



City of
Philadelphia

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

Department of Revenue
Calendar Year 2025 | May 12, 2026

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1. EXECUTIVE SUMMARY

The City of Philadelphia has administered the Tiered Assistance Program (TAP) since it was launched 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 each year. This document fulfills that requirement and describes activities occurring during calendar year 2025. During 2025, the City continued enrolling customers that were prequalified for TAP as part of a partnership with the City's Office of Integrated Data for Evidence and Action (IDEA).

Revenue continued its engagement with the City's Service Design Studio (SDS) to review TAP and improve the application process for customers. In 2025, the initiative focused on reviewing the existing application with external stakeholders to identify opportunities for refined wording and organization. SDS flagged several attachments for improvement and expects to test a redesign of the TAP application in 2026. Testing will include collaboration with residents and community-based organizations, with the goal of better reaching vulnerable populations and addressing affordability-related concerns for water customers.

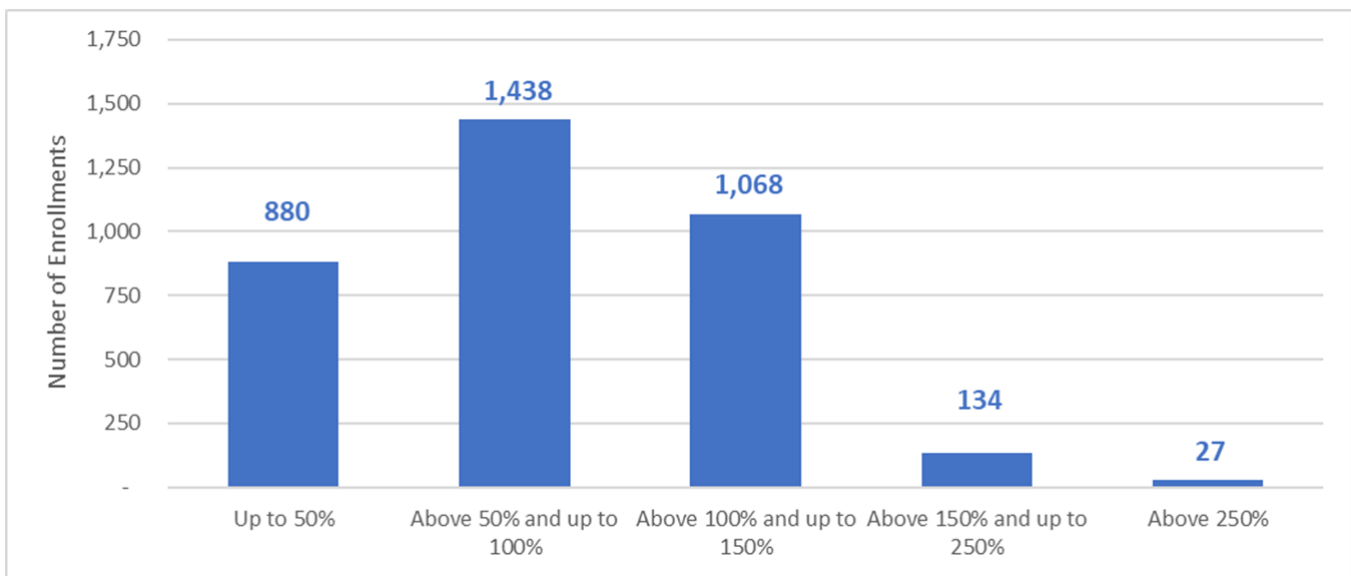
1.1 BY THE NUMBERS

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 2025, the Department of Revenue's Water Revenue Bureau (WRB) processed 13,879 applications and enrolled 10,508 customers in TAP.**
 - 6,961 customers were enrolled as part of the IDEA pre-qualification program.
 - Of nearly 7,000 total non-prequalified applicants, more than 3,500 were enrolled in TAP (see Figure 1)
- **In December 2025, there were 67,815 TAP participants, that is, customers receiving a TAP bill.**
- Customers enrolling in TAP during 2025 had approximately \$10.26 million in water account arrears at the time of enrollment.
- 3,412 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 8).

