

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. **The actual amount awarded will depend on the arrearage on the bill at the time it is confirmed with the utility company. For example: If the utility company confirms a bill balance of \$100, the approval will be in the amount of \$100.**
- Receive one grant of up to \$200 for sewer service once between January 1 and December 31 of a given year. **The actual amount awarded will depend on the arrearage on the bill at the time it is confirmed with the utility company. For example: If the utility company confirms a bill balance of \$66, the approval will be in the amount of \$66.**
- Receive one grant of up to \$200 for electric once between January 1 and December 31 of a given year. **The actual amount awarded will depend on the arrearage on the bill at the time it is confirmed with the utility company. For example: If the utility company confirms a bill balance of \$300, the approval will be in the amount of \$200.**

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 a NJ SHARES Municipal Customer Assistance Program (MCAP) if the maximum household income does not exceed \$163,050 gross annually or \$13,588 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 a NJ SHARES Municipal Customer Assistance Program (MCAP) if the maximum household income does not exceed \$163,050 gross annually or \$13,588 gross monthly. Applicants must show proof of current SSD benefit.

NJ SHARES Municipal Customer Assistance Program Income Guidelines

NJ SHARES MCAP Income Guidelines

HOUSEHOLD SIZE / GROSS MONTHLY INCOME

1 Person / \$0 - \$5,320

2 People / \$0 - \$7,213

3 People / \$0 - \$9,107

4 People / \$0 - \$11,000

5 People / \$0 - \$12,893

6 People / \$0 - \$14,787

7 People / \$0 - \$16,680

8 People / \$0 - \$18,573

9 People / \$0 - \$20,467

10 People / \$0 - \$22,360

11 People / \$0 - \$24,253

12 People / \$0 - \$26,147

For households greater than 12 people,
add \$1,893 per additional person

NJ SHARES Municipal Customer Assistance Program

Policies and Procedures

Residence and Billing

- Account holder must be a New Jersey resident with an active residential account.
- Account holder and all household members must reside at the service address listed on the utility bill. A family member, spouse or significant other can apply for assistance provided they reside in the home.
 - If multiple names appear on the utility bill, and are not disclosed on the application, we will require additional 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

SHARES must receive these documents within 14 days of the application date to process an application.

Assistance Received

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

- Lifeline Utility Assistance Program
- Lifeline Communications Program
- Medicaid
- Supplemental Security Income (SSI)
- Supplemental Nutrition Assistance Program (SNAP)
- Work First New Jersey – Temporary Assistance to Needy Families (TANF)
- Veteran’s Pension
- Veteran’s Survivor’s Pension

If a household has received assistance within the current heating season from any of the programs below, they **may** provide the DCA application number (not required) received instead of providing income and ID for the household.

- Low-Income Home Energy Assistance Program (LIHEAP)
- Universal Service Fund (USF)

If a household has received assistance from any of the programs below within the current calendar year, they **may** provide the SHARES application number (not required) received instead of providing income and ID for the household.

- Atlantic City Electric Customer Relief Fund
- Atlantic City Electric Smart Energy Network Meter Pan Grant
- AQUA Aid Grant
- FirstEnergy Repairs Assistance Program

- New Jersey American Water H2O Help to Others Program
- New Jersey American Water Universal Affordability Discount Program
- NJ Board of Public Utilities Payment Assistance for Gas and Electric (NJBPU) Program
- NJ SHARES Municipal Assistance Program
- 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:

Paystubs If paystubs cannot be produced: A letter signed and dated by the employer verifying paid in cash and the total gross monthly income.	Self-employed: Letter confirming the total gross income for the last 30 consecutive days.	Unemployment: Determination letter along with proof of receipt of last 30 days of unemployment benefit.
Rental Income: Current lease and rental payment receipt.	Social Security Income: Award letter for current year.	Pension Income: 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 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 a volunteer, family member, or social worker is completing the application for an account holder that is elderly or disabled and unable to complete the application on their own a Power of Attorney document or letter of authorization will be required.