



Fiscal Year 2025 Review

Presented to the Great Lakes Water Authority
Audit Committee on October 24, 2025

WHAT IS WRAP?



The Water Residential Assistance Program (WRAP) assists eligible low-income households receiving water and/or sewer services through Great Lakes Water Authority (GLWA) Member Partner Communities.

WHAT DOES WRAP OFFER?

- Income-based bill credits
- Payment of past-due balances
- Healthy Home and Conservation measures like minor plumbing repairs

HOW LONG CAN A HOUSEHOLD BE IN WRAP?



The program lasts for two years, however, households with eligible seniors and persons with permanent disabilities can be enrolled in WRAPfinity which allows for bill credit assistance without an expiration date.



Purpose of This Report

This report provides a review of the FY 2025 WRAP budget and spending for all areas serviced by WRAP as defined below:

- ✓ **Area 1** – The City of Detroit – WRAP is one of the City of Detroit’s funding resources for its water affordability program, the Lifeline Plan. This program is managed by the Detroit Water and Sewerage Department (DWSD), which provides detailed reports outlining the services provided to Detroit households
- ✓ **Area 2** - The City of Flint
- ✓ **Area 3** – Wayne County (outside of the City of Detroit), Monroe, and Washtenaw Counties
- ✓ **Area 4** – Oakland County
- ✓ **Area 5** – Macomb, Lapeer, and St. Clair Counties

Background

WRAP, a first-of-its-kind program in the country, was created by representatives from throughout the region. GLWA partners with agencies like Genesee County Community Action Resource Department (GCCARD), Macomb Community Action (MCA), United Way for Southeastern Michigan (United Way), and Wayne Metropolitan Community Action Agency (Wayne Metro) to be service delivery partners that deliver WRAP services to residents.

How does GLWA fund WRAP?

One-half of one percent (0.5%) of GLWA’s budgeted revenues is allocated to fund WRAP. The funds are distributed equitably across the GLWA service region using a funding allocation model.

WRAP Service Delivery Partners have leveraged other funding sources using the Water Assistance Network to supplement WRAP funding and ensure households are able to continue receiving services.

GLWA WRAP Service Areas and Service Delivery Partners



	Wayne Metropolitan Community Action Agency	United Way for Southeastern Michigan	Macomb Community Action Agency
Area 1 - City of Detroit	✗		
Area 2 - City of Flint	✗		
Area 3 - Wayne, Monroe, Washtenaw Counties	✗		
Area 4 - Oakland County		✗	
Area 5 - Macomb, Lapeer, St. Clair Counties			✗

FY 2025 WRAP Highlights

Service Areas 2 – 5

(Service Areas Outside City of Detroit)

2025 Fiscal Year: July 2024 – June 2025



3,042

new households
enrolled in Direct
Payment Assistance
Services



475

new households
enrolled in
Conservation/ Healthy
Home Services



258

new households
enrolled in WRAPfinity

Note: 151 were Area 5 – MCA enrollees

WRAP Enrollments & WRAP Spending

💧 Enrollment Period

- 💧 Households enroll in WRAP year-round. The start and end dates for enrollment are unique to each household.
- 💧 Example: WRAP year one could be from July 15, 2025 to July 15, 2026, or October 2, 2025 to October 2, 2026.

💧 Recertification

- 💧 Each household GLWA enrolled in WRAP must recertify before beginning WRAP year two.
- 💧 This allows the Service Delivery Partners to verify that the household still qualifies for benefits.
- 💧 WRAPfinity households also must recertify yearly.

💧 Funding Commitments

- 💧 Once a household is enrolled in the WRAP Income-Based Plan (IBP), the bill credits/award amount is “committed” and reserved for the full year of enrollment.

💧 Reporting

- 💧 The WRAP funding spent for an enrollee can cross fiscal years, because WRAP is a two-year program and WRAPfinity has no expiration.
- 💧 Households’ bill credits and associated administration fees are sometimes recorded across fiscal years.



