A San Mateo woman who started using tap water again after only touching bottled water for a few weeks said yesterday that the red bumps and itchiness that have plagued her because of a new water disinfectant have returned.

Marilyn Raubitschek, 79, said chloramine, a disinfectant that the San Francisco Public Utilities Commission has decided to switch to, is toxic and her skin irritations are a symptom of something serious.

Chloramine, a combination of ammonia and chlorine, replaced chlorine earlier this year as a disinfectant for water coming from the Hetch Hetchy system. Since then, the conversion has created some controversy along the Peninsula, where some residents say the new disinfectant has been causing illnesses.

But the commission's experts and consultants say chloramine, which has been used for decades in some parts of the country, does not harm people and has benefits that chlorine doesn't have.

Chloramine, unlike chlorine, doesn't evaporate, react with microbes in the water or create harmful byproducts. Chloramine provides more stable protection against byproducts that can form with chlorine, said Dr. June Weintraub of San Francisco's Department of Public Health.

After the switch was made to chloramine earlier this year, Raubitschek broke out in welts and rashes all over her body.

After she decided to drink only bottled water and use only bottled water to bathe and do her laundry, the skin irritations went away. In an experiment she decided to go back to tap water to see if she broke out again. This was last month. At first there were no significant rashes, but yesterday Raubitschek said the rashes and itchiness returned all over her back and under her arms.

Raubitschek said yesterday it has to be the chloramine because she hasn't "changed anything else in my life."

Meanwhile, Redwood City attorney Norman Newhouse plans to file a complaint against the San Francisco Public Utilities Commission and other public agencies that oversee the water system on behalf of Menlo Park resident Denise Johnson-Kula, whose doctor says she has been suffering health problems because of the chloramine. Johnson-Kula has to take showers in Morgan Hill once a week to keep away from the chloramine that she says has been giving her asthma and other allergic reactions. Johnson-Kula's physician, Dr. Joseph Lacy at the Palo Alto Medical Foundation, wrote, "I encourage the City of Menlo Park to consider a reasonable remedy for Ms. Johnson, as chloramine is causing both ongoing and potential health problems for her."

But Dr. Weintraub says: "A comprehensive search of medical literature does not reveal any studies showing that people with compromised immune systems, weak livers or those who are taking drugs have any special problems metabolizing chloramine."