- When TAP participants’ bills are capped at a percentage of their income, their savings are recorded as a discount on their regular bills. In 2025, TAP participants received \$43 million in TAP discounts. As reported in the Quarterly Reports to the Rate Board, TAP participants received \$8.8 million in penalty and 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, 2025, there were 22,446 customers in the Senior Citizen Discount (SCD) program.** Some customers receiving the SCD are also enrolled in TAP, and their bills are 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, 2025, there were 2,002 active residential payment agreements** covering roughly \$5.4 million in principal debt and \$800 thousand in penalties and other fees. See Table 2 below for a breakdown of all agreements by type. TAP enrollees with income over 150% of Federal Poverty guidelines are required to demonstrate special hardship to qualify for the program.

Figure 1. Count of 2025 TAP Enrollees by Federal Poverty Guideline Percentage, Excluding Pre-Qualified Enrollees (total: 3,547)²



¹ The Quarterly Reports to the Rate Board are posted on the Rate Board’s website at <https://www.phila.gov/documents/water-department-reports/>.

² There were an additional 6,961 pre-qualified enrollees in 2025. Incomes for IDEA enrollees were estimated to be at 133% of the federal poverty level for their household size.

Table 1. 2025 Customer Assistance Application Outcomes (total: 13,920)

Outcome	Applications
Enrolled in TAP	10,508
Enrolled in Senior Citizen Discounted Bill + Extended Payment Agreement	78
Enrolled in Senior Citizen Discount	419
Enrolled in Extended Payment Agreement	380
Regular Bill is More Affordable Alternative	95
Enrolled in Water Revenue Bureau Conference Committee Agreement	1
Denied	2,407
Other Outcome	32

Table 2. Non-TAP Residential Payment Agreements Active as of 12/31/25 (total: 2,002)³

Agreement	Count
First Standard Agreement	1,170
Second Standard Agreement	579
Extended Payment Agreement	228
Payment Agreement on TAP Arrears	24
Water Revenue Bureau Conference Committee Agreement	1
TAP Landlord	0

³ Customers with arrearages on their TAP bills can enter payment agreements to pay those arrearages. Those payment agreements are reflected as “Payment Agreement on TAP Arrears”

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 Water Revenue Bureau (WRB). These include the Senior Citizen Discount, payment agreements, grants and loans, water conservation assistance, and TAP. Collectively, these programs work to 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 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 as part of this annual report, which are included in Section 4, below.

2.1 TIERED ASSISTANCE PROGRAM

Customers approved for TAP receive an individualized bill that is 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 Table 3. The Federal Poverty Guidelines based on household size for calendar year 2025 are shown in Table 4 below.

Table 3. TAP Bill Caps⁴

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 2025⁵

Household Size	Gross Monthly Income
1 Person	\$1,304.17 per month
2 People	\$1,762.50 per month
3 People	\$2,220.83 per month
4 People	\$2,679.17 per month
5 People	\$3,137.50 per month
6 People	\$3,595.83 per month
7 People	\$4,054.17 per month
8 People	\$4,512.50 per month
For each additional person:	Add \$458.33 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

⁴ Program eligibility modifications are being explored, including potential changes resulting from the *Just Water* legislative package. This legislation proposes to amend the Tiered Assistance Program income eligibility criteria by increasing the non-hardship maximum income threshold from 150% to 200% of Federal Poverty Guidelines. See City of Philadelphia, Bill No. 251021 (introduced November 20, 2025).

⁵ Federal Poverty Guidelines taken from the 2025 Poverty Guidelines Computations from the Department of Health and Human Services, <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>

- E. Domestic violence or abuse
- F. High household expenses
- G. Other circumstances that threaten the household's access to necessities of life

Customers are not required to have any debt or any balance on their accounts to qualify for TAP. If customers do 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, any current water, sewer, or stormwater charges above a customer's fixed amount are discounted.⁶ 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.

⁶ 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 2025 HIGHLIGHTS

During December 2025, there were a record 67,815 TAP participants. This was largely attributable to the continued success of the City’s pre-qualification partnerships. The pre-qualification effort and other highlights are described below.

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. More detail about the pilot is described in the 2023 and 2024 Annual Reports to the Mayor on TAP.⁷⁸

Pre-qualification of Customers using City-Verified Administrative Data

In 2024, WRB 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. In 2025, 6,961 customers were enrolled through pre-qualification by the end of the year, all through the IDEA partnership. WRB’s partnership with IDEA is ongoing and has resulted in the enrollment of 44,499 total customers. Information about past enrollment through the IDEA partnership can be found in the 2024 Annual Report to the Mayor on TAP.

