Targeted: **Low-Income**

**Program Description**

Provides financial assistance for customers having difficulty paying their current water/sewer bill.

**Eligibility Information**

- Household income must meet program guidelines starting at $1,792/month for 1 person per household to $4,549/month for 6 or more persons per household.

**More Information**

[http://www.astoria.or.us/Assets/dept_1/pm/pdf/uap%20customer%20information-updated%20june%202015.pdf](http://www.astoria.or.us/Assets/dept_1/pm/pdf/uap%20customer%20information-updated%20june%202015.pdf)

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**Beaverton, Hillsboro, Tigard, Unincorporated Washington County | Tualatin Valley Water District**

217,000 population served

Program: **Customer Assistance Program**

Type: **Temporary Assistance**

Households Targeted: **Emergency Relief**

**Program Description**

Provides emergency assistance for customers experiencing a temporary financial setback that limits ability to pay their bill. Funded by voluntary customer donations, either rounding up their utility bill or contributing another amount. Administered in partnership with Care to Share.

**Eligibility Information**

- Must have at least 6 months of water service history.
- Have not received assistance from the water district within the past year.
- Must have received an "urgent" water bill notice with a shut off date.
- Must contact Care to Share to determine additional eligibility criteria.

**More Information**

### Clackamas County | Water Environment Services

| 134,591 population served |

**Program:** **Low Income Customer Discount**  
**Type:** **Bill Discount**

**Households Targeted:** **Low-Income**

**Program Description**
Offers a reduction of 50% off the sanitary sewer portion of the monthly Sanitary Sewer and Surface Water bill. Low-income discounts are not applicable to Surface Water charges.

**Eligibility Information**
- Maximum gross annual income for 2015 is $21,774.50 for 1 person per household and $29,470.50 combined maximum gross income for all persons residing in the residence.
- Service to the property for which reduction is sought must be the principal residence of the person billed for service.
- Must have a current, paid account.

**More Information**

### Eugene | Eugene Water & Electric Board

| 178,100 population served |

**Program:** **Budget Billing**  
**Type:** **Flexible Terms**

**Households Targeted:** **All Residential Customers**

**Program Description**
Enables customers to receive a monthly utility bill spread evenly over a 12-month period. Previous 12 months are averaged to determine monthly payment.

**Eligibility Information**
- Must have at least 12 months of billing history at the address associated with the account.

**More Information**
[http://www.eweb.org/billing/budget](http://www.eweb.org/billing/budget)

**Program:** **Customer Care**  
**Type:** **Temporary Assistance**

**Households Targeted:** **Low-Income**

**Program Description**
Provides financial aid for qualifying limited-income customers. Customers may be eligible to receive up to $200 in bill assistance per year, which is credited directly to their account. Funded primarily through general revenues; also through voluntary customer contributions. Administered under a contract with the Lane County Human Services Division.

**Eligibility Information**
- Household income must meet program guidelines starting at $21,933 for 1 person per household to $63,266 for 12 persons per household ($1,265 for each additional member).

**More Information**
[http://www.eweb.org/assistance/guidelines](http://www.eweb.org/assistance/guidelines)
Program: **Job Loss Program**  
Households Targeted: **Financial Hardship**  

**Program Description**  
Provides up to $200 in bill payment assistance for jobless customers who are receiving unemployment compensation.

**Eligibility Information**  
- Must be currently receiving unemployment insurance payments.
- Have not received Customer Care assistance since October 1, 2015.

**More Information**  

Program: **Military Assistance**  
Households Targeted: **Active Military**  

**Program Description**  
Provides access for military personnel who are called to active duty into one of the special programs offered at Eugene Water & Electric Board (Customer Care or Customer Care Plus).

**Eligibility Information**  
- A wage-earning member of the household must be on active duty, or have been on active duty within the past 24 months.

**More Information**  
[http://www.eweb.org/assistance](http://www.eweb.org/assistance)

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**Gresham | City of Gresham**

117,538 population served

Program: **Utility Customer Assistance Program**  
Households Targeted: **Emergency Relief**  

**Program Description**  
Provides limited emergency funds to pay the utility bill for a customer experiencing financial hardship. Funded from contributions from residents, businesses, and employees.

**Eligibility Information**  
- Customer with a Gresham utility billing account.
- Single-family residence.
- Monthly income at or below 150% of the federal poverty guidelines.
- Extenuating circumstances that, using best judgment, warrant granting an exception and approving financial assistance.

**More Information**  
<table>
<thead>
<tr>
<th>Program: Stormwater Fee Discount</th>
<th>Type: Bill Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: Low-Income</td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**

Offers a 27% maximum reduction of the stormwater user charge portion of the water/sewer/stormwater bill.

**Eligibility Information**

- Must be a single-family residential house or duplex.

**More Information**


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<table>
<thead>
<tr>
<th>Hillsboro</th>
<th>Clean Water Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>342,641 population served</td>
<td></td>
</tr>
</tbody>
</table>

**Program: Payment Plan**

**Type: Flexible Terms**

**Households Targeted: Financial Hardship**

**Program Description**

Offers the ability to create a payment plan.

**Eligibility Information**

- Must contact the utility to determine eligibility.

**More Information**

[https://www.cleanwaterservices.org/for-residents/utility-billing/billing-faqs/](https://www.cleanwaterservices.org/for-residents/utility-billing/billing-faqs/)

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<table>
<thead>
<tr>
<th>Medford</th>
<th>City of Medford</th>
</tr>
</thead>
<tbody>
<tr>
<td>135,520 population served</td>
<td></td>
</tr>
</tbody>
</table>

**Program: Annual Payment Discount**

**Type: Bill Discount, Flexible Terms**

**Households Targeted: (information not found)**

**Program Description**

Offers customers the ability to receive a discount of 3.5% if 12 months of estimated utility fees are paid up front.

**Eligibility Information**

- Payments must be made in person at the utility’s office; pre-payments made through the mail, drop box or online will not receive the discount.

**More Information**

[http://www.ci.medford.or.us/Page.asp?NavID=2884](http://www.ci.medford.or.us/Page.asp?NavID=2884)
## Portland Water Bureau

564,600 population served

<table>
<thead>
<tr>
<th>Program</th>
<th>Type</th>
<th>Households Targeted</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bill Discounts for Accounts with Water and Sewer</td>
<td>Bill Discount</td>
<td>Low-Income</td>
<td>Offers a discount of $47.40 on the water portion of a bill and $88.62 on sewer/stormwater management charges, for a total of $136.02 on a 90-day bill. Administered by local area Community Service Center.</td>
</tr>
<tr>
<td>Bill Discounts for Sewer Only</td>
<td>Bill Discount</td>
<td>Low-Income</td>
<td>Offers a discount of $76.93 on a 60-day bill. Administered by local area Community Service Center.</td>
</tr>
<tr>
<td>Crisis Vouchers</td>
<td>Temporary Assistance</td>
<td>Low-Income</td>
<td>Provides a voucher for up to $150 in assistance once every 12 months.</td>
</tr>
</tbody>
</table>

### Eligibility Information
- Gross monthly household income must be under $1,828/month for 1 person household and under $4,850/month for 8 person household (add $105/month for each additional person).
- Contact local area Community Service Center to determine eligibility.