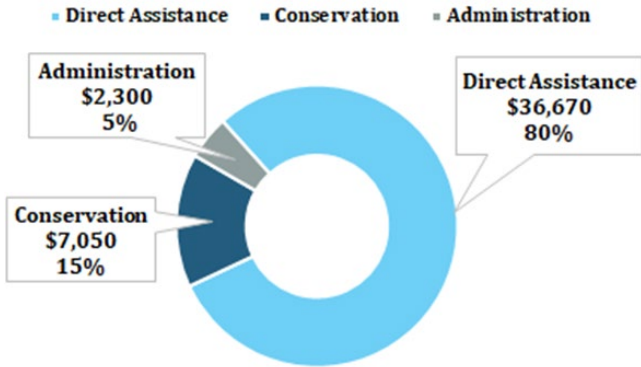


AREA 2: City of Flint

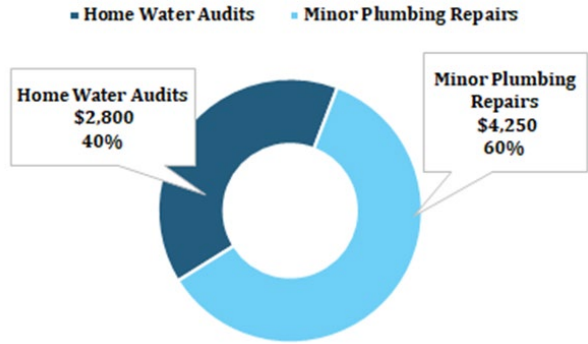
Service Delivery Partner Wayne Metropolitan Community Action Agency provides WRAP services to residents throughout the City of Flint.



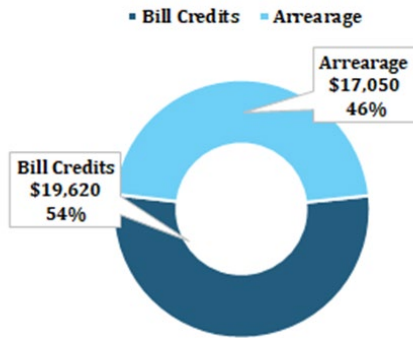
FY 2025 TOTAL FUNDS SPENT



FY 2025 CONSERVATION FUNDS SPENT



FY 2025 Direct Assistance Funds Spent



20 New Households enrolled in **Direct Payment Assistance**

7 New Households enrolled in **Conservation / Healthy Home Services**

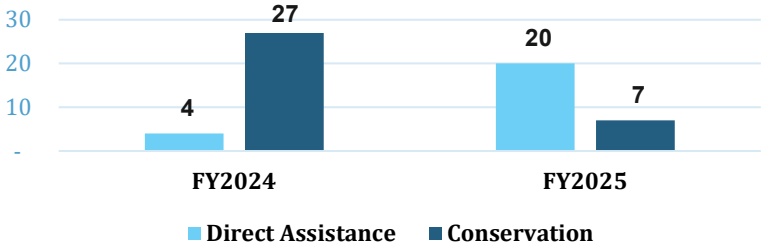


83% of FY 2025 WRAP budget allocation **utilization**

WRAP FY 2025 Funding			
	FY 2024 Carry Forward	Budget	Actual Spend
Direct Assistance	-	\$37,264	\$36,670
Conservation	-	9,316	7,050
Administration	-	8,220	2,300
Total	\$0	\$54,800	\$46,020

Direct Assistance spend shown above reflects bill credits for new enrollments and continuing enrollments from the previous fiscal year.

Area 2 - New WRAP Household Enrollments by GLWA Fiscal Year (July-June)



Other News



As of July 1, 2025, Genesee County Community Action Resource Department (GCCARD) will serve as the Service Provider for WRAP Area 2, City of Flint.



