

# Tiered Assistance Program (TAP) Debt Forgiveness

## About Debt Forgiveness

We created Debt Forgiveness to help customers. It allows customers enrolled in TAP to clear eligible debt from their accounts by paying 24 TAP bills in full.

## Eligible Debt

Two kinds of charges contribute to the debt on your water account: **Principal** and **Penalty** debt.

- **Principal** refers to unpaid water bills.
- **Penalties** are charges added when you have not paid a bill in full.

Debt Forgiveness applies to principal and penalties on your water account before your first approved enrollment in TAP (known as “pre-TAP debt”). Penalty Forgiveness started first, and Principal Forgiveness was added later. For this reason, if you first enrolled in TAP before September 2020, you can achieve Penalty Forgiveness before achieving Principal Forgiveness.

## Tracking your Progress toward Debt Forgiveness

If you’re enrolled in TAP, the second page of your bill has a “TAP History” box.

You’ll see two numbers: your “Earned penalty forgiveness counter” and “Earned principal forgiveness counter.” These counters show how many TAP bills you have paid in full. When either or both counters reach 24, you can expect to see a credit on your next bill for your pre-TAP debt.

## Partial Payments

Every time you pay the amount of a **full bill**, the forgiveness counter increases by one.

We will accept multiple installments to cover the cost of a full bill. But a partial installment will *only* increase the counter when the cost of a full bill is reached.

### Your TAP History

|   |          |
|---|----------|
| Total actual usage and service charges <sup>1</sup> | \$935.81 |
| Total TAP charges                                   | \$144.00 |
| Total amount you’ve saved                           | \$791.81 |
| Total amount you’ve paid towards past due bills     | \$136.76 |
| Earned penalty forgiveness counter <sup>2</sup>     | 9        |
| Earned principal forgiveness counter <sup>3</sup>   | 2        |

<sup>1</sup> Includes usage, service, sewer, and stormwater charges.

<sup>2</sup> Number of full payments. Penalties forgiven after 24 full payments.

<sup>3</sup> Number of full payments. Principal forgiven after 24 full payments.