



SEATTLE, WA

Bridging the Gap: Seattle Public Utilities' Approach to Increasing Enrollment in its Water Affordability Programs

Seattle Public Utilities has implemented a suite of programs designed to reduce financial burdens on households. By combining income-based assistance, flexible payment options, and strategic partnerships, SPU is not only helping customers stay current on their bills but also reinforcing its commitment to community-centered service delivery. SPU's approaches to reaching eligible customers help ensure all households have access to these critical programs.

BACKGROUND

Seattle Public Utilities (SPU) provides drinking water, sewer, and solid waste services to the City of Seattle and surrounding communities. Like many utilities across the country, SPU faces rising costs of providing service driven by aging infrastructure and increasing operating expenses. To keep pace, SPU raised rates, with customer bills having grown an average of 5.5% annually since 2010. This trend has placed increasing pressure on low-income households, many of whom already struggle to afford basic services. In response, SPU has developed a suite of programs aimed at reducing the burden of utility bills and improving access to essential services.

An important feature of SPU's approach is its commitment to reaching customers who need support. SPU uses data-sharing agreements, automatic enrollment and interagency collaboration to increase participation in its assistance program. SPU also leverages its joint billing system with the city's electric provider, Seattle City Light (SCL), to extend water, sewer, and solid waste bill credits to renters, a group that is often difficult to reach through traditional utility assistance programs.

For SPU, helping more customers afford their drinking water, sewer, and solid waste bills is not just a financial strategy; it reflects a core institutional value of caring for its customer base.

Community Snapshot

Location: Seattle, Washington

Population Served: Approximately 1.09 million people¹

Economic Profile:

Seattle has a highly varied income distribution and a high cost of living.¹

Nearly 10% of residents live below the federal poverty thresholds.²

¹ Seattle Public Utilities. (2024). *Appendix D: Affordability and accountability overview*. Seattle.gov. https://www.seattle.gov/documents/Departments/SPU/AboutUs/SBP/2025-2030/SPU-SBP_Appendix-D-Affordability-and-Accountability-Overview.pdf

² U.S. Census Bureau (2023). American Community Survey 1-year estimates. Retrieved from Census Reporter Profile page for Seattle, WA. <http://censusreporter.org/profiles/16000US5363000-seattle-wa/>

PROGRAM DEVELOPMENT AND INCREASING ENROLLMENT THROUGH DATA-SHARING

SPU launched its Utility Discount Program in 1975 to help low-income customers manage their utility bills, with SCL joining in 1982 to offer assistance for electricity. However, by the mid-2010s, only about 10,000 households were enrolled in the Utility Discount Program. This prompted a push for both utilities to reduce barriers to enrollment and reach more eligible residents.

In 2015, SPU and SCL partnered with the Seattle Housing Authority to launch a data-sharing program. Through that partnership, income-eligible households from the Seattle Housing Authority were automatically enrolled in SPU and SCL's assistance programs. Since the Seattle Housing Authority had already verified eligible residents' income, this partnership eliminated the need for duplicative paperwork and processing, significantly improving access to the program. Enrollment increased from 17,000 customers in 2017 to 34,000 in 2019.³

SPU and SCL continue to partner with Seattle Housing Authority, sharing data periodically to ensure new eligible residents are enrolled in the program. In the past 10 years, SPU and SCL have developed partnerships with more than 20 additional affordable housing providers. This streamlined process reduces the administrative burden for customers to enroll in the Utility Discount Program, ensuring that support reaches some of the city's most vulnerable households.

