



Water Residential Assistance Program (WRAP)

Frequently Asked Questions

General Audience

As of June 1, 2025

Who is GLWA?

The Great Lakes Water Authority (GLWA) is the largest water and wastewater authority in the state of Michigan. It provides clean, safe drinking water to approximately 40 percent (3.9 million) of Michigan's population and effective and efficient wastewater services to nearly 30 percent (2.8 million) of the state. GLWA provides treated drinking water to 88 member partners across 115 communities and wastewater treatment services to 18 member partners across 79 communities. These communities then have a direct relationship with their retail customers.

With the Great Lakes and their tributaries as their source of water, GLWA is uniquely positioned to provide its member partners with water of unquestionable quality. With three intakes drawing water from distinct Great Lakes water bodies, GLWA also has great source water flexibility and reliability. With highly qualified and expert staff, GLWA focuses on quality control, smart use of technology, and innovation to optimize its treatment processes. The Authority not only meets but surpasses regulatory requirements.

What is WRAP?

The Water Residential Assistance Program (WRAP) provides water and sewer bill assistance and conservation measures to qualifying households within the GLWA service area with incomes below the federal poverty threshold for up to two years.

The conservation measures offered through WRAP focus on creating a healthy home rather than just reducing water usage. Communities are requested to refrain from conducting shutoffs if the household is enrolled in WRAP.

What is WRAP IBP?

The WRAP Income-Based Plan (IBP) provides assistance based on household income. The goal is to limit the household's bill to no more than three percent (3%) of the household income. Due to the funding available, the WRAP IBP credits are limited to \$1,200 per year.

Example WRAP Income Based Plan (IBP) Household:

<i>Household Annual Income:</i>	<i>\$10,000</i>
<i>Annual Bill Amount:</i>	<i>\$1,000</i>
<i>Household's Annual Responsibility</i>	<i>\$300</i>
<i>WRAP IBP Bill Credit Amounts:</i>	<i>\$700 Annually (approx. \$59 per month) up to \$1,200 per year</i>

What is WRAPfinity?

WRAPfinity is an option for households with someone with a permanent disability or someone who is 62 years of age or older to be enrolled in WRAP IBP for longer than two years. There is no limitation to the length of enrollment for those households.

Why was WRAP created?

When GLWA was established by an agreement between the Mayor of the City of Detroit, the County Executives of Macomb, Oakland, and Wayne County, and the Governor of the state of Michigan, the parties sought to establish a lasting commitment to affordability. One way this was achieved was the creation of WRAP.

How is WRAP funded?

One-half of one percent (0.005%) of budgeted revenues are dedicated to fund WRAP based on the foundational agreements that created GLWA. The funds are budgeted for use among five service areas based upon the revenues generated from those service areas. Periodically, the GLWA Board reviews the use of funds by area and may reallocate remaining carryover funds to ensure that these funds are fully utilized across the entire GLWA service area.

The five service areas are:

Area 1: City of Detroit

Area 2: City of Flint

Area 3: Wayne County (Outside the city of Detroit), and Monroe County

Area 4: Oakland County

Area 5: Macomb, St. Clair, Lapeer Counties

Area 6: Washtenaw County

How does WRAP benefit a household?

WRAP is a two-year program that assists households through water and sewer bill credits, arrearage assistance (such as past due balances), and conservation measures such as minor plumbing repairs. Households with senior citizens or persons with permanent disabilities can receive bill credits indefinitely.

Bill Credits – Income-Based Plan

The WRAP Income-Based Plan provides payment assistance based on the annual household water and sewer bill as a percentage of household income. Bill credit amounts are unique to each household and are determined based on annual household income and water and sewer bills. The goal is for the expected household payment amount toward their water and sewer bill to be three percent of the household income after bill credits are applied. A household may receive up to \$1,200 in bill credits within one year of enrollment. If the household is enrolled in WRAP for a second year, the household may be eligible for additional bill credits up to \$1,200.

Arrearage Assistance

Arrearage assistance helps households with amounts that are often referred to as past-due balances. Households with a past-due balance may receive up to \$1,200 in arrearage assistance toward past-due bills or back payments upon enrollment and up to an additional \$1,200 in year two of WRAP.