### More Information
- [https://www.portlandoregon.gov/water/article/565238](https://www.portlandoregon.gov/water/article/565238)
- [https://www.portlandoregon.gov/water/article/565238](https://www.portlandoregon.gov/water/article/565238)
- [https://www.portlandoregon.gov/water/article/565242](https://www.portlandoregon.gov/water/article/565242)
<table>
<thead>
<tr>
<th>Program: <strong>Utility Safety Net</strong></th>
<th>Type: <strong>Temporary Assistance</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>Financial Hardship</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Program Description</strong></td>
<td>Helps customers avoid shut-off of service if they have experienced a significant temporary change in household income due to employment, medical, and other personal emergencies. Safety Net is a last resort solution for these qualified customers who are unable to achieve a solution through normal payment options. Administered by the Portland Water Bureau and consists of deferred water shut-off, waiver of any recent delinquency charges, interest-free payment plans, and financial assistance.</td>
</tr>
<tr>
<td><strong>Eligibility Information</strong></td>
<td>Must contact the utility to determine eligibility.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Program: <strong>Payment Arrangements</strong></th>
<th>Type: <strong>Flexible Terms</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>Financial Hardship</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Program Description</strong></td>
<td>Offers the ability to create a payment plan. Customers billed monthly may request payment arrangements that extend the due date up to an additional 30 days. Customers billed bimonthly or quarterly may request payment arrangements that extend over the current billing period when necessary.</td>
</tr>
<tr>
<td><strong>Eligibility Information</strong></td>
<td>Must contact the utility to determine eligibility.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Program: <strong>Water Efficiency Program</strong></th>
<th>Type: <strong>Water Efficiency</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>Low-Income</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Program Description</strong></td>
<td>Provides financial assistance for repair of leaky toilets, faucets, plumbing and underground leaks to eligible customers who own and occupy their own homes. To qualify the household must be enrolled in the city’s low-income assistance program. The Portland Water Bureau has partnered with Multnomah county to provide these services.</td>
</tr>
<tr>
<td><strong>Eligibility Information</strong></td>
<td>Must contact Multnomah County to determine eligibility.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Program: <strong>Clean Rivers Rewards</strong></th>
<th>Type: <strong>Bill Discount</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>All Residential Customers</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Program Description</strong></td>
<td>Stormwater utility discount program where customers who manage stormwater on their property can receive up to a 100% discount for on-site stormwater management charges.</td>
</tr>
<tr>
<td><strong>Eligibility Information</strong></td>
<td>Must contact the utility to determine eligibility.</td>
</tr>
<tr>
<td><strong>More Information</strong></td>
<td><a href="https://www.portlandoregon.gov/bes/41976">https://www.portlandoregon.gov/bes/41976</a></td>
</tr>
</tbody>
</table>
### Salem | Salem Public Works

**189,000 population served**

<table>
<thead>
<tr>
<th>Program: <strong>Low-Income Utility Assistance Program</strong></th>
<th>Type: <strong>Temporary Assistance</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>Financial Hardship</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**

Helps customers experiencing short-term need for payment assistance. Customers may only receive this assistance for one bill during a 12-month cycle. Administered by the Salvation Army and St. Vincent de Paul.

**Eligibility Information**

- Contact Salvation Army or St. Vincent de Paul to determine eligibility.

**More Information**

http://www.cityofsalem.net/Departments/PublicWorks/Operations/CustomerServices/Pages/assistance.aspx

<table>
<thead>
<tr>
<th>Program: <strong>Wastewater Rate Assistance Program</strong></th>
<th>Type: <strong>Bill Discount</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>Low-Income Seniors, Low-Income Disabled Persons</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**

Offers discounts for the wastewater portion of utility bill to eligible seniors and disabled customers.

**Eligibility Information**

- At least 62 years of age and head of household, and does not receive housing assistance payments from a local housing authority; or a disabled head of household, and is unable to obtain gainful employment due to disability.
- Lives in a single-family residence with wastewater utility services.
- Must be the account holder for the utility bill.
- Household income must meet program guidelines starting at $11,750/year for 1 person per household to $22,150/year for 8 persons per household.

**More Information**

http://www.cityofsalem.net/Departments/PublicWorks/Operations/CustomerServices/Documents/WastewaterRateAssistanceProgram.pdf
Pennsylvania

**Aqua | Aqua America**

784,939 population served

Program: **Helping Hand**

Households Targeted: **Low-Income**

**Program Description**

Enables low-income customers make manageable monthly payments on their water account. Customers who make timely payments through Helping Hand receive a monthly credit to their accounts. The program also shows how to use less water with water conservation kits.

**Eligibility Information**

- Annual income below 200% of the federal poverty level.
- Account is more than 21 days past due.
- Must have at least $110 in unpaid water bills.

**More Information**


**Berwick | Pennsylvania American Water Company, Berwick**

16,000 population served

Program: **H2O Help to Others, Grant Program**

Households Targeted: **Low-Income**

**Program Description**

Offers eligible customers grants of up to $500/year on their water or wastewater bill.

**Eligibility Information**

- Household income at or below 200% of the federal poverty guidelines starting at $1,945/month for 1 person per household to $6,682/month for 8 person per household ($677 for each additional member).

**More Information**


Program: **H2O Help to Others, Service Fee Discounts**

Households Targeted: **Low-Income**

**Program Description**

Offers water customers an 80% discount on the monthly water service fee. Offers wastewater customers a 15% discount on the total wastewater charges.

**Eligibility Information**

- Household income at or below 150% of the federal poverty guidelines starting at $1,459/month for 1 person per household to $5,011/month for 8 persons per household ($507 for each additional person).

**More Information**

<table>
<thead>
<tr>
<th>Program: <strong>H2O Help to Others, Water-Saving Devices and Education</strong></th>
<th>Type: <strong>Water Efficiency</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>Low-Income</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Program Description</strong></td>
<td></td>
</tr>
<tr>
<td>Offers customers a water-saving kit that includes a low-flow</td>
<td></td>
</tr>
<tr>
<td>shower head, faucet aerators, a toilet tummy, and an</td>
<td></td>
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<tr>
<td>education book on how to install the devices and provides</td>
<td></td>
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<tr>
<td>helpful tips on how to save water inside and outside the</td>
<td></td>
</tr>
<tr>
<td>home.</td>
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</tr>
<tr>
<td><strong>Eligibility Information</strong></td>
<td></td>
</tr>
<tr>
<td>• Household income at or below 200% of the federal poverty</td>
<td></td>
</tr>
<tr>
<td>guidelines starting at $1,945/month for 1 person per</td>
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</tr>
<tr>
<td>household to $6,682/month for 8 person per household ($677</td>
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<td>for each additional member.</td>
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<tr>
<td><strong>More Information</strong></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Program: <strong>Payment Arrangements</strong></th>
<th>Type: <strong>Flexible Terms</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>Financial Hardship</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Program Description</strong></td>
<td></td>
</tr>
<tr>
<td>Offers customers ability to create a plan to pay the</td>
<td></td>
</tr>
<tr>
<td>balance of their bill over time.</td>
<td></td>
</tr>
<tr>
<td><strong>Eligibility Information</strong></td>
<td></td>
</tr>
<tr>
<td>• Must contact the utility to determine eligibility.</td>
<td></td>
</tr>
<tr>
<td><strong>More Information</strong></td>
<td></td>
</tr>
<tr>
<td><a href="http://www.amwater.com/paaw/customer-service/low-income-program.html">http://www.amwater.com/paaw/customer-service/low-income-program.html</a></td>
<td></td>
</tr>
</tbody>
</table>

**Lake Scranton | Pennsylvania American Water Company, Lake Scranton**

| 134,570 population served                                   |                          |

<table>
<thead>
<tr>
<th>Program: <strong>H2O Help to Others, Grant Programs</strong></th>
<th>Type: <strong>Bill Discount</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>Low-Income</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Program Description</strong></td>
<td></td>
</tr>
<tr>
<td>Offers eligible customers grants of up to $500/year on</td>
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<tr>
<td>their water or wastewater bill.</td>
<td></td>
</tr>
<tr>
<td><strong>Eligibility Information</strong></td>
<td></td>
</tr>
<tr>
<td>• Household income at or below 200% of the federal poverty</td>
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<tr>
<td>guidelines starting at $1,945/month for 1 person per</td>
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<td>household to $6,682/month for 8 person per household ($677</td>
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<td>for each additional member.</td>
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<tr>
<td><strong>More Information</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Program: <strong>H2O Help to Others, Service Fee Discounts</strong></th>
<th>Type: <strong>Bill Discount</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>Low-Income</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Program Description</strong></td>
<td></td>
</tr>
<tr>
<td>Offers water customers an 80% discount on the monthly water</td>
<td></td>
</tr>
<tr>
<td>service fee. Offers wastewater customers a 15% discount</td>
<td></td>
</tr>
<tr>
<td>on the total wastewater charges.</td>
<td></td>
</tr>
<tr>
<td><strong>Eligibility Information</strong></td>
<td></td>
</tr>
<tr>
<td>• Household income at or below 150% of the federal poverty</td>
<td></td>
</tr>
<tr>
<td>guidelines starting at $1,459/month for 1 person per</td>
<td></td>
</tr>
<tr>
<td>household to $5,011/month for 8 persons per household ($507</td>
<td></td>
</tr>
<tr>
<td>for each additional person).</td>
<td></td>
</tr>
<tr>
<td><strong>More Information</strong></td>
<td></td>
</tr>
</tbody>
</table>
### H2O Help to Others, Water-Saving Devices and Education

**Households Targeted:** Low-Income

**Program Description**
Offers customers a water-saving kit that includes a low-flow shower head, faucet aerators, a toilet tummy, and an education book on how to install the devices and provides helpful tips on how to save water inside and outside the home.

