

FREQUENTLY ASKED QUESTIONS

Tiered Assistance Program (TAP)

The Water Rate Board recently approved the **Tiered Assistance Program (TAP)**, a new customer assistance program based on City Council legislation. TAP better serves low-income customers (those living between 0–150% of the Federal Poverty Level or FPL*) and customers experiencing special hardships.

Highlights include:

- Monthly bills based on income. This can range from 2–4% of a customer’s total household income. Customers in the lowest income bracket may have a minimum bill of \$12 per month.
- No need to pay past-due amounts on monthly bills. Past due amounts are suspended if you continue to pay your bill in full and on time.
- Bills don’t go up based on usage, preventing high monthly bills that are hard to pay. Customers only pay a set monthly bill, making it easier to budget and plan.
- Customers who pay their monthly bill without missing a payment for two years will have past penalties forgiven.
- No need to be behind on your bills to qualify. Anyone struggling with their water bill should apply and avoid falling behind.

Customer Groups and Assistance Benefits

Customer Income 0–50% FPL*	Customer Income 51–100% FPL	Customer Income 101–150% FPL	Income 151% FPL or more and Special Hardship
Monthly bill capped at 2% of monthly income No payments toward past-due bills required	Monthly bill capped at 2.5% of monthly income No payments toward past-due bills required	Monthly bill capped at 3% of monthly income No payments toward past-due bills required	Monthly bill capped at 4% of monthly income No payments toward past-due bills required No income limit for Special Hardship

*A table showing general Eligibility Guidelines appears on the last page of this document

Q What is TAP?

- A The City’s new Tiered Assistance Program (TAP) is a program for low-income customers and those with special hardships that reduces monthly water and wastewater bills. TAP provides customers with a consistent, income-based bill.

Q Is Water Revenue Assistance Program (WRAP) being eliminated?

- A WRAP will not accept new customers beginning July 1. Existing WRAP customers can stay in the program only if they recertify. If TAP provides more savings for a customer, they will automatically be enrolled in TAP. Former WRAP customers who sign up for TAP can re-enter WRAP if they choose, but WRAP will no longer include the City grant.

FAQs continue on next page →

Q Why is the grant going away? What makes up for that?

A TAP is designed to be affordable for customers at all income levels without the additional City grant. Customers who still need assistance can contact the Utility Emergency Services Fund (UESF). UESF's Utility Grant Program can assist customers up to 250% of the FPL who owe as much as \$3,000 on their water bills. UESF's Water Housing Stabilization Program can also assist customers with internal water leaks. Reach UESF at 215.972.5170.

Q How do customers transition from WRAP to TAP?

A A customer's normal WRAP recertification may be due before our new one-stop application covering all programs, including TAP, becomes available in July. As we don't want anyone to be stranded without assistance, customers should recertify for WRAP as usual and fill out the application for TAP after July 1 to see if a better plan is available.

Q What if a customer recently received an application in the mail?

A Existing WRAP customers should receive a New Customer Assistance Program Application in the mail by July 1. Those customers in danger of an upcoming shut-off must return within 14 days. Customers need to fill out that application and mail it back to WRB by September 1, 2017. Each application has a unique barcode associated with the customer and will only work for that customer. First-time applications cannot be done online. **The September 1 expiration date is for WRAP customers only**; all other applications will expire 14 days after being issued.

Q How do customers know if they qualify for the new programs?

A Any customer struggling to pay a bill is encouraged to apply and should not wait because of concerns about qualifying. Even if TAP is not a good fit, we will use their application information to recommend any other programs, including the senior citizen discount and extended payment plans, that may be of benefit. Eligibility guidelines for TAP can be found on the website and on the application form. **Any customer struggling to pay a bill is encouraged to apply and should not wait because of concerns about qualifying.**

Q Where can customers get a Customer Assistance Application?

A Once applications are available in July, customers can call **215.685.6300** or go to **www.phila.gov/water-bill-help** to request an application. Customers can apply online or have their application mailed. Customers can request a printed application in person at the Municipal Services Building concourse (1401 JFK Blvd.), satellite offices and at partner organizations, such as local Neighborhood Energy Centers. If requesting an application in person, customers must provide the account number listed on their water bill. Current WRAP customers will automatically have an application mailed to them in July.

Q Will past due bills and penalties be waived under TAP?

A The City will not pursue collection of past due bills while customers are enrolled in TAP. Any penalties will be waived if customers pay their monthly TAP bills in full for 24 months.

FAQs continue on next page →

Q What about customers who have received a shut off notice or are already shut off? Can they still apply for assistance?

A Yes. We encourage all customers struggling to pay their bills to apply for assistance right away. To allow customers time to finish applications, no attempt to shut off water will be taken for 14 days after an application is requested. If the water is already shut off, service will be restored for the same 14-day grace period. Applications must be received within the 14-day period to maintain water service.

