



City of
Philadelphia

A photograph of the Philadelphia skyline, featuring several prominent skyscrapers like the Comcast Center and the Comcast Tower, set against a blue sky with scattered white clouds. The foreground shows some greenery and a bridge.

ANNUAL REPORT TO THE MAYOR ON THE **TIERED ASSISTANCE PROGRAM (TAP)**

Department of Revenue
Calendar Year 2024 | March 31, 2025

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1. EXECUTIVE SUMMARY

The City of Philadelphia has administered the Tiered Assistance Program (TAP) since its launch in July 2017. The program was designed to assist residential customers who meet low-income or special hardship criteria. The initiative is a result of the enactment of Council Bill 140607-AA and rate determinations by the Philadelphia Water, Sewer, and Stormwater Rate Board (Rate Board). TAP provides for participating customers' bills to be capped at between 2% and 4% of monthly household income, depending on where that income falls with respect to the current Federal Poverty Guidelines. See Section 2.1 for a more detailed description of TAP.

The ordinance requires that the Department of Revenue (Revenue) submit a written report of activities undertaken pursuant to the ordinance by March 31st of each year. This document fulfills that requirement and describes activities that occurred during calendar year 2024. During this year, the City continued enrolling customers who were prequalified for TAP based on their participation in the Low-Income Household Water Assistance Program (LIHWAP), and began enrolling customers prequalified as part of a partnership with the City's Office of Integrated Data for Evidence and Action (IDEA). Additionally, recertifications for existing TAP customers remained on the extended timeline established during 2023; existing TAP customers must recertify once every four years.

Since TAP has been in existence since 2017, in 2024, the City took the important step of having elements of the program reviewed by the City's Service Design Studio (SDS). The SDS provides a fresh perspective on the application process, outreach, customer perception, and whether there are adjustments that can be made to better reach vulnerable populations and address concerns around customers' ability to pay for water service. In Phase I of this engagement, SDS provided recommendations to WRB & PWD based on stakeholder and customer feedback. From these recommendations, WRB & PWD identified four priority areas to focus improvements for the 2025 year: recertifying customer eligibility, continuing to refine auto-enrollment practices, updating the TAP application, and improving communication and outreach efforts.

1.1 BY THE NUMBERS

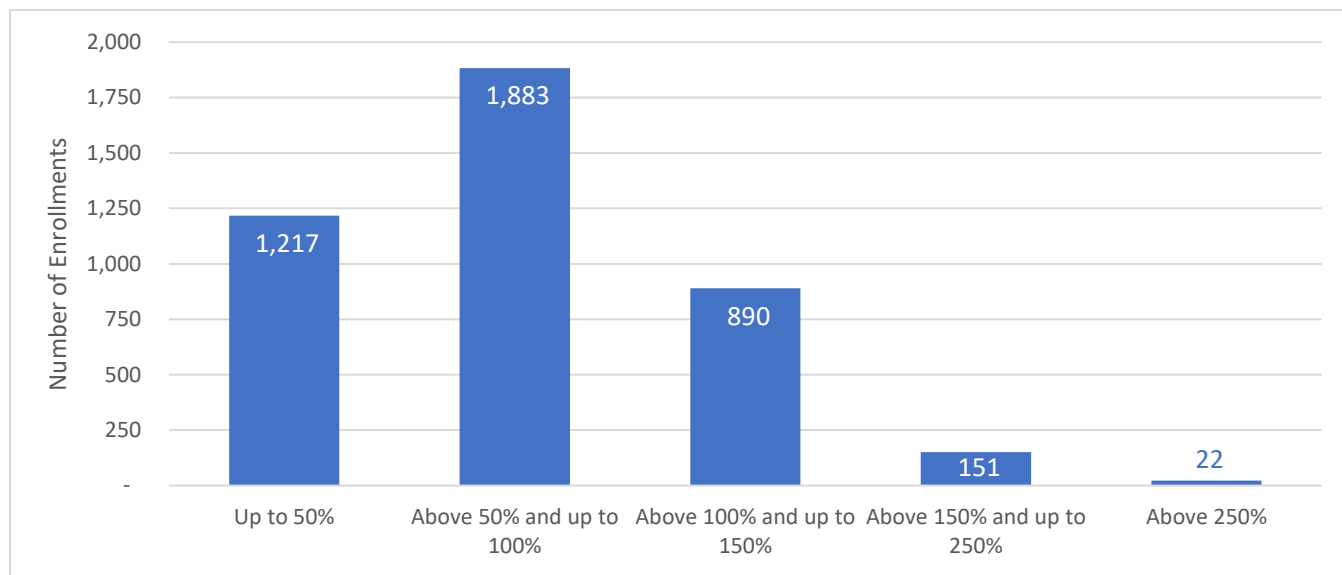
Philadelphia Code section 19-1605(7)(b)(.1-.4) specifies four metrics that Revenue must report each year: Applicants Enrolled in TAP, Applicants Not Enrolled in TAP, Non-TAP Payment Agreements, and Customers Defaulting from TAP. While the Code refers to these metrics as "Applicants" it should be noted that the terms reflect the number of applications, rather than the number of customers, as customers can request multiple applications.

- **During 2024, the Department of Revenue's Water Revenue Bureau (WRB) processed 45,783 applications and enrolled 42,212 customers in TAP.**
 - 38,049 customers were enrolled as part of a pre-qualification program, including 511 customers through the LIHWAP pre-qualification program and 37,538 through the IDEA pre-qualification program.
 - Of over 7,700 total non-prequalified applicants, more than 4,163 were enrolled in TAP (see **Error! Reference source not found.**)
- **In December 2024, there were 60,378 TAP participants.** This represents a nearly threefold increase from the 21,694 participants reported in December 2023.