**Eligibility Information**
- Household income at or below 200% of the federal poverty guidelines starting at $1,945/month for 1 person per household to $6,682/month for 8 person per household ($677 for each additional member).

**More Information**

### Payment Arrangements

**Households Targeted:** Financial Hardship

**Program Description**
Offers customers ability to create a plan to pay the balance of their bill over time.

**Eligibility Information**
- Must contact the utility to determine eligibility.

**More Information**
http://www.amwater.com/paaw/customer-service/low-income-program.html

### Philadelphia Water Department

**1,600,000 population served**

**Program:** Payment Agreements  |  **Type:** Flexible Terms

**Households Targeted:** Financial Hardship

**Program Description**
Offers customers who are having difficulty paying taxes or water bills on time or in full the ability to arrange a payment agreement. For residential agreements, a 25% down payment is required and must be paid in 6-12 months.

**Eligibility Information**
- Must contact the utility to determine eligibility.

**More Information**
http://www.phila.gov/Revenue/payments/agreements/Pages/StandardAgreement.aspx
<table>
<thead>
<tr>
<th>Program:</th>
<th>Type:</th>
<th>Households Targeted:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Conservation Assistance Program (CAP)</strong></td>
<td><strong>Water Efficiency</strong></td>
<td>Low-Income</td>
</tr>
<tr>
<td><strong>Program Description</strong></td>
<td>Provides water conservation devices and education to low-income customers for average water usage savings of more than 25% for participants. Administered by the CMC Energy Coordinating Agency and Neighborhood Energy Centers under a Water Department grant.</td>
<td></td>
</tr>
<tr>
<td><strong>Eligibility Information</strong></td>
<td>At or below 150% of poverty level.</td>
<td></td>
</tr>
<tr>
<td><strong>More Information</strong></td>
<td><a href="http://www.phila.gov/water/educationoutreach/customerassistance/Pages/default.aspx">http://www.phila.gov/water/educationoutreach/customerassistance/Pages/default.aspx</a></td>
<td></td>
</tr>
<tr>
<td><strong>Senior Citizen Water Bill Discount</strong></td>
<td><strong>Bill Discount</strong></td>
<td>Seniors</td>
</tr>
<tr>
<td><strong>Program Description</strong></td>
<td>Provides a 25% discount on water and sewer bills. Administered by Water Revenue Bureau.</td>
<td></td>
</tr>
<tr>
<td><strong>Eligibility Information</strong></td>
<td>Be the customer of record. At least 65 years of age. Total annual income (for all household members) must not exceed $32,000.</td>
<td></td>
</tr>
<tr>
<td><strong>More Information</strong></td>
<td><a href="http://www.phila.gov/Revenue/payments/agreements/Pages/SeniorCitizenPrograms.aspx">http://www.phila.gov/Revenue/payments/agreements/Pages/SeniorCitizenPrograms.aspx</a></td>
<td></td>
</tr>
<tr>
<td><strong>Utility Emergency Services Fund (UESF)</strong></td>
<td><strong>Temporary Assistance</strong></td>
<td>Low-Income</td>
</tr>
<tr>
<td><strong>Program Description</strong></td>
<td>Prevents service shut-off, or restores water service for low-income customers. Provides up to $500 every other year. Administered by the non-profit Utility Emergency Services Fund with application assistance available from the Water Revenue Bureau.</td>
<td></td>
</tr>
<tr>
<td><strong>Eligibility Information</strong></td>
<td>At or below 175% of poverty level.</td>
<td></td>
</tr>
<tr>
<td><strong>More Information</strong></td>
<td><a href="http://www.phila.gov/water/educationoutreach/customerassistance/Pages/default.aspx">http://www.phila.gov/water/educationoutreach/customerassistance/Pages/default.aspx</a></td>
<td></td>
</tr>
<tr>
<td><strong>Water Revenue Assistance Program (WRAP)</strong></td>
<td><strong>Temporary Assistance</strong></td>
<td>Low-Income</td>
</tr>
<tr>
<td><strong>Program Description</strong></td>
<td>Offers grants of up to $200 on water bills to prevent shut-off for low-income customers. Assists customers in obtaining federal energy assistance. Administered by the Water Revenue Bureau.</td>
<td></td>
</tr>
<tr>
<td><strong>Eligibility Information</strong></td>
<td>Household income must meet program guidelines starting at $2,452/month for 1 person per household to $8,519/month for 8 persons per household ($867 for each additional person).</td>
<td></td>
</tr>
<tr>
<td><strong>More Information</strong></td>
<td><a href="http://www.phila.gov/Revenue/payments/agreements/Pages/LowIncome.aspx">http://www.phila.gov/Revenue/payments/agreements/Pages/LowIncome.aspx</a></td>
<td></td>
</tr>
<tr>
<td>Program: <strong>Homeowners Emergency Loan Program (HELP)</strong></td>
<td>Type: <strong>Flexible Terms, Water Efficiency</strong></td>
<td></td>
</tr>
<tr>
<td>-----------------------------------------------------</td>
<td>------------------------------------------</td>
<td></td>
</tr>
<tr>
<td><strong>Households Targeted:</strong> Emergency Relief <strong>Program Description</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Offers emergency loan assistance if received a Notice of Defect from the Water Department indicating that water and sewer lines are broken or leaking. The money loaned for the repairs will be at a 0% interest rate and payable over a 60-month period.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Eligibility Information</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>• Property must be a residential dwelling and not listed as a commercial property.</td>
</tr>
<tr>
<td>• Homeowner must have received a Notice of Defect issued by the Water Department.</td>
</tr>
<tr>
<td>• Property’s water bill must be current. Money owed cannot exceed two billing cycles.</td>
</tr>
<tr>
<td>• Money owed cannot exceed two (2) billing cycles.</td>
</tr>
<tr>
<td>• Property must be owner-occupied at the time the Notice of Defect was issued and the services requested and cannot have any more than four units.</td>
</tr>
<tr>
<td>• Property must have an operable AMR water meter.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>More Information</strong></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Pittsburgh</th>
<th>Pennsylvania American Water Company, Pittsburgh</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>516,411 population served</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Program: <strong>H2O Help to Others, Grant Programs</strong></th>
<th><strong>Type: Bill Discount</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Households Targeted:</strong> Low-Income <strong>Program Description</strong></td>
<td></td>
</tr>
<tr>
<td>Offers eligible customers grants of up to $500/year on their water or wastewater bill.</td>
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</tbody>
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<th><strong>Eligibility Information</strong></th>
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<tr>
<th>Program: <strong>H2O Help to Others, Service Fee Discounts</strong></th>
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<tbody>
<tr>
<td><strong>Households Targeted:</strong> Low-Income <strong>Program Description</strong></td>
<td></td>
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<tr>
<td>Offers water customers an 80% discount on the monthly water service fee. Offers wastewater customers a 15% discount on the total wastewater charges.</td>
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<tr>
<th><strong>More Information</strong></th>
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</thead>
<tbody>
<tr>
<td>Program: <strong>H2O Help to Others, Water-Saving Devices and Education</strong></td>
</tr>
<tr>
<td>---------------------------------------------------------------</td>
</tr>
<tr>
<td><strong>Households Targeted:</strong> <strong>Low-Income</strong></td>
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<tr>
<td><strong>Program Description</strong></td>
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<tr>
<td>Offers customers a water-saving kit that includes a low-flow shower head, faucet aerators, a toilet tummy, and an education book on how to install the devices and provides helpful tips on how to save water inside and outside the home.</td>
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<td><strong>More Information</strong></td>
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<tr>
<th>Program: <strong>Payment Arrangements</strong></th>
<th>Type: <strong>Flexible Terms</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Households Targeted:</strong> <strong>Financial Hardship</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Program Description</strong></td>
<td></td>
</tr>
<tr>
<td>Offers customers ability to create a plan to pay the balance of their bill over time.</td>
<td></td>
</tr>
<tr>
<td><strong>Eligibility Information</strong></td>
<td></td>
</tr>
<tr>
<td>- Must contact the utility to determine eligibility.</td>
<td></td>
</tr>
<tr>
<td><strong>More Information</strong></td>
<td></td>
</tr>
<tr>
<td><a href="http://www.amwater.com/paaw/customer-service/low-income-program.html">http://www.amwater.com/paaw/customer-service/low-income-program.html</a></td>
<td></td>
</tr>
</tbody>
</table>

