Keep the Water Flowing

Best Practices for Avoiding Water Shutoffs

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Glossary

Affordability:
According to the Pacific Institute, water is affordable when its cost does not prohibit access to the resource, nor interfere with other essential costs (such as paying for food, shelter, and electricity). As a percentage of a household's income spent on water, different experts suggest using between 3-4.5% as a metric for affordability.

Arrearage:
An outstanding balance; overdue charges on a water bill can lead to penalty fees, water shutoffs, and other compounding, debt-driven issues.

Community Action Agency (CAA):
Community Action Agencies are local private and public non-profit organizations, originally established through the 1964 Economic Opportunity Act, and receive core federal funding from the Community Services Block Grant. Community Action Agencies operate a variety of grant programs focused on low-income communities, including Head Start programs, the Low-Income Home Energy Assistance Program (LIHEAP), and Weatherization Assistance Program (WAP).

Community-led Research (CLR):
A process through with community members come together to gather and synthesize their collective wisdom and knowledge in order to more fully understand how a problem – or set of problems – impact their community, to identify solutions that will work best for their specific community, and to build a case for support.

Customer Assistance Program (CAP):
Customer assistance programs (CAPs) are used as a supportive mechanism for households who cannot afford to pay as dictated by the standard rate structure. CAPs are designed to help customers manage past-due bills and pay current bills, and may include bill discounts, flexible payment terms, temporary hardship assistance, and water efficiency programs.

Involuntary Water Shutoff:
When a water utility shuts off water services for a household without the household's consent, often due to unpaid bills. Water shutoffs can create enormous, and sometimes long-lasting, problems for those impacted, including health and sanitation, credit, child custody, and homeownership issues.

Lien:
Liens are legal claims that a water utility has on a property with unpaid water bills. A community typically has the authority to foreclose on the property if bills are left unpaid. Liens connected to missed water payments increase foreclosure risk and instability among low-income populations. There also are major equity concerns related to liens; for example, low-income homeowners that may struggle to pay mortgages are already vulnerable to foreclosure.

Ratepayer:
The consumer who is served by the water utility and pays the water bill.
Rate Structure:
The pricing method a utility uses to calculate how much a consumer will pay for water usage; it includes both the base (fixed) fee and the volumetric charge.

User Charges: Volumetric Charge & Fixed Charge/Fee:
User charges are generated based on pricing structure. The volumetric charge correlates with the amount of water used; volume is measured in units of thousands of gallons, or centum/hundred cubic feet (CCF), and the amount of water used typically serves as the baseline for determining wastewater charges, too. The volumetric charge is coupled with a fixed fee, which is a charge that helps cover infrastructure maintenance costs as well as the repayment of loans and bonds used to build said infrastructure. The fixed charge is typically the same every billing cycle, and it is not affected by water usage. Together, volumetric and fixed charges comprise a water bill.

Water Utility:
The entity responsible for water treatment, distribution, rate-setting, and issuing water charges (i.e. the entity that generates a water bill).

Introduction

About this Resource

Developed by Erin Kanzig, Shelby Cline, Colleen McGuire, and Hannah Mico, with support from RiverCorps member Joyce McLaren. January 2026.

Building upon a growing body of research, recommendations, and analysis of the impacts of water shutoffs and water affordability issues, this resource aims to distill best practices for utilities and community groups to avoid water shutoffs. It puts forward policy recommendations at local, state, and federal levels that water affordability advocates can use across the country. This resource is informed by the excellent work of non-profit organizations, academic researchers, and utility groups, along with critical insights from a utility staff survey, individual interviews with experts in the field, and focus groups centering the lived experiences of people who have experienced water shutoffs.

River Network extends deep gratitude to everyone who contributed to the development of this resource, including current and former River Network staff members Diana Toledo and Jenny Tompkins. We especially thank the following individuals for their contributions:

- Alexandra Campbell-Ferrari, Center for Water Security and Cooperation
- Anna Blatto, Partnership for the Public Good
- Anna-Lisa Gonzales Castle, Elevate
- Glenn Barnes, Water Finance Assistance
- Larry Levine, Natural Resources Defense Council
- Mary Cromer, Appalachian Citizens' Law Center
- Mildred Warner, Cornell CALS
- Morgan Shimabuku, Pacific Institute

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Imagine a Future Where Everyone Can Access Water

Water is a human right. But access to clean, safe, and affordable drinking water is not guaranteed in the United States. River Network envisions a future where everyone can afford to pay for the clean, safe, and reliable water coming out of their taps, where no one's water is shutoff because of their inability to pay, where communities have adequate resources for water infrastructure maintenance, and where drinking water contaminants do not threaten public health. This vision can only become reality if community advocates and utility leaders feel equipped with the knowledge, capacity, and confidence to advocate and implement equitable access to clean drinking water and influence decision makers at the federal, state, and local levels.

We're not alone in this vision. According to a 2023 Water Hub poll, 74% of voters support banning water shutoffs so that lower-income families can maintain water access even when they fall behind on their water bills.[1]

"The practice of shutting off water is a very clear disruption of water access, with really significant impacts for people and questionable value to utilities."

- Anna-Lisa Gonzales Castle, Elevate

The benefits of keeping the tap on go far beyond drinking water. Think about how you use your water each day: washing your hands, cooking dinner, flushing the toilet, washing your clothes, watering your garden, and so much more. At-home water supply impacts sanitation: water access decreases the spread of disease and strengthens the economy. When water access is expanded, it can lead to increased economic productivity and reduced healthcare costs.[2]

74%

of voters support banning water shutoffs so that lower-income families can maintain water access even when they fall behind on their water bills.

The Problem

Rising Costs & Water Affordability

Water affordability is a growing issue. Water utility bills are increasing faster than other household expenses and exceed the rate of inflation, as measured by the Consumer Price and that number is only expected to rise in the coming decades.[3] According to a national survey of water utilities in 2023, an average of 20% of households are in debt to their water utility.[4] 10% of households in the US face affordability concerns.[5] "*EPA estimates that between 12.1 million and 19.2 million households throughout the U.S. lack access to affordable water services. Nationally, the cost of unaffordable water service bills ranges from $5.1 billion to $8.8 billion. This represents between 9.2% to 14.6% of total households in the U.S.*"[6]

Why are so many households seeing rising water bills? Several factors influence the rise in cost, including aging infrastructure like water distribution and transmission systems that need to be repaired or replaced. According to the EPA in 2024, utility infrastructure needs for clean water and drinking water projects will amount to about $1.25 trillion over the next 20 years.[7] In a 2025 economic report from the Value of Water Campaign, that estimate now sits at $3.4 trillion for capital investments ($1.6 T for drinking water and $1.8 for wastewater and stormwater), which equates to *$168 billion every year*, without including operations and maintenance costs.[8] Since the 1970s, federal investment in water infrastructure has waned, often funneling utilities into one of two corners: deferring upgrades to avoid increasing costs for their customers (at the risk of higher chances for leaks, contamination, and system failure) or raising rates to cover upgrade costs.

"Our residents don't want any rate increases and our infrastructure investment needs have increased exponentially - the infrastructure and assets in the ground is aging and reaching end of life…[the] cost of all commodities has gone up and that makes it difficult for policymakers to approve rate increases."

– Utility survey respondent from a very large utility in Florida

Additionally – and unfortunately – representative data of water/sewer rates between 2017-2023 shows that rate structures nationwide have become more regressive over time, which worsens affordability risks for low-income households.

So, what happens when you can't afford to pay your water bill, or you're making the hard choice to put groceries on the table or stay current on your bill? You might postpone paying. You start accruing debt and getting late fees and notices from your utility. Perhaps a door-hanger is hung on your doorknob telling you that if you don't pay, your water will be shut off. And then it happens. No more running water in your home.

The impacts on a household that lacks running water go far beyond the essential need of drinking water to sustain life. It can shake a household's stability in a number of other ways, including:

- The risk of eviction or foreclosure as a result of a property lien being placed on the house due to water debt[9],
- Increasing school absenteeism for children[10],

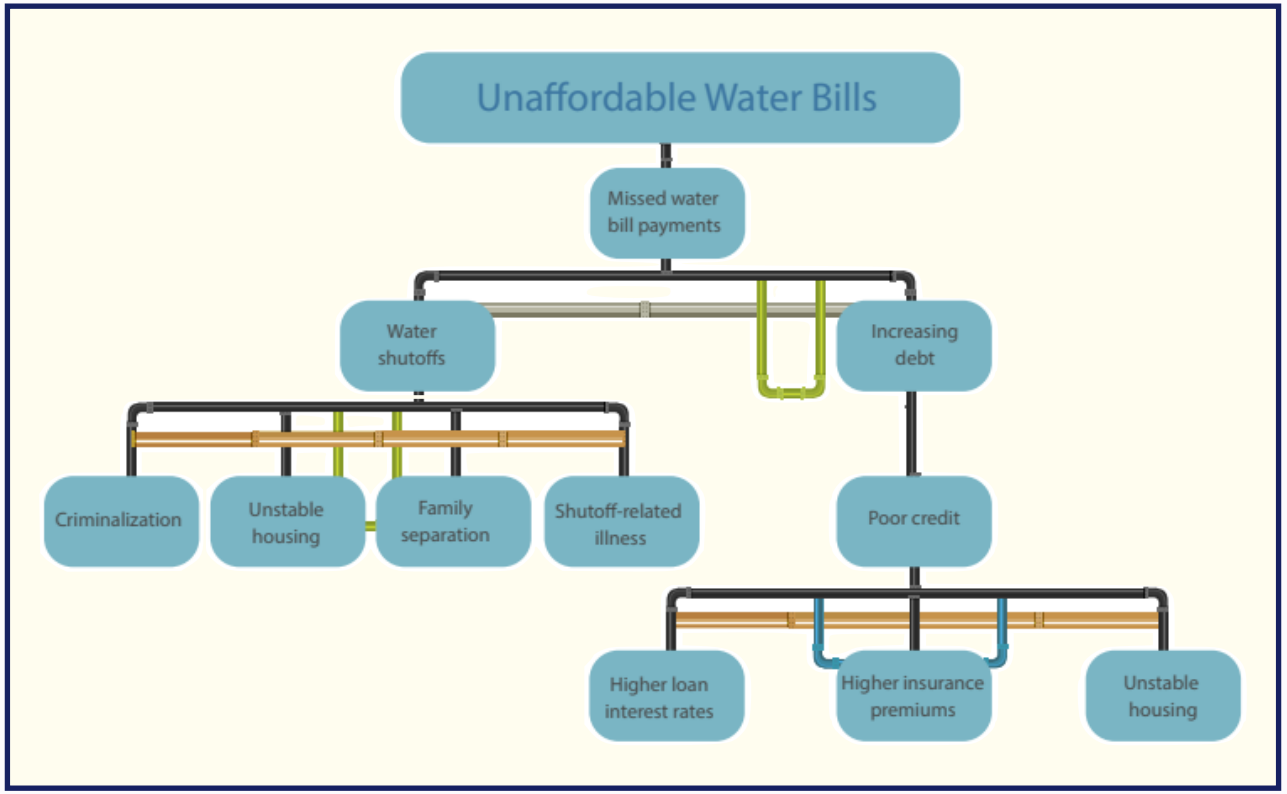
- Diverting time and money towards securing water from other sources, and
- Increasing the risk of disease, especially for vulnerable populations.