Water Residential Assistance Program

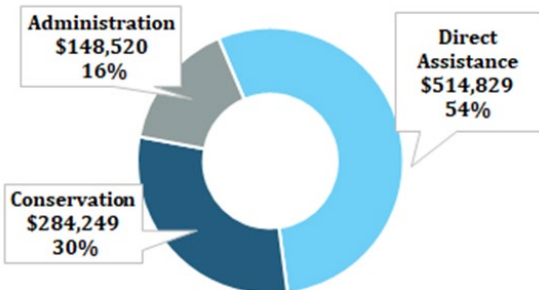
AREA 3: Wayne County (outside the City of Detroit), Washtenaw & Monroe Counties

Service Delivery Partner Wayne Metropolitan Community Action Agency provides WRAP services to residents throughout Wayne County and portions of Washtenaw and Monroe Counties.



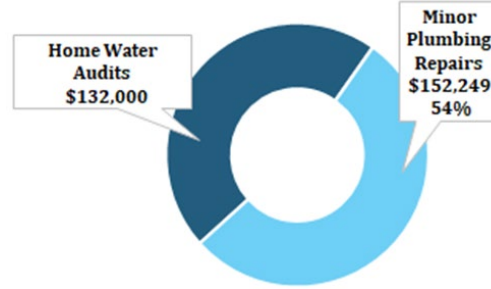
FY 2025 TOTAL FUNDS SPENT

■ Direct Assistance ■ Conservation ■ Administration



FY 2025 CONSERVATION FUNDS SPENT

■ Home Water Audits ■ Minor Plumbing Repairs



FY 2025 DIRECT ASSISTANCE FUNDS SPENT

■ Bill Credits ■ Arrearage Assistance



1444 New Households enrolled in
Direct Payment Assistance

330 New Households enrolled in
Conservation / Healthy Home Services



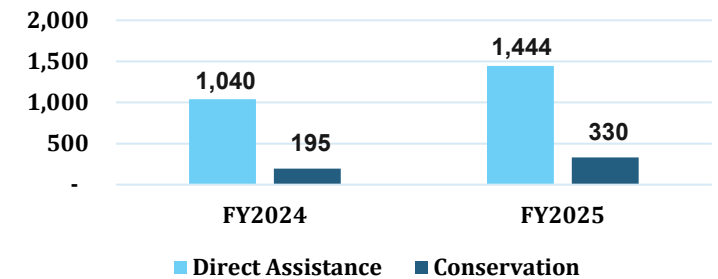
78% of FY 2025
WRAP budget allocation **utilization**

WRAP FY 2025 Funding

	FY 2024 Carry Forward	Budget	Actual Spend
Direct Assistance	\$360,813	\$827,106	\$514,829
Conservation	90,203	206,754	284,249
Administration	79,591	182,430	148,520
Total	\$530,608	\$1,216,200	\$947,598

Direct Assistance spend shown above reflects bill credits for new enrollments and continuing enrollments from the previous fiscal year.

Area 3 - WRAP Household Enrollments by GLWA Fiscal Year (July-June)



Other News



United Way for Southeastern Michigan (UWSEM) will be the Service Provider for WRAP Area 6, Washtenaw County, as of July 1, 2025.

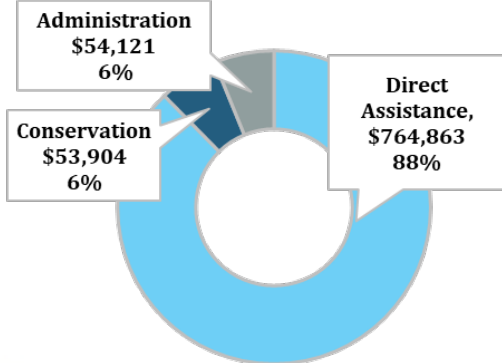
AREA 4: Oakland County

Service Delivery Partner United Way for Southeastern Michigan provides WRAP services to residents throughout Oakland County.