- Customers enrolled in TAP during 2024 had approximately \$29.6 million in water account arrears at the time of enrollment.
- 3,571 applications were not enrolled in TAP. These included:
 - Customers placed in a program other than TAP because it was determined to be more affordable than TAP
 - Customers with applications denied because they failed to meet income or residency requirements or submitted incomplete applications (see Table 1).
- All TAP participants' bills are capped at a percentage of their income and their savings are recorded as a discount on their regular bills. In 2024, TAP participants received over \$29 million in TAP discounts. As reported in the Quarterly Reports to the Rate Board, TAP participants received more than \$700,000 in penalty arrearage forgiveness and \$9.1 million in principal arrearage forgiveness.¹ Discounts and arrearage forgiveness amounts are not required reporting metrics, but they help provide a more detailed picture of TAP. The costs of TAP discounts are recovered through the TAP rate rider reconciliation, while the cost of arrearage forgiveness is not recovered, currently.
- **As of December 31, 2024, there were 22,588 customers in the Senior Citizen Discount (SCD) program.** Some customers receiving the SCD are also enrolled in TAP and have bills capped based on income.
- In addition to TAP, this document also reports non-TAP Payment Agreements, which are defined as payment agreements outside of TAP. **As of December 31, 2024, there were 2,271 active residential payment agreements** covering roughly \$5.8 million in principal debt and \$800 thousand in penalties and other fees. See Table 2 below for a breakdown of all agreements by type.

¹ <https://www.phila.gov/media/20250127103447/Quarterly-Report-to-Rate-Board-2025-01-24.pdf>

Figure 1. Count of 2024 TAP Enrollees by Federal Poverty Guideline Percentage, Excluding Pre-Qualified Enrollees (total: 4,163)²



² There were an additional 38,049 pre-qualified enrollees in 2024, including 511 from the LIHWAP program and 37,538 from the IDEA partnership. For the purpose of pre-qualification, incomes for IDEA enrollees were estimated to be at 133% of the federal poverty level for their household size. This estimate is the income upper limit for the source dataset.

Table 1. 2024 Customer Assistance Application Outcomes (total: 45,783)

Outcome	Applications
Enrolled in TAP	42,212
Enrolled in Senior Citizen Discounted Bill + Extended Payment Agreement	102
Enrolled in Senior Citizen Discount	455
Enrolled in Extended Payment Agreement	389
Regular Bill is More Affordable Alternative	97
Enrolled in Water Revenue Bureau Conference Committee Agreement	5
Denied	2,486 ³
Other Outcome	37

Table 2. Non-TAP Residential Payment Agreements Active as of 12/31/24 (total: 2,271)⁴

Agreement	Count
First Standard Agreement	1,408
Second Standard Agreement	571
Extended Payment Agreement	263
Payment Agreement on TAP Arrears ⁵	24
Water Revenue Bureau Conference Committee Agreement ⁶	4
TAP Landlord	1

³ In Section 4.2, Table 8 shows more detailed outcomes for applicants not enrolled in TAP, including reasons for application denial.

⁴ More detailed descriptions of the various agreement types are included in Section 4.3

⁵ Customers with arrearages on their TAP bills can enter payment agreements to pay those arrears. Those payment agreements are reflected as “Payment Agreement on TAP Arrears”

⁶ Water Revenue Bureau Conference Committee Agreement refers to WRB’s legacy assistance program, also known as WRAP. WRB stopped creating new agreements in July 2017. Current customers in this program are allowed to remain in the WRBCC program, but can be placed in TAP if that is the more affordable option.

2. INTRODUCTION

In 2017, the City of Philadelphia successfully launched TAP for residential customers who meet low-income or Special Hardship criteria pursuant to Sections 206.0 through 206.10 of Philadelphia Water Department (PWD) and Revenue Regulations. Philadelphia residents have access to several Customer Assistance Programs offered by WRB. These include senior citizen discounts, payment agreements, grants and loans, water conservation assistance, and TAP. These programs collectively protect customers and maintain their access to safe and clean water.



TAP is a result of two drivers: The first is Philadelphia Code section 19-1605, enacted in 2015, which laid the groundwork for program policies and requirements. The second is the Rate Board's rate determinations in 2016 and beyond, which outlined expectations and goals for enrollment and upheld the program year after year.

Philadelphia Code section 19-1605 requires Revenue to submit by March 31 of each year, a written report to the Mayor – with timely copies furnished to the Council President and Chief Clerk of City Council – regarding activities undertaken pursuant to the ordinance that occurred during the previous calendar year. Section 19-1605(7) specifies metrics to be included in this annual report, which are included in Section 4, below.

2.1 TIERED ASSISTANCE PROGRAM

Customers approved for TAP receive an individualized bill computed as a percentage of their household income. Bills are capped at between 2% and 4% of monthly household income, depending on where that income falls with respect to the current Federal Poverty Guidelines, as shown in **Error! Reference source not found.** The Federal Poverty Guidelines based on household size for calendar year 2024 are shown in Table 4 below.

Table 3. TAP Bill Caps

Household Income to Federal Poverty Level Percentage	Bill as percentage of Household Income
Below 50%	2.0%
Above 50% and at or below 100%	2.5%
Above 100% and at or below 150%	3.0%
Above 150% (Special Hardship)	4.0%

Table 4. Federal Poverty Guidelines for 2024⁷

Household Size	Gross Monthly Income
1 Person	\$1,255.00 per month
2 People	\$1,703.33 per month
3 People	\$2,151.67 per month
4 People	\$2,600.00 per month
5 People	\$3,048.33 per month
6 People	\$3,496.67 per month
7 People	\$3,945.00 per month
8 People	\$4,393.33 per month
For each additional person:	Add \$448.33 to the amount above

Program eligibility is also granted for circumstances of special hardship, for customers with income over 150% of the Federal Poverty Guidelines, including but not limited to the following:

- A. Increase in household size
- B. Loss of a job, lasting more than 4 months
- C. Serious illness of a household member, lasting more than 9 months
- D. Death of primary wage earner
- E. Domestic violence or abuse
- F. High household expenses

⁷ Federal Poverty Guidelines taken from the 2024 Poverty Guidelines Computations from the Department of Health and Human Services, <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines/prior-hhs-poverty-guidelines-federal-register-references/2024-poverty-guidelines-computations>.

G. Other circumstances that threaten the household's access to necessities of life

Customers are not required to have any debt or balance on their accounts to qualify for TAP. If customers have debt on their water accounts, that debt is protected. This means that no enforcement action is taken on that debt while the customer is enrolled in TAP.

Once a customer is enrolled in TAP, current water, sewer, or stormwater charges above a customer's fixed amount are discounted.⁸ Customers can also benefit from penalty and principal forgiveness for past (pre-TAP) debt. TAP participants receive forgiveness of penalty charges after 24 full payments of their TAP bills. Principal forgiveness occurs on a ratable basis, by which TAP participants can have 1/24th of their unpaid, pre-TAP principal debt forgiven with each full TAP bill payment.

