



# **BAY AREA TOLLING EQUITY ACTION PLAN UPDATE**

January 12, 2022

# KEY QUESTIONS TO ADDRESS FOR PATH FORWARD

1. How are we defining “problematic” unpaid violations/penalties?
2. Who are we trying to help?
3. Who is having the most difficulty?
4. What are the main reasons for the accumulation of unpaid tolls and violations/penalties?
5. What data-based actions can be taken in the short- and long-term to address the problem?

# EXAMPLE 1 - HOW ARE WE DEFINING “PROBLEMATIC” UNPAID TOLLS & VIOLATION PENALTIES?

Sub-question	Data Source(s)	Timeline for Data Collection & Analysis
<b>1a. How many unpaid violations have drivers accumulated since AET (All Electronic Tolling) started?</b>	CSC (Customer Service Center)	Dec 2021-Mar 2022
<b>1ai. At what stage are these violations (i.e., 1st notice, 2nd notice, or pending DMV Hold/collections)?</b>	CSC	<ul style="list-style-type: none"> <li>• Conduct breakpoint analysis</li> <li>• Assess averages and outliers</li> </ul>
<b>1aii. How much do drivers owe?</b>	CSC	

# EXAMPLE 1 CONTINUED – HOW ARE WE DEFINING ‘PROBLEMATIC’ UNPAID TOLLS & VIOLATION PENALTIES?

Sub-question	Data Source(s)	Timeline for Data Collection & Analysis
<b>1 b. How many vehicles are potentially going to go to DMV Hold?</b>	CSC	Dec 2021-Mar 2022  <ul style="list-style-type: none"> <li>• Conduct breakpoint analysis</li> <li>• Assess averages and outliers</li> </ul>
<b>1 bi. How much do these drivers owe?</b>		
<b>1 bii. How long has there been a hold?</b>		
<b>1 biii. Are the owners of the vehicles considered low income or part of an equity priority community (EPC)?</b>	CSC and Census data	



