

CITY OF PHILADELPHIA

Reducing and Avoiding Disconnections Through Affordability



PHILADELPHIA
WATER



CITY OF PHILADELPHIA
DEPARTMENT OF REVENUE
WATER REVENUE BUREAU

Assistance has always been available for those who need it.

Pre-TAP Assistance Programs Summary

Senior Citizen Discount	Homeowners Emergency Loan Program (HELP)
Charitable Organization Discount	Conservation Assistance Program (CAP)
Water Revenue Assistance Program (WRAP)	Cross Connection Abatement Program
Utility Emergency Services Fund (UESF)	Basement Protection Program (BPP)

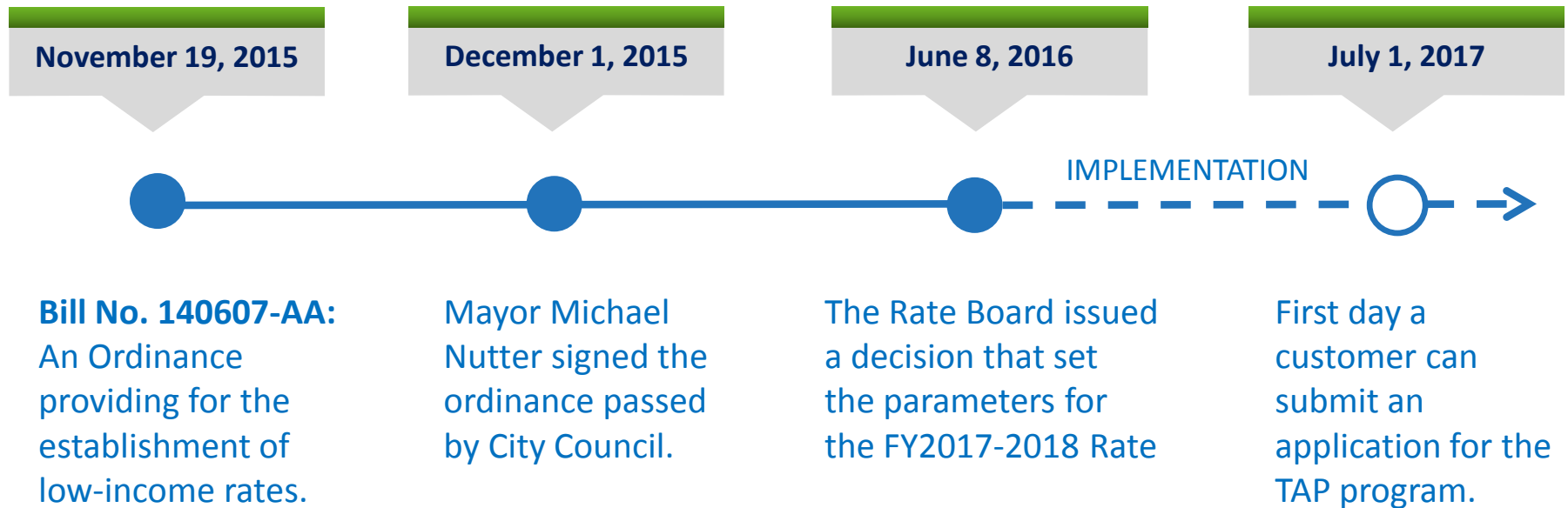


Approximate total of all assistance programs in fiscal year 2017:

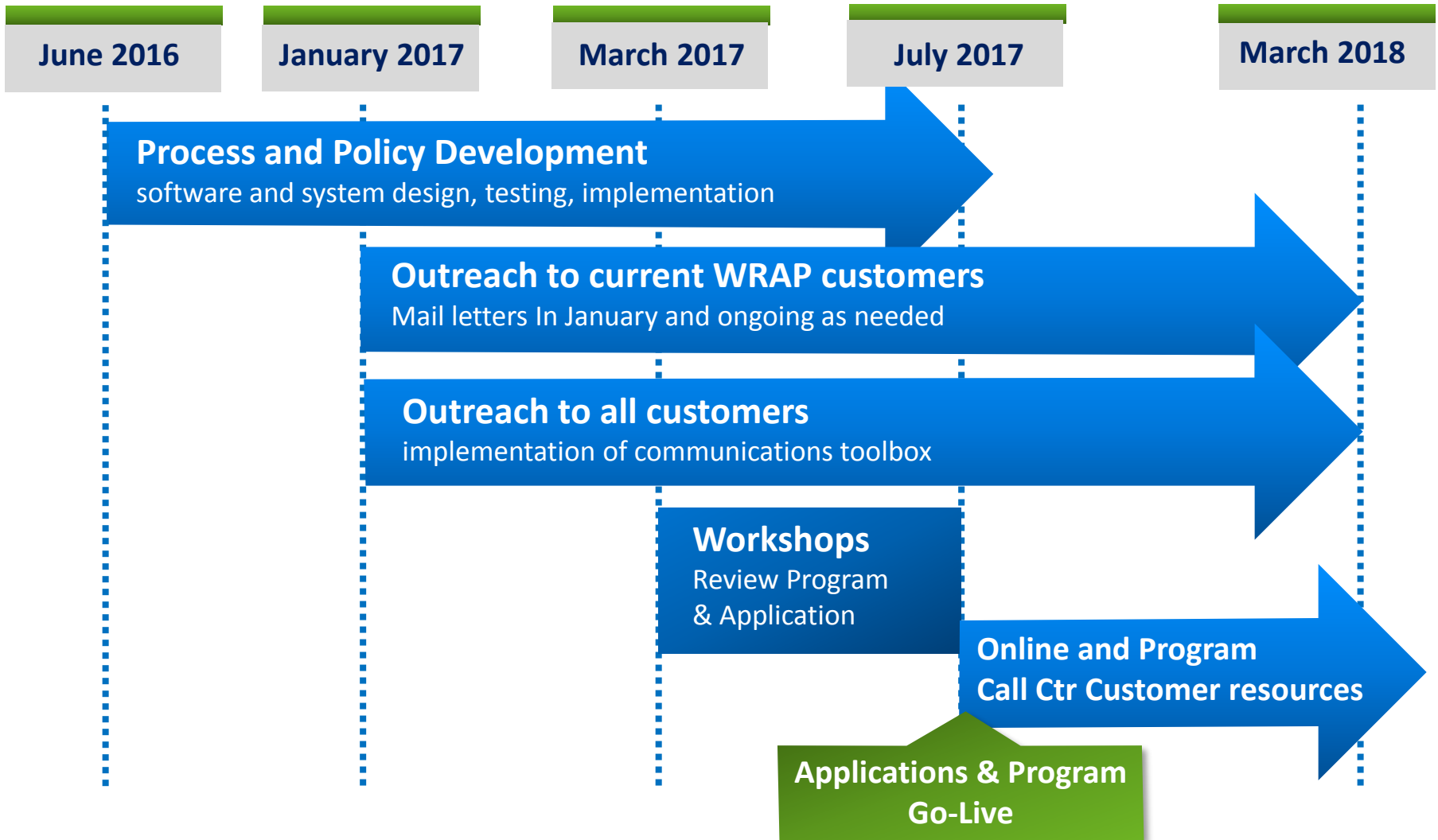
Over \$34 million

The Road to Affordability: Tiered Assistance Program (TAP)

A City Council Ordinance and Water, Sewer and Storm Water Rate Board Decision requires the establishment of an assistance program that allows low-income customers to pay reduced rates based upon a percentage of their household income.



Implementation Timeline



What is Different About TAP?

- **Monthly bills based on income which can range from 2-4% of a customer's total household income. Lowest income bracket may have a minimum bill of \$12.**
- **Proactive assistance to keep customers from becoming delinquent or in danger of disconnection.**
- **Program is income-based and not a payment agreement, making bills more predictable and affordable.**
- **Bills do not go up based on usage. Customers pay a set amount.**
- **Past due amounts are suspended and not enforced upon while successfully enrolled in the program, preventing debt from increasing.**
- **Earned forgiveness of prior penalties after 24 months of on-time payments**
- **More accessible to customers through online, mobile friendly presence and robust language access.**
- **Program accountability through enhanced metrics.**