⁸ Per PWD regulations, customers who are removed from TAP for intentionally false enrollment or re-certification will be back-billed for the difference between their TAP bill and the general rate for months they participated in the program.

2.2 2024 HIGHLIGHTS

During December 2024, the program reached new heights, with 60,378 TAP participants. This new record is largely attributable to the City's successful pre-qualification program. The pre-qualification effort and other highlights are described below.

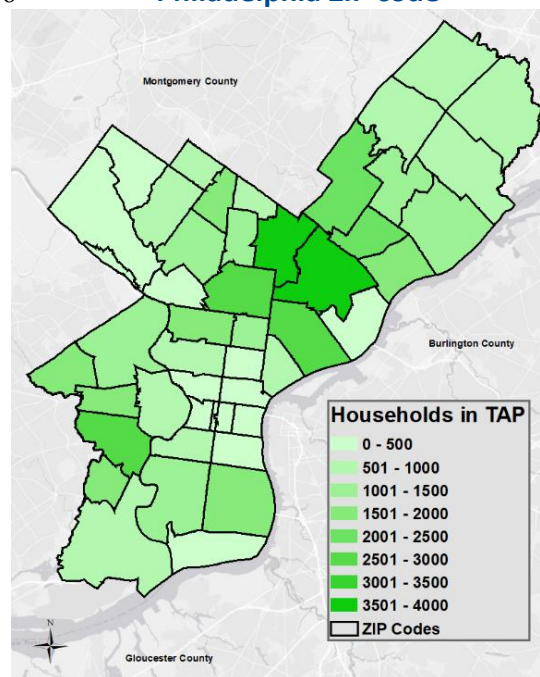
Distribution of Participants

TAP Participants come from all over Philadelphia, living in 46 of the city's ZIP codes. ZIP codes that had the most TAP participants and enrollees in 2024 also overlap with Census blocks/tracts that had large numbers of residents who have experienced poverty.⁹ The program is making progress towards its goal of protecting the city's most vulnerable residents.

Pre-qualification of LIHWAP Grant Recipients

In early 2024, WRB completed its pre-qualification pilot. For the pilot round of pre-qualification, PWD and WRB partnered with the Pennsylvania Department of Health and Human Services (DHS), which administered the Commonwealth's Low-Income Household Water Assistance Program (LIHWAP). LIHWAP provided low-income customers with one-time grants to pay off existing water and wastewater debt, and customers who qualified to receive LIHWAP funds were highly likely to meet the income requirements needed to qualify for TAP, as well.

Figure 2. TAP Participation by Philadelphia ZIP code



Much of the pilot was completed in 2023, as described in the 2023 Annual Report to the Mayor on TAP. Data was initially provided to the City by Pennsylvania DHS in early 2023, with additional data provided later that year. After WRB's software application for managing and tracking customer assistance enrollment was updated to process pre-qualified records, WRB staff started the process of enrolling pre-qualified LIHWAP grant recipients. All initial candidates were processed. Then, the Commonwealth reopened LIHWAP applications in August 2023, and provided WRB with a list of additional LIHWAP grant recipients later that year. Those customers' records were reviewed, and eligible customers were enrolled in 2024. **By the end of the pilot in early 2024, WRB had enrolled 3,281 pre-qualified customers.** Of the approximately 9,000 potential customers in the LIHWAP dataset, around 2,400, or 27%, were already TAP participants.

Pre-qualification of Customers using City Verified Administrative Data

Outside of pre-qualification of LIHWAP grant recipients, WRB also began working with the City's Office of Integrated Data for Evidence and Action (IDEA) to identify and pre-qualify customers using verified administrative data. The enrollment of pre-qualified customers through the IDEA partnership began in February 2024 and 37,538 customers were enrolled by the end of the year. Of the roughly 55,000 potential customers, around 13,900, or 25%, were already enrolled in TAP. WRB's partnership with IDEA is expected to be ongoing.

⁹ As measured in the 2023 American Community Survey 5-Year Estimate "S1702, Poverty Status in the Past 12 Months of Families"

Application Change

While WRB and PWD are enrolling as many customers as possible through pre-qualification, the departments did continue to enroll customers through the customer-initiated application process, continuing the policies updated during 2023 to make the application requirements clearer and easier to complete successfully. More details on the changes can be found in the 2023 Annual Report to the Mayor on TAP.¹⁰

In 2023, the number of applicants denied for missing or invalid residency documentation dropped from prior periods. This was again true in 2024, as applicants were less likely to be denied for missing or invalid residency documentation than they were prior to the policy change. Additionally, applicants were more likely to be enrolled in more affordable alternatives than in prior periods. Ultimately, this trend suggests that the changes to documentation requirements were successful in reducing the frequency of denials due to missing or invalid residency documentation.

Table 5. Application Outcomes, April - December 2023 vs April - December 2024

Outcome	April-December 22		April-December 23		April-December 24	
	Total	Percent	Total	Percent	Total	Percent
Applicants Enrolled in TAP	7,896	57%	7,080	69%	3,013	53%
Not Enrolled: Applicants Enrolled in More Affordable Alternative	1,239	9%	832	8%	801	14%
Not Enrolled: Applicants Denied for TAP	4,604	34%	2,294	22%	1,822	32%
<i>Applicants Denied for Missing/Invalid Residency Documentation (subset of Denials)</i>	2,818	61%	736	32%	588	32%

Program Review

In 2024, WRB and PWD, in collaboration with SDS, completed multiple phases of strategizing a holistic re-design of TAP. These phases included onboarding and planning, literature review of different cities and benefit programs, an informational ecosystem audit, administrative data gathering, and interviews of 21 people including customer-facing staff and community groups. Once this review was completed, SDS developed key insights into the barriers that underserved customer groups were facing. Identified themes referenced how customers learned about TAP, how they applied, the application review process, participation in TAP, and the recertification period. SDS then suggested various program redesign strategies to move forward in the program. Then, leadership from PWD and WRB reviewed these themes and insights, identifying four recommendations to prioritize.