Data Validation and Integrity

In 2025, PWD and WRB made a number of changes to improve the use of data and promote the integrity of customers assistance programs. PWD can now consider customer-provided data from Owner-Occupied Real Estate Tax Payment Agreements (OOPA agreements) to assist in determining the eligibility of pre-qualified applicants from the IDEA partnership. Additionally, improved partnerships with other city departments are helping to promote responsible use of city resources. For example, when an OOPA recipient is deemed ineligible for customer assistance programs, it can now be reported to the Department of Revenue to avoid duplication of efforts.

Customer Assistance Application Improvements

PWD and WRB made changes to the Customer Assistance Program (CAP) application website to refine accessibility.⁹ Functionality was added to improve the experience for applicants speaking languages other than English, including a new language drop down and improved website navigation. The customer assistance application is available in the following languages: English, Arabic, Italian, Khmer, Portuguese, Russian, Simplified Chinese, Traditional Chinese, Spanish, and Vietnamese. Website improvements were also completed to maintain ADA compliance.

⁷2023 Annual Report to the Mayor on TAP, <https://www.phila.gov/media/20241119141233/Tiered-Assistance-Program-TAP-2023-annual-report1.pdf>

⁸ 2024 Annual Report to the Mayor on TAP, <https://www.phila.gov/media/20250814092458/Tiered-Assistance-Program-TAP-2024-annual-report.pdf>

⁹ Customers may request or submit a customer assistance application at <https://cap.phila.gov/Apply/>

Changes were also made to CAP application language to clarify the exclusion of minor income in determining TAP eligibility and billing. More details about updates to CAP application language can be found in the Quarterly Reports to the Rate Board.

Program Review

WRB has been working closely with the PHL Service Design Studio (SDS) under the Chief Administrative Office on a holistic redesign of the physical TAP application. This initiative focuses on creating a more user-friendly and comprehensive application process by incorporating input from a wide range of stakeholders, including direct customer feedback.

The implementation began in October 2025 and is scheduled for completion in June 2026, following a phased approach consisting of four stages. The research focus was determined based on priority items identified in 2024 that had not yet been addressed, specifically improvements to Attachments A–C of the TAP application. These attachments, which include income support forms, zero-income declarations, and hardship claims, were consistently flagged by stakeholders as pain points contributing to application completion issues, denials, and follow-up challenges. After initial research and interviews with more than 25 stakeholders from various community-based organizations (CBOs) and city staff, SDS expanded its scope from improving Attachments A–C to a full redesign of the entire TAP application, ensuring better integration and flow while prioritizing improvements to these attachments.

As the project moves into 2026, the SDS team plans to transition into the design and testing phase of the redesigned TAP application. This phase will involve collaborative testing with residents and CBOs to ensure usability and accessibility before moving into full implementation. The goal is to complete implementation and close the project by the end of FY26.

Technology, Training, and Application Processing

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.

In 2025, the CAMP team provided several trainings to City staff to support consistent understandings of CAP program requirements and software updates. Additionally, enhancements to the CAMP software system were made to streamline application processing for accounts with associated OOPA agreements.

Research and Innovation

To support the continuous improvement of customer assistance programs, PWD and WRB dedicated additional resources to supporting research and innovation. Projects include partnering with leading research universities to evaluate the administrative burden of TAP, behavioral analysis studies on payment and water usage patterns, and a comprehensive assessment of the cost of administering TAP.

Additionally, PWD is developing a new customer assistance program eligibility calculator to help customers assess potential eligibility for water-related assistance. This calculator will enable customers to input information such as household income, household size, and participation in other assistance programs and will indicate whether they are likely to qualify for assistance programs offered by PWD and WRB. This tool is expected to be released for public use by July 2026.

Arrearage Forgiveness

Each time TAP participants make a full TAP payment, they earn forgiveness of 1/24th of the amount of their principal debt (as of the first time they enroll in TAP) and after they have made 24 full TAP payments, they earn forgiveness of 100% of their penalty debt.

3. CUSTOMER OUTREACH AND SUPPORT

PWD and WRB 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 2025, PWD continued its focus on promoting water customer assistance programs with advertising on the radio stations LaMega and WURD, prioritizing ad placement with media outlets that serve communities of color. These media buys included digital advertising using email, social media, radio spots, and interviews. Paid media directed customers to the single application for all water customer assistance programs.

