Tiered Assistance Program (TAP)  
Debt Forgiveness

About Debt Forgiveness
Debt Forgiveness helps customers. Customers enrolled in TAP eliminate a portion of the debt on their accounts every time they pay a water bill. After paying 24 reduced bills, all eligible debt is cleared.

Eligible debt
There are two kinds of debt that can grow on your water account: Principal and Penalty.
- **Principal** refers to unpaid water bills.
- **Penalties** are charges added when you haven’t paid a bill in full on time.

Debt Forgiveness applies to **principal and penalties** on your water account. It applies to debt on your account from before your first enrollment in TAP (known as “pre-TAP debt”).

Different timing for different types of debt
Every time you pay a TAP bill, 1/24th of your **principal** debt is forgiven. After you make 24 full TAP payments, your entire **principal** debt will be forgiven. In addition, after your 24th full TAP payment, your entire **penalty** debt will also be forgiven as one lump credit to your account. **For this reason, sometimes your counters will show different numbers.**

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**.
The principal counter shows how many TAP bills you have paid in full.
Every time your **principal counter** increases, you can expect to see a credit on your next bill for a portion of your pre-TAP debt.
When your **penalty counter** reaches 24, you will see a credit for your full penalty amount.

Partial Payments
Every time you pay the full amount of a TAP 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 you reach the amount of a full bill.