Conservation Measures & Minor Plumbing Repairs

Households can receive up to \$2,000 in conservation measures, such as a home water audit, limited plumbing repairs, and educational information on water usage. With an emphasis on creating a healthy home, WRAP can assist with repairs to leaking or non-functioning plumbing and other water fixtures to ensure a safe and healthy home. This includes the replacement of lead-based plumbing fixtures in the kitchen, bathroom, and utility room.

A wholistic Approach to Client Service

GLWA provides WRAP services through a network of nonprofit partners who provide additional wholistic case management services such as housing, childcare, and other household needs. WRAP service delivery partners also work directly with households to review their payment progress.

Rapid Assistance and Emergency Funding

Households needing rapid assistance or emergency funding should contact their service delivery partner to determine which resources can assist them with immediate support.

Who is eligible for WRAP?

Households are eligible for WRAP if they meet the following criteria:

- Reside within the GLWA service area.
- Demonstrate a combined household income at or below 200 percent of the federal poverty level.
- Establish that they are responsible for the water or sewer bill.
- Reside in the home they own or rent.
- Are enrolled in a categorically eligible program.
- Important to note: A household does not need to be in shut-off status or have an account in past due status to participate in WRAP (unlike other programs). The goal of WRAP is to proactively serve households in need with payment assistance and plumbing repairs to prevent accounts from becoming past due and in shut-off status.

Categorical eligibility means that specific households will be determined eligible to participate in WRAP if they already receive assistance from the programs listed below. This allows for a streamlined application process and reduces the amount of paperwork required.

- Family Independence Program, Temporary Assistance for Needy Families (FIP/TANF)
- Food Assistance Program
- Supplemental Nutrition Assistance Program (FAP/SNAP)
- State Emergency Relief (SER) Social Security Supplemental Income (SSI)

How does a household apply for WRAP?

GLWA engages with service delivery partners who directly administer the program in their service areas, allowing for more tailored outreach efforts and support. Partners include Genesee County Community Action Resource Department, Macomb Community Action, United Way for Southeastern Michigan, and Wayne Metropolitan Community Action Agency. The table below indicates which service delivery partners administer the program throughout the GLWA service area.

WRAP does have a designated toll-free phone number that will transfer the caller to one of our WRAP service delivery partners based on their selected city/county. The caller can use 1-833-871-9727 (WRAP), or please see the chart below for the suggested service delivery partner contact information based on the service area.

Service Area	Service Delivery Partner	Phone	Online
City of Flint	Genesee County Community Action Resource Department	(810) 232-2185	www.geneseecountymi.gov/departnems/gccard
Lapeer County	Macomb Community Action	(586) 469-6464	mca.macombgov.org/mca-wrap
Macomb County	Macomb Community Action	(586) 469-6464	mca.macombgov.org/mca-wrap
Monroe County	Wayne Metropolitan Community Action Agency	(313) 386-9727	www.waynemetro.org/wrap
Oakland County	United Way for Southeastern Michigan	(248) 983-5656	uwsem.smapply.org/prog/utilities
St. Clair County	Macomb Community Action	(586) 469-6464	mca.macombgov.org/mca-wrap
Washtenaw County	United Way for Southeastern Michigan	(248) 983-5656	uwsem.smapply.org/prog/utilities
Wayne County	Wayne Metropolitan Community Action Agency	(313) 386-9727	www.waynemetro.org/wrap
The City of Detroit Lifeline Plan*	Wayne Metropolitan Community Action Agency	(313) 386-9727	www.waynemetro.org/dwsdlifeline

** It should be noted that residents of the City of Detroit are eligible for the Detroit Water & Sewerage Department's Lifeline Plan, which WRAP and other resources partially fund.*

A household needs help completing my application! What do I do?

Help is available! The assigned service delivery partner can assist any household with the application process. Please contact the service delivery partner to schedule a time to review the submitted information and the necessary documentation to complete the application. If you have any remaining questions or concerns, please contact the GLWA Affordability and Assistance Team at wrap@glwater.org.

Does a household need a past-due balance or shut-off notice to enroll?

No, households are encouraged to apply for assistance if they meet the eligibility criteria before a past-due bill or a shutoff notice is issued. Households do not need to have past due or shut-off status to participate.

What are the expectations for participants enrolled in WRAP?