Print advertising with the Pennsylvania Corporation on Aging informed seniors of the expansion of income eligibility to include more people.

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.

Owned Media

As with purchased media, 2025 PWD-owned email and social media promoted assistance options and protections from water shutoff. Digital communication channels included social media, blog posts, email, and SMS. The CAP digital media toolkit was updated throughout the year and shared with partners as a ready-made resource for spreading CAP content on their digital channels. ¹⁰[\[REDACTED\]](https://www.phila.gov/2025-04-14-four-ways-to-maintain-service-as-philly-resumes-water-shutoffs/)

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](https://www.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 2024, there were 23,377 subscribers compared to 32,370 at the end of 2025. This represents a 38% annual growth rate in 2025. 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, making sure to include clear calls to action to move potential CAP participants to request and submit an application. The welcome campaign maintained an open rate of 46.8% and a click rate of 4.2%. Both metrics are above the utilities vertical benchmark.

In March and April, emails announced the end of the water shutoff moratorium and showed customers the ways to prevent water shutoffs. Recipients learned how to apply for CAP, TAP debt forgiveness, and the various 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. More than one hundred and fourteen thousand (114,000+) unique recipients received this information. This campaign received a 41.9% open rate and a 2.2% click rate which resulted in an increase in CAP applications.

¹⁰ Available at <https://www.phila.gov/2025-04-14-four-ways-to-maintain-service-as-philly-resumes-water-shutoffs/>

In May and 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 298,000 CAP-related emails were sent in 2025. With an open rate of 47.5%, these bulletins outperformed the industry benchmark of 39%. The 4% click rate for these bulletins outperformed the industry benchmark of 3%. The strong open and click rates show that these emails are relevant and timely to the audience.

Outreach in Communities

In 2025, 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 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 screen 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 2025, the CEO protected 2,052 customers from water shutoffs through Raise Your Hand eligibility and CAP applications, focusing on households that were scheduled for shutoff or already shutoff.

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 2025, focus began to shift towards pre-qualified customers to ensure free water-saving measures would be accessible to newer TAP participants. In calendar year 2025, CMC conducted over 1,600 conservation audits, which resulted in the installation of efficiency measures that helped customers reduce their consumption.

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Four ways to maintain service as Philly resumes water shutoffs

April 14, 2025 | Fatoumata Fofana-Bility
Department of Revenue



A temporary pause on residential water shutoffs for nonpayment ended on March 31, and shutoffs resumed on April 1. You may have received a shutoff notice if you owe more than \$1,000 in unpaid water bills and aren't on a [payment plan](#) or enrolled in an [assistance program](#). Water shutoffs can feel overwhelming, but there's good news—here are four ways to avoid losing your service:

- ### 1. Take advantage of the protections

There are policies in place to make sure residents who can't pay [still maintain water service](#). The [Raise Your Hand](#) initiative is one of them. It ensures that vulnerable Philadelphians, like seniors, minors, or people with disabilities, are [protected from shutoff](#). Call (215) 685-6300 or email wrhelpdesk@phila.gov for immediate protection.

Similarly, the [Utility Service Tenants Rights Act](#) protects tenants whose landlords handle their water bills. Your water won't be shut off because your landlord doesn't pay.
- ### 2. Get help lowering your bill

You can also avoid a water shutoff by [signing up for assistance programs](#). Low-income households can get help lowering their bills with the [Tiered Assistance Program \(TAP\)](#). This program makes your bill affordable and can [forgive your debt after 24 qualifying payments](#). Even higher-income households experiencing a Special Hardship, such as job loss, [may still qualify for water bill discounts](#).

You can apply for these programs with [a single application](#). When you fill out the application, you get a 30-day shutoff protection—meaning, you won't lose water service while your application is being processed. Even if you didn't receive a shut off notice, call us at (215) 685-6300 if you're behind on your bill or concerned about making payments.


Visit phila.gov/waterbillhelp to learn more about ways to avoid shutoffs, like grants and programs that make water bills more affordable in Philadelphia.

PHILADELPHIA WATER DEPARTMENT

IN-PERSON

Utility & Resource Fair

REGISTER TODAY ▶ Apply for utility assistance and access other city and community resources.