The prioritized strategies were simplifying the application and recertification processes; refining the pre-qualification process; assisting residents with tangled titles and renters to become customers and receive assistance; and improving the efficacy of community outreach and communications. There were various tactics raised that would aid in completing these recommendations. These tactics focused on the goals of increasing successful first-time applications, increasing the number of eligible residents, and decreasing calls to the contact center due to any confusion. WRB moved forward with educating leadership on how

¹⁰ <https://www.phila.gov/media/20241119141233/Tiered-Assistance-Program-TAP-2023-annual-report1.pdf>

the recommendations and additional tactics would affect WRB and PWD business units. WRB plans to implement solutions in the future and is involved in the second phase of the engagement with the Service Design Studio to implement design changes. WRB intends to revisit other prioritized strategies and recommendations once the first two phases are completed.

Customer Letters

The WRB is required by ordinance (Bill no. 140607-AA, enacted 11/19/2015) to communicate every decision it makes to customers, regarding assistance, applications and customer status reviews.

Because of the nuances of individual customers' household situations, there are significant numbers of different scenarios that can arise in the assistance process. Each such scenario requires its own customer letter, communicating the impacts that these scenarios can have on customers' TAP statuses.

Our work to improve customer service, informed by customer feedback, noted that these letters can sometimes be confusing. As a result, PWD and WRB launched an internal letter review project in 2021 to address this critique.

The letter review project is ongoing, led, in part, by a Letters Working Group that is continuously reviewing the content of each type of customer letter, making them shorter, easier to understand and including a call to action. This call to action facilitates customers' ability to take appropriate steps, when needed, to ensure that they can remain in TAP.

The updated letters are intended to anticipate and address many common customer concerns, in a manner that builds customer awareness that TAP is designed to protect low-income ratepayers. Improving the content of the letters also serves as a strategy to reduce calls to the contact center, thereby allowing faster service and concern resolution for those customers who call.

These letters, as applicable, also provide instructions for how to dispute decisions communicated by WRB. Customers can submit a petition form to the Tax Review Board within 60 days of the date on a letter – another customer protection built into TAP. In 2024, the Letters Working Group edited and deployed twelve distinct customer letters.

Technology and Training

TAP and other customer assistance programs rely on the Customer Assistance Management Program (CAMP) software system for application management, review, and reporting requirements. As periodic updates are made to CAMP, the software support team provides trainings so that Customer Assistance Division and Contact Center staff are up to date on the latest developments. In addition, the CAMP team has been added to the onboarding/training of all new PWD and Revenue employees to communicate the requirements and processes related to participation in TAP and other customer assistance programs.

As part of broad technology upgrades, the City completed its upgrade to software infrastructure and servers in 2024, impacting CAMP, basis2, and other systems involved in administering customer assistance programs. These server upgrades will be vital to supporting TAP as it continues to grow.

Arrearage Forgiveness

Each time TAP participants make a full TAP payment, they have 1/24th of their principal debt (as of the first time they enroll in TAP) forgiven and have all their penalty arrearages forgiven after they have made 24 full TAP payments. PWD and WRB continue to monitor the application of forgiveness and credits and

provide the Rate Board quarterly reports on arrearage forgiveness.¹¹ In 2024, TAP participants received over \$700,000 in penalty forgiveness and over \$9.1 million in principal forgiveness.

¹¹ The reports are posted on the Rate Board's website at <https://www.phila.gov/departments/water-sewer-storm-water-rate-board/about/>.

3.CUSTOMER OUTREACH AND SUPPORT

PWD and WRB strive to communicate with customers, listen to their concerns and ideas, and respond by making program changes or improving educational materials to provide the best possible service experience. This includes providing different ways to connect with the City through both electronic and print materials, and virtual and in-person events.

Media and Paid Advertising

In 2024, PWD continued its focus on promoting Pennsylvania Housing Assistance Fund (PAHAF) grants. PAHAF provides funds for homeowners to help resolve delinquent utility payments, and customers who receive PAHAF grants may also be eligible for TAP. To promote PAHAF and other water customer assistance programs, PWD purchased advertising on the radio stations LaMega, WDAS, Rumba 106.1, and WURD. These media buys included digital advertising using email, social media, and ads on streaming platforms. Applications to PAHAF had been paused since February 1, 2023, but the program reopened to new applicants on March 18, 2024. The PAHAF program is continuing to accept new applicants – as of mid-2024, new applications began being placed on a waitlist. The Pennsylvania Homeowner Assistance Fund reports that no applications will receive funds after June 2025, regardless of approval status.¹²

When possible, PWD's media and paid advertising focused on the neighborhoods with the highest rates of delinquencies and accounts that qualified for water service shutoff. This was accomplished through ZIP Code-filtered streaming ads and partner advertiser emails. PWD prioritized ad placement with media outlets that serve communities of color. Paid advertising ran throughout 2024 and directed customers to the single application for all water customer assistance programs.

Owned Media

As with purchased media, 2024 PWD-owned email and social media promote grants, discounts, and other assistance options to customers in need. Digital communication channels included social media, blog posts, email, and SMS. The Customer Assistance Program (CAP) digital media toolkit was updated throughout the year and shared with partners as a readymade resource for spreading CAP content on their digital channels. WRB also published an article about CAP in English and Spanish on the City's main website, phila.gov.

Email continues to play a central role in the CAP digital communications strategy. Users can subscribe to the CAP topic from the water.phila.gov/care page or by updating their existing email subscription to include this topic. Participants in information sessions and other events are also given the option to subscribe to CAP emails. This strategy continues to grow subscriber numbers year-over-year. In 2023, there were 16,436 subscribers compared to 23,377 at the end of 2024. This represents a 42% growth rate in 2024. New subscribers to this email topic receive a welcome campaign consisting of several emails. Each installment of the campaign introduces new subscribers to various facets of water assistance available.

In March and April, emails announced the end of the water shutoff moratorium and showed customers the ways to prevent water shutoffs. Recipients learned about Senior Citizen Discount, TAP, available grants,

¹² <https://pahaf.org/>

and protections in place for vulnerable households. The goal of the campaign was to reduce water shutoffs through timely and actionable information about water enforcement and assistance programs.

In June, PWD sent ad hoc emails to customers in danger of shutoff, introducing them to Philadelphia's Office of Community Empowerment and Opportunity (CEO). Emails drove recipients to the CEO intake form, giving them direct access to trusted city partners providing one-on-one assistance to impacted customers.