SPU's portfolio of affordability programs has also grown. It now includes a diverse mix of financial assistance, conservation programs, and community support, including:

- **Utility Discount Program:** The cornerstone of SPU's affordability strategy, the Utility Discount Program offers a 50% discount on SPU bills and a 60% discount on SCL bills to income-qualified customers. A single application covers assistance for electric, water, sewer, and solid waste services.
- **Emergency Assistance Program:** Designed for customers facing acute financial hardship, SPU provides about \$1,000 per year to reduce large or past-due balances. It serves as a critical safety net for those experiencing sudden income loss or unexpected expenses.
- **Conservation & Education Programs:** SPU's conservation and education programs help customers understand how their water use affects their bills and identify opportunities to reduce consumption and costs. These programs include benefits like toilet replacement and sprinkler timer replacement rebates.
- **Community Donation Fund:** This voluntary program enables the community to contribute to a fund that supports neighbors in need, reinforcing a community-based approach to affordability. This program enhances the Emergency Assistance Program by expanding eligibility and increasing support to households.
- **Payment Plans:** SPU recognizes that customers who do not meet income threshold qualifications may still face financial hardship. As such, SPU utilizes PromisePay, a technology platform that enables customers to self-enroll in interest-free, flexible payment plans without requiring income verification. Customers can then divide their utility balances into manageable installments, helping them avoid service interruptions and late fees. It can help to bridge the gap for customers who simply need more time and structure to manage their bills.

³ Michael, L., & Gemme, A. (2024). *Utility assistance programs evaluation*. Illume Advising. Report prepared for Seattle City Light, Seattle Public Utilities, and the Seattle Human Services Department.

REACHING RENTERS THROUGH STRATEGIC PARTNERSHIPS

A central challenge for many utilities is finding ways to support renters. Many renters are direct electric utility customers but pay their water bills through their rent. They are often excluded from water assistance programs because they do not receive a direct water utility bill.

SPU developed an approach to reach renters by leveraging its existing joint billing system with SCL. Bill credits for drinking water, sewer, and solid waste are applied to renters' electricity bills. While this billing system was not developed specifically for water affordability efforts, SPU was able to use it creatively to extend support to a population that is often difficult to reach.

PARTNERSHIPS FOR PROGRAM ADMINISTRATION AND OUTREACH

SPU and SCL collaborate with the Seattle Human Services Department (HSD) to administer its Utility Discount Program. Through this partnership, HSD provides eligibility verification and customer case-management support.

SPU also works closely with community organizations, food banks, and neighborhood groups to raise awareness and assist with enrollment. These trusted groups help reach customers before they are in crisis.

Together with data-sharing agreements, these partnerships demonstrate how utilities can expand access and improve outcomes by working across institutional boundaries. These approaches not only make it easier for customers to apply but also help ensure they remain enrolled over time.

PROGRAM IMPACT

SPU's affordability programs have delivered measurable and meaningful impacts for thousands of customers, both in terms of financial relief and broader household stability. These impacts are evident across both quantitative metrics and qualitative feedback from customers and community partners.

SPU's affordability programs have provided substantial financial support to income-eligible households:

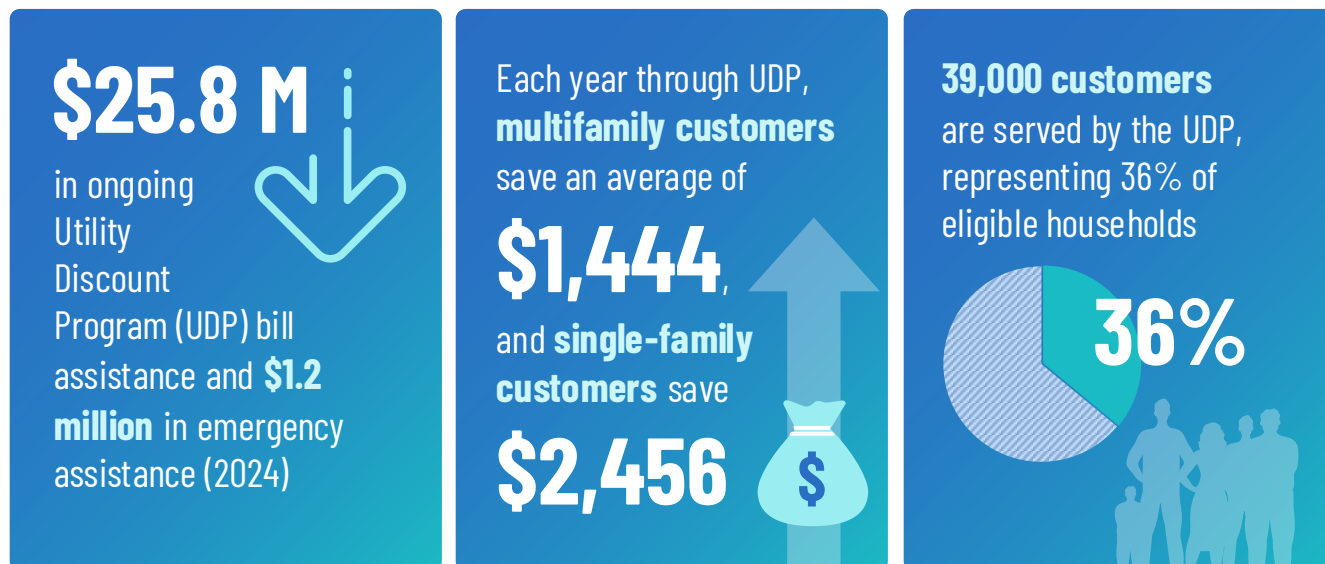
- In 2024, SPU issued \$25.8 million in ongoing Utility Discount Program bill assistance and \$1.2 million in emergency assistance.⁴



Photo courtesy of SPU: SPU staff member engaging with a community member at an outreach event. These events provide opportunities for SPU to explain available resources and help attendees learn how to access assistance.

⁴ Lindell, D., GM/CEO, Seattle City Light; Lee, A., GM/CEO, Seattle Public Utilities; & Kim, T., Director, Seattle Human Services Department. (2025, April 1). *Final report on utility discount program enrollment*. https://clerk.seattle.gov/~CFS/CF_323334.pdf

- On average, multifamily customers save \$1,444 per year and single-family customers save \$2,456 per year through the Utility Discount Program, which gives a 50% discount on SPU bills and a 60% discount on SCL bills.
- The UDP currently serves nearly 39,000 customers, representing a 36% participation rate among eligible households.



The utility's affordability programs have had a profound effect on customers' lives:

- **Improved Bill Payment Stability:** Customers report being able to pay their utility bills on time, reducing the risk of disconnection and financial stress. While direct attribution is complex, SPU has observed a reduction in delinquency rates among customers as a result of customer assistance program promotion and expansion.
- **Support for Essential Needs:** Many customers shared that the savings from utility discounts allowed them to afford other essential expenses, such as food, medication, and rent, contributing to overall household stability.

Beyond the Numbers:

Many SPU customers that participated in the Utility Discount Program (UDP) said that the benefit helped them pay their utility bills on time and avoid arrearages.

"It has saved my life. Given me money in my budget for food and medication. There's no other way to put it." – SPU Customer

ACKNOWLEDGEMENTS AND DISCLAIMER

EPA's Water Finance Center developed this case study in collaboration with SPU as part of EPA's work to highlight innovative ways that utilities are addressing water affordability challenges. This document is intended to be solely informational. EPA is not endorsing any specific strategy presented. EPA's Water Finance Center would like to thank SPU for providing information and images for this case study.

LEARN MORE

To learn more about SPU's water affordability programs, visit their [Utility Bill Assistance webpage](#).

To read more case studies and learn about EPA's water affordability work, visit [Water Affordability | US EPA](#).



Photo courtesy of SPU: The Cedar River Watershed, located about 35 miles east of Seattle in the Cascade Mountains, is the source of approximately 60% of Seattle's drinking water. The Cedar River Watershed is the largest of Seattle's two mountain watersheds that provide drinking water to 1.6 million people in the greater Seattle area.