Eligibility by Income at a Glance

TAP				Extended Payment Plan
Income 0-50% FPL	Income 51-100% FPL	Income 101-150% FPL	Income ≥151% FPL & Special Hardship	Income 151-250% FPL
Monthly bill capped at 2% of monthly income	Monthly bill capped at 2.5% of monthly income	Monthly bill capped at 3% of monthly income	Monthly bill capped at 4% of monthly income	Monthly payments toward arrears set so that total monthly bill is about 4% of monthly income
No payments toward arrears required	No payments toward arrears required	No payments toward arrears required	No payments toward arrears required	
Payment plan offered if in danger of disconnection	Payment plan offered if in danger of disconnection	Payment plan offered if in danger of disconnection	Payment plan offered if in danger of disconnection	

Assistance Successes

Applications Submitted

29,674

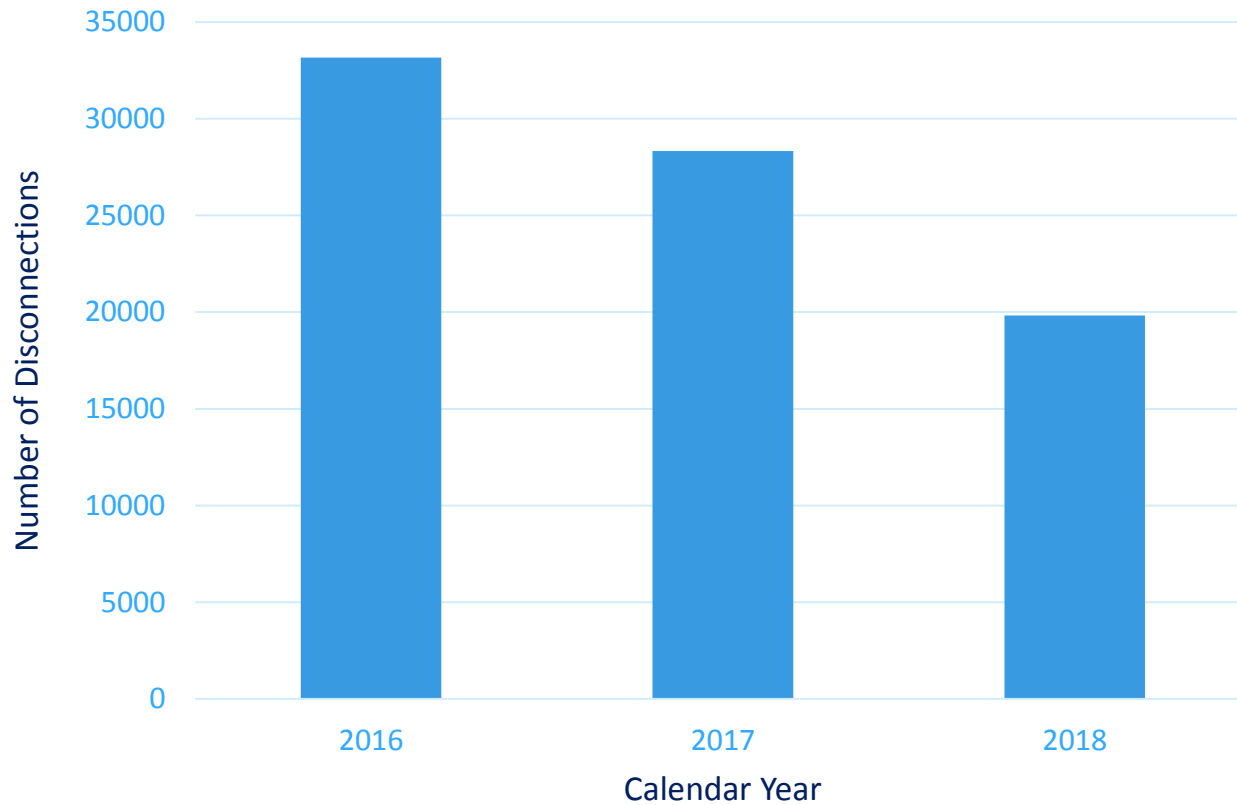
Approved Applications

17,811

Applicants Receiving Assistance

60%

Declining Disconnections



THANK YOU!



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