In total, more than 285,000 CAP-related emails were sent in 2024. With an open rate of 54%, these bulletins outperformed the industry benchmark of 39%. The 10.3% click rate for these bulletins outperformed the industry benchmark of 3%. The high open and click rates show that these emails are relevant and timely to the audience.

PWD and WRB started a major re-evaluation of the TAP program and application with SDS and, in 2023, defined the scope of the project. In 2024, this collaboration focused on identifying and recommending strategies to help re-design and improve the TAP program. More about this process is discussed in the Program Review section on page 8 of this report.

PWD continued to make improvements to the CAP website, making the language clearer and improving the navigability of the program. Also, PWD developed a web-based eligibility calculator so that customers can easily tell if they qualify for TAP and what documentation they will need. This will launch in fall 2025, pending final usability testing. There are further plans for enhancement in 2025, with a focus on language accessibility involving changes to websites to make 10 languages more visible to customers.

Pre-qualification has had a significant, positive impact on TAP participation by offering the benefits of TAP, such as fixed, affordable monthly bills and debt forgiveness, to a larger group of Philadelphians with demonstrated need. Because these customers did not apply for the program directly, however, it was especially important for PWD and WRB to clearly communicate to them the benefits of TAP. In 2024, WRB implemented an updated special welcome letter to let customers know they had been pre-qualified based on their other City data and were enrolled in the program. This letter also provided a means to opt into data-sharing to ease enrollment into other City assistance programs and presented the option to opt out of program participation upon request. PWD set up a hotline for customers choosing to opt out, and roughly 550 customers opted out in 2024.

Outreach in Communities

In 2024, PWD continued its outreach partnership with the CEO. The CEO maintains essential community engagement and outreach programs, including Community Resource Corps, to connect residents with resources and programs that reduce barriers to economic mobility.

PWD and the CEO's partnership began in 2022 as a way to provide proactive, one-on-one help to water customers facing past-due bills and possible water shutoffs. Outreach staff contact water customers through text messages, phone calls, and door-to-door canvassing and determine assistance needs. As necessary, staff coordinate efforts to help water customers begin and submit CAP applications. Additionally, the CEO's outreach staff screens customers for shutoff protection under the Raise Your Hand policy.

Introduced in May of 2023, Raise Your Hand applies to households with persons 65 years or older, persons with disability or serious illness, or children under 18 through simple self-attestation. Renters who are not responsible for the water bill as part of their lease are also exempt from the shutoff.

In 2024, CEO protected 3,298 customers from water shutoffs through Raise Your Hand eligibility and CAP applications.

As in past years, PWD partnered with CMC Energy Services (CMC) to provide water audits and inspections to low-income households and provide them with free water-saving measures. In 2024, focus began to shift towards pre-qualified customers to ensure free water-saving measures would be accessible to newer TAP participants. In calendar year 2024, CMC conducted over 1,600 conservation audits, which resulted in the installation of efficiency measures that helped customers reduce their consumption.



Unpaid water bills adding
up to hundreds of dollars?
We're here to help.

[Learn about Debt Forgiveness ▶](#)

We are here to help you with your bills

Behind on your water bills? **Tiered Assistance Program (TAP)** can help. Thanks to TAP, thousands of low-income Philadelphia households can afford their monthly water bills, and you can benefit too.

Customers enrolled in TAP can work toward Debt Forgiveness. Debt Forgiveness is a great service if you have a larger balance on your account. Remember, paying any part of your bill will help pay down debt.

When you enroll in TAP:

- Your monthly water bill will be the same amount. Your bill will be based on your household income, not your water usage. *This does not apply to additional service charges, like HELP loans*
- Your back debt is paused as you pay each bill. You start eliminating your back debt with your first bill payment.
- After you pay 24 consecutive TAP bills on time, your debt, including existing charges, could be erased.

[Explore Debt Forgiveness](#)

Explore the benefits of TAP

If you want the benefits of Debt Forgiveness, you first need to be enrolled in TAP. It is easy to apply, and there is one application for all assistance programs.

Who qualifies for TAP? Any water customer who meets the program's income requirements can apply for TAP. You do not need to have a delinquent water account to qualify.

What if I am already enrolled in TAP? You are already protected from penalties and shutoffs. You also have added benefits such as free water conservation services to make repairs or replace fixtures. Remember, once enrolled, you need to recertify within three years of your enrollment to keep your information up to date. Keeping your information accurate could lower your bill.

[Apply for assistance](#)

Limited time grant to eliminate debt

The Pennsylvania Homeowner Assistance Fund (**PAHAF**) is a housing-related grant program that provides financial assistance to homeowners for qualified expenses. PAHAF helps you address payment delinquency and avoid unfortunate outcomes like default, foreclosure, or displacement. Apply soon since funding is limited.

[Learn more about PAHAF](#)

About Us: The Philadelphia Water Department supplies drinking water, wastewater, and stormwater services to customers within the City of Philadelphia. Learn more at water.phila.gov.

**Cash grants to help
PA homeowners with
unpaid utility bills.**



Don't wait! Apply now ▶

A fund just for Pennsylvania homeowners

State grants are back to provide financial assistance to homeowners. More than \$20 million has already been distributed to water customers in Philadelphia.

The **Pennsylvania Homeowner Assistance Fund (PAHAF)** is a housing-related grant program that provides financial assistance to homeowners for qualified expenses to address payment delinquency and avoid unfortunate outcomes like default, foreclosure, or displacement.

[Discover PAHAF](#)

What's covered?

Homeowners can receive **up to \$50,000** to avoid financial hardships. That includes up to \$10,000 to cover past-due water bills. And homeowners who receive PAHAF funds do not have to pay that money back!

PAHAF assistance can be used to help with:

- Delinquent utilities, including water bills
- Mortgage reinstatement
- Forward mortgage payment
- Property taxes

[Find out what's covered](#)

Applications are now open!

PAHAF applications are now open. Don't wait to apply — funding may run out. Back debt and penalties on unpaid bills will continue to add up.

If you don't qualify for PAHAF, **water customer assistance** applications are always available. The City has programs that can reduce some of the burden of utility payments to homeowners.

[More ways to get help](#)

Why did I receive this message?

You are enrolled in MyPhillyWaterBill from the Philadelphia Water Department (PWD) and Water Revenue Bureau (WRB).