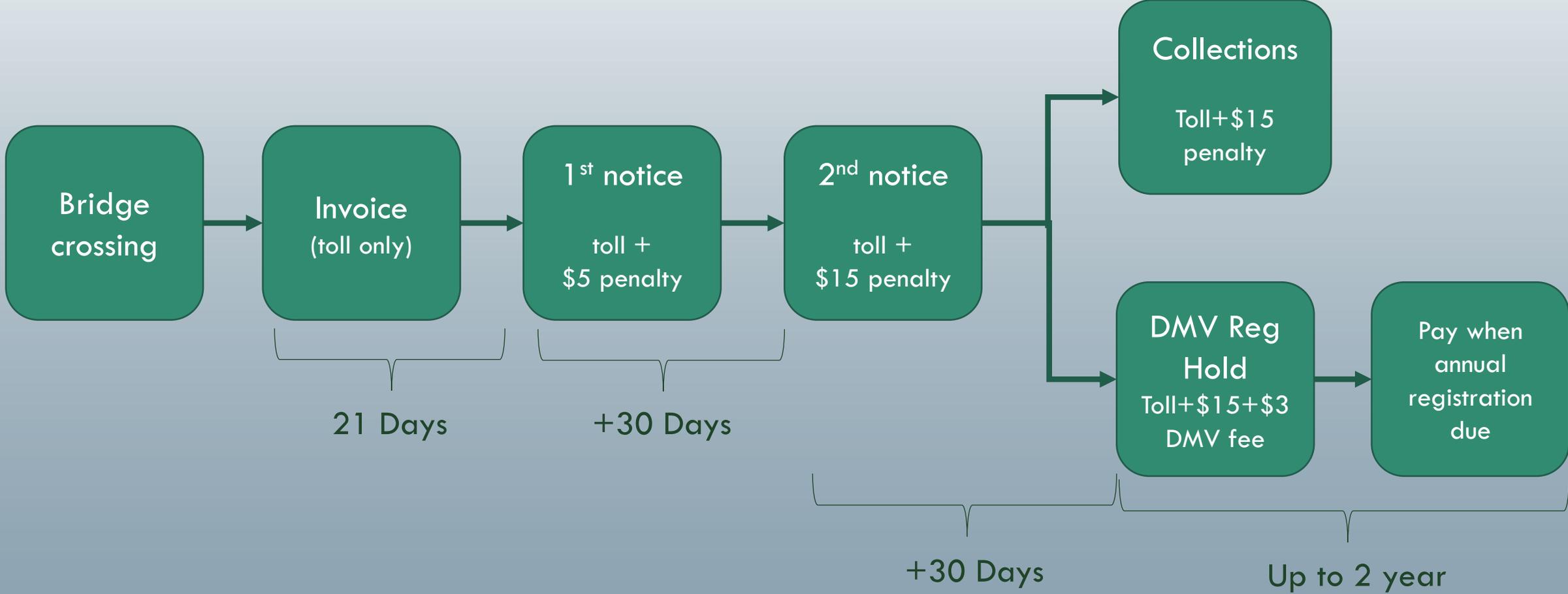
# ADDITIONAL EXAMPLES

Question	Data Source(s)	Timeline for Data Collection & Analysis
<p><b>How many non-FasTrak<sup>®</sup> customers have unpaid violations from using BATA bridges, express lanes, and Golden Gate Bridge?</b></p>	<p>CSC</p>	<p>Dec 2021-Mar 2022</p> <ul style="list-style-type: none"> <li>• Conduct breakpoint analysis</li> <li>• Assess averages and outliers</li> </ul>
<p><b>Are there barriers to entry? Do they have a credit or debit card for an auto-reload account?</b></p>	<p>Community Engagement</p>	
<p><b>Do they have access to Cash Payment Network locations? Are they aware of Cash Payment Network at all?</b></p>	<p>Community Engagement</p>	
<p><b>To what extent is affordability an issue (i.e want to pay but can't afford to pay)?</b></p>	<p>Community Engagement</p>	

# BAY AREA PROGRAMS – LOW-INCOME DEFINITIONS

Program	Income Limits
Clipper START	200% of Federal Poverty Household 1: \$25,760 Household 4: \$53,000
I-880 Means-based Pilot	200% of Federal Poverty ( <i>proposed</i> )
Equity Priority Communities	200% of Federal Poverty
San Mateo County Express Lanes Equity Program	60% of AMI Household 1: \$76,740 Household 4: \$109,620
Treasure Island Transportation Affordability Program	Very Low-Income Households: Less than 55% AMI Moderate- and Low-Income Households: between 55% and 120% AMI

# OVERALL INVOICE AND VIOLATIONS PROCESS



**Sample: \$7 Bridge Toll + \$5 penalty + \$10 penalty + \$3 DMV fee = \$25 Due at DMV**



# FOR SCALE...

<b>Approximate Frequency</b>	<b>\$7 Toll Paid On Time</b> (within approx. 30 days)	<b>1<sup>st</sup> Violation Amt. Owed</b> ( <b>\$5 per violation</b> )	<b>2<sup>nd</sup> Violation Amt Owed</b> ( <b>Additional \$10 per violation</b> )	<b>Owed at DMV</b> ( <b>Additional \$3 fee per violation</b> )	<b>Number of Times RSCS has Attempted to Contact via Mail</b>
<b>1 Week</b> <b>(5 Crossings)</b>	\$35	\$60	\$110	\$125	3
<b>1 Month</b> <b>(20 Crossings)</b>	\$140	\$240	\$440	\$500	3
<b>12 Months</b> <b>(260 Crossings)</b>	\$1,820	\$3,120	\$5,720	\$6,500	30-35
<b>24 Months</b> <b>(520 Crossings)</b>	\$3,640	\$6,240	\$11,440	\$13,000	65-70
<b>48 Months</b> <b>(1040 Crossings)</b>	\$7,280	\$12,480	\$22,880	\$26,000	135-140