**Wyoming Valley** | **Wyoming Valley Sanitation Authority**

**216,923 population served**

<table>
<thead>
<tr>
<th>Program: <strong>(information not found)</strong></th>
<th>Type: <strong>Bill Discount, Flexible Terms</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Households Targeted:</strong> <strong>All Residential Customers</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Program Description</strong></td>
<td></td>
</tr>
<tr>
<td>Gives residential customers the opportunity to pay for the entire year and receive a 2% discount.</td>
<td></td>
</tr>
<tr>
<td><strong>Eligibility Information</strong></td>
<td></td>
</tr>
<tr>
<td>- Must be a residential customer.</td>
<td></td>
</tr>
<tr>
<td>- Must contact the utility to set up.</td>
<td></td>
</tr>
<tr>
<td><strong>More Information</strong></td>
<td></td>
</tr>
<tr>
<td><a href="http://www.wvsa.org/billing.php">http://www.wvsa.org/billing.php</a></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Program: <strong>Payment Schedules</strong></th>
<th>Type: <strong>Flexible Terms</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Households Targeted:</strong> <strong>Financial Hardship</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Program Description</strong></td>
<td></td>
</tr>
<tr>
<td>Offers the ability to create a payment plan.</td>
<td></td>
</tr>
<tr>
<td><strong>Eligibility Information</strong></td>
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<tr>
<td>- Must contact the utility to determine eligibility.</td>
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<td><strong>More Information</strong></td>
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<tr>
<td><a href="http://www.wvsa.org/customer.php">http://www.wvsa.org/customer.php</a></td>
<td></td>
</tr>
</tbody>
</table>
### South Carolina

#### Beaufort - Jasper  |  Beaufort - Jasper Water and Sewer Authority

| 103,358 population served |

**Program:** The Thad Coleman Fund  
**Type:** Temporary Assistance

**Households Targeted:** Financial Hardship

**Program Description**

Helps families facing financial hardship pay the costs to connect to the public water and sewer system. Funded in part through voluntary customer donations through a one-time donation or by rounding up bills to the next highest dollar amount. Administered by the Beaufort and Jasper Departments of Social Services (DSS) and Beaufort-Jasper-Colleton-Hampton Comprehensive Health (BJCHCH).

**Eligibility Information**

- Assistance based on family size, total household income, and government guidelines.
- Must contact Beaufort and Jasper Departments of Social Services (DSS) and Beaufort-Jasper-Colleton-Hampton Comprehensive Health (BJCHCH) to determine eligibility.

**More Information**

http://www.bjwsa.org/thad-coleman/

---

#### Charleston  |  Charleston Water System

| 214,367 population served |

**Program:** Operation Round-Up  
**Type:** Temporary Assistance

**Households Targeted:** Financial Hardship

**Program Description**

Gives customers the opportunity to support water-related charitable causes through their monthly water bill. Funded by voluntary customer donations through the Operation Round Up program. Administered by the Good Neighbor Program and Water Missions International.

**Eligibility Information**

- Eligibility will be based on the poverty level established by the Office of Management and Budget or the U.S. Department of Health and Human Services, and as further defined in the State LIHEAP (Low-Income Home Energy Assistance Program) Plan for similar programs. The income, household size and maximum annual contributions are defined by the 2014 Federal Poverty Level guidelines.

**More Information**

Greer | Greer Commission of Public Works

325,169 population served

Program: Equal Payment Plan
Households Targeted: All Residential Customers

Program Description
Averages the monthly bill amounts to assist customers with budgeting. The customer pays a fixed amount on the utility bill for an 11-month period. The amount is based on the customer’s actual usage for the most recent 12 months of service. The balance due, if any, is to be paid on the 12th month (referred to as “the settle-up month”).

Eligibility Information
- Have services other than Water Only Service.
- Have at least a 12-month payment history.
- Have zero account balance.
- Maintain a “good” payment history.
- Not have been removed from the Equal Payment Plan program within the last 12 months.
- Pay every month prior to the settle-up month, even if actual account balance is a credit amount.

More Information
http://www.greercpw.com/?page_id=54

Program: Payment Assistance
Households Targeted: Financial Hardship

Program Description
Helps customers having difficulty paying their water and/or wastewater bills.

Eligibility Information
- Must contact the utility to determine eligibility.
- Additional assistance may be provided through the Greer Relief and Resources Agency, Inc.

More Information
http://www.greercpw.com/greer-payment-options

Program: Caring People Working Together
Households Targeted: Seniors, Disabled Persons

Program Description
Provides third party notification for elderly, disabled, or severely dependent customers where the loss of service could cause a potential life-threatening situation. Utility will contact a friend or relative if a customer’s utility bill inadvertently goes past due to provide an additional level of safety from disconnection for those who may have forgotten to mail in a payment. The third party contact is not be responsible for the bill, just asked to contact the customer as a reminder.

Eligibility Information
- Must contact the utility to determine eligibility.

More Information
http://www.greercpw.com/greer-payment-options
Spartanburg | Spartanburg Water System

130,929 population served

Program: The Good Neighbor Program
Households Targeted: Financial Hardship

Program Description
Provides financial assistance for customers having difficulty paying their water/sewer bill. Funded through voluntary customer donations, through either a regular donation amount that is added to the water bill or a one-time donation. Administered by the Salvation Army.

Eligibility Information
- Households served by Spartanburg Water.
- Demonstrate financial need.
- Contact the Salvation Army to determine eligibility.

More Information
http://www.spartanburgwater.org/good-neighbor-program

South Dakota

Pierre | City of Pierre Water Department

13,646 population served

Program: Pierre Area Referral Services
Households Targeted: Financial Hardship

Program Description
Assists customers in need. Funded through customer donations by having their utility bill rounded up to the nearest dollar. Administered by Pierre Area Referral Services.

Eligibility Information
- Must contact Pierre Area Referral Services to determine eligibility.

More Information
http://www.cityofpierre.org/461/Round-Up-Your-Utility-Bill
### Tennessee

#### Chattanooga | Tennessee American Water

| 300,000 population served |

**Program:** Project Water Help  
**Type:** Temporary Assistance  
**Households Targeted:** Emergency Relief

**Program Description**

Provides supplemental funding to customers having difficulty paying their bills. Often connects customers with other sources of aid in their communities, including other assistance programs for which they may qualify. Funded by voluntary customer donations and contributions. Administered by the United Way.

**Eligibility Information**

- Must be a customer of Tennessee American Water.
- Must be in danger of losing primary source of water.
- Must meet the United Way's "basic needs" criteria.
- Contact the utility or United Way to determine eligibility.

**More Information**

http://www.amwater.com/tnaw/customer-service/low-income-program.html

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**Program:** Payment Arrangements  
**Type:** Flexible Terms  
**Households Targeted:** Financial Hardship

**Program Description**

Offers customers ability to create a plan to pay the balance of their bill over time.

**Eligibility Information**

- Must pay at least 25% of the bill within 48 hours of the call.
- Must pay the rest of the bill, including any applicable late payment charge, according to an agreed upon schedule (not to exceed 6 months).
- Must pay future bills as they become due.
- Only customers who have not broken similar agreements in the past 12 months are eligible to make these payment arrangements.

**More Information**

http://www.amwater.com/tnaw/customer-service/low-income-program.html
### Memphis | Memphis Light, Gas and Water

**671,450 population served**

<table>
<thead>
<tr>
<th>Program: <strong>Extended Payment Plans</strong></th>
<th>Type: <strong>Flexible Terms</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>Financial Hardship</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**
Establishes a repayment plan for past due balance in addition to the regular utility bill.

**Eligibility Information**
- Must contact the utility to determine eligibility.

**More Information**
http://www.mlgw.com/residential/assistanceprograms

<table>
<thead>
<tr>
<th>Program: <strong>Budget Billing</strong></th>
<th>Type: <strong>Flexible Terms</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>All Residential Customers</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**
Offers customers the ability to pay the same amount every month on the utility bill. Calculated by averaging utility bills over two 6-month periods from the previous year.