How do I unsubscribe?

If you'd like to opt out of these updates, [click here](#). Opting out will not impact your MyPhillyWaterBill account or preferences, and you will continue receiving billing-related emails.

This message brought to you by:

Customer Outreach and Support Events

In 2024, WRB and PWD Communications and Outreach staff attended over 190 events throughout the year (not including Registered Community Organization presentations). Staff brought both flyers and electronic devices to let customers choose their style of applying, since some customers are more comfortable with technology, while others prefer paper applications.

PWD Public Affairs staff distributed customer assistance materials or made presentations at over 150 events like Philadelphia Zoo Community Nights, Senior Fairs, various festivals, and Resource Fairs, and engaged with almost 8,000 people. In particular, staff shared information and worked with over 400 individual customers at 44 utility assistance clinics and utility fairs.

WRB's Outreach team attended hundreds of events where they distributed information about TAP and other water assistance programs. During the busy seasons of spring, summer, and fall, a WRB representative was present at each event along with PWD Public Relations Specialists.



Senior Fairs played an important part of WRB's outreach plan in 2024. The team partnered with various elected officials to reach and engage with vulnerable and underserved seniors. The fairs were hosted at senior centers where vendors and organizations had tables and activities. The WRB staff attended several

of these events. Senior fairs provided a unique opportunity to address the needs of the elderly population, answer questions about affordability programs in a one-on-one format, and build personal relationships between customers and WRB staff. During 2024, staff partnered with local elected officials to participate in 25 events and connected approximately 1,034 seniors with PWD programs and services.

PWD staff hosted virtual Assistance Clinics to provide customers with one-on-one help accessing water assistance programs. In addition to PWD programs, customers received information on PAHAF grants available to eligible PWD customers.



Language Access

Language access continued to be a priority in 2024. As the community requested more documents in various languages, PWD focused on expanding its language catalogue for existing documentation and worked to make language options more apparent to customers on its website. PWD has translated print outreach and explanation materials in multiple languages, including Spanish, French Creole, and Simplified and Traditional Chinese. There are further plans to modify the CAP application portal and Customer Assistance websites in 2025 to enhance language access.

4.REPORTING METRICS

City Code Section 19-1605(7)(b) requires several metrics to be provided in this annual report, including:

1. The number of applicants enrolled in TAP, and a breakdown of such enrollments by income level, along with the gross amount of arrears calculated for these enrollees.
2. The number of applicants who were not enrolled in TAP and a breakdown of the reasons for their TAP ineligibility.
3. The number of non-TAP Payment Agreements and a breakdown of such payment agreements by type, term, and amount covered.
4. The number of TAP customers who defaulted during the applicable period and the reason(s) for the default.

Each metric is addressed in this section. The metrics in this section include first-time applicants, recertifying applicants, pre-qualified applicants, and applicants who exited TAP without seeking re-enrollment.

4.1 APPLICANTS ENROLLED IN TAP

Between January 1st and December 31st, 2024, the City enrolled **42,212 customers in TAP**. This number includes 38,049 that were enrolled through pre-qualification. This enrollment was considerably higher than the 2023 number, and fewer customers left TAP than in previous years, resulting in TAP participation reaching an all-time high in 2024. The enrollees had **approximately \$29.6 million in water account arrears** at the time of enrollment. For consistency between reports, water account arrears are labeled “Pre-TAP Debt.” Table 6 shows the breakdown of these TAP enrollees in income ranges with respect to the Federal Poverty Guideline, and Table 7 shows those same enrollees by level of pre-TAP debt.

Table 6. New Applicants Enrolled in TAP in 2024

Income Level as Compared to Federal Poverty Guideline	Total Enrollees	Total Pre-TAP Debt ¹³
Up to 50%	1,217	\$1,876,960.83
Above 50% and up to 100%	1,883	\$2,883,880.04
Above 100% and up to 150% ¹⁴	38,939	\$24,453,106.64
Above 150% and up to 250%	151	\$361,882.78
Above 250%	22	\$59,184.94
Total	42,212	\$29,635,015.23

¹³ Under the ordinance’s requirement to promptly review applications for changed circumstances, there are rare cases where the same customer was enrolled in TAP more than once in the calendar year. In those cases, only that customer’s most recent enrollment and associated debt are reported in Table 6 and Table 7. Since TAP is a program in which customers can recertify for continuous participation, Pre-TAP Debt as shown in the tables above may represent debt that was already protected from enforcement while the customer was previously enrolled in TAP. Thus, the debt is associated with the most recent enrollment, but it may not all be debt newly protected through TAP participation.

¹⁴ Pre-TAP arrears for the income level “Above 100% and up to 150%” includes 37,538 pre-qualified enrollees from the IDEA partnership program. For the purpose of pre-qualification, incomes for IDEA enrollees were estimated to be at 133% of the federal poverty level for their household size.

Table 7. Total Debt of Applicants Enrolled in TAP in 2024

Debt Range	Total Enrollees	Total Pre-TAP Debt ¹⁵
< \$0	2,747	\$(556,134.88)
\$0–\$200	26,376	\$1,794,625.13
\$200–\$500	4,610	\$1,463,103.06
\$500–\$1,000	2,825	\$2,041,992.71
\$1,000–\$2,000	2,374	\$3,345,505.21
\$2,000–\$5,000	1,940	\$6,140,797.97
\$5,000–\$10,000	839	\$5,883,837.33
\$10,000–\$20,000	378	\$5,150,517.83
\$20,000–\$50,000	114	\$3,265,752.93
\$50,000+	9	\$548,883.06
<i>Total</i>	42,212	\$29,635,015.23

¹⁵ The Total Pre-TAP Debt total excludes any customers with account credits at the time of enrollment (which are shown in the first line of Table 7).

4.2 APPLICANTS NOT ENROLLED IN TAP

Of the over 7,700 non-pre-qualified applicants, a total of 3,571 were not enrolled in TAP (see Table 8). This group includes 1) applicants who were denied for ineligibility or an incomplete application following a request for further information; 2) those who were placed in a different program that provided a more affordable alternative than TAP; and 3) those whose applications had some other outcome, like being withdrawn by the customer.

As of December 31, 2024, there were 22,588 customers in the Senior Citizen Discount (SCD) program, some of whom were in the program prior to the unified customer assistance application process that was introduced with the launch of TAP in 2017.