# BREAKDOWN OF VIOLATIONS ELIGIBLE FOR DMV HOLD AND COLLECTIONS (JAN-SEPT 2021)

	Violations per Plate	%	Count	Penalties Owed (\$15/violation)	
10 or less violations per plate make up 85% of unpaid violations eligible for DMV hold or collections as of September	1	43%	234,200	\$15	
	2 to 10	42%	204,400	\$30	\$150
How many of these unique violators are located in low-income areas? How many are flouting the system?	11 to 19	6%	29,900	\$165	\$285
	20 to 49	6%	28,900	\$300	\$735
	50 to 75	2%	8,100	\$750	\$1,125
	Over 75	1%	8,900	\$1,125	
	Total	100%	514,400		

# COLLECTIONS

Unpaid transactions that are not eligible for DMV registration hold are sent to collections:

- Negative balance/revoked FasTrak<sup>®</sup> accounts
- Out-of-state plates
- Limit of 75 transactions for DMV hold per license plate
- Vehicle sold

If you fall into collections, process is:

- Collection agency uses additional resources to deliver notices
- Payment and settlement plans available
- Phone, mail, and online payment channels
- No fees are added to the toll/penalty amount owed
- No interest is added to the toll/penalty amount owed
- Don't do Credit Watch – don't ruin people's credit
- Can take from Franchise Tax Board refunds

# DMV REGISTRATION HOLD

If you fall into DMV Hold:

- Cannot register vehicle until tolls, penalties, and fees are paid
- \$3 fee applied by DMV
- No additional BATA fees or penalties are charged

STATE OF CALIFORNIA  
**DMV**  
DEPARTMENT OF MOTOR VEHICLES  
A Public Service Agency

VEHICLE REGISTRATION RENEWAL NOTICE

VIN	MAKE	YR	BODY TYPE	LICENSE PLATE	AMOUNT DUE	DUE DATE
					\$200	07/16/2015

**STOP** SMOG Certification Required (See reverse side of notice).  
Please take this notice to a SMOG check station.

To renew, just provide:

- Renewal Fees
- SMOG Certification (see reverse side of notice)
- RENEW VIA INTERNET OR TELEPHONE  
Your Renewal Identification Number is [redacted] (see insert)  
VISIT [WWW.DMV.CA.GOV](http://WWW.DMV.CA.GOV) or CALL 1-800-921-1117
- Return by Mail

FEES	
REGISTRATION FEE	\$70
LICENSE FEE (May be an income tax deduction)	\$119
WEIGHT FEE	\$0
SPECIAL PLATE FEE	\$0
COUNTY/DISTRICT FEES	\$11
OWNER RESPONSIBILITY FEE	\$0
<b>Toll + penalty + \$3 DMV fee</b>	
<b>TOTAL DUE ON OR BEFORE 07/16/2015</b>	<b>\$200</b>

OR \$200 ON

**FasTrak® tolls, penalties, & fees will be listed here**

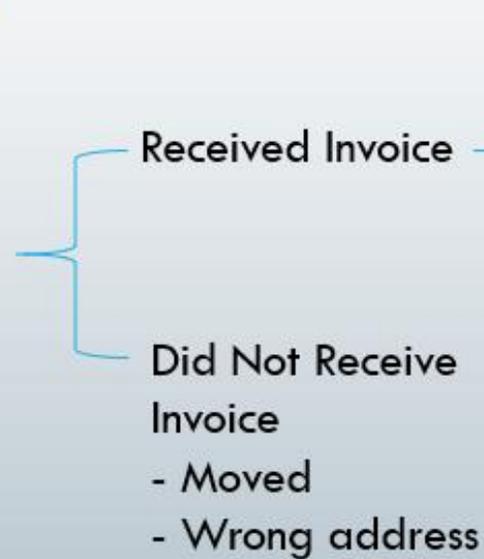
# DISPUTE PROCESS

If you fall into debt:

- Dispute process available; process explained:
  - On invoices and violations
  - On website
  - By calling the CSC
- Potential to make more transparent