Households enrolled in WRAP are expected to make on-time payments toward their remaining portion of the bill not covered by the WRAP bill credit. If the household cannot pay their share of the water and sewer bill, they should immediately contact their service delivery partner (Genesee County

Community Action Resource Department, Macomb Community Action, United Way for Southeastern Michigan, or Wayne Metropolitan Community Action Agency).

What happens if a household misses a payment?

Households must make their required payment on or before the due date. If you are experiencing financial difficulties, please contact the appropriate WRAP service delivery partner to determine if additional resources are available.

Does the household have to be enrolled for a full two years?

Households must reenroll in the WRAP IBP after completing their first successful year of the program. This allows for any changes in household income, occupants, relocation, or other modifications to be taken into consideration.

What if the household does not have income and needs assistance with my water and sewer bills?

Households with no income qualify for WRAP. For WRAP IBP, the household will be automatically eligible for the base assistance amount of \$25 in bill credits.

Who should the household pay their Water or Sewer Bill once they are in WRAP IBP?

The bill credit will be issued directly to the household's utility supplier. The household is responsible for paying the amount due promptly, as per the established bill payment protocol provided by the utility supplier. If you have questions or concerns regarding the bill credit, the assigned service delivery partner should be your first point of contact before contacting the utility supplier.

If the household is in a community that is not “opted-in” to the WRAP program, would this household still be eligible to receive assistance?

Absolutely! With the WRAP IBP program, there is no requirement for GLWA Member Partner communities to “opt-in” to the program. If a household in need resides within the GLWA service area, they must contact their service delivery partner and apply for assistance.

How to learn more about WRAP?

To learn more, contact GLWA's Affordability & Assistance Team at WRAP@glwater.org or visit www.glwater.org/assistance

What if the household does not qualify for WRAP? Can other programs assist them with their water and/or sewer bills?

The service delivery partner (Genesee County Community Action Resource Department, Macomb Community Action, United Way for Southeastern Michigan, or Wayne Metropolitan Community Action Agency) will best be able to assist the household in determining another program that can assist with water and/or sewer bills, arrears, or limited plumbing repairs.

Please note some of the water assistance programs available in Southeastern Michigan:

- WRAP – [Water Residential Assistance Program](https://www.glwater.org/assistance) (<https://www.glwater.org/assistance>)
- THAW – [The Heat and Warmth Fund](https://www.thawfund.org/assistance-2/) (<https://www.thawfund.org/assistance-2/>)
- Lifeline – [Detroit Water and Sewer Department Plan](https://www.detroitmi.gov/dwsd) (<https://www.detroitmi.gov/dwsd>)
- MEAP – [Michigan Energy Assistance Program](https://www.michigan.gov/mpsc/consumer/energy-assistance) (<https://www.michigan.gov/mpsc/consumer/energy-assistance>)

Healthy Home/Conservation

Frequently Asked Questions

What is a Home Water Audit?

The purpose and goal of a WRAP home water audit is to educate the household on responsible water usage, provide conservation measures, and identify leaking or non-functioning plumbing fixtures that require repair to maintain a safe and livable dwelling.

A team member will accompany the homeowner or renter, asking questions about daily water usage, current measures to reduce use, and any water issues or problems they may be experiencing. The water audit starts at the service line point of entry and continues throughout the dwelling to every water fixture. Inspecting service lines and fixtures in the dwelling for leaks and water waste is the primary focus of the audit.

A Home Water Audit was completed in my home; what are the next steps?

The audit will be evaluated. If it is decided that the household needs plumbing repairs, a plan of action will be determined.

What are the types of repairs completed after a Home Water Audit?

After a Home Water Audit, these are the most common issues found in the household that require repair:

- Leaking showers
- Leaking toilets
- Leaking faucets
- Leaking water shut-off valves
- Leaking exterior hose bibs
- Replacement of lead fixtures

What can households do to help save water?

- Replace your old toilets
- Take shorter showers
- Replace your old showerheads
- Don't pre-rinse your dishes
- Wash only full loads of dishes
- Give pots and pans a soak
- Measure laundry detergent
- Do only full loads of laundry
- Select the appropriate water level and soil setting

To review additional ways to save water in your household, please see [How to Cut Your Water Use in Half](#) by Mary H.J. Farrell, a featured article on Consumer Reports ([How to Cut Your Water Use in Half - Consumer Reports](#))

Is there assistance available for other utilities or household needs?