Table 8. Applicants Not Enrolled in TAP

Outcome	Total Count
Denied	
Failed to meet Income and Residency Guidelines	4
Failed to meet Income Guidelines (no Special Hardship)	196
Failed to meet Residency Guidelines	336
Installation Type Not Eligible for TAP	20
Missing or Invalid Income or Residency Documentation	1,434
Missing information on application form	56
Not the Customer applying	440
<i>Total Denials</i>	2,486
Enrolled in More Affordable Alternative	
Senior Citizen Discounted Bill ¹⁶	455
Senior Citizen Discounted Bill + Extended Payment Agreement	102
Regular Bill ¹⁷	97
Regular Bill + Extended Payment Agreement	389
WRBCC Agreement	5
<i>Total More Affordable Alternative Placements</i>	1,048
Other Outcomes	
Customer Withdrew Application	-
Data Transfer ¹⁸	37
<i>Total Other Outcomes</i>	37
<i>Total Applicants Not Enrolled in TAP</i>	3,571

¹⁶ Senior Citizen Discounted Bill may also include a standard payment agreement. Standard agreements are reported in Section 4.3, below.

¹⁷ Regular Bill may also include a standard payment agreement. Standard agreements are reported in Section 4.3, below.

¹⁸ Data Transfer outcomes occur when an application in progress is transferred to a newer application for the same customer, which could include applications generated through the pre-qualification enrollment process or when the customer submitted additional required documentation after denial. The subsequent approvals or denials are also captured in these figures.

4.3 NON-TAP PAYMENT AGREEMENTS

As of December 31, 2024, there were 2,271 active payment agreements between residential water customers and WRB. Of these agreements, 1,869 (82%) were created in 2024, while 402 (18%) were created in previous years and were still ongoing as of the end of 2024. Residential agreements are categorized as one of six types, some of which relate to TAP:

1. First Standard Agreements: First standard agreements are available to residential customers irrespective of income. These represent the first-time customers have reached out to WRB to enter into a payment agreement. Under a first standard agreement, a 25% down payment is requested from the customer.
2. Second Standard Agreements: If a customer defaults on their First Standard Agreement, they can apply for a Second Standard Agreement. Second standard agreements are available to residential customers irrespective of income. Under a second standard agreement, a 50% down payment is requested from the customer.
3. Water Revenue Bureau Conference Committee (WRBCC) Agreements: WRBCC agreements were available to residential customers who meet income qualifications, were previously enrolled in the WRBCC program, and had WRBCC be the most affordable alternative or opted to remain in the WRBCC program.
4. Extended Payment Agreements: Extended Payment Agreements were introduced in July 2017 to assist customers who were not income-eligible for TAP. These agreements can be up to fifteen years in length and are available to customers with income of 151-250% of Federal Poverty Level. Under an Extended Payment Agreement, there is no required down payment from the customer.
5. TAP Payment Agreements: TAP Payment Agreements were introduced in July 2017 to allow customers to catch up on missed TAP payments.
6. TAP Landlord Payment Agreements: TAP Landlord agreements are temporary agreements that represent a transition between TAP participation and a standard agreement for residential property owners once a new tenant becomes a customer and the owner is no longer residing at the location, and therefore no longer eligible for TAP.

The 1,869 active residential agreements created in 2024 were made up of 1,216 First Standard Agreements, 465 Second Standard Agreements, 4 WRBCC Agreements, 159 Extended Payment Agreements, 24 TAP Payment Agreements and 1 TAP Landlord Payment Agreement. Active residential agreements created in 2024 cover roughly \$4.1 million in principal debt, \$400,000 in penalties and \$140,000 in other fees (such as returned check fees).

Table 9, Table 10, and Table 11 provide counts for active residential agreements as of December 31, 2024, by term range along with the principal, penalties, and other fees covered under the agreements. Table 9 shows information for agreements created in 2024; Table 10 shows agreements created before 2024; and Table 11 shows all agreements (the sum of agreements shown in Table 9 and Table 10).

Table 9. Active (as of 12/31/24) Residential Agreements Created in Calendar Year 2024

Agreement Type by Term Range	Count	Principal	Penalties	Other Fees
First Standard Agreements				
0–12 Months	150	\$154,984.54	\$9,894.74	\$4,667.35
13–24 Months	781	\$1,208,462.78	\$92,360.53	\$36,901.70
25–36 Months	111	\$238,881.84	\$20,524.89	\$7,584.38
37–48 Months	69	\$220,663.24	\$21,345.96	\$7,824.67
49–60 Months	105	\$462,035.76	\$43,156.24	\$13,317.67
Total First Standard Agreements	1,216	\$2,285,028.16	\$187,282.36	\$70,295.77
Second Standard Agreements				
0–12 Months	49	\$55,248.72	\$5,490.95	\$2,281.90
13–24 Months	155	\$348,577.82	\$33,124.72	\$14,266.52
25–36 Months	77	\$227,247.60	\$21,274.40	\$8,106.14
37–48 Months	69	\$180,604.16	\$24,755.82	\$9,004.30
49–60 Months	115	\$528,636.75	\$75,599.68	\$22,650.48
Total Second Standard Agreements	465	\$1,340,315.05	\$160,245.57	\$56,309.34
WRBCC Agreements				
0–12 Months	4	\$5,977.27	\$285.71	\$106.45
Total WRBCC Agreements	4	\$5,977.27	\$285.71	\$106.45
Extended Payment Agreements				
13–24 Months	28	\$37,614.10	\$5,294.03	\$1,662.03
25–36 Months	16	\$19,714.40	\$1,610.67	\$928.05
37–48 Months	7	\$9,444.98	\$1,263.36	\$487.25
49–60 Months	5	\$9,503.03	\$1,338.99	\$339.35
>60 Months	103	\$348,391.01	\$46,973.39	\$11,499.07
Total Extended Payment Agreements	159	\$424,667.52	\$56,480.44	\$14,915.75
TAP Payment Agreements				
0–12 Months	18	\$9,179.29	\$-	\$20.00
13–24 Months	2	\$1,536.97	\$-	\$-
25–36 Months	3	\$2,859.65	\$-	\$-
49–60 Months	1	\$2,801.60	\$-	\$-
Total TAP Payment Agreements	24	\$16,377.51	\$-	\$20.00
TAP Landlord Agreements				
0–12 Months	1	\$19.97	\$-	\$-
Total Landlord Payment Agreements	1	\$19.97	\$-	\$-
Total of Agreements Created During 2024	1,869	\$4,072,385.48	\$404,294.08	\$141,647.31