A participant in a focus group described observing some of these impacts through a friend who navigated a months-long disconnection. Her friend had their water shutoff for four months as a result of another person in the household not paying the bill for an extended period of time. Household members would bring their dishes and laundry to wash at various locations and spend time and money getting jugs and bottles of water.

"It was really stressful, it was tough and seeing the amount of labor and anxiety that they had of trying to manage things, and in some ways manage appearances with an 8-year-old."

Affordability: "[The] cost of essential water and sanitation should be inexpensive enough that cost does not prevent access, nor interfere with other essential expenditures." (Pacific Institute)

Assistance: Water assistance, usually delivered in the form of a customer assistance program (CAP), provides a stop gap for low-income households facing issues of water affordability by offering discounts or other assistance for water bills that would be otherwise unaffordable. (River Network)



Who is Most Likely to Have Their Water Shutoff: Disparities of Impact

Water shutoffs occur throughout the entire country yet disproportionately affect low-income households and those living in detached housing like apartments or mobile homes. In fact, water affordability challenges increase in areas of unequal income distribution.[11] While higher income and lower income households receive around the same amount of shutoff notices from their utility, low-income households are more likely to actually lose service following the notice.

In addition to income, people of color are more likely to experience disconnections, specifically Black, Native American, and mixed-race households.[12] Additionally, correlations exist between areas that experience water shutoffs and environmental factors such as urban heat islands, poor air quality, as well as high unemployment, and historical redlining.

Utility size varies greatly

There are around 50,000 community water systems across the country – the majority of whom serve fewer than 500 people. Approximately 83 percent of all US households are served by just nine percent of utilities (these larger utilities serve 10,000 people or more). The EPA's size categories for population size served by utility are:

- Very small (<500),
- Small (501-3,300),
- Medium (3,301-10,000),
- Large (10,001-100,000), and
- Very Large (>100,000)

Utilities ranging from **very small** to **very large** face different types of affordability challenges and have different levels of capacity to implement the best practices and recommendations outlined later in this resource. For example, some small, rural water systems cannot effectively structure their own Customer Assistance Program (CAP) due to population size and the proportion of low-income households within their service area.[13]

According to a national survey of water utilities in 2023, households served by very large utilities are more likely to receive notices of disconnection, while small utilities disconnect households at a higher rate compared to utilities of all other sizes [14] Smaller systems, reliant on fewer ratepayers, often have to charge higher rates compared to those with larger systems.

Affordability can also depend on the type of utility serving a community. Some studies have found significant correlation between ownership type and water rates: for-profit utilities charge higher rates compared to publicly owned, community water systems.[15] Low-income households reliant on private, for-profit water utilities spend about 1.5 percentage points more for water compared to communities with publicly owned water systems.[16] The pros and cons of different water system ownership structures are complex, and whether a community is served by a private or public water system, water shutoffs remain a popular tool to instigate payment.[17] [18]

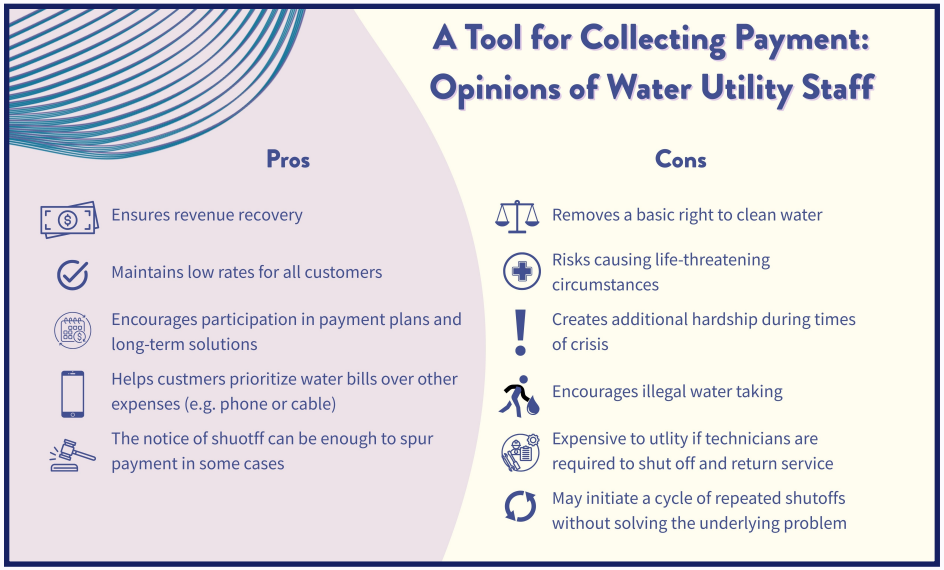
Effectiveness of Water Shutoffs

Contrary to what some may assume, shutoffs may not incentivize households to pay their utility bill.[19] [20] In fact, there are often instances where households experience multiple or reoccurring disconnections, demonstrating underlying, chronic unaffordability concerns. Utilities may impose reconnection fees and other processing fines that make it harder for customers to climb out of debt and get reconnected long-term.

Utilities may assume that customers need the threat of water shutoff to be incentivized to make payments. This perspective was reflected in the survey we conducted of utility staff, along with interviews with experts in the field. **For Anna-Lisa Gonzales Castle at Elevate**, it becomes an issue of trade-offs

– someone will pay their water bill to avoid a disconnection, but they are making choices to divert funds from other cost of living, like groceries, medical bills, or other family expenses. She explains,

"If you get someone current with their bills to keep water access but they are hurting in other places, it's just shifting that burden. While shifting financial burden away from the utility's realm of responsibility might seem like a solution from one point of view, when we look holistically at the challenge of water burden - especially in times of rising costs in other parts of the economy and household budgets - we see that taking it out of the sphere of the public domain, where our institutions can actually offer relief, may instead push families to make painful tradeoffs or enter into unhealthy, even predatory financial situations. That practice can have economic and public health consequences with significant ripple effects."



In a survey of water utility staff, respondents were asked their opinion on whether water shutoffs provide an effective "carrot and stick" approach to encouraging bill payment.

Some utilities view shutoffs as necessary to collect revenue, limit customer debt escalation, and avoid burdening all ratepayers with increased costs to maintain system operations and infrastructure. Utility staff surveyed by River Network identified that the *notice* or threat of shutoff is often the actual incentive for payment, rather than the shutoff itself, which some noted can lead to illegal water-taking.

Many respondents emphasized that shutoffs must be paired with successful flexible payment options, including payment plans, income-based rates, debt forgiveness, and assistance programs, as these are more effective long-term. The sense that access to water is a human right, a public health, *and* a social equity issue is strong among utility staff. Alongside this sentiment is the recognition that water shutoffs disproportionately harm vulnerable households who genuinely cannot afford to pay and do not address the root cause of non-payment. As one survey respondent from a suburban water district in California explained, the best method to support a household facing a water shutoff includes:

"Engaging with the customer and understanding why they were behind on payments and what we could do to help them avoid the shut-off. Many working-class families or seniors on fixed income just fall on hard times, and they need their public agencies to support them - not penalize them."

In their 2025 water affordability report to EPA, the Environmental Financial Advisory Board (EFAB) put forward several recommendations related to water affordability and included a suggestion to study the costs to utilities of nonpayment, shutoffs, and other components of unaffordable bills.[21] The administrative burden of conducting water shutoffs is not thoroughly understood. Based on a small sample size of respondents in River Network's survey to utilities, the estimated staff time needed to process a water shutoff ranged from thirty minutes to six hours. Total time from notice to shutoff ranged widely across utilities, from 12 hours to 90 days, partially based on factors such as the degree to which the process is automated and whether regulations apply regarding the amount of time required between notice and shut off.

Additionally, special circumstances in recent years have triggered the expansion of local and state support to address water affordability concerns. During the start of the COVID pandemic in 2020, over 800 localities and 34 states put in place moratoria on water shutoffs.[22] This not only provided cost savings for households, but it also reinforced the importance of water for sanitation and public health benefits. States that declared moratoriums experienced a decrease in daily infection growth and mortality rates.

Extreme Weather Worsens Affordability

Climate change also complicates the ability of utilities to provide affordable and reliable water supplies. More intense storms and the need to improve stormwater management, and conversely, more frequent and long-lasting droughts all strain water supply and require upgrades in infrastructure. Water infrastructure investments, along with rising costs related to complying with stricter state and/or federal level regulations, are forcing utilities to pass on costs to ratepayers.[23]

Utilities need to shift fast as natural disasters exacerbate water infrastructure and availability issues. In 2024, when Hurricane Helene hit Asheville, North Carolina, residents could not use their water for 53 days. Even though customers were not charged during this period, water bills skyrocketed once the temporary suspension was lifted as a result of compacted billing cycles.

Failing and aging water meters were also blamed for the spike in water bills, creating even longer lags to bring down utility bills.[24] Vulnerable communities along the Gulf Coast routinely experience paying for water that is temporarily unavailable while having to also pay for secondary sources of water like bottled water. Other states, like Washington, are implementing proactive measures to safeguard customers by delaying shutoffs during extreme weather events.[25]

Shortfalls in Customer Assistance Programs

Compared to other types of utility bill relief, such as payment plans available through electric and gas utilities, water bill relief programs are much less common. Utility customer assistance programs, or CAPs, can provide relief to households struggling to pay their utility bill and facing potential water shutoffs. However, CAPs are underutilized, and utilities can face limitations in what support they can provide.

According to a 2023 report by US Water Alliance, fewer than 2.2% of income-qualified customers enroll in CAPs through most utilities that offer them. At the state level, there can be limitations to providing support to utilities or communities for low-income assistance programs.[26] These barriers can range from existing policies making it unlawful to provide CAPs, utilities' inability to provide certain discounts or rates due to concerns of inequities, or conditions of the utility prohibiting CAPs to prevent loss in revenue.

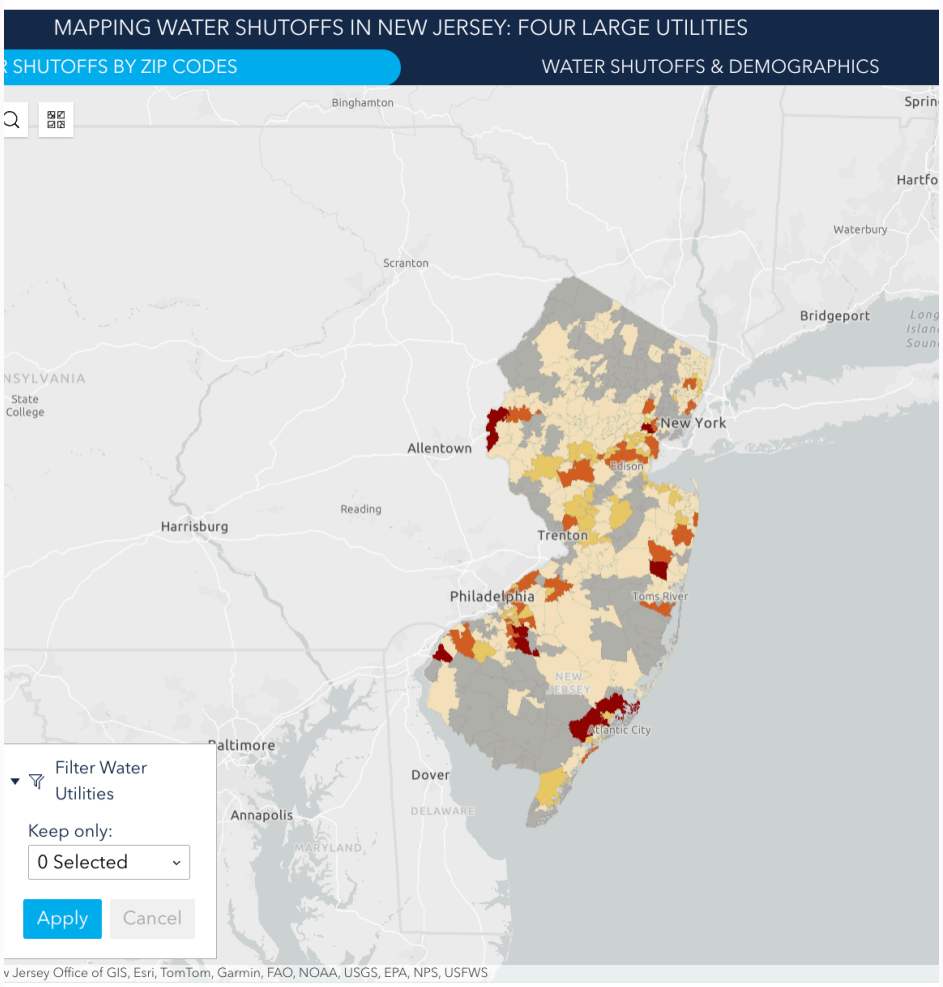
Customer assistance programs (CAPs) are used as a supportive mechanism for households who cannot afford to pay as dictated by the standard rate structure.