**Eligibility Information**
- Must have an active account.
- Must have lived at current address for a minimum of 6 months.
- Must be current on your account to remain in the program.
- Installment must be paid by the due date each month.

**More Information**
http://www.mlgw.com/residential/budgetbilling01

<table>
<thead>
<tr>
<th>Program: <strong>Plus-1</strong></th>
<th>Type: <strong>Temporary Assistance</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>Financial Hardship</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**
Provides one-time payment of utility services for people experiencing temporary financial hardships such as a death in the family or job loss. Funded through customer donations. Customers are able to provide a donation or add $1 or more to their monthly bill to contribute to this program. Administered by the Metropolitan Inter-Faith Association.

**Eligibility Information**
- Must contact the utility to determine eligibility.

**More Information**
http://www.mlgw.com/plus1
Program: **Net Due Date Program**  
Households Targeted: **Low-Income Seniors, Low-Income Disabled Persons**

**Program Description**
Allows residential customers to change their due date to the 12th of each month if they are receiving income in the form of Social Security, Disability, or pension once a month (and are not supplementing that income).

**Eligibility Information**
- Must be retired or on a fixed income and receive only one check at the beginning of each month.
- Must contact the utility to determine eligibility.

**More Information**
http://www.mlgw.com/images/content/files/pdf/SpecialAssistancePrograms.pdf

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**Murfreesboro | Murfreesboro Water and Sewer Department**
100,922 population served

Program: **Sanitary Sewer Tap Program**  
Households Targeted: **Low-Income**

**Program Description**
Assists homeowners in paying Murfreesboro Water and Sewer Department sanitary sewer system connection fees. Assistance is in the form of a grant and is subject to the availability of Community Development Block Grant funding budgeted for the program. The program grant will be 75% of both the single-family connect fee and sewer cleanout fee for those classified as low-income and 100% of the fees for those classified as very low-income.

**Eligibility Information**
- Be the owner of the property and have resided in the dwelling for not less than one year.
- Household income must be at or below 80% of the median income in the Nashville-Murfreesboro MSA starting at $37,450/year for "low-income" and $23,450 for "very low-income" for 1 person per household to $70,650/year for "low-income" and $44,200/year for "very low-income" for 8 persons per household.
- Be a U.S. citizen or a legal resident alien.
- Ownership is in the form of a fee-simple title or a 99-year leasehold.

**More Information**
http://www.murfreesborotn.gov/DocumentCenter/View/2140
Nashville | Metro Water Services
599,595 population served

Program: **Deferred Due Date Program**
Households Targeted: **Low-Income, Low-Income Seniors**

**Program Description**
Permits qualified residential and not-for-profit commercial customers to extend their payment date, with payment due on the eighth day of the month following the billing date or 15 days from the bill date, whichever provides the most number of days to pay the bill. This allows qualified customers to delay payment until after they receive one of the benefits covered under this program.

**Eligibility Information**
- Must be a residential customer.
- Be a bona fide recipient of one of the following benefits: social security benefits, service pension benefits, retirement benefits, or monthly payments (nonwages or salary) from local, state, or federal government agencies.
- May only request for primary residence.
- Have an account in good standing at time of the application.
- Not-for-profit commercial customers must provide proof of 501(c)(3) status and have an account in good standing at time of the application.

**More Information**
[http://www.nashville.gov/Water-Services/Customers/Assistance-and-Protection-Programs.aspx#flexiblepayment](http://www.nashville.gov/Water-Services/Customers/Assistance-and-Protection-Programs.aspx#flexiblepayment)

Texas

Arlington | City of Arlington Water Utilities
365,860 population served

Program: **Care & Share Program**
Households Targeted: **Financial Hardship**

**Program Description**
Helps customers with temporary financial problems and crises. Funded by customer donations. Administered by a local charitable organization.

**Eligibility Information**
- Must need assistance due to unemployment, illness or other emergencies.

**More Information**
<table>
<thead>
<tr>
<th>City</th>
<th>Utility</th>
<th>Population Served</th>
<th>Program Description</th>
<th>Eligibility Information</th>
<th>More Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Austin</td>
<td>City of Austin, Austin Energy</td>
<td>903,570</td>
<td>Customer Assistance Program</td>
<td>Reduces utility bills an average of $650 a year.</td>
<td>Applicant or someone in applicant's household must participate in one of these programs: Medicaid Program, Supplemental Nutrition Assistance Program (SNAP), Children’s Health Insurance Program (CHIP), Telephone Lifeline Program, Travis County Comprehensive Energy Assistance Program (CEAP), Medical Access Program (MAP), or Supplemental Security Income (SSI).</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Payment Arrangement</td>
<td>Allows customers the opportunity to pay off a past-due bill balance to keep their utility accounts in good standing.</td>
<td>Must contact the utility to determine eligibility.</td>
</tr>
<tr>
<td>Corpus Christi</td>
<td>City of Corpus Christi Water Department</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>---------------</td>
<td>----------------------------------------</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>297,467 population served</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Program: **Plumbers to People Program**
Households Targeted: **Low-Income**

**Program Description**
Provides plumbing assistance to very-low-income residential homeowners to repair leaking plumbing fixtures in their homes.

**Eligibility Information**
- Customer of City of Corpus Christi Water Department.
- Applicant must be the homeowner.
- Reside in the house one year prior to applying.
- Household income must meet city of Corpus Christi guidelines.
- Persons with a child 4 years or younger residing in the house or with a family member on critical care equipment and who meet one of the other four eligibility requirements.

**More Information**
http://www.cctexas.com/Assets/Departments/Financial-Services/FSFiles/PlumbersToPeople.pdf

<table>
<thead>
<tr>
<th>Corsicana</th>
<th>Corsicana Utilities Department</th>
</tr>
</thead>
<tbody>
<tr>
<td>25,100 population served</td>
<td></td>
</tr>
</tbody>
</table>

Program: **Senior Citizen Discount**
Households Targeted: **Seniors**

**Program Description**
Offers a 3,000-gallon allowance for inside city limit residential customers with a ¾-inch meter only and a reduced Street Improvement Fee Charge of $7.00/month.

**Eligibility Information**
- At least 65 years of age.

**More Information**
http://www.cityofcorsicana.com/DocumentCenter/View/212
### Dallas | City of Dallas

1,253,000 population served

<table>
<thead>
<tr>
<th>Program: <strong>Operation WaterShare</strong></th>
<th>Type: <strong>Temporary Assistance</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>Financial Hardship</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**

Provides temporary financial assistance for customers having difficulty paying their current water/sewer bill. Funded in part through customer donations.

**Eligibility Information**

- Must contact Dallas Water Utilities’ Operation WaterShare to determine eligibility.

**More Information**

http://dallascityhall.com/departments/waterutilities/Pages/water_helping_others.aspx

<table>
<thead>
<tr>
<th>Program: <strong>Minor Plumbing Repair Program</strong></th>
<th>Type: <strong>Water Efficiency</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>Low-Income</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**

Provides free assistance with minor plumbing repairs and fixture replacement to reduce water waste and high water bills to low-income customers. Plumbing problems that qualify include leaking toilets, faucets, and showerheads; outdoor hose bib leaks; and easily accessible pipe joint leaks.

**Eligibility Information**

- Customer of Dallas Water Utility.
- Must be homeowners and reside on their property.
- Household income must meet U.S. Department of Housing and Urban Development’s low-income guidelines.

**More Information**

http://dallascityhall.com/departments/waterutilities/Pages/water_helping_others.aspx

### Fort Worth | City of Fort Worth

812,238 population served

<table>
<thead>
<tr>
<th>Program: <strong>Bill Assistance Program</strong></th>
<th>Type: <strong>Temporary Assistance</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>Low-Income, Financial Hardship</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**

Helps customers who are having difficulty paying their water/sanitation bills.

**Eligibility Information**

- Customer of Fort Worth Water Department.
- Household income must be at or below 175% of the federal poverty income guidelines.
- Extraordinary events or crisis situations that have or will deplete financial resources.
- If extensive water bill is due to plumbing problems, problem must be resolved before assistance with water bill is provided.
- Household’s income is insufficient to address essential needs.

**More Information**

http://fortworthtexas.gov/water/account/bill-assistance/
### Grand Prairie | City of Grand Prairie

<table>
<thead>
<tr>
<th>Population Served</th>
<th>Program: Water Assistance Program</th>
<th>Type: Temporary Assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>171,028</td>
<td>Households Targeted: Financial Hardship</td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**
Assists with water payments for qualified households once a year. Administered by Grand Prairie United Charities.

