

Eligibility Guidelines for the NJ SHARES Municipal Customer Assistance Program (MCAP)

About the Program

NJ SHARES Municipal Customer Assistance Program (MCAP) provides water, sewer and electric assistance grants to income qualified households experiencing a temporary financial crisis. Eligibility is based on household size and income. Households who have municipal utility services and income at or below 400% of the Federal Poverty Level can receive up to \$200 per utility per calendar year. Grants will be used for consumption charges only – not for deposits, reconnection fees, repairs, etc. All grant payments are issued directly to the utility company on the customer's behalf and no customer will receive a credit balance.

Eligibility Guidelines

Households MUST:

- Have an active residential municipal utility account
- Reside at the service address listed on the utility bill
- Be experiencing a temporary financial crisis, such as a job loss or illness
- Be in arrears on their municipal water, sewer, and/or electric bill

Households MAY:

- Receive one grant of up to \$200 for water service once between January 1 and December 31 of a given year
- Receive one grant of up to \$200 for sewer service once between January 1 and December 31 of a given year
- Receive one grant of up to \$200 for electric service or electric heating source, if the household is heated with electric, once between January 1 and December 31 of a given year

Income Eligibility

- Household income must be at or below 400% of the Federal Poverty Level. **See chart below.**

Income Eligibility for Seniors and the Disabled

- Applicants 65 years of age or older, with households of one or two members only, will be eligible for NJ SHARES MCAP if the maximum household income is \$99,735 gross annually or \$8,311 gross monthly. Applicants must show proof of age.
- Applicants receiving Social Security Disability (SSD) benefits, with households of one or two members only, will be eligible for NJ SHARES MCAP if the maximum household income is \$99,735 gross annually or \$8,311 gross monthly. Applicants must show proof of SSD benefit.

**NJ SHARES Municipal Customer Assistance Program
Income Guidelines**

NJ SHARES MCAP Income Guidelines

HOUSEHOLD SIZE / GROSS MONTHLY INCOME

1 Person / \$0 - \$5,217

2 People / \$0 - \$7,050

3 People / \$0 - \$8,883

4 People / \$0 - \$10,717

5 People / \$0 - \$12,550

6 People / \$0 - \$14,383

7 People / \$0 - \$16,217

8 People / \$0 - \$18,050

9 People / \$0 - \$19,883

10 People / \$0 - \$21,717

11 People / \$0 - \$23,550

12 People / \$0 - \$25,383

For households greater than 12 people,
add \$1,833 per additional person

NJ SHARES Municipal Customer Assistance Program **Policies and Procedures**

Residence and Billing

- Applicants must be New Jersey residents with an active residential municipal utility account.
- The applicant must reside at the service address listed on the utility bill.
- The utility bill must be in the applicant's name.

Acceptable Cases Where Applicants are Not the Customer of Record (utility bill is in someone else's name)

- A spouse can apply for assistance provided they reside in the home. A marriage certificate is required for customers who are applying as married with different last names.

** If multiple names appear on the utility bill and not disclosed on the application, we will require further documentation.*

Status with Utility Providers

The utility customer must be "at risk" of service termination, which can be any of the following:

- Customer has received a written notice of arrears (can be a bill showing arrears balance)
- Customer has a written termination or shut off notice
- Customer's service is shut off

Required Documentation

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

Assistance Received

If a household has received assistance from any of the programs below, they may provide the current year's benefit/determination letter instead of providing income and ID for the household.

- Affordable Connectivity Program (ACP)
- Low-Income Home Energy Assistance Program (LIHEAP)
- Lifeline Utility Assistance Program
- Lifeline Communications Program
- Medicaid
- NJ SHARES SMART Utility Assistance Program
- NJ SHARES Mortgage Assistance, Rent, and Taxes (NJ SMART) Program
- Supplemental Security Income (SSI)
- Supplemental Nutrition Assistance Program (SNAP)
- Universal Service Fund (USF)
- Work First New Jersey – Temporary Assistance to Needy Families (TANF)
- Veteran's Pension
- Veteran's Survivor's Pension

If a household is applying for assistance from any of our programs below within the current calendar year, they will only have to provide the benefit/determination letter from one of the listed programs above or income documentation and ID for the household once.

- NJ Board of Public Utilities Payment Assistance for Gas and Electric (NJ BPU PAGE) Program
- NJ SHARES Energy Assistance Grant
- NJ SHARES SMART Utility Assistance Program
- NJ SHARES Mortgage Assistance, Rent, and Taxes (NJ SMART) Program

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:

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

Most Recent Utility Provider Bill

Provide the most recent municipal water, sewer and/or electric bill to include all pages. This information is verified with the designated utility provider.

Completed, Signed and Dated Application

- The application must be signed and dated.
- If 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.