CAPs are designed to help customers manage past-due bills and pay current bills, and may include bill discounts, flexible payment terms, temporary hardship assistance, and water efficiency programs.

Lack of Data

Data on water shutoffs, water debt and affordability, and analyses on the impacts of rising water bills on households can be sparse, depending on where you live. To design effective CAPs and reduce or eliminate the practice of water shutoffs, it is important to fully understand how residents are impacted by their water bills (and other financial burdens), what other factors impact their ability to pay, and how a utility can create a payment system that is equitable.

New Jersey enacted a law that requires some of the strictest utility reporting requirements in the country to provide a better understanding of water affordability in the state.[27] With the data, NRDC created an interactive dashboard that highlights water shutoffs by geography and demography. ***Analysis of this data shows that the most shutoffs occur within the lowest-income cities and disproportionately within communities of color.*** This data can now be used to craft well-informed legislation, including several bills already in the works to create low-income water assistance programs and for public utilities to provide low-income discounts funded by rates.



Screenshot of NRDC's Water Shutoff Dashboard

Case Studies

Across the country, water utilities and community groups are tackling affordability concerns with empathetic and innovative programs and policies. Some of these efforts have required years of hard-fought advocacy, while others have seen slow or stymied progress.

Here, **you'll find three case studies** that we hope will inspire you, whether you serve on a volunteer water board in a rural county, manage a sprawling and complex regional water system, or are somewhere in-between – and for the community groups and non-profit advocates helping shape local programs.

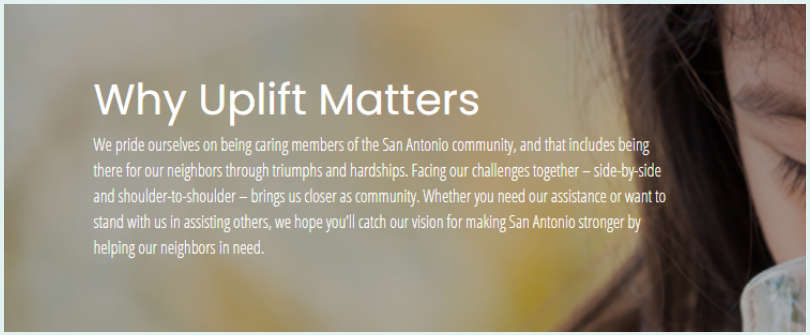
San Antonio, Texas

San Antonio Water System (SAWS) Uplift Program

Service Area: The San Antonio Water System provides water and wastewater services to two million people in Bexar County, TX and parts of Medina and Atascosa counties.

The San Antonio Water System (SAWS) demonstrates how treating water as a public good[28] and seeing their role as that of a community anchor institution roots their services in compassionate and proactive support for customers struggling to pay their bills. The SAWS Uplift Program reframes the narrative of a customer-supplier relationship and is structured with a community view - "Helping Neighbors in Need." This program offers over a dozen different types of assistance, *which can be accessed through a single application,* including:

- Discounted rate structure with no monthly charges for the first 2,000 gallons of water
- A courtesy hold on water shutoffs with a pending application
- Providing connections to local support services
- Leak adjustments to offset water lost from plumbing repairs (as well as free pluming services to repair aging fixtures)
- Providing emergency payment assistance up to two times per year, and more.[29]



The SAWS Uplift initiative frames their support services as a win-win for the utility and customers, making the community as a whole more robust.

SAWS also provides information on their website about partner agencies and organizations that provide additional assistance for other housing and utility costs. Watch this *short video for an overview of their approach*.

Community Advisory Committees

Additionally, SAWS also has five citizen groups that advise the utility's board and staff. Establishing these types of formal opportunities for public involvement can be crucial to elevating customers' experiences, concerns, and ideas. The committees include:

- Capital Improvements Advisory Committee
- Community Conservation Committee
- Community Experience Committee
- Dispute Resolution Committee
- Rate Advisory Committee
- SAWS Cares – Community Volunteers

Find a description of each of the committees on SAWS' website.

Learn more about including community as part of utility decision-making in River Network and WaterNow Alliance's report, Building Blocks of Trust: Creating Authentic and Equitable Relationships Between Community Organizations and Water Utilities.

DeKalb County, Georgia

Service Area: The DeKalb County Department of Watershed Management services over 5,000 miles of water and wastewater pipes across the county system. DeKalb County is the fourth-most populous county in Georgia, with over 760,000 residents.

DeKalb Water Watch Campaign

DeKalb Water Watch (DWW) is a grassroots, community-organized group that has campaigned for nearly a decade to secure long-term affordable water for the residents of DeKalb County, Georgia. Residents of the county have grappled with high water bills and water shutoffs for years, experiencing tax liens on their homes after receiving upwards of five-figure monthly water bills. In 2025, DWW, along with Legal Defense Fund and other organizations, secured water affordability legislation (a resolution) that should improve billing practices and work to eliminate water shutoffs for vulnerable populations.[30] The Board's resolution states,

"DeKalb County Board of Commissioners acknowledges the necessity of raising water rates to address aging infrastructure and years of deferred maintenance, which have led to increased operational costs and the need for significant investment in repairs and upgrades. The aging water infrastructure poses risks to water quality and reliability, necessitating immediate attention to ensure the safety and health of the community. ***The Board recognizes that while these rate increases are critical for long-term sustainability and reliability of water services, they can disproportionately impact vulnerable populations, including seniors, individuals with disabilities, and low-income families. The DeKalb County Board of Commissioners supports policy changes in the attached resolution to protect seniors, disabled individuals, and low-income residents from the impact of upcoming water rate increases and commits to advocating for the implementation of these policies to ensure that all residents, particularly the most vulnerable, have access to affordable water services while addressing the pressing need for infrastructure improvements."***

This legislation:

- Places a water bill cap at 3% of household's monthly income,
- Creates new assistance programs,
- Establishes the Office of Water and Sewer Customer Advocacy to address customer billing issues, and
- Secures water shutoff protections for households with children, seniors, disabled residence, and those experiencing temporary hardships, among other improvements to the existing structure.

In order to address longstanding infrastructure needs, the County Commission raised water rates around the same time the resolution was passed, yet implementing the protections has been delayed, resulting in customers remaining unable to pay their water bills and getting their water shutoff. DWW is continuing its advocacy, informing the public of the latest developments as changes continue to roll out, and providing avenues for community members to contact their officials to voice their concerns.

Chicago, Illinois

"What we want to do is move beyond a good guys-bad guys framework and start to think about: What types of solutions can benefit everyone? Stabilizing revenue for community water utilities so they can make the public health investments their systems need, but also shielding customers who are going to be really hurt by water burden and shut off policies. This is the challenge and the story of the work."

- Anna-Lisa Gonzales Castle, Elevate

Service Area: The City of Chicago's Department of Water Management (DWM) delivers drinking water to Chicago and 120 suburbs – serving more than five million people in Northeastern Illinois.

Note: The Metropolitan Water Reclamation District of Greater Chicago provides wastewater and stormwater services to 5.19 million residents across 129 municipalities, along with source water protection efforts.

City Ordinance Ends Residential Water Shutoffs

In 2022, Chicago's City Council passed an ordinance that prohibited the future privatization of the city's water system, codified the end of residential water shutoffs as a result of non-payment, and implemented new requirements on data transparency related to water debt, water shutoffs, impacts of the Utility Billing Relief program, and more.

Utility Billing Relief Program (UBR)

Prior to the ordinance passage, in 2020, Chicago established a "Utility Billing Relief" (UBR) program for low-income residents, especially targeting those who have past due debt. The City partners with the Community and Economic Development Association of Cook County (CEDA) to administer outreach and enrollment. UBR participants tap into the following benefits:

- A 50% reduced rate on water and sewer utilities, and water-sewer tax for one year, during which past due penalties and interest are exempted.

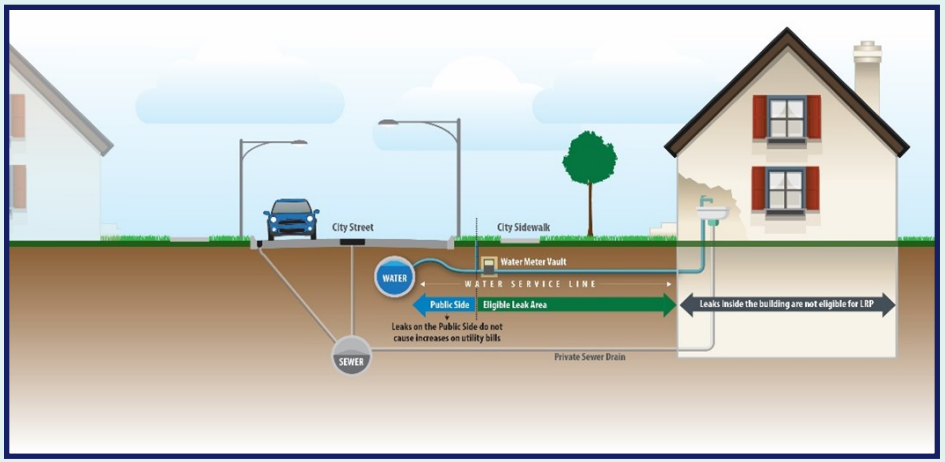
- No late payment penalties or debt collection activity, **including water shutoffs.**
- Debt forgiveness after one year of past due balance.

Eligibility requirements for UBR align with LIHEAP criteria and participants must be homeowners that occupy a residential unit (single-family, two- or three-unit residences). Enrolled participants that remain eligible after one year may continue to re-enroll. This program is not available to renters.

Looking for examples of municipal code for a UBR program? Check out Chicago's here.

Water Leak Relief Pilot (LRP) Program

In addition, the City of Chicago launched a Water Leak Relief Pilot program for homeowners, running from January 1, 2025 through December 31, 2026, with a retroactive eligibility period back to January 2023. Unlike the UBR Program, the Leak Relief Program is open to all customers who have experienced a leak in their outdoor underground service line location, regardless of income level.



