

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

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").

Debt Forgiveness Timing

Everytime you pay a TAP bill, 1/24th of your pre-TAP debt is forgiven. After you make 24 full TAP payments, your entire pre-TAP debt will be forgiven.

Tracking your progress toward Debt Forgiveness

If you're enrolled in TAP, the second page of your bill has a "TAP History" box.

The **earned forgiveness counter** shows how many TAP bills you have paid in full. Each time you make a full TAP payment, the counter's number will increase by one and a portion of your pre-TAP debt will be forgiven.

Your TAP History

Total actual usage and service charges ¹	\$4,381.23
Total TAP charges	\$2,497.81
Total amount you've saved	\$1,883.42
Total amount you've paid towards past due bills	\$0.00
Total amount of Earned Forgiveness	\$1,305.00
Earned forgiveness counter ²	9

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

² Number of full payments. A portion of forgivable debt (1/24th) is forgiven monthly after each full payment. See TAP welcome page at:

<https://cap.phila.gov/tap/>

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. Partial payments will not increase your counter.