Get Back On Track With Paying Your Utility Bills

Complete assistance applications with representatives from the Philadelphia Water Department, Philadelphia Gas Works, and PECO during this in-person event.

Philadelphia residents who are having difficulty paying their utility bills should attend our [Utility & Resource Fair](#) in West Philadelphia. Residents will be able to complete assistance applications with representatives from the [Philadelphia Water Department](#), [Philadelphia Gas Works](#), and [PECO](#) during this in-person event!

Christian Stronghold Baptist Church
Saturday, April 26, 2025
10 a.m. to 3 p.m.
4701 Lancaster Ave, Philadelphia, PA 19131

[Register Today!](#)

You'll need these documents to apply in person:

- Proof of residency** (Photo ID or driver's license with current address, a utility bill, or bank statement with current address)
- Current proof of income** (Pay stubs from last 30 days, W2s, prior year's income taxes, or benefit award letters)
- Most recent utility bill**
- If you are applying for a special hardship**, please have **ONE** of the following documents: employment termination letter, medical documentation, death certificate, or birth/adoption certificate.

Customer Outreach and Support Events

In 2025, WRB and PWD Communications and Outreach staff attended approximately 500 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 237 events, including Division of Re-entry Events, Senior Fairs, various festivals, and Resource Fairs, and engaged with almost 10,000 people. Staff shared information and worked with over 300 individual customers at 38 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 2025. 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 2025, staff partnered with local elected officials to participate in 20 events and connected approximately 1,000 seniors with PWD programs and services.

PWD staff hosted Assistance Clinics on most Wednesdays throughout the year. Some were in person, though most were virtual, and they provided 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 2025. 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 2026 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 that 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, 2025, the City enrolled **10,508 customers in TAP**. This number includes 6,961 that were enrolled through pre-qualification. These enrollees held **approximately \$10.3 million in water account arrears** at the time of enrollment. 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 ranges of pre-TAP debt. For consistency between reports, water account arrears are labeled “Pre-TAP Debt.”

Table 5. New Applicants Enrolled in TAP in 2025

Income Level as Compared to Federal Poverty Guideline	Total Enrollees	Total Pre-TAP Debt ¹¹
Up to 50%	880	\$ 1,538,419
Above 50% and up to 100%	1,438	\$ 2,361,120
Above 100% and up to 150%¹²	8,029	\$ 5,821,809
Above 150% and up to 250%	134	\$ 425,631
Above 250%	27	\$ 109,876
Total	10,508	\$ 10,256,855

¹¹ 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.

¹² Pre-TAP arrears for the income level “Above 100% and up to 150%” includes 6,961 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 6. Total Debt of Applicants Enrolled in TAP in 2025

Debt Range	Total Enrollees	Total Pre-TAP Debt¹³
< \$0	452	\$(84,728)
\$0–\$200	5,470	\$426,478
\$200–\$500	1,514	\$483,757
\$500–\$1,000	966	\$707,240
\$1,000–\$2,000	913	\$1,294,229
\$2,000–\$5,000	728	\$2,270,082
\$5,000–\$10,000	288	\$2,024,854
\$10,000–\$20,000	140	\$1,885,520
\$20,000–\$50,000	34	\$922,616
\$50,000+	3	\$242,079
<i>Total</i>	<i>10,508</i>	<i>\$10,256,855</i>

¹³ 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 nearly 7,000 non-pre-qualified applicants, a total of 3,412 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, 2025, there were 22,446 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 7. Applicants Not Enrolled in TAP

Outcome	Total Count
Denied	
Failed to meet Income and Residency Guidelines	1
Failed to meet Income Guidelines (no Special Hardship)	196
Failed to meet Residency Guidelines	347
Installation Type Not Eligible for TAP	36
Missing or Invalid Income or Residency Documentation	1,184
Missing information on application form	45
Not the Customer applying	596
Duplicate Application	2
<i>Total Denials</i>	2,407
Enrolled in More Affordable Alternative	
Senior Citizen Discounted Bill¹⁴	419
Senior Citizen Discounted Bill + Extended Payment Agreement	78
Regular Bill¹⁵	95
Regular Bill + Extended Payment Agreement	380
WRBCC Agreement	1
<i>Total More Affordable Alternative Placements</i>	973
Other Outcomes	
Data Transfer¹⁶	32
<i>Total Other Outcomes</i>	32
<i>Total Applicants Not Enrolled in TAP</i>	3,412

¹⁴ Senior Citizen Discounted Bill may also include a standard payment agreement. Standard agreements are reported in Section 4.3, below.