Table 10. Active (as of 12/31/24) Residential Agreements Created Before 2024

Agreement Type by Term Range	Count	Principal	Penalties	Other Fees
First Standard Agreements				
13–24 Months	75	\$116,947.39	\$4,923.80	\$2,228.33
25–36 Months	36	\$98,802.95	\$6,836.26	\$3,763.00
37–48 Months	18	\$65,581.62	\$4,069.15	\$2,143.35
49–60 Months	61	\$387,956.93	\$56,230.35	\$11,038.05
>60 Months	2	\$25,530.01	\$4,716.63	\$171.45
<i>Total First Standard Agreements</i>	192	\$694,818.90	\$76,776.19	\$19,344.18
Second Standard Agreements				
13–24 Months	15	\$24,150.74	\$2,534.40	\$880.95
25–36 Months	24	\$67,821.45	\$6,783.44	\$2,902.10
37–48 Months	11	\$37,292.39	\$1,060.53	\$1,028.05
49–60 Months	56	\$365,888.43	\$42,237.28	\$11,646.10
<i>Total Second Standard Agreements</i>	106	\$495,153.01	\$52,615.65	\$16,457.20
Extended Payment Agreements				
13–24 Months	3	\$2,844.55	\$358.81	\$182.90
25–36 Months	1	\$350.13	\$21.27	\$-
37–48 Months	3	\$8,227.88	\$1,506.39	\$450.80
49–60 Months	2	\$3,740.85	\$188.31	\$182.90
>60 Months	95	\$478,037.08	\$48,853.61	\$11,295.70
<i>Total Extended Payment Agreements</i>	104	\$493,200.49	\$50,928.39	\$12,112.30
<i>Total of Agreements Created Before 2024</i>	402	\$1,683,172.40	\$180,320.23	\$47,913.68

Table 11. Summary of All Active (as of 12/31/24) Residential Agreements

Agreement Type by Term Range	Count	Principal	Penalties	Other Fees
First Standard Agreements				
0–12 Months	150	\$154,984.54	\$9,894.74	\$4,667.35
13–24 Months	856	\$1,325,410.17	\$97,284.33	\$39,130.03
25–36 Months	147	\$337,684.79	\$27,361.15	\$11,347.38
37–48 Months	87	\$286,244.86	\$25,415.11	\$9,968.02
49–60 Months	166	\$849,992.69	\$99,386.59	\$24,355.72
>60 Months	2	\$25,530.01	\$4,716.63	\$171.45
<i>Total First Standard Agreements</i>	1,408	\$2,979,847.06	\$264,058.55	\$89,639.95
Second Standard Agreements				
0–12 Months	49	\$55,248.72	\$5,490.95	\$2,281.90
13–24 Months	170	\$372,728.56	\$35,659.12	\$15,147.47
25–36 Months	101	\$295,069.05	\$28,057.84	\$11,008.24
37–48 Months	80	\$217,896.55	\$25,816.35	\$10,032.35
49–60 Months	171	\$894,525.18	\$117,836.96	\$34,296.58
<i>Total Second Standard Agreements</i>	571	\$1,835,468.06	\$212,861.22	\$72,766.54
WRBCC Agreements				
0–12 Months	4	\$5,977.27	\$285.71	\$106.45
<i>Total WRBCC Agreements</i>	4	\$5,977.27	\$285.71	\$106.45
Extended Payment Agreements				
13–24 Months	31	\$40,458.65	\$5,652.84	\$1,844.93
25–36 Months	17	\$20,064.53	\$1,631.94	\$928.05
37–48 Months	10	\$17,672.86	\$2,769.75	\$938.05
49–60 Months	7	\$13,243.88	\$1,527.30	\$522.25
>60 Months	198	\$826,428.09	\$95,827.00	\$22,794.77
<i>Total Extended Payment Agreements</i>	263	\$917,868.01	\$107,408.83	\$27,028.05
TAP Payment Agreements				
0–12 Months	18	\$9,179.29	\$-	\$20.00
13–24 Months	2	\$1,536.97	\$-	\$-
25–36 Months	3	\$2,859.65	\$-	\$-
49–60 Months	1	\$2,801.60	\$-	\$-
<i>Total TAP Payment Agreements</i>	24	\$16,377.51	\$-	\$20.00
TAP Landlord Agreements				
0–12 Months	1	\$19.97	\$-	\$-
<i>Total Landlord Payment Agreements</i>	1	\$19.97	\$-	\$-
<i>Total of all Agreements</i>	2,271	\$5,755,557.88	\$584,614.31	\$189,560.99

4.4 CUSTOMERS DEFAULTING FROM TAP

PWD Regulations Section 206.6(c) describes the reasons a customer may be removed from TAP.¹⁹

As noted earlier, the period between recertifications was extended from three years to four years in 2023. As a result, very few customers were asked to recertify in 2024. Of the two TAP customers who were asked to recertify, one account successfully recertified, and the other account became discontinued. No customers defaulted from TAP in 2024. Customers who opted out of TAP or closed their water accounts are not considered to have defaulted from TAP.

¹⁹ “In addition to removal from TAP pursuant to Section 206.6(a) and (b) of these regulations, a TAP Customer may be removed from TAP for submitting intentionally false enrollment or recertification information/documentation, unauthorized use of service (providing water for use at a location other than the Customer’s primary residence), failure to recertify upon request by WRB, or failure to accept and reasonably maintain free conservation services offered by the Water Department.”

5.CONCLUSION

In 2024, the City continued to successfully operate an effective and supportive customer assistance program. The program maintained many more customers than in years past due to the expansion of pre-qualification efforts and the addition of many eligible customers. At the same time, PWD and WRB focused on being responsive to customers' needs, building relationships, and meeting customers where they are.

During 2024, WRB **enrolled 42,212 customers in TAP. As of December 2024, there were 60,378 active TAP participants.** Some of these customers have participated in TAP since 2017. Staff and partners have continued to improve processes and communications to keep the program operating smoothly and are ready to adapt to significant changes in the years to come.