Unexpected leaks can drastically increase a household's water bill suddenly, and this program aims to limit that financial impact. According to the pilot program's website:

"The charges from the time of the eligible leak will be reduced to an average of what is typically used at the property. Department of Finance will apply a credit to the customer's account to reduce the amount of the impacted bills. If the leak impacted the customer's bills for more than one billing period, the credit will cover all billing periods affected by the leak."

A Suite of Solutions: Best Practices & Policy Recommendations

"If we actually had a law that prohibited or created some protections, guardrails, something that [went into effect] before a water shut off - [then] we could actually end water shutoffs just by adopting a law. Now that doesn't change the financial consequences of people not being able to pay insofar as ensuring that the utility can provide a safe service. But it does ensure that people do not lose access to something that is essential for their health."

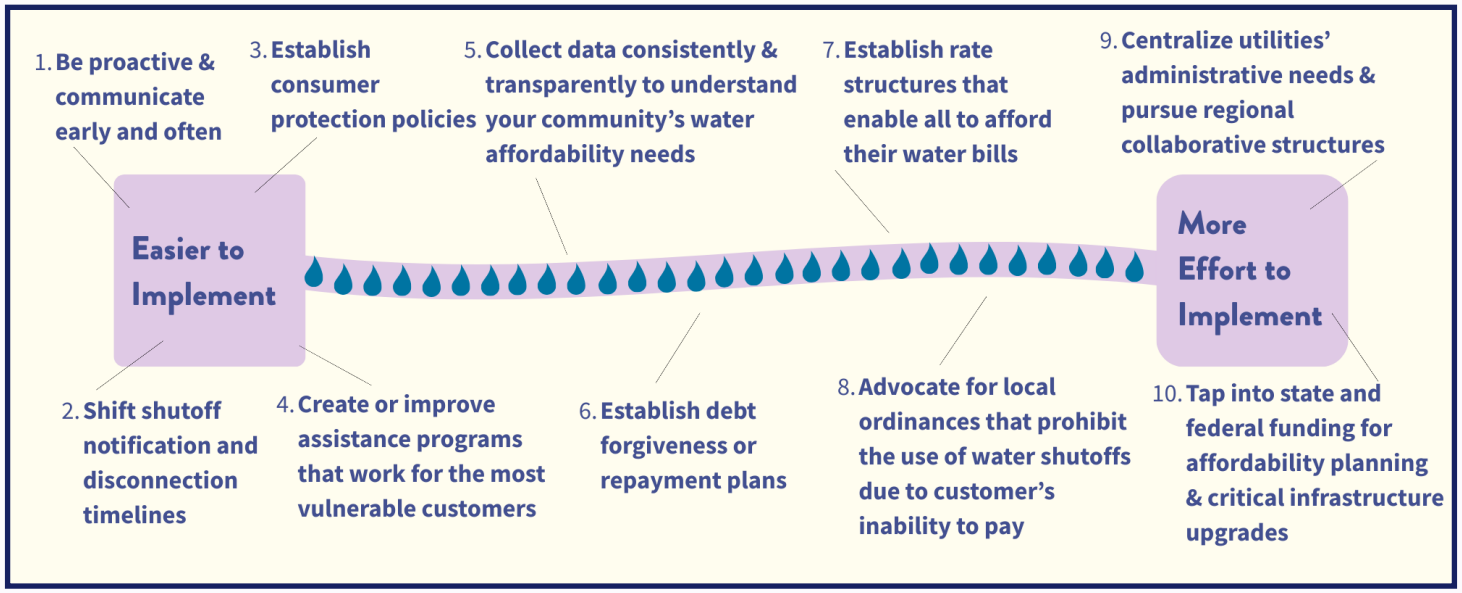
- Alexandra Campbell-Ferrari, Center for Water Security & Cooperation

In this section, you will find best practices for both water utilities and community groups seeking to reduce or eliminate the practice of water shutoffs. These practices are focused on the **local level**, and include changes to internal utility procedures, development of assistance programs, and passage of local regulations.

Local utilities and municipalities have the power to implement responsive, effective, and impactful policies and programming to lower the frequency of water shutoffs and achieve affordability outcomes. **We have structured these recommendations from "easier to implement" to "more effort to implement" in the hopes that each community can assess what is achievable now – and what to strive for longer term.** (This order of effort may not ring true for all communities/ utilities).

Zooming out, state and federal programs and policies are also critical to increasing water affordability and access. Addressing water affordability and effectively lowering the practice of water shutoffs will require solutions across multiple levels of government. Several other organizations and researchers have pulled together strong state- and federal-level policy recommendations; we encourage you to explore them in detail in **Appendix A: State and Federal Policy Examples and Recommendations.** The two tables in Appendix A also highlight some enacted or potential state and federal policies addressing water shutoffs.

If you'd like to download or share them, you can access them here: state policy examples // federal policy examples .



10 Best Practices for Community Groups and Utilities

1. Be Proactive & Communicate Early and Often

Direct and effective communication is vital to understanding customers' financial situation, ensuring they understand payment processes, and highlighting pathways for reducing their risk of experiencing a water shutoff.

For Community Groups:

✅ **Develop resources and support clinics/centers.**

Utility assistance clinics can be a lifeline for residents trying to navigate a sea of paperwork, appeals, deadlines, and other barriers. It can be difficult for water customers to understand the qualification criteria and application process for existing assistance or affordability programs, for water and other services. Clinics can provide individualized support navigating enrollment. Community groups can also advocate for data-sharing amongst different social service programs so the application process can be streamlined and made as simple as possible for the applicant.[31] (see more under the "Consistent and Transparent Data Collection" section).

- Clinics can also support residents through accessibility needs like language interpretation, internet access or support, transportation, or meeting residents in specific neighborhoods so that all are able to access the full benefits and support offered by the utility.
- Actively connect customers to available resources such as low-income family assistance funds, social service agencies, nonprofit grants, and/or utility-sponsored hardship programs (see the "worksheet for community groups" to start gathering this information).

"There's a lot of information breakdown here in New Orleans. I've had past notices not get sent and get penalized because I didn't get them in time... Contesting fees that seem egregious, and ... I've had mix-ups, notifications via email and postal mail ... in moments where you're trying to negotiate: is this even something that I owe? [The notices have been] contradictory."

- A focus group participant based in New Orleans

Tool to Use: In Illinois, the non-profit Elevate collaborates with community partners to host **water debt workshops**. In this blog by Elevate, you will find resources for hosting similar workshops, including templates for agendas, facilitator guides, slides, promotional materials, and guidance for pre- and post-workshop considerations.

Tool to Use: In 2020, the Center for Neighborhood Technology and IB Environmental created a resource that includes an "Affordability Action Planning Guide" - you can use their worksheets to assess your community's existing conditions, generate practical solutions, and develop top priorities for action. cipal code for a UBR program? Check out Chicago's here.

✅ **Support emerging community leaders.**

Building strong community leaders and influencers is essential to keep the issue of water affordability and access front and center for decision-makers. Community leaders ensure residents are heard and can influence how solutions are designed and implemented, so they are impactful and long-lasting. Trusted messengers can strengthen bridges between the community and utility, understanding the real needs and barriers that residents face in paying their water bills, and being an informed and outspoken voice for their neighbors. Often, community influencers have more success in securing policies for water affordability than local decision-makers and utility staff.[32]

> ***Resource:*** Explore case studies of community group-water utility communication challenges, solutions, and outcomes in the Water Utility-Community Guide for Communications by Junction Coalition and Water Hub.

For Utilities:

✅ **Provide effective and ongoing communication.**

Frequent communication and good customer service are important in keeping utility customers informed of any changes to their water bill and the support the utility can provide customers who are struggling to pay their bill. If a household is facing disconnection or has unpaid bills, contact the household directly and discuss payment options or provide information on payment support services. Make your services and benefits known through an easy-to-navigate website and offer information in all the primary languages spoken in your service area. In addition to providing direct services, inform your customers about other available support services such as social service agencies, community advisory committees or community assistance services, or funding support external to the utility and how to access them.

Resource: Respondents of the utility survey identified two core communication priorities:

- Using multiple methods of communication with customers; and
- Providing direct care / individualized customer service

Table 1. Basic Types of Assistance or Hardship Programs (excerpted from EPA's Drinking Water and Wastewater Utility Customer Assistance Programs Compendium, 2016)

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, or 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, or 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, or one-time reduction.

"[We use] multiple methods of communication, payment assistance options, and direct care which has resulted in 73% of scheduled disconnection workorders being cancelled before completion. Additionally, water to those disconnected for nonpayment is restored within 48-72 hours due to favorable restoration policies."

–Tony Serles, Greater Cincinnati Water Works

✅ **Ensure that customers have a clear understanding of when their bill is due, how to pay it, and who to reach out to if they have concerns.**

➡ Are you communicating about overdue water bills through multiple means, like mailers, via email, and via the phone?

➡ Do you offer multiple payment methods, including online autopay?

➡Do you provide routine information directly to renters and residents of multi-family units about their water bills?

➡Do water bills include easy-to-understand information about any interest, penalties, and fees included in the bill?

> ***Expert Tip:*** Partnership for the Public Good in Buffalo, NY, recommends including the applicable rates for any interest charges, along with the period over which interest has accumulated.

"I often just go to the Sewage and Water Board and talk to a person ... over the phone was never very helpful... whereas if I go talk to a person at a desk, I always found that to be much more clear and helpful than any of the other communications."

- A focus group participant based in New Orleans

✅ **Engage customers from vulnerable and historically excluded groups.**

> ***Resource:*** Find more "dos and don'ts in water utility communications" in the Water Utility-Community Guide for Communications by Junction Coalition and Water Hub.[33]

2. Shift Shutoff Notification and Disconnection Timelines

For Utilities:

✅ **Develop a fair timeline for households at risk of having their water service shut off due to their inability to pay.**

Providing a more generous grace period can help customers tap into assistance resources, file for an appeal, if necessary, and maintain essential services. It will also reduce the workload of utility personnel who perform disconnection and reconnection services.

✅ **Extend past-due bill repayment deadlines.**

Providing longer repayment timelines for past due bills can decrease the frequency of water shutoffs.

- See the debt repayment and forgiveness section below. Extending repayment plans to 18 or 24 months allows low-income households to divide their payments into more manageable amounts.
- On the flip side – more frequent billing cycles (monthly vs. quarterly or bi-monthly) can also help reduce shutoffs.

✅ **Extend the period between notice and shutoff.**

This may vary depending on your billing cycle frequency. How many missed payments trigger the threat of service disconnection? One... two... three? Assess if you can feasibly increase this period.[34]

✅ **If your disconnection policy is tied to total past-due amount owed, consider if the amount is fair and reasonable.**

For example, if a shutoff can occur if a customer owes $75, would it be more reasonable to set that amount at $150?

3. Establish Consumer Protection Policies by Defining Parameters for Water Shutoff Protections

Utilities can design and implement stronger consumer protection policies to provide buffers for customers at risk of service disconnection. These protections could include prohibiting shutoffs while a billing dispute or appeal is pending, implementing an emergency shutoff moratorium during times of crisis or natural disaster (a pandemic, a hurricane, or an extended federal government shutdown, for example), and eliminating reconnection fees that further hinder residents from turning their water back on.[35] Taken a step further, consumer protections could include banning water shutoffs for certain vulnerable populations who face water shutoffs due to an inability to pay, including households with seniors, young children or individuals with chronic health issues.

For Community Groups:

✅ **Research your municipality's consumer protections** code or your utility's consumer protections policy. Does it seem adequate?