¹⁵ Regular Bill may also include a standard payment agreement. Standard agreements are reported in Section 4.3, below.

¹⁶ 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, 2025, there were 2,002 active payment agreements between residential water customers and WRB. Of these agreements, 1,592 (80%) were created in 2025, while 410 (20%) were created in previous years and were still ongoing as of the end of 2025. 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 either WRBCC was the most affordable alternative or the customer opted to remain in the WRBCC program.
4. **Extended Payment Agreements:** Extended Payment Agreements were introduced during 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 at 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 during 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 1,592 active residential agreements created in 2025 were made up of 963 First Standard Agreements, 456 Second Standard Agreements, 1 WRBCC Agreement, 149 Extended Payment Agreements, and 23 TAP Payment Agreements. Active residential agreements created in 2025 cover roughly \$3.7 million in principal debt, \$400,000 in penalties and \$147,000 in other fees (such as returned check fees).

Table 8, Table 9, and Table 10 provide counts for active residential agreements as of December 31, 2025, by term range along with the principal, penalties, and other fees covered under the agreements. Table 9 shows information for agreements created in 2025; Table 10 shows agreements created before 2025; and Table 11 shows all agreements (the sum of agreements shown in Table 9 and Table 10).

Table 8. Active (as of 12/31/25) Residential Agreements Created in Calendar Year 2025

Agreement Type by Term Range	Count	Principal	Penalties	Other Fees
First Standard Agreements				
0–12 Months	144	\$128,270.27	\$8,409.68	\$3,722.85
13–24 Months	540	\$890,819.32	\$73,550.62	\$29,909.46
25–36 Months	125	\$281,836.35	\$28,202.50	\$11,750.95
37–48 Months	69	\$205,877.75	\$29,491.26	\$10,448.15
49–60 Months	83	\$538,326.11	\$48,847.96	\$15,181.83
>60 Months	2	\$20,420.31	\$1,617.17	\$517.25
Total First Standard Agreements	963	\$ 2,065,550.11	\$ 190,119.19	\$ 71,530.49
Second Standard Agreements				
0–12 Months	29	\$26,195.07	\$4,329.49	\$846.60
13–24 Months	159	\$265,546.79	\$22,549.02	\$10,066.38
25–36 Months	101	\$205,432.12	\$22,647.45	\$10,937.95
37–48 Months	64	\$235,287.97	\$41,331.75	\$14,923.31
49–60 Months	103	\$496,736.83	\$68,341.98	\$21,814.08
Total Second Standard Agreements	456	\$ 1,229,198.78	\$ 159,199.69	\$ 58,588.32
WRBCC Agreements				
0–12 Months	1	\$810.85	\$0.00	\$0.00
Total WRBCC Agreements	1	\$ 810.85	\$ -	\$ -
Extended Payment Agreements				
13–24 Months	26	\$25,112.41	\$1,755.61	\$643.70
25–36 Months	14	\$17,706.91	\$1,396.44	\$641.61
37–48 Months	13	\$22,163.55	\$1,919.49	\$1,453.85
49–60 Months	8	\$18,275.56	\$2,013.65	\$836.60
>60 Months	88	\$284,061.57	\$42,205.95	\$13,520.52
Total Extended Payment Agreements	149	\$ 367,320.00	\$ 49,291.14	\$ 17,096.28
TAP Payment Agreements				
0–12 Months	22	\$17,477.64	\$0.00	\$40.00
13–24 Months	1	\$484.70	\$0.00	\$0.00
Total TAP Payment Agreements	23	\$ 17,962.34	\$ -	\$ 40.00
Total of Agreements Created During 2025	1,592	\$ 3,680,842.08	\$ 398,610.02	\$ 147,255.09

