Where to Find Help with Utility Bills

State officials are promoting programs that offer assistance and deferred payment programs for overdue utility bills.

A moratorium on utility shut-offs is due to end on June 30, 2021 for residential gas, electric, and water utility customers, as well as internet service for households with school-aged children. Anyone with outstanding balances can apply for utility assistance programs now to lower their balances and also contact their utility company to request a Deferred Payment Agreement (DPA). Utilities are offering payment arrangements for up to 24 months with no money down until June 30, 2021.

A variety of customer assistance programs are available:

Low Income Home Energy Assistance Program (LIHEAP) is a federal program that helps households at or below 200% of the Federal Poverty Level (\$52,400 for a family of four) pay for:

- -Heating costs (electric, gas, deliverable fuels, and those included in rent);
- -Emergency grants to prevent service shut-offs;
- -Energy debt forgiveness through the CARES Act; and
- -Medically-necessary cooling expenses in summertime.

Call 2-1-1 to reach the LIHEAP hotline 24/7 (translation service available).

Go to https://njdca-housing.dynamics365portals.us/en-US/dcaid-services/ to apply online or to find a community-based organization.

Self-screen for LIHEAP eligibility at www.nj.gov/dca/dcaid.

The LIHEAP application can be used to also apply for the Universal Service Fund program.

Universal Service Fund (USF) provides a monthly credit on electric and gas bills for households at or below 185% of the Federal Poverty Level (\$48,470 for a family of four):

- -USF covers energy costs over 3% or 6% of income (depending on heat source) up to a cap of \$1,800/year.
- Apply for USF with the LIHEAP application online, via email, or through a community-based group.
- Customers are automatically screened into USF and LIHEAP from the Supplemental Nutrition Assistance Program (SNAP, formerly Food Stamps) and from the NJ Lifeline Utility Assistance Program.

Call 2-1-1 to reach the USF hotline 24/7 (translation service available).

Go to https://njdca-housing.dynamics365portals.us/en-US/dcaid-services/ for details or to apply online

Self-screen for USF eligibility at www.nj.gov/dca/dcaid.

Information is also available on the NJBPU website at www.nj.gov/bpu.

Payment Assistance for Gas and Electric (PAGE) provides electric and/or gas grants of up to \$700 to customers with overdue balances. Households from zero income up to the state median income are eligible (income up to \$123,430 for a family of four):

- Households that are income-eligible for LIHEAP should apply for LIHEAP first before seeking additional aid from PAGE.
- Households must have an overdue balance of at least \$100 and should not have \$15,000 or more in liquid assets
- PAGE grant can reduce balances, help restore service, pay for security deposits or reconnection fees.

Go to www.njpoweron.org to apply online or call toll free 732-982-8710.

PAGE is administered for NJBPU by Affordable Housing Alliance of Neptune, New Jersey: www.housingall.org.

The Fresh Start program provides unlimited forgiveness of overdue electric and/ or gas bill balances for first-time USF participants:

- Fresh Start customers need to pay their current bills on time and in full each month for 12 consecutive months to earn full forgiveness on overdue balances.
- Customers with a past due balance of \$60 are automatically enrolled into Fresh Start by their utility company if they are eligible.

Fresh Start is administered by the utility companies – call your utility company at the number on your bill for more information.

Lifeline Utility Assistance Program provides an annual \$225 grant for electric and gas costs to seniors and the disabled:

- The grant appears as a credit on a utility bill or is included in a recipient's Supplemental Security Income check.
- Income limits are set at less than \$28,769 for a single person or at \$35,270 if married.

Apply with the NJSave application at www.aging.nj.gov or call the hotline at 1-800-792-9745. The program is administered by the Department of Human Services.

New Jersey American Water Company, Aqua NJ, and SUEZ New Jersey:

Customers of these investor-owned water companies can apply for grants with the nonprofit New Jersey SHARES at www.njshares.org or by calling 609-883-1626. These programs are utility-sponsored and are not affiliated with NJBPU or DCA.

NJBPU's Division of Customer Assistance investigates consumer complaints, negotiates fair payment arrangements on behalf of customers, and can prevent utility service shut-offs. The Division can also make Spanish-language resources available to residents, including updates about utility assistance programs in Spanish on NJBPU's social media channels.

Residential customers in need can reach out to NJBPU's Customer Assistance Hotline at 1-800-624-0241 from Monday to Friday, 9 a.m. to 4 p.m., or through its website at www.nj.gov/bpu.