✅ **Develop a set of recommended changes** to utility policies and practices and share them with decision-makers and community members to build support for their adoption.

✅ **Partner with housing, energy, and social service providers** in your community who may be working on parallel efforts to coordinate your recommendations.

> ***Resource:*** See NRDC and NCLC's Water Affordability Advocacy Toolkit for more suggestions.

For Utilities:

✅ **Establish or strengthen existing consumer protections.**

Elements to consider: a fair and consistent appeals/dispute resolution process, defining what populations are exempt from water shutoffs, and developing renter-specific protections.

✅ **Assess existing fees, interest rates, and charges associated with arrears and service disconnection and reconnection.**

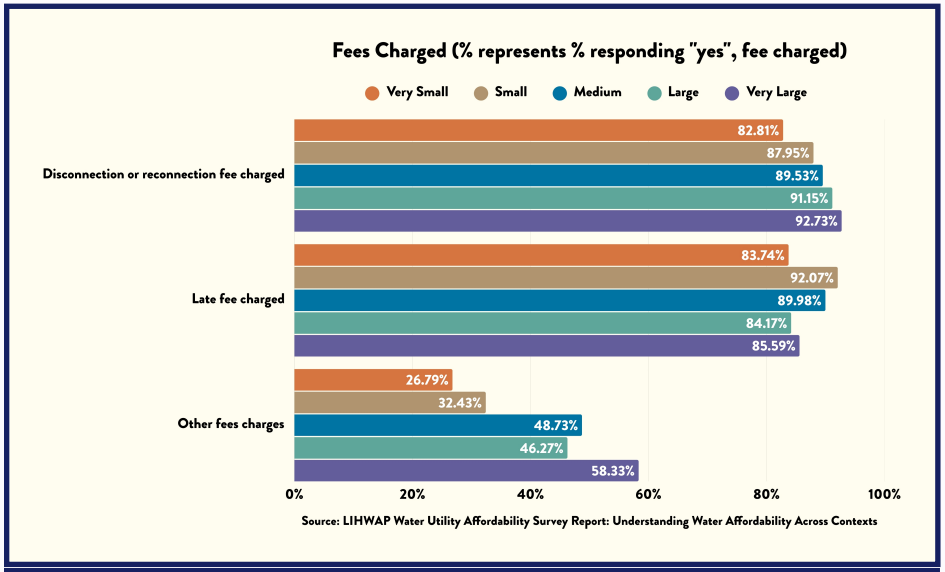
Can these costs be capped, reduced, or eliminated altogether for all or some customers? A 2020 study from the Kentucky Public Services Commission found that eliminating late fees had no effect on the percentage of customers paying on time.[36] Some utilities have such high reconnection fees that households are immediately in financial trouble after paying them off.

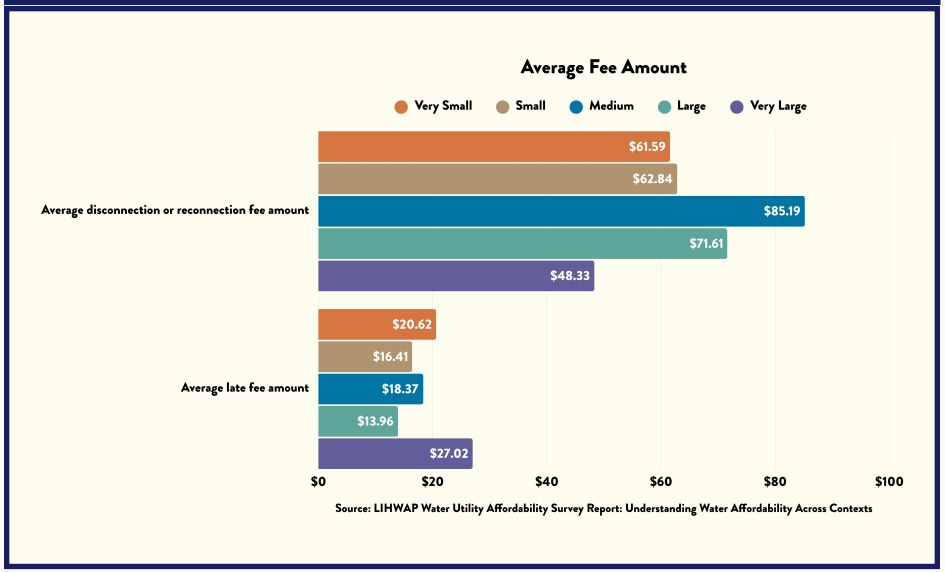
"The collection of late fees is not recovering an actual cost that the utility incurs, it is purely a punitive exercise that disproportionately affects those customers already unable to pay for service rendered, and the evidence in this matter indicates it has little-to-no effect on a customer's timeliness of payment."

- Kentucky Public Service Commission

✅ **Include easy-to-understand definitions and explanations of fees, interest rates, and charges on water bills.**

In a 2023 survey of utilities, medium sized utilities reported the highest average disconnection or reconnection fee amount ($85.19), with large, small, very small, and very large trailing, respectively. Meanwhile, the average late fee charged was highest for very large utilities ($27.02), followed by very small, medium, small, and large utilities, respectively. The survey also reported a wide range of other fees charged, including: notice fees, lien fees, legal fees, account fees, damage and tampering fees, service inspection and quality testing fees, payment-related fees, flat fees, non-payment related, non-damage meter fees, delinquent account, and construction fees.[37]





The chart on the top shows the percentage of utilities by size reporting that they charge fees for disconnection and reconnection, late fees, and other fees. The chart on the bottom shows the average fee amount for disconnection and reconnection and late fees, also by utility size.

4. Create or Improve Assistance Programs that Work for the Most Vulnerable Customers

Respondents of the utility survey highlighted **two** dominant focus areas for reducing the practice of water shutoffs: **implementing customer assistance and hardship programs** and **changing rate structures**.

As we can see in the quote below, existing rate structures and collection methods fall short – and ultimately do not well serve the utility or customers, but changing rate structures can be exceedingly challenging, especially with little or no state and federal support. Assistance programs play a critical role in providing stability and creating avenues for customers to pay at least a portion of their bill.

"The best method of supporting a household facing eminent water shut off is a rapid, multi-pronged approach that combines emergency, financial assistance, debt management, tools, and advocacy for long-term affordability."

- **Utility survey respondent from a very large utility in Arkansas**

"My utility has done a good job balancing maintaining reasonable rates and keeping up with system improvements. However, collection methods here are aggressive and shutoffs are common. It becomes a catch-22: because our rates are fairly low and there isn't a lot of wiggle room between revenues and expenses, if we relax collection efforts, we will have to raise rates (to) subsidize the inevitable shortfall. And if rates go up, more people will experience difficulty paying for water and become delinquent. Then the gap between revenues and expenses will shrink more, necessitating further rate increases to make up the difference, and it becomes a vicious cycle."

- **Jessica Micco, Greenville Municipal Water Authority, Pennsylvania**

For Community Groups:

✅ **Identify assistance programs.**

Use this worksheet as a guide to identify assistance or hardship programs that exist through your utility, and if there are additional support services available. Share the information you have collected with residents.

✅ **Conduct community-led research (CLR).**

Conduct community-led research (CLR) to hear from residents who have been impacted by shutoffs or have enrolled in assistance programs to understand their challenges and how the program(s) work for them. Participate in public meetings or set up your own meetings with utility program staff to share your insights and perspectives.

For Utilities:

✅ **Design CAP or other payment support systems that work for low-income households.**

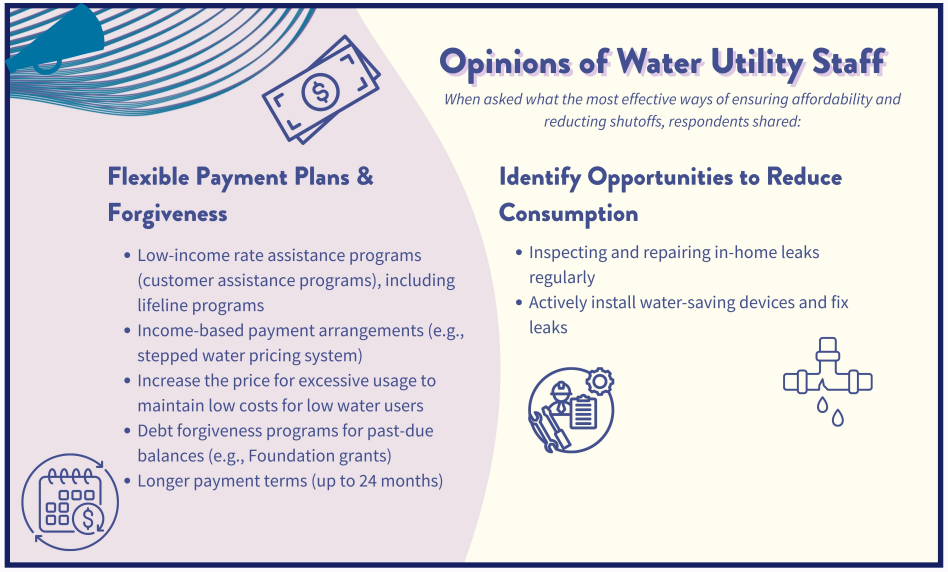
However you design the discount structure, it is important that the assistance provided be large enough to make the remaining balance an *affordable* amount for your low-income customers. Features could include:

- Define income eligibility requirements– consider offering tiered benefits relative to need.
- Allow renters to enroll in the program.
- Simplify and streamline the enrollment process and promote the program (See section on effective and ongoing communication).

✅ **Consider third-party payment options** that can deploy automatic enrollment, support on-time payment, and reduce administrative burden.

✅ **Craft a community-driven program design.**

Do your homework if you are considering starting a CAP from scratch. Allow your own customers to inform the program's design and implementation and look to peer utilities to see how they have designed theirs.



Resource: Use NRDC's Water Affordability Business Case Downloadable Tool to model the net financial impacts of different types of discount programs.

✅ **Support water conservation and efficiency.**

Oftentimes, increased water bills can be due to ongoing, undetected plumbing issues or failing fixtures. Consider incorporating a benefit to support households that are experiencing plumbing issues, including offering to upgrade or fix failing systems that will lead to a reduction in water usage and water bill. Utilities can subsidize water efficiency measures by providing financial assistance for leak repairs and offering rebates for WaterSense-certified fixtures, toilets, and appliances.[38] Check out Detroit's Lifeline Plan, San Antonio's Uplift Program, and Chicago's Water Leak Relief Pilot Program for more details in how they structured their plumbing support benefits.

5. Collect Data Consistently & Transparently to Understand Your Community's Water Affordability Needs

"Every month [at water board meetings] we've pushed for this. We push for a lot more transparency in their board packets. Now, they list the number of disconnections and reconnections in their board packets every month. So, we're tracking that. One to two percent of the customers get disconnected every month."

- Mary Cromer, Appalachian Citizens Law Center, talking about Martin County, Kentucky

For Community Groups:

The community-based think tank Partnership for the Public Good, based in Buffalo, New York, embarked on a years-long research effort to understand the city's water shutoffs and water debt. The water system is jointly operated by the city of Buffalo and Veolia, a large private water utility. In June 2025, Partnership for the Public Good published a policy brief, Making Water Affordable and Accountable, which is a synthesis of their larger report On the Edge of Abundance: Water Affordability and Equity in Buffalo. Their research process included collecting and deciphering large data sets that were often hard to access, understand, and make usable – including tracking service charges, interest fees, and penalties, along with water shutoff rates.

