

**Bay Area Toll Authority
Oversight Committee**

January 10, 2024

Agenda Item 6a -23-1325

Bay Area Toll Payment Plan Update

Subject:

An update on the Bay Area Toll Payment Plan including initial performance monitoring metrics.

Background:

In 2021, BATA began development of an Equity Action Plan that focused on toll payment options, customer experience, community connections, and issue resolution. The resulting policy changes include reduced penalties, reduced tag deposit, reduced opening balance for cash/check customers, elimination of cash payment network fees, expanded multi-language resources, and one-time penalty waivers.

On July 1, 2023, the Bay Area Toll Authority launched the Bay Area Toll Payment Plan to enable drivers who owe overdue tolls, fees and penalties get out of debt and start fresh. The goals of the plan are to give people a path out of debt, improve customer relations by meeting customers where they are, break down large amounts of debt into more manageable amounts, and provide a more positive customer experience. The plan meets or exceeds the requirements of Assembly Bill 2594, signed into law September 30, 2022. Key features of the plan are:

- Available to individuals with a household income level of 200% of the federal poverty level or less;
- Must owe at least \$100 or more after one-time waivers of violation penalties, available through September 2024, are applied;
- Can apply online at bayareatollpaymentplan.org;
- Must provide proof of identity and income;
- Initial payment must be \$100 or 50% of tolls owed, whichever is less;
- Maximum of 24 months to complete;
- No concurrent plans with a maximum of two plans in four years; and
- Available for all Bay Area bridges and express lanes.

Additionally, BATA, the Bay Area Infrastructure Financing Authority (BAIFA), and Golden Gate Bridge offer a one-time waiver of all violation penalties to anyone regardless of income through September 30, 2024. It is likely that some of the people helped by the regional waiver policies are low wage earners.

Results to Date and Payment Plan Evaluation Metrics:

The payment plan evaluation metrics focus on outcomes to monitor participation, effectiveness and opportunities for improvement. The evaluation is taking place in two phases: the initial phase establishing a baseline and then monitoring data points over time to evaluate changes in performance and opportunities for improvement.

Early indications are that customers are enrolling, payment plans are being completed, and those customers receiving benefits are happy. However, we are keeping our eye on potential issues, such as applicants who don't meet the eligibility criteria and those who qualify but never enroll. Staff needs to examine these issues more closely. Possible improvements include ongoing marketing to low-income communities and contacting customers to finish their enrollment.

Initial performance monitoring metrics include:

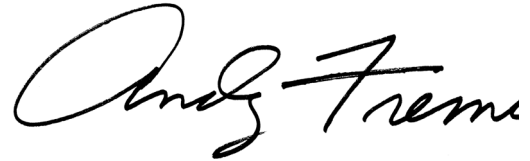
- Number of people who start an application;
- Number of people who complete an application;
- Number of applicants found to be eligible;
- Number of applicants who enroll;
- Statistics on plan; and
- Plan status.

As of November 30, payment plans have been established for \$1,249,000 in debt. A total of \$133,000 has been collected. Balances range up to \$12,400, but the average balance is \$1,146. Monthly payments range up to \$500, but the average payment amount is \$51. The completion rate of plans is 9.5%.

Next Steps:

Staff will continue to analyze results and look for additional improvements. Staff will also come back with an additional report on evaluation in the future.

- Attachment A – Presentation on Bay Area Toll Payment Plan



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