**Eligibility Information**
- Must contact Grand Prairie United Charities to determine eligibility.

**More Information**

### Houston | City of Houston Public Works and Engineering Department

<table>
<thead>
<tr>
<th>Population Served</th>
<th>Program: Houston Water Aid To Elderly Residents (W.A.T.E.R) Fund</th>
<th>Type: Temporary Assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>2,099,000</td>
<td>Households Targeted: Low-Income, Low-Income Seniors, Low-Income Disabled Persons</td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**
Provides financial assistance to senior citizens and others having difficulty paying their water and wastewater bills. Applicants can receive up to $100 each 6 months toward their water bills. If the water bill is less than this amount, qualified seniors may use any remaining portion in the following months to pay those bills. This can continue up to $100 or 6 months from the date of the application, whichever comes first. At the end of 6 months, customers may re-apply for further assistance. Funded entirely through voluntary donations from customers, charities, and businesses. Customers can sign the W.A.T.E.R. Fund pledge to donate a set amount to the fund each month or can check the checkbox on their water bill to donate $1. Administered by the city of Houston.

**Eligibility Information**
- At least 60 years of age.
- Customer of City of Houston Public Works and Engineering Department.
- Live in a single-family dwelling.

**More Information**
<table>
<thead>
<tr>
<th>City</th>
<th>Utility Department</th>
<th>Population Served</th>
</tr>
</thead>
<tbody>
<tr>
<td>Laredo</td>
<td>City of Laredo Utilities Department</td>
<td>199,715</td>
</tr>
</tbody>
</table>

**Program:** Affordability Assistance Program  
**Type:** Flexible Terms  
**Households Targeted:** Seniors, Disabled Persons  

**Program Description**  
Allows qualifying customers to request their water bill be due up to 5 days after the date their Social Security or disability check is mailed to them. This due date would be the same day each month, as opposed to regular billing due dates which vary slightly month to month. In addition, customers age 65 years and older can be exempted from late penalty fees.

**Eligibility Information**  
- Customer of Laredo Utilities Department.  
- At least 65 years of age.  
- Receiving a Social Security check or a disability check.

**More Information**  
http://www.cityoflaredo.com/Utilities05/Fees/AAProgram.html

| Odessa          | City of Odessa                                         | 113,033           |

**Program:** Senior/Disability Water-Sewer Rate  
**Type:** Bill Discount  
**Households Targeted:** Seniors, Disabled Persons  

**Program Description**  
Provides lower water and sewer rates for eligible senior/disabled residential customers.

**Eligibility Information**  
- At least 65 years of age or disabled.  
- City utility account must be in the applicant’s name.  
- Applicant must reside at the address for the account.

**More Information**  
<table>
<thead>
<tr>
<th>Round Rock</th>
<th>City of Round Rock</th>
</tr>
</thead>
<tbody>
<tr>
<td>100,707 population served</td>
<td></td>
</tr>
</tbody>
</table>

**Program:** Friendly Rock Program  
**Type:** Temporary Assistance  
**Households Targeted:** Financial Hardship  

**Program Description**  
Helps those in need of financial assistance pay for essential water utility services. Funded in part by one-time or monthly customer donations. Administered by a charitable organization in the community.

**Eligibility Information**  
- Must contact the utility to determine eligibility.

**More Information**  
http://www.roundrocktexas.gov/departments/utility-billing/

<table>
<thead>
<tr>
<th>San Antonio</th>
<th>San Antonio Water System</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,596,714 population served</td>
<td></td>
</tr>
</tbody>
</table>

**Program:** Project Agua  
**Type:** Temporary Assistance  
**Households Targeted:** Financial Hardship  

**Program Description**  
Provides one-time payment assistance to customers who are having difficulty paying their water bill. This program provides one-time payment assistance to residential customers who are facing service cut-off, have a second risk factor, and are eligible for the Affordability Discount program.

**Eligibility Information**  
- Household income must be below 120% of the federal poverty guidelines.  
- Must be a residential customer.  
- Must limit amount of water use per month to below 17,500 gallons.  
- Must be facing service cut-off and have a second risk factor.  
- Must contact San Antonio Department of Human Services to determine eligibility.

**More Information**  
http://www.saws.org/service/affordability/projectagua.cfm

**Program:** Plumbers to People  
**Type:** Water Efficiency  
**Households Targeted:** Low-Income  

**Program Description**  
Provides plumbing assistance to low-income residential customers seeking repairs to leaking plumbing fixtures in their homes. Eligible repairs include leaking faucets, leaking toilets, and broken pipes.

**Eligibility Information**  
- Must be a residential customer of San Antonio Water System water customer.  
- Applicant must be the homeowner and an occupant.  
- Household income must meet City of San Antonio Department of Human Services income guidelines.

**More Information**  
http://www.saws.org/service/affordability/plumbers.cfm
<table>
<thead>
<tr>
<th>Program: <strong>Affordability Discount</strong></th>
<th>Type: <strong>Bill Discount</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>Low-Income</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**
Provides a bill discount on utility bills ranging from $4 to $15 per month.

**Eligibility Information**
- Household income must be below 120% of the federal poverty guidelines.
- Must be a residential customer.
- Must limit amount of water use per month to below 17,500 gallons.

**More Information**
[http://www.saws.org/service/affordability/meter.cfm](http://www.saws.org/service/affordability/meter.cfm)

<table>
<thead>
<tr>
<th>Program: <strong>Senior Citizen Billing Program</strong></th>
<th>Type: <strong>Flexible Terms</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>Seniors</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**
Exempts customers from the late payment penalties for both water and sewer service charges.

**Eligibility Information**
- At least 60 years of age.
- Customer of San Antonio Water System.
- Must not be enrolled in San Antonio Water System pre-authorized electronic payment plan.

**More Information**
[http://www.saws.org/service/affordability/senior.cfm](http://www.saws.org/service/affordability/senior.cfm)

<table>
<thead>
<tr>
<th>Program: <strong>Disability Billing Program</strong></th>
<th>Type: <strong>Flexible Terms</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>Disabled Persons</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**
Exempts customers from the late payment penalties for both water and sewer service charges.

**Eligibility Information**
- Must be disabled.
- Customer of San Antonio Water System residential water and/or sewer.
- Receive Supplemental Security Income from Social Security Administration.
- Must not be enrolled in San Antonio Water System pre-authorized electronic payment plan.

**More Information**
[http://www.saws.org/service/affordability/disability.cfm](http://www.saws.org/service/affordability/disability.cfm)

<table>
<thead>
<tr>
<th>Program: <strong>Courteous Notice for Medical Necessity</strong></th>
<th>Type: <strong>Flexible Terms</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>Emergency Relief</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**
Offers residential customers with medical necessity 24 hours notice prior to interruption of service due to nonpayment. It is intended to allow these customers 24 hours to contact San Antonio Water System so that payment and/or satisfactory payment arrangements can be made to avoid service interruption.

**Eligibility Information**
- Customer of San Antonio Water System residential water and/or sewer.
- Must be under a physician’s care or have a household member residing at the property who is under physician’s care.
- Must have a physician’s documentation of medical necessity on file with San Antonio Water System.

**More Information**
[http://www.saws.org/service/affordability/courtesy.cfm](http://www.saws.org/service/affordability/courtesy.cfm)
Program: **Victims of Domestic Violence Billing Program**

**Type:** Flexible Terms

**Households Targeted:** Victims of Domestic Violence

**Program Description**
Exempts customers from the late payment penalties for both water and sewer service charges.

**Eligibility Information**
- Must be a victim of domestic violence.
- Customer of San Antonio Water System.
- Must not be enrolled in San Antonio Water System pre-authorized electronic payment plan.

**More Information**
http://www.saws.org/Service/Affordability/

Program: **Courtesy Notice for Veterans**

**Type:** Flexible Terms

**Households Targeted:** Veterans

**Program Description**
Offers residential customers with medical necessity 24 hours notice prior to interruption of service due to nonpayment. It is intended to allow these customers 24 hours to contact San Antonio Water System so that payment and/or satisfactory payment arrangements can be made to avoid service interruption.

