

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.

Your TAP History

Total actual usage and service charges ¹	\$1,251.56
Total TAP charges	\$630.00
Total amount you've saved	\$621.56
Total amount you've paid towards past due bills	\$63.00
Total amount of Earned Forgiveness	\$480.00
Earned penalty forgiveness counter ²	8
Earned principal forgiveness counter ³	8

¹ Includes usage, service, sewer, and stormwater charges.

² Number of full payments. Penalties forgiven after 24 full payments.

³ Number of full payments. A portion of principal (1/24th) is forgiven monthly after each full payment.

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.