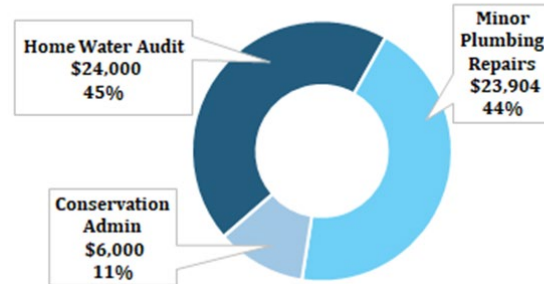
FY 2025 TOTAL FUNDS SPENT

■ Direct Assistance ■ Conservation ■ Administration



FY 2025 CONSERVATION FUNDS SPENT

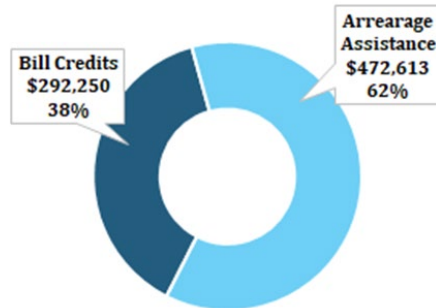
■ Home Water Audit ■ Minor Plumbing Repairs ■ Conservation Admin



**Conservation services were subcontracted, requiring an administration fee for the subcontractor.*

FY 2025 DIRECT ASSISTANCE FUNDS SPENT

■ Bill Credits ■ Arrearage Assistance



683 New Households enrolled in
Direct Payment Assistance

34 New Households enrolled in
Conservation / Healthy Home Services



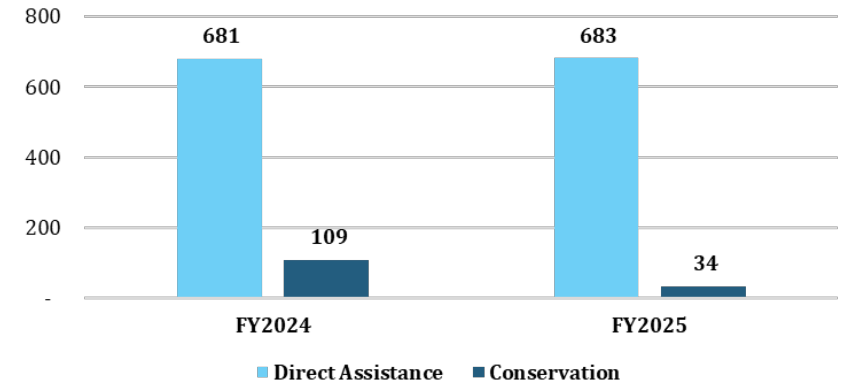
87% of FY 2025
WRAP budget allocation **utilization**

WRAP FY 2025 Funding

	FY 2024 Carry Forward	Budget	Actual Spend
Direct Assistance	\$835,283	\$684,148	\$764,863
Conservation	208,821	171,037	53,904
Administration	184,254	150,915	54,121
Total	\$1,228,358	\$1,006,100	\$872,888

Direct Assistance spend shown above reflects bill credits for new enrollments and continuing enrollments from the previous fiscal year.

Area 4 - WRAP Household Enrollments by GLWA Fiscal Year (July-June)



The decrease in Conservation enrollments from FY 2024 and FY 2025 was due to third party contract negotiations between United Way and their contractor for Conservation services.



Water Residential Assistance Program

AREA 5: Macomb, Lapeer, and St. Clair Counties

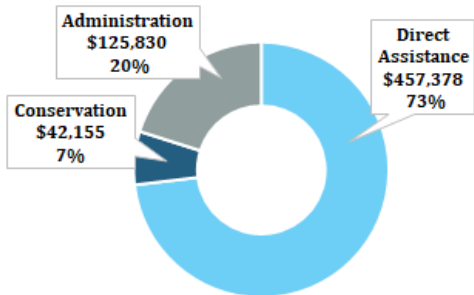
Service Delivery Partner Macomb Community Action provides WRAP services to residents throughout Macomb County and portions of St. Clair and Lapeer Counties.



