Across the United States, communities are grappling with rising water and sewer rates, which are increasingly unaffordable for many low-income households. When people cannot afford to pay, they face loss of access to essential water services, spiraling debt and economic hardship, loss of housing, loss of parental custody of children, and grave risks to both individual and community health. Lower-income households and households of color are particularly likely to suffer these consequences.

COVID-19 exacerbated and shined a spotlight on these challenges, but they will not go away when the pandemic recedes. Even with the recent increases in federal infrastructure funding, paying for desperately needed improvements to water and wastewater systems will continue to drive rates upward. For water systems to deliver safe water to everyone in their communities, we must ensure that bills are affordable for those least able to pay and that no one loses service if they cannot pay.

The Water Affordability Advocacy Toolkit aims to help address these challenges. It offers a menu of state- and local-level policy solutions that directly address household-level affordability for people served by centralized drinking water or wastewater systems. The Toolkit is informed by the experiences and insights of advocates, activists, and academics across the country. It is designed to help others advocate to policymakers such as utility managers and utility governing boards, local elected officials, state legislatures and state utility commissions, and the courts. Policymakers and utilities can themselves use the Toolkit to better understand problems and solutions that may apply to their communities.

The Toolkit contains a series of modules that can be read together or as stand-alone guides on individual topics:

- **Water Shutoffs** explores policies that place limits and conditions on a utility's ability to disconnect residential service due to nonpayment.
- **Water Liens** explores rules and programs that can keep customers of publicly owned utilities from losing their homes when they cannot afford their water bills.
- **Water Debt** explores policies that cease the use of punitive fees and penalties for overdue bills and support programs that enable low-income households to eliminate their debt.
- **Billing Problems and Dispute Resolution** explores how to avoid unfair billing practices and create fair processes for customers to dispute excessive bills.
- **Protection and Support for Renters** focuses on unique challenges and solutions for renters who pay for water and sewer service indirectly through rent.
- **Affordability and Assistance Programs** explores programs that directly reduce the size of a low-income household’s water bill on an ongoing basis, with an emphasis on programs that cap the monthly bill at an affordable amount (often known as Percentage-of-Income Payment Plans).
- **Equitable Water Rates** explores how rate structure reforms that apply to all customers can be used to produce lower bills specifically for low-income households.
- **Water Efficiency and Plumbing Repair Assistance** explores programs that help low-income households reduce their bills by installing more efficient plumbing fixtures and repairing leaks.
- **Data Collection and Transparency** explores how to improve access to critical utility data on water affordability.
- **Accountability and Participation in Decision Making** explores opportunities for advocates to influence key policies, as well as ways to reform decision-making processes to improve advocates’ ability to achieve their goals.