"We looked at one year of data [on water shutoffs], and found that the shutoffs really ranged [in amount owed] when they went to actually perform the shutoffs... anywhere from a couple hundred dollars to thousands of dollars. And it was also hard to say, "'has this property been shut off multiple times in the past?'"

- Anna Blatto, Partnership for the Public Good

✅ **Advocate for water shutoff data to be publicly available and routinely updated.**

✅ **Submit FOIA (Freedom of Information Act) requests** to access information about shutoffs, if necessary. A local law clinic may be able to support you through this process.

✅ **Hold town halls, host focus groups, or interview community members to collect data and stories** about water affordability and the impacts of water shutoffs on households. Use this information to inform your advocacy campaign, public comments to your water utility or city council, and overall messaging.

***We the People of Detroit** has tapped into the power of data collection, community-led research, and partnerships with academic institutions again and again to demonstrate the impacts of water shutoffs in Detroit. The Community Research Collective has developed maps and visualizations of the city's water shutoff crisis, surveyed residents to better understand the public health impacts of lack of access to running water and published a book in 2016, Mapping the Water Crisis: The Dismantling of African-American Neighborhoods in Detroit, which documented their findings.*

For Utilities:

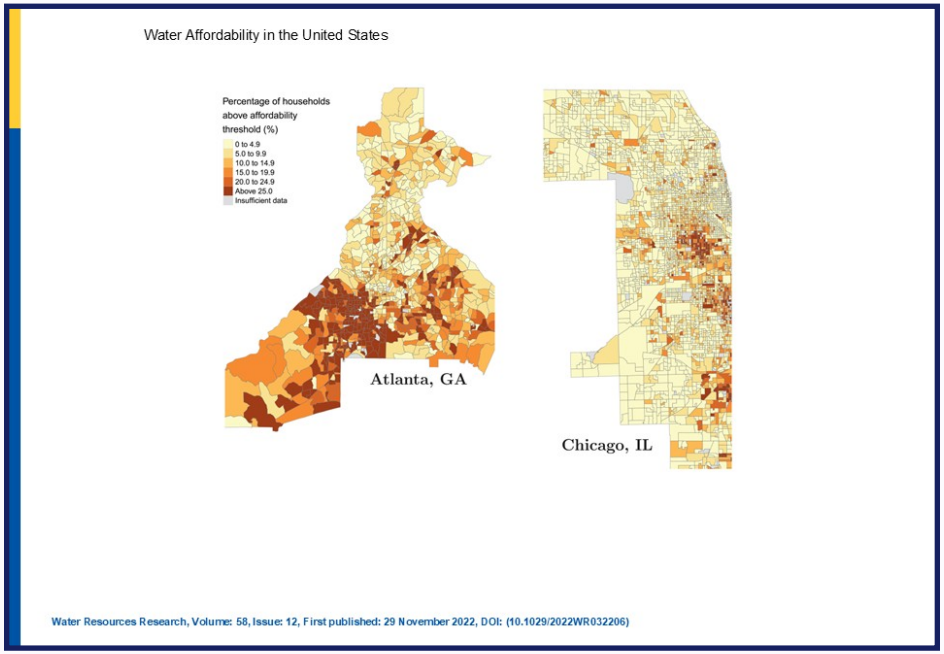
There are several types of data that are helpful to track to understand the depth and breadth of water shutoffs in each community and the impacts of different policy and program choices.

✅ **We recommend collecting and publicly sharing the following data:**

- Number of disconnection notices sent on a monthly or quarterly basis by customer type
- Number of disconnections completed on a monthly or quarterly basis by customer type
- Number of connections restored on a monthly or quarterly basis by customer type
- Length of disconnections

- Number of customers in arrears
- Length of time customers have been in arrears
- Average amount of debt accrued by customers
- Number of property liens placed due to nonpayment
- Percentage of eligible customers enrolled in assistance or repayment programs.

Use data to understand how things like water rates, fees, and taxes affect the ability of residents to pay their bills.[39] Data can also help you assess how effective different solutions are (such as those outlined in these best practices) and inform future iterations to target benefits to reduce or eliminate shutoffs.[40]



Granular data, such as at the census block group level, can help identify pockets within a utility's service area facing water affordability concerns. The maps in this image show DeKalb and Fulton counties in Georgia and Chicago, Illinois (Cook County). Shaded colors show the percentage of households within each Census block group that have combined water and sewer bills (CWSBs) above 4.5% of annual household income. CWSBs are calculated at the essential consumption level of fifty gallons per person-day.

***Source**: Diego S. Cardoso & Casey J. Wichman (Water Resources Research Volume 58, Issue 12) "Water Affordability in the United States." 2022.*

✅ **Share data across programs to boost Customer Assistance Program enrollment.**

In addition to improving communication to ensure customers know about assistance programs available to them, utilities can boost enrollment rates by cross-sharing participant data with other low-income assistance programs to streamline enrollment processes. Enable residents to apply for multiple services through one application. This was an effective approach during the implementation of LIHWAP in many states.

Resource: NRDC's Turn on the Tap: Increasing Participation in Water Affordability Programs through Data Sharing report highlights several examples of this type of effort.[41]

Working Together:

✅ **Create Two-Way Data Sharing Between Community Group(s) and the Utility.**

- Community groups can collect valuable, first-hand information from community members on how water shutoffs impact them directly.
- Utilities have information on who is experiencing shutoffs, how often, and for how long. Consider opportunities to partner with Community Action Agencies to provide targeted support for customers at risk of shutoffs.

6. Establish Debt Forgiveness or Repayment Plans

For Utilities:

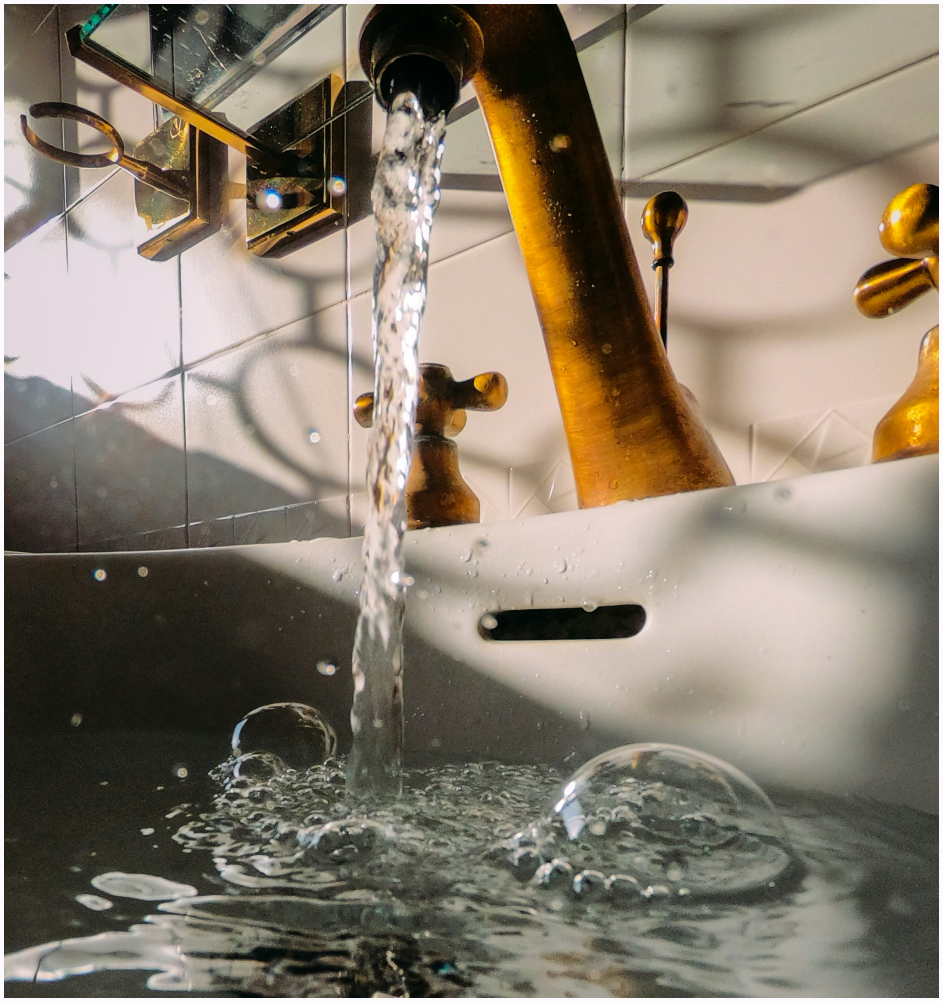
If customers are struggling with excessive and mounting debt due to increased water bills and their inability to pay, consider a grant system that customers can utilize to get back into good standing.[42] As an example, refer back to the case study on Chicago.

In a report focused on COVID-19 water shutoff moratoria, the authors recommended extending payment plan periods to 24 months to reduce the monthly financial burden on households.[43]

✅ **Develop an arrearage management plan.**

Deferred payment agreements with affordable monthly installments can bring in critical revenue while reducing financial stress on customers and protecting them from the threat of shutoffs.[44] Developing or expanding repayment and arrearage plans and removing late fees can help reduce the risk of compounding debt.

Resources: In addition to the case study examples provided above, Philadelphia's TAP (Tiered Assistance Program) program is another example of how this type of repayment and debt forgiveness plan can be structured. The US Water Alliance's fact sheet, Addressing Customer Debt: Guidance for the Water Sector, includes further suggestions and examples.[45]



7. Establish Rate Structures that Enable All to Afford Their Water Bills

"Utilities have a hard time collecting over the long term from people who just can't afford their bills. But when affordability is addressed upfront, collections improve, creating real benefits for both the utility system and the community."

- Morgan Shimabuku, Pacific Institute, on the benefits of structuring affordable rates

Rate structures that are thoughtfully designed to meet the needs of a utility's operations and maintenance costs *and* that can remain affordable to low-income customers are the bedrock of water affordability. We recognize that service area size, socioeconomic status, and applicable local and state laws influence the kinds of rate structures that are feasible for a given community.

Rate setting refers to the process that utilities use to determine how they will charge for water usage. Common rate structures include flat rates; uniform rates; block rates; seasonal rates; and lifeline rates.

- *Flat Rates:* Customers are charged the same amount irrespective of their exact usage.
- *Uniform Rates:* Customers are charged based on actual usage, at a set price per unit.
- *Block Rates:* Customers are charged one rate for usage up to a certain amount; afterward, that rate can either increase or decrease.
- *Seasonal Rates:* Customers are charged different rates based on the season. This rate structure incentivizes water conservation; for example, rates may be higher in the summer due to higher demand and use.
- *Lifeline Rates:* Customers are charged a lower or fixed rate for an estimated volume of water deemed necessary to cover basic needs; usage beyond this set amount is charged based on a different rate structure.

For Community Groups:

✅ **Learn about how your state governs water utility rate setting.**

Navigating Legal Pathways to Rate-Funded Customer Assistance Programs: A Guide for Water and Wastewater Utilities. This resource is a good starting point for a digestible overview of how water utilities are governed state to state. The report introduction gives a succinct overview of rate setting and CAPs, and advocates can download short policy and legal analysis summaries for each state.

✅ **Identify your utility's current water rate structure.**

Identify your utility's current water rate structure and determine what their process is for adjusting rates (both in terms of rate setting and opportunities for changing the structure of the rates themselves).