Table 9. Active (as of 12/31/25) Residential Agreements Created Before 2025

Agreement Type by Term Range	Count	Principal	Penalties	Other Fees
First Standard Agreements				
13–24 Months	64	\$129,709.00	\$8,347.06	\$3,214.95
25–36 Months	37	\$87,842.42	\$7,237.23	\$2,516.25
37–48 Months	31	\$130,015.05	\$10,306.72	\$3,097.45
49–60 Months	74	\$457,768.93	\$47,809.53	\$12,807.61
>60 Months	1	\$20,509.10	\$601.30	\$91.45
Total First Standard Agreements	207	\$ 825,844.50	\$ 74,301.84	\$ 21,727.71
Second Standard Agreements				
13–24 Months	11	\$38,099.60	\$3,565.50	\$1,150.95
25–36 Months	20	\$43,579.23	\$3,532.82	\$1,580.35
37–48 Months	21	\$81,225.63	\$11,763.15	\$4,010.10
49–60 Months	71	\$381,389.64	\$53,271.04	\$15,657.00
Total Second Standard Agreements	123	\$ 544,294.10	\$ 72,132.51	\$ 22,398.40
Extended Payment Agreements				
13–24 Months	1	\$834.56	\$108.43	\$106.45
25–36 Months	5	\$5,308.22	\$400.69	\$289.35
37–48 Months	1	\$213.88	\$0.00	\$0.00
49–60 Months	2	\$3,001.63	\$671.47	\$111.45
>60 Months	70	\$365,145.80	\$50,848.47	\$8,736.92
Total Extended Payment Agreements	79	\$ 374,504.09	\$ 52,029.06	\$ 9,244.17
TAP Payment Agreements				
49-60 Months	1	\$2,801.60	\$0.00	\$0.00
Total TAP Payment Agreements	1	\$ 2,801.60	\$ -	\$ -
Total of Agreements Created Before 2025	410	\$ 1,747,444.29	\$ 198,463.41	\$ 53,370.28

Table 10. Summary of All Active (as of 12/31/25) Residential Agreements

Agreement Type by Term Range	Count	Principal	Penalties	Other Fees
First Standard Agreements				
0–12 Months	144	\$128,270.27	\$8,409.68	\$3,722.85
13–24 Months	604	\$1,020,528.32	\$81,897.68	\$33,124.41
25–36 Months	162	\$369,678.77	\$35,439.73	\$14,267.20
37–48 Months	100	\$335,892.80	\$39,797.98	\$13,545.60
49–60 Months	157	\$996,095.04	\$96,657.49	\$27,989.44
>60 Months	3	\$40,929.41	\$2,218.47	\$608.70
Total First Standard Agreements	1,170	\$ 2,891,394.61	\$ 264,421.03	\$ 93,258.20
Second Standard Agreements				
0–12 Months	29	\$26,195.07	\$4,329.49	\$846.60
13–24 Months	170	\$303,646.39	\$26,114.52	\$11,217.33
25–36 Months	121	\$249,011.35	\$26,180.27	\$12,518.30
37–48 Months	85	\$316,513.60	\$53,094.90	\$18,933.41
49–60 Months	174	\$878,126.47	\$121,613.02	\$37,471.08
Total Second Standard Agreements	579	\$ 1,773,492.88	\$ 231,332.20	\$ 80,986.72
WRBCC Agreements				
0–12 Months	1	\$810.85	\$0.00	\$0.00
Total WRBCC Agreements	1	\$ 810.85	\$ -	\$ -
Extended Payment Agreements				
13–24 Months	27	\$25,946.97	\$1,864.04	\$750.15
25–36 Months	19	\$23,015.13	\$1,797.13	\$930.96
37–48 Months	14	\$22,377.43	\$1,919.49	\$1,453.85
49–60 Months	10	\$21,277.19	\$2,685.12	\$948.05
>60 Months	158	\$649,207.37	\$93,054.42	\$22,257.44
Total Extended Payment Agreements	228	\$ 741,824.09	\$ 101,320.20	\$ 26,340.45
TAP Payment Agreements				
0–12 Months	22	\$17,477.64	\$0.00	\$40.00
13–24 Months	1	\$484.70	\$0.00	\$0.00
49–60 Months	1	\$2,801.60	\$0.00	\$0.00
Total TAP Payment Agreements	24	\$ 20,763.94	\$ -	\$ 40.00
Total of All Active Agreements	2,002	\$ 5,428,286.37	\$ 597,073.43	\$ 200,625.37

5. CONCLUSION

In 2025, the City continued to successfully operate an effective and supportive customer assistance program. The program maintained more customers than in years past owing 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 2025, WRB **enrolled 10,508 customers in TAP. As of December 2025, there were 67,815 active TAP participants, a record.** 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 changes in the years to come.