

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 those people are either not disclosed on the application or unaccounted for as part of the household, 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.



SUBMITTING DOCUMENTATION

For the security of personal information, we highly discourage emailing or faxing any personal documentation. The most effective method of submitting documentation is to upload it directly to your SHARES application as follows:

1. Go to <https://apply.sharesnation.org>.
 2. The login section is on the left side of the screen, enter your email address. (Be sure to use the same email address as you used to submit the application.) Click Login to receive an email from SHARES.
 3. Check your email (including your junk or spam folder if the email is not received within a couple of minutes) and click on the blue box "Login".
 4. Open the current application and upload documents by clicking on the buttons +Choose File or +Add Another File.
 5. Once all the required documentation is uploaded, a blue box labeled "**Finish Uploading Documents**" will start flashing and wiggling. Click on it to complete the upload. ****VERY IMPORTANT**** If it is not clicked, your documentation is considered incomplete, and your application may automatically get rejected.
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For those who do not have access to a phone/computer and email, you can mail the documentation by sending it to the address below. Please note, mailing documents will cause a delay in the processing of your application.

SHARES
203 Main St., Suite B
PMB #396
Flemington, NJ 08822



CHECKING YOUR SHARES APPLICATION STATUS

You do not have to call us to find out the application status. You can check the status of your application anytime which is updated in real time by following the below steps. We will contact you via phone, text, or email if any documents are required. Kindly reply appropriately.

1. Go to <https://apply.sharesnation.org>.
2. In the login area on the left side of the screen, enter your email address. (Be sure to use the same email address as you used to submit the application.) Click Login to receive an email from SHARES.
3. Check your email (including your junk or spam folder if the email is not received within a couple of minutes) and click on the blue box “Login”.
4. Your application will have one of the following statuses before the final approval or rejection.

STATUS	MEANING
SUBMITTED	This is the initial status when an application is sent to SHARES and has not been reviewed by the processing team. When application volume is high it can take some time for applications to be reviewed.
CURRENTLY UNAVAILABLE	This status indicates the grant was not available at the time of submission. If applying for multiple grants, there may be different statuses depending on availability – grants available will show as “Submitted”, while grants not available will show as “Currently Unavailable.” We encourage you to keep trying as availability fluctuates throughout the day.
SUBMITTED - DOCS REQUESTED	The application and documentation have been reviewed, and further information/documentation is required for our staff to continue reviewing the application. The request is sent via email, text and/or phone.
SUBMITTED – CLIENT RESPONDED	The applicant has uploaded the requested documentation and clicked on the “ Finish Uploading Documents ” button. This is an indication to our staff that the required information/documentation has been uploaded and ready for review.

PENDING	All documentation has been received and needs to be reviewed by a second staff member before sending the account information to the utility company and/or creditor.
INFORMATION REQUESTED FROM UTILITY	Applicant has applied for utility assistance; the staff has sent the account information to the utility company to be verified.
INFORMATION REQUESTED FROM CREDITOR	Applicant has applied for rent, mortgage or property tax assistance; the staff has sent the account information to be verified by the landlord, mortgage company or property tax agency.
UTILITY REVIEW IS COMPLETED	The account information has been reviewed by the utility company and sent back to SHARES for next steps.
AWAITING MEDICAL NOTE	The utility company has verified that they do not have an active medical note on file. A doctor's note verifying electric-powered medical equipment is used in the household must be provided to the UTILITY COMPANY.
BALANCE UNDER \$100	The utility company has indicated that the balance due on the account is below \$100. A decision to accept the grant by the applicant is required to be made within three days of our request. If no response is received, we move forward with the grant as is.
BALANCE UNDER \$30	The utility company has indicated that the balance due on the account is below \$30. A decision to accept the grant by the applicant is required to be made within three days of our request. If no response is received, we move forward with the grant as is.
FINAL REVIEW	Applicant has applied for rent, mortgage or property tax assistance. All documentation has been received from all parties. Final housing information will be verified. A final review is the final step to determine if the application is approved or denied.