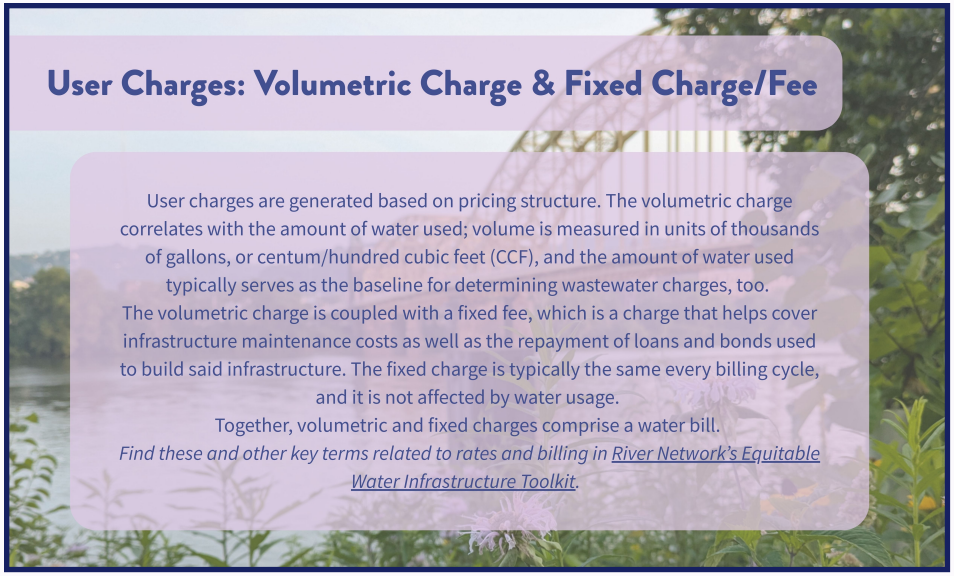
> ***Resource:*** Learn more about water rate setting in River Network's Drinking Water Guide.

For Utilities:

Dr. Manny Teodoro, professor at the **La Follette School of Public Affairs at the University of Wisconsin - Madison** , highlights four features of rate structures that improve affordability, including:

- "Low fixed charges;
- Volumetric sewer prices based on indoor flows;
- Low volumetric water prices for essential household water use; and
- Steeply escalating volumetric prices for demand beyond essential use."[46]
    - *Note: this fourth suggestion can be contentious, especially if essential use is not accurately calculated for large households/ multi-generation households.*

✅ **Consider different payment structures based on household income** and percentage of household income that goes toward the water bill, or a tiered system based on usage. A basic rate for essential water usage could be offered at a lower rate to ensure households are never cut off completely.



A study on water affordability in the United States evaluated two types of theoretical payment reduction options, a 50% rate discount and uniform lump-sum rebates, as well as funding structures, uniform water rate increases, and local income tax on non-eligible households.[47] The study concluded that lump-sum rebates for low-income households paid through a uniform water rate increase or local income taxes could be more successful and reach affordability targets versus lower water rate policies. Policies operating under lower water rates could end up reducing incentives for water conservation and system improvements.

✅ **Ascertain how to measure whether your rates are currently affordable for all customers.**

One method used to understand water affordability challenges is the Income Dedicated to Water Services (IDWS) metric, which is – as it sounds – the percentage of income a household spends on water services.[48] Comparing the IDWS with the percentage value that is deemed "affordable" helps you calculate the number of households that could benefit from a different, affordable rate structure. Rates and payment structures can then be established based on insights from IDWS data for a specific service area.

Resource: The EPA Water Affordability Needs Assessment includes an appendix with a helpful summary of different affordability metrics, explore it in detail here.

Local Spotlight: In Philadelphia, the city's Tiered Assistance Program (TAP), which structures rates based on income, are based on the Federal Poverty Level (FPL) and special hardship status:

- 0-50 percent FPL: monthly bill capped at two percent monthly income;
- 51-100 percent FPL: monthly bill capped at 2.5 percent monthly income;
- 101-150 percent FPL: monthly bill capped at three percent monthly income; and
- Greater than 151 percent with special hardship: monthly bill capped at 4 percent monthly income.

TAP now automatically enrolls low-income residents who are participating in other programs with similar eligibility. Within seven months, the auto-enrollment program **more than doubled TAP participation.**[49] Philadelphia's rate structure and proactive enrollment have led to an approximately **80 percent reduction in water shutoffs in recent years**. When developing water shutoff policies and practices, it is important to offer multiple avenues of support to address the unique needs of each customer, with the goal of avoiding shutoffs whenever possible.

✅ **Different sized utilities have different needs and challenges.**

- The Rural Community Assistance Partnership (RCAP) has a suite of resources for small and rural utilities related to rate setting and affordability.
- The Environmental Finance Center Network's Building TMF Capacity for Small Water System Capacity Project includes a suite of resources and trainings for smaller systems, including resources on rate setting and structure.

8. Advocate for Local Ordinances that Prohibit Water Service Shutoffs Due to Customers' Inability to Pay

For Community Groups:

✅ **Start an Advocacy Campaign.**

Whether your goal is to target a specific policy that creates barriers to improving a water shutoff policy and payment plans, to shed light on the inequities of water shutoffs and affordability or to demand improvements to a utility policy or plan – an advocacy campaign is great way to make your voice heard, educate and engage the public, work with local decision-makers, collect data, and propose and advocate for policy change and improvements to payment programs.

Banning water shutoffs through local policy, especially as a result of a customer's inability to pay, in tandem with implementing other best practices on this list, would immediately create protective measures and increase water access.

Resources: To get started, explore these two resources:

- Planning to Win: The Just Enough Guide for Campaigners, by spitfire
- Power Mapping 101, by the National Education Association

✅ **Find common ground with decision makers and those with influence.**

Local Spotlight: {The Water For Everybody Campaign, led by We the People of Detroit in collaboration from the lifestyle brand Detroit VS Everybody, advocates for sliding scale water bills, elimination of water shutoffs, water affordability, and many more principles – but the slogan and central message "water for everybody" widens the tent of supporters.}

Local Spotlight: Explore the DeKalb Water Watch's Case Study [link] - their campaign included a petition to the DeKalb County Board of Commissioners outlining their vision for water access and affordability – including a moratorium on water disconnections and lien placements, improving the bill dispute and arbitration process, and canceling debt. The group established several avenues for community members to find essential information, laid out clear actions residents could take, and exerted public pressure on decision-makers. They continue to inform the public, hold local decision-makers accountable, and fight for water justice for vulnerable community members facing exorbitant debt and shutoffs.

Other local policies that can provide protection against some of the most harmful consequences of water shutoffs include *eliminating foreclosure on properties for water-only debt*.

As another example, city council members in Philadelphia introduced a package of bills in November 2025, collectively referred to as "Just Water" to expand eligibility of the Tiered Assistance Program, require the City to share responsibility for long-term water meter failures that result in runaway water bills, and identify solutions to protect tenants from water shutoffs who are ineligible for water assistance programs if water bills are not under their name.

Word cloud of IRWM from the 2017 Stakeholder Perspectives Recommendations.

9. Centralize Utilities' Administrative Needs and Pursue Regional Collaborative Structures

For Utilities:

✅ **Test new types of regional collaboration.**

Local Spotlight: Cook County's Water Affordability Program, which is administered by Elevate in partnership with the Cook County Bureau of Economic Development, is illuminating ways in which regional collaboration can bring down costs for water systems and their customers.

"We really want to take what we're learning from this County project and different, regional strategies around the country and figure out what can work. What can work in Illinois? ***What policy, regulatory, and legislative changes are needed to enable cost-saving strategies? What lessons can we take from a centrally administered assistance or affordability or debt relief program within a fragmented water system landscape? That is a big question and a broad category of potential interventions, but we are fortunate to be able to look at a suite of solutions and partner to try different things."***

- Anna-Lisa Gonzales Castle, Elevate

Go into further detail and explore additional resources in the Chicago case study.

In California, the Integrated Regional Water Management (IRWM) collaborative effort tackles water management solutions on a regional scale. Working across jurisdictional boundaries and a range of different stakeholders, IRWM projects help different regions of the state plan for climate change vulnerability, water supply, and improving water quality, all of which impact water affordability at the local level. While drinking water access and affordability are not directly at the center of this concept, they are certainly tied to it.

10. Tap into State and Federal Funding for Affordability Planning & Critical Infrastructure Upgrades

As discussed in the introduction of this resource, communities are facing local rate increases for water, wastewater, and stormwater service as utilities upgrade infrastructure, plan for climate disasters, and meet regulatory standards. These rising costs for households can be softened by state and federal support of infrastructure projects, thus reducing the risk of water shutoffs.

For Community Groups:

✅ **Gather information about potential funding.**

Research what types of state or federal funding your utility has secured in the past and/or if they have current/future plans to do so.

- Find helpful questions to ask your utility in River Network's Equitable Water Infrastructure Toolkit (pg. 128-pg 134) .
- Here is a brief overview of some federal programs.

✅ **Learn about the State Revolving Fund (SRF) programs.**

Join the SRF State Advocates Forum and explore the resources on the Forum's website. The Drinking Water SRF program in your state or territory could provide vital funding for your community and impact rate setting decisions.

✅ **Explore the federal legislation and policy recommendations** in Appendix A. Consider if you have capacity to advocate for this type of legislation with your Members of Congress and/or by joining coalitions involved in this work.

For Utilities:

Federal and state grant and loan programs are available for capital improvement projects like restoring or upgrading infrastructure, improving treatment systems, or updating metering systems. Planning and design funds can also help utilities develop asset management plans to outline the scale and timing of future investments needed to maintain water service. Some states, like Michigan, may offer grant funding for community water systems to study and plan for developing an income-based water rate structure, conducting drinking water distribution system leak detection studies, or connecting low-income households reliant on contaminated or failing private wells to connect to a community water system. [50]

✅ **Understand what state and federal funding options** your utility may be eligible for, including planning grants or technical assistance grants.

The largest federal funding programs for water infrastructure are the Clean Water and Drinking Water State Revolving Funds, but there are several other possible funding sources available.

- While developing these projects, it is important to keep in mind best practices for energy efficiency, renewable energy, and technologies available, which will help generate savings and increase revenue.
    - Energy use is a huge expense for utilities and can account for up to 40% of a municipality's overall energy consumption.
- It is also important to consider future climate projections and account for increased stormwater management needs, frequent and excessive storms, or water availability concerns.

✅ **Tap into available technical assistance (TA).**

Working Together:

At the end of the day, utilities and community members want the same thing: clean, safe, affordable water delivered consistently to every household. Water shutoffs are not a desired outcome for anyone. The local-focused best practices outlined above will be most effective if utilities and community groups work together in tandem and can align on what kind of policy levers to pursue at the state and federal levels.

✅ **Support state and federal legislation that addresses water shutoffs and water affordability.**

- Where feasible, collaborate and amplify one another's messaging and alignment on these opportunities.
- Grant and loan programs
    - Community groups or local financial service centers may be able to support a utility in applying for a grant or loan as well as offer review and comment on a state's Intended Use Plan.

Resource: The EPA Water Finance Clearinghouse Portal is a great place to find information about funding options across federal agencies and beyond.