**Eligibility Information**
- Customer of San Antonio Water System residential water and/or sewer.
- Must be a veteran.

**More Information**
http://www.saws.org/service/affordability/courtesy.cfm

**Utah**

**Granger-Hunter | Granger-Hunter Improvement District**

106,000 population served

**Program:** **Military Discount Program**

**Type:** Bill Discount

**Households Targeted:** Active Military

**Program Description**
Provides a discount for qualifying service men and women serving in full-time active military duty.

**Eligibility Information**
- Must contact the utility to determine eligibility.

**More Information**
http://www.ghid.org/pages/Customer%20Information.html
### Average Monthly Pay (AMP) Program

**Type:** Flexible Terms  
**Households Targeted:** All Residential Customers  
**Program Description**  
Offers monthly payments based on average water use in the previous year. Customers are able to sign up for the program during the months of January and February.

**Eligibility Information**  
- Account must be current.  
- Account must have at least one year of billing history.

**More Information**  
[http://www.ghid.org/pages/Customer%20Information.html](http://www.ghid.org/pages/Customer%20Information.html)

### Billing Cap

**Program:** Billing Cap  
**Type:** Flexible Terms  
**Households Targeted:** All Residential Customers  
**Program Description**  
Averages water used during the months of December, January, and February (as reported by Virginia American Water) to determine the maximum usage for wastewater treatment billing for the rest of the year. This “billing cap” is based on that average, or 4,000 gallons, whichever is greater.

**Eligibility Information**  
- Customer of Alexandria Renew Enterprises.  
- Must be individually metered, single-family accounts

**More Information**  

### Payment Arrangements

**Program:** Payment Arrangements  
**Type:** Flexible Terms  
**Households Targeted:** Financial Hardship  
**Program Description**  
Offers customers ability to create a plan to pay the balance of their bill over time.

**Eligibility Information**  
- Must contact the utility to determine eligibility.

**More Information**  
Program: **H2O Help to Others**  
Type: **Bill Discount**

Households Targeted: **Low-Income**

**Program Description**
Offers grants of up to $500/year for customers who qualify. Administered by the Dollar Energy Fund, an independent, non-profit organization.

**Eligibility Information**
- Must have received a utility shut-off notice or have already had service disconnected.
- Must have made a sincere effort to pay the bill (at least $50 on the outstanding water bill in the past 90 days).
- Must have applied for all open and available state and federal programs.
- Household income must be at or below 150% of the federal poverty guidelines starting at $1,471/month for 1 person per household to $5,111/month for 8 persons per household ($520 for each additional person).

**More Information**

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**Hampton** | **Hampton Roads Sanitation District**

538,646 population served

Program: **H2O Help to Others**  
Type: **Temporary Assistance**

Households Targeted: **Financial Hardship**

**Program Description**
Assists families or individuals in danger of losing residential water service because of a family crisis. Can receive one-time financial assistance to pay their public utility and or Hampton Roads Sanitation District bill. Funded through a corporate donation and customer and employee donations. Administered through the Salvation Army.

**Eligibility Information**
- Must contact the Salvation Army to determine eligibility.

**More Information**
## Prince William County | Prince William County Service Authority

250,000 population served

<table>
<thead>
<tr>
<th>Program: Temporary Assistance Program (TAP)</th>
<th>Type: Temporary Assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: Emergency Relief</td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**
Helps local families in need of emergency financial assistance. Funded through customer contributions through a round-up, fixed-monthly, or one-time donation. Administered by two local Prince William County charitable organizations, by Action in Community Through Service (ACTS) or Securing Emergency Resources through Volunteer Efforts (SERVE).

**Eligibility Information**
- Must be a residential customer of Prince William County Service Authority with documented impending disconnection of service.
- Applicant must be the account holder.
- Must meet any additional criteria required by Action in Community Through Service (ACTS) or Securing Emergency Resources through Volunteer Efforts (SERVE), a division of the Northern Virginia Family Service.

**More Information**
http://www.pwcsa.org/customers/tap-assistance-program

## Richmond | City of Richmond Public Utilities

197,000 population served

<table>
<thead>
<tr>
<th>Program: MetroCare Water Assistance Program</th>
<th>Type: Bill Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: Low-Income</td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**
Provides a discount on water and sewer fees and charges. Eligible customers receive credit for water and/or wastewater charges for the equivalent of up to 3 months of service.

**Eligibility Information**
- Customer of Department of Public Utilities water utility or wastewater utility, or both.
- Applicant shall be both the resident and the customer of record of the premises for which application is made.
- Water and wastewater service, or both, shall be of the residential service classification.
- Household income must be at or below 225% the U.S. Department of Health and Human Services poverty guidelines.

**More Information**
http://www.richmondgov.com/PublicUtilities/documents/MetroCare_Water_Assistance_Program_Regulations.pdf
## Washington

<table>
<thead>
<tr>
<th>Alderwood</th>
<th>Alderwood Water &amp; Wastewater District</th>
</tr>
</thead>
<tbody>
<tr>
<td>171,500 population served</td>
<td></td>
</tr>
</tbody>
</table>

**Program:** Low Income Senior Citizen Discount  
**Households Targeted:** Low-Income Seniors

**Program Description**
Offers reduced rates on utility bill.

**Eligibility Information**
- Applicant must be at least 62 years of age at the time of the application.
- Applicant must own or rent and reside in the residence where the discounted rate(s) is being requested.
- Residence has a separate water meter.
- Household income must not exceed $30,000 per year, including that of a spouse or any co-tenant(s).
- Applicant is named in the District’s utility billing.
- Annual water consumption is not in excess of 100 ccf (hundred cubic feet).

**More Information**
http://www.alderwoodwater.com/Site/Content/Documents/YourAccount/Forms/Senior%20Discount%20Application.pdf

**Program:** Low Income Disabled Discount  
**Households Targeted:** Low-Income Disabled Persons

**Program Description**
Offers reduced rates on utility bill.

**Eligibility Information**
- Applicant must be permanently disabled at the time of the application.
- Applicant must own or rent and reside in the residence where the discounted rate(s) is being requested.
- Residence has a separate water meter.
- Household income must not exceed $30,000 per year, including that of a spouse or any co-resident(s).
- Applicant is named on the District’s utility billing, or can prove that they are the named tenant in a lease agreement for the residence.
- Annual water consumption is not in excess of 100 ccf (hundred cubic feet).

**More Information**
http://www.alderwoodwater.com/Site/Content/Documents/YourAccount/Forms/Low-Income%20Disabled%20Discount%20Application.pdf
### Bellevue | City of Bellevue

135,100 population served

**Program:** Utility Rate Relief  
**Type:** Bill Discount  
**Households Targeted:** Low-Income Seniors, Low-Income Disabled Persons  
**Program Description**  
Offers up to 75% reduction on water, wastewater, and drainage service costs for qualifying customers.  
**Eligibility Information**  
- Low-income senior at least 62 years of age or low-income permanently disabled persons receiving disability benefits from Social Security and/or Veteran’s Administration.  
- Applicant must permanently reside at the address receiving service within the service area of City of Bellevue Utilities.  
- Household income must meet program guidelines starting at $30,860/year for 1 person in household to $51,190/year for 6 persons per household.

**More Information**  
http://www.ci.bellevue.wa.us/pdf/Utilities/2016_Rate_Relief_REDUCTION_Packet_-_FINAL.pdf

**Program:** Utility Tax Relief  
**Type:** Bill Discount  
**Households Targeted:** Low-Income

**Program Description**  
Offers a year-end rebate check for a portion of the Utility Occupation Taxes paid to the city.  
**Eligibility Information**  
- Must live in the service area of Bellevue Utilities.  
- Meet low-income guidelines.

**More Information**  
http://www.ci.bellevue.wa.us/utilityrelief.htm

### Everett | City of Everett Public Works Department

580,000 population served

**Program:** Discounted Rates  
**Type:** Bill Discount  
**Households Targeted:** Low-Income Seniors, Low-Income Disabled Persons  
**Program Description**  
Provides discounted rates to qualifying customers.  
**Eligibility Information**  
- Own and occupy a single-family residence within the Everett city limits.  
- Customer of City of Everett Public Works Department.  
- At least 62 years of age or have a permanent disability.  
- Household income must be under $35,000.  
- Have a property tax exemption from Snohomish County.