Q If a customer's income is more than 150% of the poverty line, can they still enroll?

A Yes. Customers whose income is more than 150% FPL should still apply for assistance. Customers may qualify for the special hardship TAP discount or be eligible for an extended payment plan that ensures their bill remains affordable. Qualifying customers have bills capped at about 4% of household income. There is no maximum income for special hardship claims.

Q What counts as a special hardship?

A Customers who make more than the top income for TAP benefits may still qualify for lower bills if they have experienced a hardship within the last 12 months. Examples of special hardships include increased household size, job loss, serious illnesses and a need for in-home care, death of a primary income-earner and domestic violence. Even if a customer has not experienced one of these hardships, claims are considered individually and help may still be available. Customers can use the Special Hardship Claim Form, included in the Customer Assistance Program application, to report their situation.

Q Are senior citizens eligible for TAP?

A Senior citizens (65 years or older) are eligible for TAP. For those that qualify for TAP and a senior citizen discount, we will look at both options and place the customer in the one that serves them best. Customers cannot get a senior citizen discount on top of their TAP bill.

Q Are applications available in different languages?

A The application is available in many languages, including:

- Arabic
- Cambodian
- Chinese (traditional)
- Chinese (simplified)
- Italian
- Portuguese
- Russian
- Spanish
- Vietnamese
- English

If a different language is requested, this will be documented and a translated application will be mailed to the customer.

Q Can service be shut off for TAP customers?

A If a balance reaches \$75 or more and the customer is two bill cycles behind on payments, service could be shut off. Customers still falling behind should call 215.685.6300 immediately and contact UESF at 215.972.5170 to see if additional help is available.

FAQs continue on next page →

Q Can customers get blank applications? Are blank applications available for family or neighbors?

A No. Every customer has a unique barcode associated with their water account. When an application is requested or submitted online, this information is documented on the customer's account to protect them from shut off or collection while the application is being processed. Once a customer provides their account information or access code (as displayed on the monthly water bill), the customer's account information (name, address, etc.) is automatically filled in on the application.

Q How long will it take to process an application?

A As this assistance program is new and our first to be offered online, we don't know how many customers will apply within the first few months. We are hoping anyone struggling with their bill will take advantage of the program, and currently expect application review will take roughly two months.

Q If the application is approved, is the assistance retroactive?

A Once the application is approved and a customer is eligible for TAP or other assistance, a monthly bill based on the customer's income will be implemented. As applications are being processed, customers will continue to be billed at the standard rate.

Q What if customers need help filling out an application?

A We are working with partners who are trained to help customers fill out applications. Partners include:

- Community Legal Services (CLS)
- Energy Coordinating Agency (ECA)
- Utility Emergency Services Fund (UESF)
- Neighborhood Energy Centers (NECs)

Q This sounds good for the customer. How does the City benefit?

A The City is working to deliver a proactive rate program that is responsive to the needs of low-income customers. We anticipate that, by providing more affordable options to customers who are struggling to pay their bills, we will encourage the development of a more stable housing base—a major benefit for all our neighborhoods.

[Eligibility Guidelines](#) →

Use the chart below to see household incomes that qualify customers for TAP benefits.

Assistance Programs Eligibility Guidelines

Tiered Assistance Program (TAP) Benefits

If your household income is equal to or less than 150% of the **Federal Poverty Level (FPL)**, your monthly water bill payment could be fixed at between 2% and 3% of household income.

Household income greater than TAP limits (150% of FPL)?

Special Hardship Claims:
If your household has special circumstances (such as the loss of a job or death of a primary wage earner), your monthly water bill payment could be fixed at 4% of household income. No max income for special hardship claims.
If your income is between 150–250% of FPL you may still be eligible for monthly payments no higher than about 4% of household income.

Senior Citizen Discount

Seniors may be eligible for monthly bills discounted by 25% if household income is less than \$31,500 per year.
If your income is between 150–250% of FPL you may still be eligible for monthly payments of about 4% of household income.

Monthly Gross (pre-tax) Household Income and Potential Assistance Benefits		
Household Size	Maximum Gross Income (150% of FPL)	Maximum Gross Income (250% of FPL)
1 person	\$1,508 / month	\$2,513 / month
2 people	\$2,030 / month	\$3,383 / month
3 people	\$2,553 / month	\$4,254 / month
4 people	\$3,075 / month	\$5,125 / month
5 people	\$3,598 / month	\$5,996 / month
6 people	\$4,120 / month	\$6,867 / month
7 people	\$4,643 / month	\$7,738 / month
8 people	\$5,165 / month	\$8,608 / month
For each additional person:	Add \$523 to the amount above	Add \$871 to the amount above

If monthly household income is within the limits shown in this column, you may be eligible for **monthly water bills fixed at between 2% and 3% of household income.**

If monthly household income is within the limits shown in this column, you may be eligible for **monthly water bills of about 4% of household income.**