Macomb Community Action

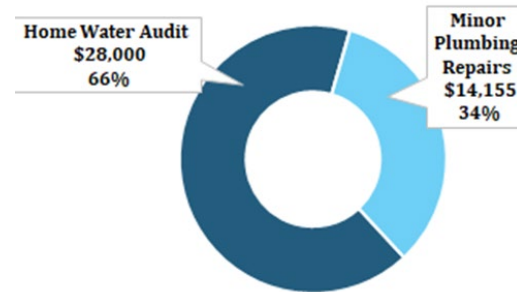
FY 2025 TOTAL FUNDING SPENT

■ Direct Assistance ■ Conservation ■ Administration



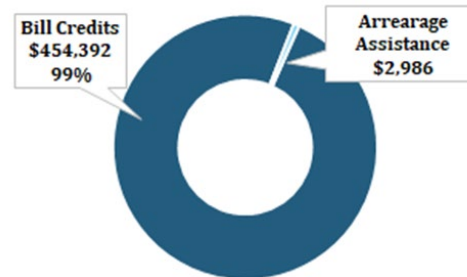
FY 2025 CONSERVATION FUNDS SPENT

■ Home Water Audit ■ Minor Plumbing Repairs



FY 2025 DIRECT ASSISTANCE FUNDS SPENT

■ Bill Credits ■ Arrearage Assistance



895 New Households enrolled in **Direct Payment Assistance**

104 New Households enrolled in **Conservation / Healthy Home Services**



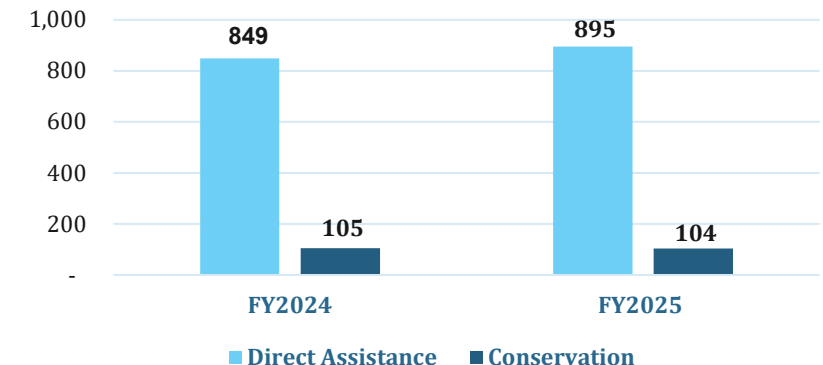
77% of FY 2025 WRAP budget allocation **utilization**

WRAP FY 2025 Funding

	FY 2024 Carry Forward	Budget	Actual Spend
Direct Assistance	\$(33,394)	\$539,220	\$457,378
Conservation	-	130,720	42,155
Administration	(1,891)	147,060	125,830
Total	\$(35,285)	\$817,000	\$625,363

Direct Assistance spend shown above reflects bill credits for new enrollments and continuing enrollments from the previous fiscal year.

Area 5 - WRAP Household Enrollments by GLWA Fiscal Year (July-June)



