



Water Debt from the Administrative Challenges of Water Departments

Sometimes water affordability challenges are not related to the cost of water, but the inflexibility of administrative challenges that leads to high water debt.

Angela Johnson* is a Chicago resident living in the Back of the Yards neighborhood. Angela has worked as a Chicago Public School teacher for over 20 years, and says it's always been her dream to be a teacher.

In 2022 Angela was surprised to receive a summons to appear in court, and even more surprised to find out it was because of an outstanding \$14,000 in water debt that she owed the water department. What's more, the bills were attached to a home she lost in a foreclosure in 2008. However, the bank did not properly transfer the deed and didn't sell to a new owner until 2018. Because the property was unmetered, water bills accumulated at the property for 10 years. Over these years Angela was not aware of the accumulating debt because the water bills were going to her ex-husband.

Angela was shocked to be told she was responsible for such a large balance of water

“ They told me I should have known better, that I should have known I owed. This was the first time they ever contacted me about it, was the court summons.

Angela Johnson

that she never used – \$8,000 for water use, and another \$6,000 in late fees. When she called the water department to explain that the property was vacant, they told her that she would have needed to apply for vacancy to have the water shut off. And even though the bills had been going to her ex-husband, the water department told her that she was responsible for the debt because the property deed was still in her name.

“I didn't know these bills existed, so why was I being charged late fees? They told me I should

**Name changed for anonymity*



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In the following year Angela continued to go to court to dispute the charges. Elevate advised her to FOIA her records with the water department and consult an attorney, but the lawyer she spoke with felt she was unlikely to win the case and that the legal fees would be high. Because of her salary Angela was also ineligible for the city’s Utility Billing Relief program, but as she says, “teachers aren’t rich, and \$14,000 really hurts.” The only option that the water department offered to Angela was to put her on a payment plan to pay off the debt over three years.

“It feels like I’m being punished for a crime I didn’t commit. The way the system is set up is so unfair. And I’m the type of person who does a lot of research on things, I just didn’t know this one thing. They expect you to just know everything. What about the people who aren’t tech savvy? The elderly? People who don’t speak English? Being in the court system is intimidating.”

Key Takeaway

For individuals like Angela, water affordability challenges are not always related to the cost of water or too little income. Instead, water debt builds up and is a burden for residents because of administrative challenges and too little flexibility to assist customers experiencing unique challenges.

Want to Learn More?

Elevate works with municipalities and water utilities to research water affordability challenges and explore strategies for tackling the challenges in those communities. Visit [**ElevateNP.org/Water-Affordability**](https://ElevateNP.org/Water-Affordability) to learn more about our latest research.