# COMMUNITY ENGAGEMENT QUESTIONS

## Bridge Experience for Drivers without FasTrak®



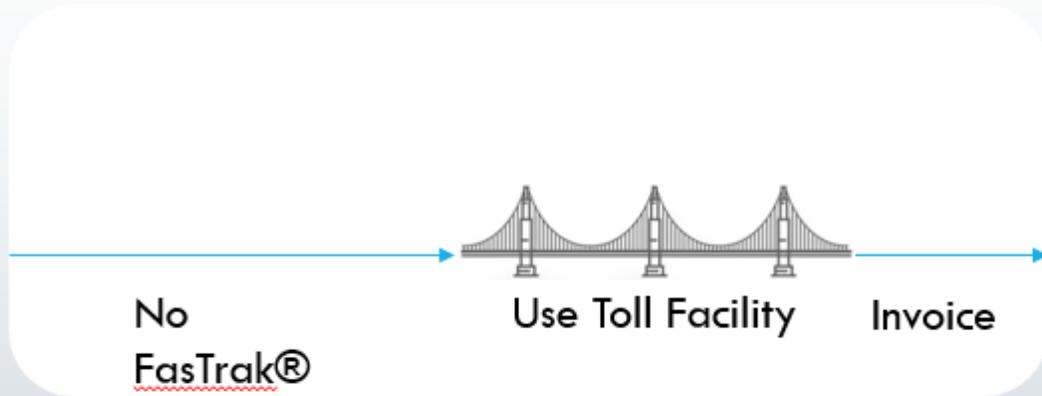
Pay

Do Not Pay

- Can't afford to pay – low income
- Can't afford to pay temporarily
- Forgot to pay
- Choose not to pay

The Customer Service Center does not have this data. Community engagement is necessary to understand the problem and create impactful solutions.

# COMMUNITY ENGAGEMENT POSSIBLE SOLUTIONS



Actions/Program to Sign Drivers up for FasTrak® (Everyone)

Received Invoice

Pay

Did Not Pay - Receive Violation  
- Can't afford to pay – low income

Actions/Program for Hardship (Qualify)

- Forgot to pay

Actions/Program for proactive outreach after 2<sup>nd</sup> notice (Everyone)

- Choose not to pay

Actions/Program for incentives to pay (Everyone)

Did Not Receive Invoice

- Moved  
- Wrong address

Actions/Program to reach non-FT drivers as allowed by law (Everyone)

# EXAMPLE: USER STUDY 1

Joe, 53

- Landscaper
- Recently moved
- Household income \$60K
- No FasTrak account (relies on monthly invoice)
- Owes \$500 (one month of weekday bridge crossings – 20)
- What policy changes would benefit him?
  - Payment plans?
  - Better awareness of disputes process?
  - Multiple ways to notify people as allowed by law?

## EXAMPLE: USER STUDY 2

Sabrina, 24

- Full-time college student, lives with parents
- Household income \$180K, but personal income \$16,000
- Has FasTrak account but no credit card; mails check to fund account balance
- FasTrak account is negative and owes \$110 (five unpaid invoiced transactions)
- Unaware of cash payment network
- What policy change would benefit her?
  - Extended due dates?
  - Better access to and awareness of a cash payment network?
  - Better awareness of disputes process?
  - Acceptance of other payment methods (PayPal, Venmo, etc.)?

## EXAMPLE: USER STUDY 3

Pat, 35

- Small business owner
- Household income \$220K
- No FasTrak account
- Owes \$6,500 (12 months of weekly bridge crossings)
- What policy changes would benefit him?
  - Payment plans?
  - Better awareness of disputes process?

# NEXT STEPS

Now – June 2022

- Conduct quantitative research
- Conduct community engagement
- Monitor impact of reduced penalties
- Roll out reduced tag deposit, starting balance reduction and elimination of cash payment network fees

Approximately July – December 2022

- Consider new or modified pilots based on targeted data analysis and community engagement
- Continue planning for longer term implementations

Approximately January – December 2023 (staged activities based on priorities)

- Implement and monitor pilots
- Review evaluation results; determine need for more changes

Post December 2023

- Implement longer term changes

**THANK YOU**

