

Effective February 2, 2023

Flexible Payment Plans



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- Flexible payment plans can be spread over 18 months.
- Payment plans are available to both residential and commercial customers with a balance.
- Customers enrolled in Flexible Payment Plans must keep new bills current.
- Customers who miss more than two consecutive payments, but who have not had their service disconnected, may re-enroll in a payment arrangement with the same minimum down payment required and maximum duration offered, once within a 12-month period to avoid service disconnection.

Flexible Payment Plan Chart

Flexible Payment Arrangements:		
Residential and Commercial Customers	Minimum Down Payment	Maximum Duration
Non-Hardship Customers	5% of arrearage Or \$25, whichever is lower	18 months
Hardship Customers	None	18 Months
Commercial Customers	5% of arrearage Or \$25, whichever is lower	18 Months
To Reconnect Service:		
Disconnected Hardship Customer	20% of arrearage, not to exceed \$400, inclusive of the reconnection charge. Required enrollment in a payment plan	18 Months
Disconnected Non-Hardship Customer	50% of the arrearage, not to exceed \$1000, inclusive of reconnection charge. Required enrollment in a payment plan.	18 Months
Disconnected Commercial Customers	50% of the arrearage, not to exceed \$1000, inclusive of reconnection charge. Required enrollment in a payment plan.	18 Months
Customers who miss more than two consecutive payments, but who have not had their service disconnected, may re-enroll in a payment arrangement plan with the same minimum down payment required and maximum duration offered, once within a 12-month period to avoid service disconnection.		

Hardship Customers

Definition: Customers approved for assistance through their local action agency, town social service office or Operation Fuel, that are enrolled in one of the following programs - LIHWAP, Help-2-Our-Customers (H₂O) or Water Rate Assistance Program (WRAP). Medical Protection is also identified as a hardship customer.

Hardship customers can enroll in a Flexible Payment Plan with no down payment and extend payments out 18 months.

Customers identified as hardship, whose service was shut off for non payment, can get reconnected by enrolling in a Flexible Payment Plan and paying 20% of the past due balance and the reconnection fee, up to the maximum of \$400.

Medical Protection

Customers identified as “medical protection” can enroll in Flexible Payment Plans with no down payment required and extend payment plans for 18 months.

Customers with medical protection, whose service was shut off for non payment, can be reconnected by enrolling in a Flexible Payment Plan and paying 20% of the past due balance and the reconnection fee, up to the maximum of \$400.

Customers without Medical Protection Or Hardship

Customers can enroll in a Flexible Payment Plan by paying a down payment of 5% of the past due balance, or \$25 – whichever is less.

Customers whose service was shut off for non payment, can get reconnected by enrolling in a Flexible Payment Plan and paying 50% of the past due balance and the reconnection fee, up to the maximum of \$1,000.

Continued Support and Assistance for Customers Experiencing Hardship

Water Rate Assistance Program (WRAP)



- Connecticut Water now offers a Water Rate Assistance Program (WRAP) for income-eligible customers. It is the first program of its kind offered by a water utility in Connecticut.
- WRAP offers income-eligible customers a 15% reduction on their water bill, excluding Linebacker service.

H₂O - Help 2 Our Customers Assistance Program for Connecticut Water Customers



- Provides financial assistance for income-eligible Connecticut Water customers with matching payments on deferred payment arrangements
- This assistance program requires new bills be kept current.

Additional Program Offerings:

Connecticut Water Participates in Connecticut's Low-Income Household Water Assistance Program

- This program is offered by the state of CT to income-eligible customers (at or below 60% state median income) and can help with up to \$1,000 towards past due water service and wastewater bills
- The Connecticut Department of Social Services (DSS) will be making payments directly to water service providers on behalf of registered customers who qualify for the program.
- Customers can apply for help directly online at www.ct.gov/dss/WaterAssistance or through their local Community Action Agency

Connecticut Water is an Operation Fuel Partner

Our partnership with Operation Fuel, a private, non-profit organization which offers support programs for utility customers across Connecticut, allows customers to apply for assistance with their Connecticut Water bills while also applying for assistance with their other utility bills (ie: electric, oil, gas etc.) The partnership allows Operation Fuel to administer Connecticut Water's WRAP and H₂O programs. More information on Operation Fuel can be found at OperationFuel.org.