The City of Chicago launched its “Utility Billing Relief” (UBR) Program, which provides low-income Chicago residents with a reduced rate on their water, sewer, and water-sewer tax, as well as debt relief for those who demonstrate they can manage the reduced rate bills for one year. Benefits for UBR participants include:

- A 50 percent reduction on water and sewer rates and water-sewer tax
- No late payment penalties or debt collection activity including water shut-off
- Debt forgiveness after successfully completing one year with no past due balance

How does the program work?

Upon enrolling, any past due balance is set aside, and no payment will be required on the previous balance. Bills going forward reflect a 50 percent discount on water and sewer charges. The account is reviewed one the one-year program enrollment date, and if the balance is paid, your debt is forgiven.

There is no monthly payment requirement or periodic reckoning. If the balance is not paid on that anniversary date, the customer may re-enroll for another year under the same terms. There are no penalties or threats of termination from the program.

Who can apply?

The program is open to owners of owner-occupied, single family, and two flat properties in the City of Chicago (with or without Social Security Numbers), who meet the LIHEAP income eligibility threshold—currently 150 percent of the federal poverty level, soon to be 200 percent.

Your name must appear on the bill as the customer. If you are the owner of the property and your name is not listed on the bill, please contact (312)744-4426.

Consumers should apply for the program through the Community and Economic Development Association of Cook County, or CEDA.

If you would like to apply, check to make sure you are eligible. If you and your property both qualify, you can complete an application remotely through one of CEDA’s Partner Intake Sites.

Consumers who received LIHEAP assistance within the past 12 months can use a simplified application.

What information do I need to apply?

- Proof of current 30-day gross income from all household members. For proof of Social Security or Supplemental Security income benefits, click here to receive an instant letter of benefits.
- Copy of most recent City of Chicago Utility Bill and account number. If you don’t have access to your most recent bills, you can:
  - Sign up on the Online Utility Billing Portal
  - Call the City of Chicago at (312)744-4420 or (312) 744-4426 to request a copy of your bill.
- Proof of Identification
- Proof of Social Security Numbers of all household members (Hard-copy of Social Security cards, print-out from the Social Security Administration or any other form of government-issued identification that shows both name and Social Security number.)
  - Visit www.SocialSecurity.gov to create a My Social Security account for easy access to your Social Security Administration documents.
  - For those without a Social Security Number, you can find a list of alternate acceptable forms of identification by clicking here.

If I apply, how soon will I get a reply?

Processing time for applications may take up to 30 days from the receipt of the complete application.

If you are approved, you will receive a welcome letter and enrollment confirmation in the mail. If your application is denied, you will receive a letter in the mail with the reason(s) for denial. If you feel you were denied in error please contact (312)744-4426.

Where can I find more information?

For more information, consult the City of Chicago’s fact sheet on the program. You may also review CEDA’s breakdown of program eligibility requirements.