# New Jersey American Water in partnership with NJ SHARES Eligibility Guidelines for the New Jersey American Water H2O Help to Others Program<sup>™</sup> and Low-Income Payment Program

### **About the Program**

New Jersey American Water and NJ SHARES have partnered to provide two programs to help New Jersey households afford their water bills. Eligibility is based on household size and income. Through the H2O Help to Others Program, assistance is made available to customers in two distinct ways – through grants and/or through a discount on the service charge.

Customers can qualify for grants of up to \$500 through the H2O Help to Others Program provided they have residential accounts with New Jersey American Water, have household income that is below 300% of the Federal Poverty Level and have fulfilled at least 50% of the payment terms set by New Jersey American Water. All grant payments are issued directly to the utility company on the customer's behalf. The H20 Help to Others Program also offers qualified customers the opportunity to receive a 100 percent discount on their monthly fixed service charge for water through the Low-Income Payment Program. In addition to water service, these service charge discounts may also apply to wastewater customers, as well. Similarly, there is also an additional low-income discount offered to customers who receive Social Security benefits or Medicare coverage – these customers who qualify for the service charge discount are also eligible to receive an additional discount off the monthly DSIC charge, based on their meter size.

# **Eligibility Guidelines**

### **Applicants MUST:**

- Be a residential New Jersey American Water customer with an active account
- Be experiencing a temporary financial crisis, such as a job loss or illness
- Have arrears on their NJAW bill
- Have made a good faith payment of at least \$100 within 90 days of application date
- Not be eligible for a payment arrangement with NJAW
- Not have defaulted on a payment plan with NJAW

#### Households MAY:

- Receive a grant once in a revolving 36-month period
- Receive one water consumption grant of up to \$500
- Receive a discount on monthly fixed service charge

#### **Income Eligibility:**

H20 Help to Others Program and Low-Income Payment Program applicants must be New Jersey American Water residential customers who have gross monthly household income that is at or below 300% of the Federal Poverty Level. **See chart on Page 2.** 

New Jersey American Water **Income Guidelines HOUSEHOLD SIZE / MAX GROSS MONTHLY** INCOME 1 person / \$0 - \$3,765 2 people / \$0 - \$5,110 3 people / \$0 - \$6,455 4 people / \$0 - \$7,800 5 people / \$0 - \$9,145 6 people / \$0 - \$10,490 7 people / \$0 - \$11,835 8 people / \$0 - \$13,180 9 people / \$0 - \$14,525 10 people / \$0 - \$15,870 11 people / \$0 - \$17,215 12 people / \$0 - \$18,605 For households greater than 12 people, add \$1,345 per additional person

> Apply for the New Jersey American Water H2O Help to Others

## H2O Help to Others Program<sup>™</sup> and Low-Income Payment Program

## **Policies and Procedures**

### **Residence and Billing**

- NJAW will reject multi-dwelling account applications no exceptions
- The water bill must be in the applicant's name no exceptions.
  All customer information should belong to the applicant/customer of record. Additional names appearing on the utility bill will require further documentation.
- The applicant must reside in New Jersey at the address listed on the application no exceptions

#### Status with New Jersey American Water

- The customer must have received a shut-off notice or currently be shut-off to be considered for a grant. All other customers will be screened for the Low-Income Payment Program (LIPP). A customer can still be eligible for LIPP even if they are NOT "at risk" of service termination.
- Applicants must have made a good faith payment of at least \$100 on their account within the last 90 days of the application date. If a good faith payment has not been made within the previous 90 days of application, the applicant must make the payment first. The payment must clear and be posted to the applicant's account before NJAW can verify payment has been made.
- Customers with a balance of less than \$100 will be rejected but may still qualify for the LIPP discount.
- Customers with shut off amounts greater than \$500 will be rejected but may still qualify for the LIPP discount.
- Grants will be used for water consumption charges only not for deposits, leaks, reconnection fees, repairs, etc.
- Grants must restore or maintain service.
- No customer will receive a credit balance.

# **Required Documentation**

#### NJ SHARES must receive these documents within ten business days of the application date to process an application.

#### Personal ID for the Applicant and All Household Members

Any unexpired government issued ID. ID must be provided for the applicant and all household members. If an adult (18 and older) household member's ID shows a different last name than applicant, additional proof of residency is required. If the address is listed on the ID provided and it does not match the service address, additional proof of residency is required.

#### **Proof of Residency**

If any documentation provided throughout the application process includes an address that does not match the service address, further proof of residency will be required. To prove residency, additional documentation dated within 30 days of the application date showing name and address must be provided.

#### Proof of Income

Proof of the last four consecutive weeks of income from the date of the application for all household members ages 18+. Any household members ages 18+ without income should be listed on the online application or Zero Income Affirmation form, if applying with paper. Proof of income includes:

<b>Paystubs</b> If paystubs cannot be produced: A letter signed and dated by the employer verifying paid in cash and the total gross monthly income.	<b>Self-employed</b> : Letter confirming the total gross income for the last 30 consecutive days.	<b>Unemployment</b> :Determination letter along with proof of receipt of last 30 days of unemployment benefit.
<b>Rental Income</b> : Current lease and rental payment receipt.	<b>Social Security Income</b> : Award letter for current year.	<b>Pension Income</b> : Most recent check or letter verifying lifetime receipt of benefits.
Workers' Compensation: Current bank statements showing identified direct deposits with recipient's name and address.	Alimony and/or Child Support: Proof of payment and frequency.	

#### **Most Recent Water Provider Bill**

Provide the most recent water bill to include all pages. This information is verified with New Jersey American Water.

### **Completed Signed and Dated Application**

- The customer's signature and date must be on the application.
- The applicant is elderly or disabled and a volunteer, family member, or social worker that is applying on his/her behalf Power of Attorney document or letter of authorization is required.