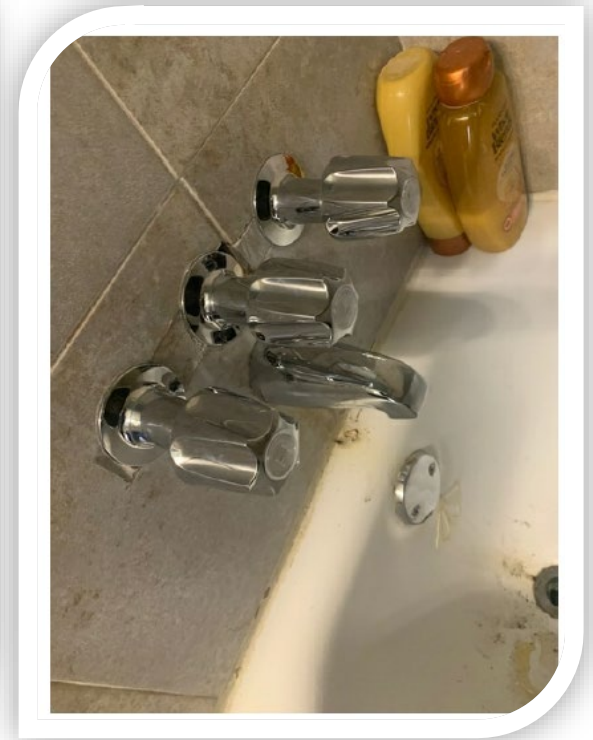
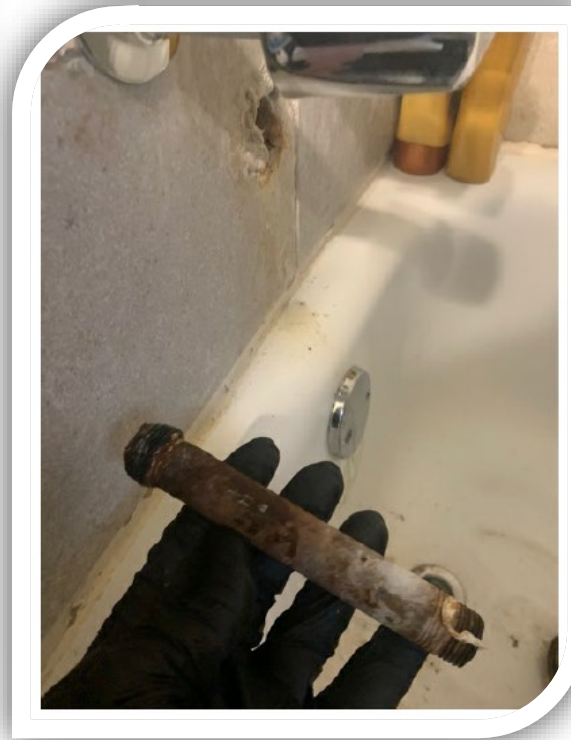
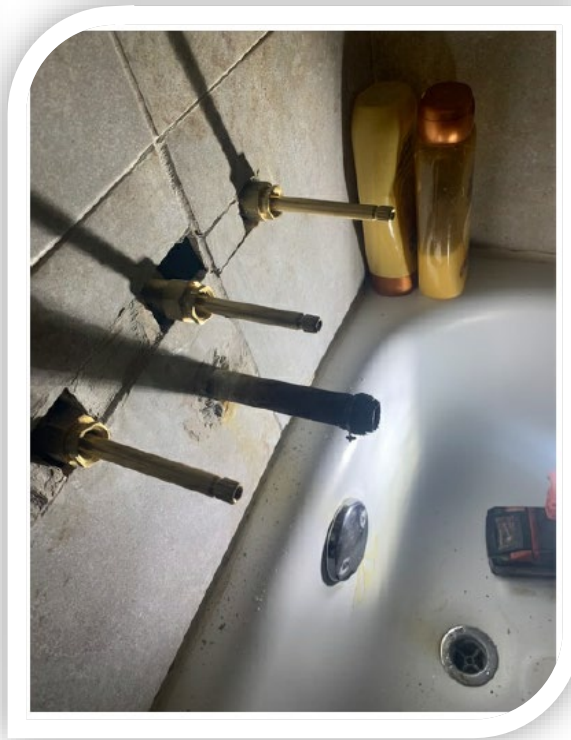
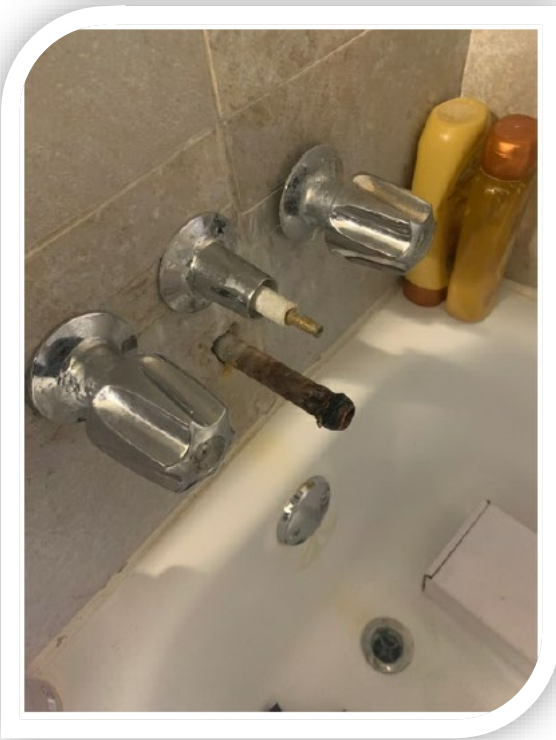
Exceedance Request