Worksheet for Community Groups

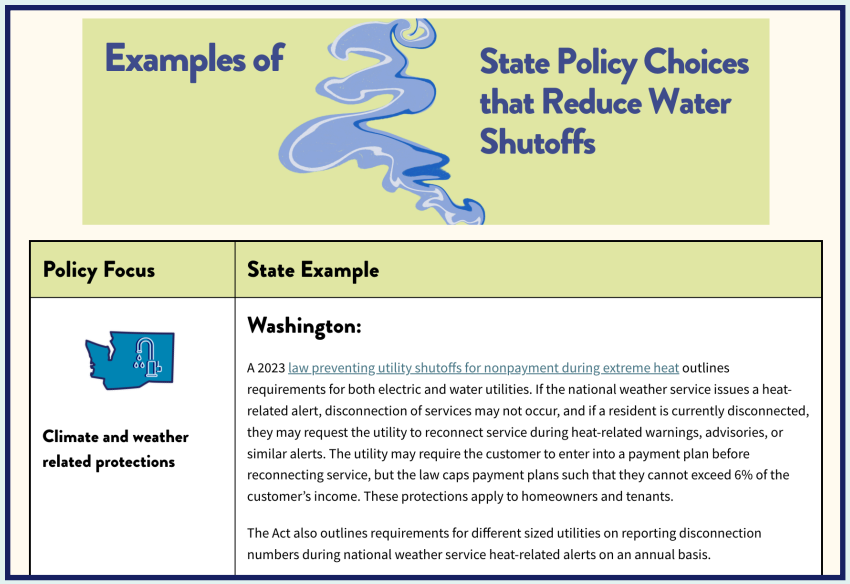
Download this worksheet and use it to collect helpful information about water shutoff practices and support services.

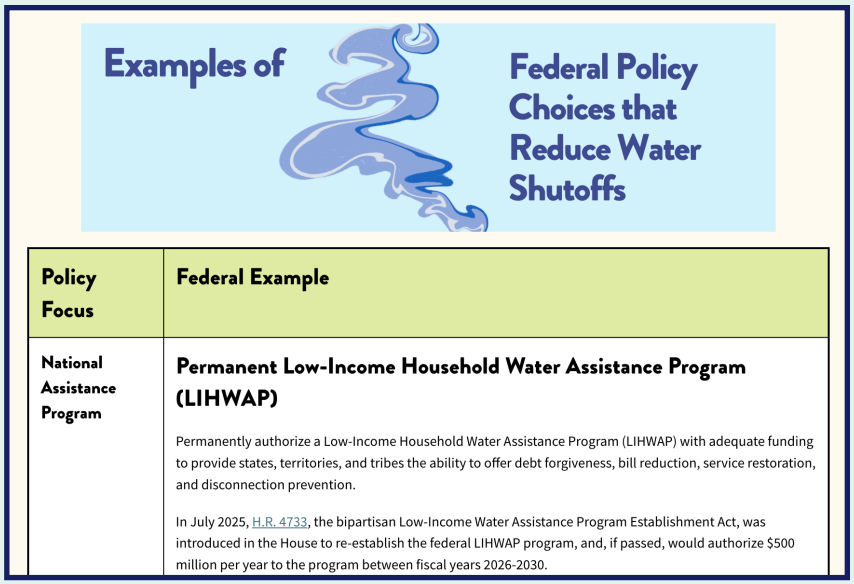
Key Information to Avoid/Reduce Water Shutoffs	In our community...
If you are struggling to pay your water bill, immediately reach out to your utility to determine what kind of repayment plan or other support they may be able to offer you.	Reach out to:
The billing cycle for our water/wastewater utility	Typically, bills are due on:
Number of days a bill is overdue before a shutoff notice is issued	
Number of days between shutoff notice and a disconnection occurs	
Typical late fees, penalties, or disconnection/reconnection fees	
Repayment plan or other programs our utility may offer to avoid a shutoff. → What kind of requirements or eligibility criteria does the program have? → What documentation is required to enroll?	
Community action agency or other non-profits in our area that provide direct payment support or help community members enroll in assistance programs	
Avenues for providing feedback on how the program is or is not working to our utility.	

Appendix A: State and Federal Policy Examples & Recommendations

"There's a lot that individual water utilities can and should do at the local level. But a statewide affordability program can address some of the drawbacks of relying exclusively on local programs. A state-level approach can ensure that residents in every community have access to a uniform, baseline level of support and protection—without expecting each of the hundreds of diverse water systems in a state to create, self-fund, and self-administer its own low-income affordability."

- Larry Levine, NRDC





Click on either image to see the full web copy of the resource. PDF versions can be found here: State Policy Examples, Federal Policy Examples

References: [51,52,53]

1) The **Natural Resources Defense Council (NRDC) and National Consumers 's Water Affordability Advocacy Toolkit** (2022) includes several recommendations, including adopting **state laws** that:

a) Recognize "uninterrupted utility service is an essential human need and essential to public health and safety."

b) Prohibit shutoffs when customers have applications pending for enrolling in supportive programs.

c) Require data-reporting on customer disconnections, reconnections, payment collection, the number of customers in arrears, and amount of debt per customer, the number of water liens, and other metrics.

d) Limit or eliminate the use of disconnection and reconnection fees for low-income customers.

2) **The Center for Water Security and Cooperation (CWSC)'s The Case for a Permanent LIHWAP Program** (2025) builds on previous recommendations they developed to establish a federally funded initiative to address water and wastewater affordability.[54] This report includes recommendations for a **permanent federal program** based on a review of the short-term Low-Income Household Water Assistance Program (LIHWAP) that operated from 2021-2024, exploring implementation across 11 states. Their recommended improvements include:

a) Require all utilities to participate in the program, or ensure states have a way to support households if their utility does not participate in the program.

b) Streamline enrollment and eligibility requirements to alleviate administrative burden and lower operating costs.

c) Improve data and information sharing across government agencies.

d) Collect and make publicly available additional data to track the impact and effectiveness of the program (see pages 11-12 for details).

e) Build in eligibility flexibility so funding can also be directed towards fixing water leaks and supporting households dependent on onsite water and wastewater infrastructure.

3) Pacific Institute's publications over recent years include multiple recommendations.

a) Their 2020 Issue Brief, "Water and the Covid-19 Pandemic: Ensuring Access to Water as Shutoff Moratoriums Lift" includes recommendations that ring true still, including:

i) State legislatures should take steps to clarify that ratepayer funds may be used for CAPs or remove legal barriers that prohibit such programs.

ii) At the federal level, establish a low-income household water assistance program to support utilities' assistance programs, with special prioritization of small systems.[55]

b) Customer Debt and Lost Revenue: The Financial Impacts of COVDI-19 on Small Community Water Systems (2021)

i) Federal legislation could expand existing programs within EPA and USDA or create new ones that support operations and maintenance funding for small community water systems that lack economies of scale to fully pay for O&M and capital investments through rates.

4) **River Network's Equitable Water Infrastructure Toolkit** (2021) outlines local, state, and federal options to address affordability issues.

   a) This toolkit includes focusing on the needs of the utility, along with customers, and suggests that increasing **federal funding and low-cost financing** for water infrastructure projects, paired with support for asset management planning, can help utilities plan rate increases with more resources and insights in hand.

   b) **State-level recommendations** include:

      i) Developing a statewide dataset of all the households with unaffordable water bills and/or who have had water services shut off, and assessing how utilities manage nonpayment – and provide funding and technical support to collect this data.

      ii) Enact a state-wide consumer bill of rights.

      iii) Amending laws that prohibit utilities from charging different rates to different customers.

5) **The Environmental Financial Advisory Board (EFAB)'s 2025 report**, **Advancing Water Affordability Nationwide: A Framework for Action,** is full of recommendations, targeted at EPA, to address water affordability issues, particularly looking at capital investments, operational efficiency, federal financial support, rate structures and design, and Customer Assistance Programs (CAPs). Some suggestions for developing a **federal water customer assistance program include**:

   a) Design the program to boost assistance to "those most in need rather than focusing primarily on helping utilities capture lost revenue from past due bills." (pg. 18)

   b) Enable renters and multifamily households to be eligible.

   c) Allow automatic enrollment and categorical eligibility.

   d) Build upon existing, functioning systems and agencies to deliver the program to reduce costs and administrative burden.

   e) Offer planning grants to water and wastewater utilities to help develop local programs.

   The EFAB report also recommends that the EPA commission a study to better understand the financial and time-consumption implications involved in administering water shutoffs, compared with the costs of providing customer assistance.

6) **The US Environmental Protection Agency (EPA) published a Water Affordability Needs Assessment report in January 2025**. Its recommendations include establishing a **permanent federal water assistance program**. Specific recommendations include:

   a) Establish a pilot program with sufficient funding to fine tune the program requirements and implementation.

   b) Develop categorical eligibility, auto-enrollment, and/or direct payment to utilities.

   c) Evaluate the benefits of a federal household water efficiency and plumbing repair grant program.

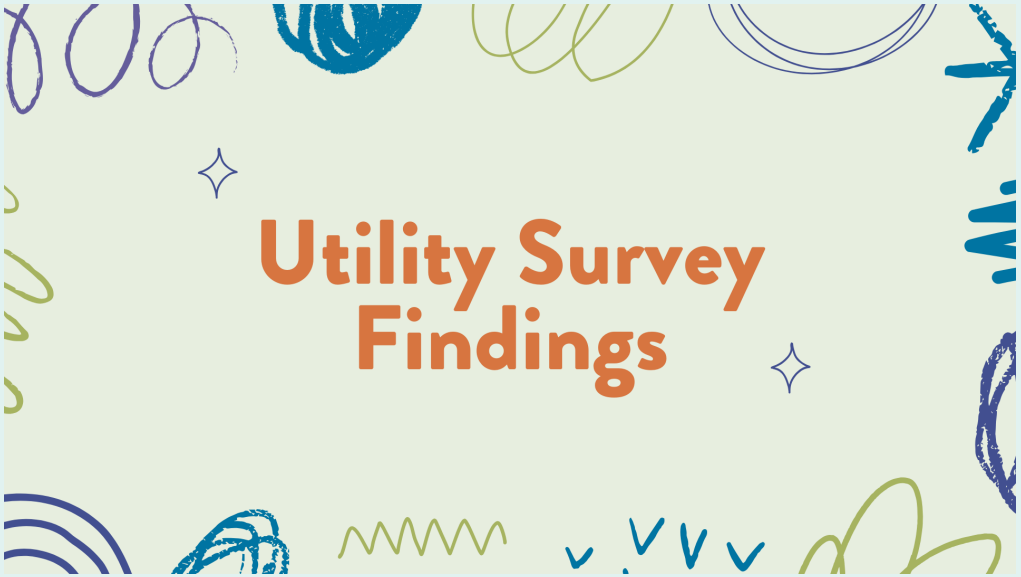
Appendix B: Utility Survey Findings

In 2025, River Network developed a survey directed at utility staff to collect their opinions, procedures, and areas of further support needed regarding the practice of water disconnections. The survey was by no means large or representative, but still offers valuable insights into the opinions and practices of utilities across the country.

25%

of respondents selected "10 - Extremely Important" when asked how their utility would rank the importance of avoiding water shutoffs.

The survey was disseminated through various newsletters, utility associations, and platforms such as LinkedIn. In total, there were 36 valid responses. Respondents represented **17 states**, with one or more respondents from: Arkansas, California, Colorado, Florida, Illinois, Iowa, North Dakota, Michigan, Missouri, New York, Ohio, Pennsylvania, Texas, Utah, Virginia, Washington, or Wisconsin. **The linked slide deck below illustrates some of the specific results and cumulative findings of the survey.**



Click on the image to go to the interactive slide deck for Appendix B. PDF version here: Utility Survey

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