**More Information**  
https://everettwa.gov/916/Discounted-Rates
<table>
<thead>
<tr>
<th>Location</th>
<th>Utility District</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lakehaven</td>
<td>Lakehaven Utility District</td>
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<tr>
<td>112,000</td>
<td>112,000 population served</td>
</tr>
</tbody>
</table>

Program: **Customer Assistance Program**  
Households Targeted: **Financial Hardship**

**Program Description**  
Helps customers who are having difficulty paying water/sewer bills. Administered by the Multi-Service Center in Federal Way.

**Eligibility Information**  
- Must contact the Multi-Service Center in Federal Way to determine eligibility.

**More Information**  

<table>
<thead>
<tr>
<th>Location</th>
<th>Utility District</th>
</tr>
</thead>
<tbody>
<tr>
<td>Redmond</td>
<td>City of Redmond</td>
</tr>
<tr>
<td>100,422</td>
<td>100,422 population served</td>
</tr>
</tbody>
</table>

Program: **Low Income Discounts**  
Households Targeted: **Low-Income Seniors, Low-Income Disabled Persons**

**Program Description**  
Provides 50% discount on utility bill.

**Eligibility Information**  
- At least 62 years of age or a disabled person at least 18 years of age.  
- Must be a customer of city of Redmond utilities.  
- Reside in a single-family residential living unit.  
- Household income must meet not exceed the amount specified as "very low-income" under the regulations of the United States Department of Housing and Development (HUD) for Section 8 programs starting at $31,400/year for 1 person in household to $44,800/year for 4 persons per household.

**More Information**  
### Seattle | Seattle Public Utilities

**1,400,000 population served**

<table>
<thead>
<tr>
<th>Program: <strong>Utility Discount Program (UDP)</strong></th>
<th>Type: <strong>Bill Discount</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>Low-Income</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**

Offers qualifying customers a discount of about 60% on Seattle City Light bill and a 50% discount on Seattle Public Utilities bill.

**Eligibility Information**

- Household income must be at or below 70% of Washington's state median income starting at $30,840/year for 1 person per household to $85,392/year for 10 persons per household.
- Must be a homeowner or renter; if a landlord pays all utilities, qualifying low-income tenants may still be eligible for utility financial help.
- Have a Seattle City Light and/or Seattle Public Utilities bill in applicant's name.
- Applicant must not receive a Section 8 housing voucher or live in subsidized housing.

**More Information**


<table>
<thead>
<tr>
<th>Program: <strong>Emergency Assistance Program (EAP)</strong></th>
<th>Type: <strong>Temporary Assistance</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Households Targeted: <strong>Emergency Relief</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Program Description**

Provides a 50% credit for a customer's delinquent bill, up to $371 for the 2016 program year. Customers may only receive a credit once in a 12-month period. The program is intended to provide emergency assistance for low-income customers who are in jeopardy of having their utility services disconnected or who have already had their services disconnected.

**Eligibility Information**

- Property must be a single-family residence.
- Household income must be at or below 70% of Washington's state median income starting at $30,840/year for 1 person per household to $85,392/year for 10 persons per household.
- Customer of Seattle Public Utilities (SPU) account.
- Applicant must have received an Urgent Notice or Final Shut-off notice.
- Applicant's water has been shut off.
- Applicant has not received SPU Emergency Assistance Program funding within the last 12 months.

**More Information**

## Spokane | Spokane Public Works & Utilities

| 200,000 population served |

**Program:** UHelp Program  
**Type:** Temporary Assistance  
**Households Targeted:** Emergency Relief  

### Program Description
Helps customers who are having difficulty paying water/sanitation bills. The City of Spokane’s UHelp program provides low-income households with one-time emergency financial assistance to help pay for their city utility bills, which includes charges for water, wastewater, stormwater, and garbage collection. Administered by the Salvation Army.

### Eligibility Information
- Must contact Salvation Army to determine eligibility.

### More Information
https://my.spokanecity.org/publicworks/utility-billing/uhelp/

## Tacoma | Tacoma Public Utilities

| 318,403 population served |

**Program:** Discount Rate Program  
**Type:** Bill Discount  
**Households Targeted:** Low-Income Seniors, Low-Income Disabled Persons  

### Program Description
Provides eligible customers a 30% discount on their utility bill.

### Eligibility Information
- At least 62 years of age, or disabled adults receiving disability income.  
- Be a single occupant, head-of-household, or spouse of the head-of-household.  
- Live in the unit, and the accompanying Tacoma Public Utilities account must be in the applicant’s name.  
- Have a single-metered account.  
- Household income must meet program guidelines starting at $1,471/month for 1 person in household to $4,071/month for 6 persons per household.

### More Information
http://www.mytpu.org/your/payment-assistance.htm
Program: **Water & Environmental Services Assistance**  
Type: **Temporary Assistance**  
Households Targeted: **Low-Income**

**Program Description**
Provides a one-time credit toward water service in the amount of $65.00. Available once in a 12-month period. The difference of delinquent account charges must be paid before the funds can be received.

**Eligibility Information**
- Must pay the difference of delinquent account charges before receiving assistance funds.
- Be a single occupant, head-of-household, or spouse of the head-of-household.
- Live in the unit, and the accompanying Tacoma Public Utilities account must be in the applicant’s name.
- Have a single-metered account.
- Household income must meet program guidelines starting at $1,471/month for 1 person in household to $4,071/month for 6 persons per household.

**More Information**
[http://www.mytpu.org/your/payment-assistance.htm](http://www.mytpu.org/your/payment-assistance.htm)

Program: **Budget Billing**  
Type: **Flexible Terms**  
Households Targeted: **All Residential Customers**

**Program Description**
Provides a consistent monthly utility payment amount.

**Eligibility Information**
- Must contact the utility to determine eligibility.

**More Information**
[http://www.mytpu.org/your/budget-billing.htm](http://www.mytpu.org/your/budget-billing.htm)

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**Vancouver | City of Vancouver**

231,000 population served

Program: **Help to Others (H2O)**  
Type: **Temporary Assistance**  
Households Targeted: **Emergency Relief**

**Program Description**
Provides help to customers who are having difficulty paying water/sanitation bills due to crisis situations.

**Eligibility Information**
- (information not found)

**More Information**
[http://www.cityofvancouver.us/publicworks/page/h2o-help-others](http://www.cityofvancouver.us/publicworks/page/h2o-help-others)
### Low-Income Senior Waiver to Minimum Sewer Flow Rate

**Program**
Low-Income Senior Waiver to Minimum Sewer Flow Rate

**Households Targeted**
Low-Income Seniors

**Program Description**
Offers a waiver to the minimum sewer flow rate for qualifying customers.

**Eligibility Information**
- Must be at least 62 years of age.
- Household income must meet program guidelines starting at $35,000/year for 1 person per household to $77,780/year for 8 persons per household.
- Applicant must be the head of the household for the residence requesting the waiver.
- Utility account must be in the applicant’s name or the name of the applicant’s spouse.
- Must re-apply for successive 12-month periods of eligibility.

**More Information**
http://www.cityofvancouver.us/publicworks/page/minimum-sewer-flow-base-rate

### West Virginia

#### Charleston | West Virginia American Water

198,521 population served

**Program**
Payment Arrangements

**Households Targeted**
Financial Hardship

**Program Description**
Offers customers ability to create a plan to pay the balance of their bill over time.

**Eligibility Information**
- Must contact the utility to determine eligibility.

**More Information**
http://www.amwater.com/wvaw/customer-service/low-income-program.html

**Program**
Special Reduced Rate Program

**Households Targeted**
Low-Income

**Program Description**
Provides a 20% discount on current water rates for eligible customers.

**Eligibility Information**
- Must be at least 60 years of age.
- Must be a residential customer.
- Must receive either Supplemental Security Income, WV WORKS, or Supplemental Nutrition Assistance Program.
- Eligibility is determined by the West Virginia Department of Health & Human Resources.

**More Information**
http://www.amwater.com/wvaw/customer-service/low-income-program.html
## Wyoming

<table>
<thead>
<tr>
<th>Evanston</th>
<th>City of Evanston</th>
</tr>
</thead>
<tbody>
<tr>
<td>12,000 population served</td>
<td></td>
</tr>
</tbody>
</table>

### Program: Senior Citizen Discount

**Households Targeted:** Seniors

**Program Description**
Offers eligible customers a water, sewer, and garbage credit.

**Eligibility Information**
- At least 65 years of age.
- Must occupy dwelling as principal residence.
- No more than one fee credit in each category shall be allowed on the same property during any year.

**More Information**
http://www.evanstonwy.org/DocumentCenter/View/3938