- 💧 A Service Delivery Partner can make an exceedance request if a household experiences a situation where their need is more than the (Year 1) \$1,200 for Direct Assistance or the \$2,000 allowed for Conservation Assistance.
- 💧 In FY 2025, a total of 29 Exceedance Requests were made – 28 related to Direct Assistance and 1 for Conservation.
- 💧 All Direct Assistance exceedance requests were made to prevent the household from having their water shut off.
 - 💧 All 27 of the AREA 4 requests were emergency requests. Four different municipalities comprise the 27 households, with 23 households coming from a single municipality.
 - 💧 The one AREA 5 request was for a senior household that is 201.39% above the Federal Poverty Level.
- 💧 The Conservation Exceedance Request was for AREA 3.
 - 💧 An elderly household in need of \$19,350 in repairs. WRAP covered \$2,675, and the LWUA (Local Water Utility Assistance) grant covered the remaining balance.

Direct Assistance Exceedance Request			
WRAP Service Area	Number of Households	Total (\$) Spent	Average (\$) Per Household
Area 2 – City of Flint	0	0	0
Area 3 – Wayne, Monroe, Washtenaw Counties	1	2,504	2,504
Area 4 – Oakland County	27	41,275	1,529
Area 5 – Macomb, Lapeer, St. Clair Counties	1	805	805

Example: WRAP's Healthy Home Focus

In addition to leaking fixtures, WRAP will fund the replacement of lead-based fixtures in the kitchen, bathroom, and utility room.





Look Ahead to FY 2026

- ◆ **Area 1** – Lifeline – changes to come soon with the new Lifeline H2O program.
- ◆ **Area 2** – Genesee County Community Action Resource Department has hit the ground running with over \$1,000 in Direct Assistance support committed.
- ◆ **Area 3** – Wayne Metro Community Action Agency is managing enrollments with a new staffing plan.
- ◆ **Area 4** – United Way for Southeastern Michigan (UWSEM) is working through managing their budget, increasing their enrollments, and spending.
- ◆ **Area 5** – Macomb Community Action Agency has made staffing adjustments to handle its call volume and process applications more quickly.
- ◆ **Area 6** – UWSEM has already enrolled 25 households in Direct Assistance services in the first quarter, improving from the 19 enrollments for all FY 2025.



Look Ahead to FY 2026

- 💧 The Affordability & Assistance team is working with the WRAP Service Delivery Partners to maximize the program spending. This includes but is not limited to:
- 💧 staffing changes,
 - 💧 operational reviews,
 - 💧 new conservation partnerships,
 - 💧 increased community outreach, and
 - 💧 increased communication with GLWA member partners.

WRAP Toolbox

- 💧 Visit www.glwater.org/assistance
- 💧 Email WRAP@glwater.org
- 💧 WRAP Materials:
 - 💧 Service Delivery Partner Information
 - 💧 Flyers
 - 💧 Frequently Asked Questions
 - 💧 Infographics