GLWA encourages all WRAP participants to communicate with their service delivery partners to benefit from their wrap-around services.

Service Delivery Partner & Member Partner Frequently Asked Questions

Can the WRAP IBP bill credits be applied to non-water and sewer balances that the household owes to a GLWA Member Partner?

WRAP IBP bill credits can ONLY be applied to water or sewer bills or arrearages. Monies may not be used for other charges such as trash disposal, taxes, etc.

How can communities help the WRAP program?

GLWA member partner communities play a crucial role in ensuring the success of WRAP. Each community is unique and requires a tailored approach to best meet the needs of eligible households. Communities can support WRAP by partnering with service delivery partners and GLWA to help raise awareness of WRAP through targeted outreach and community engagement, such as customer assistance days and town hall events, and by sharing WRAP content on community websites and social media. Additionally, communities can regularly provide a list of delinquent accounts to their service delivery partner to help focus their efforts. GLWA requests that communities refrain from applying penalties or late fees, and from conducting water shut-offs or tax rollovers for households enrolled in WRAP.

Who should GLWA Member Partners contact with questions or concerns regarding the WRAP BS&A feature?

If GLWA Member Partners have questions about using the WRAP tool, please contact BS&A Customer Support first at (855) 272-7638 or itsupport@bsasoftware.com.

WRAP Summary

WRAP is a program created to assist qualifying GLWA customers with reducing their water and/or sewer bills, paying down arrearages, and creating and maintaining a healthy home. This table summarizes the benefits each WRAP participant qualifies for during their two-year participation in the program. WRAPfinity participants (households with a person with a permanent disability or someone 62 years of age or older) qualify for the Direct and Arrearage Assistance benefits for an unlimited length of time.

WRAP Benefits	Year 1	Year 2
Direct Assistance (Bill Credits)	Up to \$1,200	Up to \$1,200
Arrearage Assistance	Up to \$1,200	Up to \$1,200
Health Home & Conservation Measures	\$2,000 (exceptions may apply)	

For additional information about the WRAP Program, please visit our webpage at <https://www.glwater.org/assistance/> or email us at wrap@glwater.org.

WRAP Communities:

Allen Park	Ferndale	Livonia	Shelby Township
Almont	Flat Rock	Macomb Township	South Rockwood
Ash Township	Flint	Madison Heights	Southfield, City of
Auburn Hills	Fraser	Mayfield Township	Southfield Township
Augusta Township	Garden City	Melvindale	Southgate
Belleville	Gibraltar	New Haven	St. Clair Shores
Berkley	Greenwood Township	Northville Township	Sterling Heights
Berlin Township	Grosse Ile Township	Northville, City of	Sumpter Township
Beverly Hills	Grosse Pointe	Novi	Superior Township
Bingham Farms	Grosse Pointe Farms	Oak Park	Sylvan Lake
Birmingham	Grosse Pointe Park	Orchard Lake	Taylor
Bloomfield Hills	Grosse Pointe Shores	Orion Township	Trenton
Bloomfield Township	Grosse Pointe Woods	Pittsfield Township	Troy
Brownstown Township	Hamtramck	Pleasant Ridge	Utica
Bruce Township	Harper Woods	Plymouth Township	Van Buren Township
Burtchville Township	Harrison Township	Plymouth, City of	Walled Lake
Canton Township	Hazel Park	Pontiac	Warren
Center Line	Highland Park	Redford Township	Washington Township
Chesterfield Township	Huntington Woods	River Rouge	Waterford Township
Clawson	Huron Charter Township	Riverview	Wayne, City of
Clinton Township	Imlay City	Rochester	West Bloomfield Township
Commerce Township	Inkster	Rochester Hills	Westland
Dearborn	Keego Harbor	Rockwood	Wixom
Dearborn Heights	Lake Orion	Romeo	Woodhaven
Eastpointe	Lapeer	Romulus	York Township
Ecorse	Lathrup Village	Roseville	Ypsilanti, City of
Farmington	Lenox Township	Royal Oak, City of	Ypsilanti Township
Farmington Hills	Lincoln Park	Royal Oak Township	

City of Detroit – Lifeline Plan

The City of Detroit Residents may be eligible for the DWSD Lifeline Plan. Call **313-386-9727** or visit www.WayneMetro.org/DWSDLifeline