

New Jersey

**PROGRAMS TO HELP PAY
YOUR PSE&G BILL**



CWS

Jersey City

HOUSING TEAM

New Jersey

PROGRAMS TO HELP PAY YOUR PSE&G BILL

- • Universal Service Fund (USF) / Fresh Start Program (FSP)
- • Low Income Home Energy Assistance Program (LIHEAP)
- • Payment Assistance Gas and Electric (PAGE)
- • NJ SHARES (NJS)
- • NJ Lifeline

UNIVERSAL SERVICE FUND (USF)

ABOUT PROGRAM

The Universal Service Fund (USF) helps low-income households reduce their energy bill costs by providing a monthly credit ranging from \$5 to \$180. This program is designed to alleviate the financial burden of electricity and natural gas expenses.

Customers who apply for USF will be screened for FSP and do not have to apply for FSP. As of Oct. 1, 2024, customers are only eligible for FSP every 5 years.

BENEFITS:

- Helps make energy bills more affordable.
- Customers receive a monthly credit that is applied directly to their bills.
- Applications are accepted year-round.

FRESH START PROGRAM (FSP)

ABOUT PROGRAM

The Fresh Start Program is a component of the Universal Service Fund (USF) that forgives past-due balances of over \$60 for customers receiving USF assistance. Its goal is to help customers improve their payment history and eliminate accumulated debt.

Customers with past-due balances greater than \$60 *at the time of enrollment in USF will be automatically considered for the FSP.*

BENEFITS:

- The overdue balance is put on hold during the 12-month program.
- Each month, if payment criteria are met, a credit equivalent to 1/12 of the overdue balance will be applied.
- If all payments are made on time over the year, the previous balance will be completely forgiven.

UNIVERSAL SERVICE FUND (USF) & FRESH START PROGRAM (FSP)



BOTH PROGRAMS:

The USF focuses on providing monthly financial assistance to help households pay their energy bills, while the FSP is an additional program that offers debt forgiveness to those already receiving USF assistance and who meet payment requirements.

REQUIRED DOCUMENTS FOR THESE PROGRAMS:

- Identification for PSE&G account holder
- Copy of lease or mortgage
- Most current PSE&G bill (all pages)
- Proof of one month of household income (within the past 30 days)
- Social security cards for every household member
- Other documents may be required to determine eligibility

- [Apply here: Home DCAID](#)
- [Required documents: Page 3](#)
- [Application form: page 4](#)

LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)



ABOUT PROGRAM

LIHEAP is a federal program designed to assist low-income families with their home heating and medically necessary cooling costs. The application period for 2025 opens on October 1, 2024. Since assistance is provided on a first-come, first-served basis, eligible applicants are encouraged to apply as soon as possible.

To qualify, your household must be responsible for energy expenses, with a gross income at or below 60% of New Jersey's State Median Income. Benefits typically average around \$400 for heating and up to \$500 for cooling. Assistance can be paid directly to your utility provider or issued as a check to you.

Important: The LIHEAP application is the same as for the Universal Service Fund (USF), so by applying for LIHEAP, you are also considered for USF assistance.

▶ HOW TO APPLY:

- [Apply online using this link](#)
- [Required documents: Here](#)
- If you need more information and assistance, dial 211.

PAYMENT ASSISTANCE FOR GAS AND ELECTRIC (PAGE)



ABOUT PROGRAM

PAGE is administered by New Jersey SHARES, offers financial relief to low- to moderate-income households facing temporary financial hardships. Eligible participants can receive grants of up to \$700 for natural gas and \$700 for electricity once per calendar year, provided their income falls at or below the State Median Income guidelines. To be considered, households must apply for the Universal Service Fund (USF) first, as this is a prerequisite for supplemental assistance from the PAGE program.

All grant funds are paid directly to the utility provider on behalf of the customer, ensuring assistance goes solely toward energy costs. Eligible customers must have an active residential account and be at risk of service termination, as indicated by a shut-off notice or past due balances.

HOW TO APPLY:

- [Required documents here](#)
- [Application form](#)
- [For more information visit \[www.njshares.org\]\(http://www.njshares.org\) or call 1-866-657-4273](#)

NEW JERSEY SHARES

NEW JERSEY STATEWIDE HEATING ASSISTANCE AND REFERRAL ENERGY SERVICE



ABOUT PROGRAM

Guidelines for Senior Citizens and People With a Disability:

Applicants 65 years of age or older or those receiving Social Security Disability (SSD), with households of one or two members, will be eligible for NJ SHARES if the maximum household income is \$91,505 annually. Proof of age or Federal SSD benefit is required.

REQUIRED DOCUMENTATION FOR NJ SHARES APPLICATIONS:

DOCUMENTS SHOULD BE FURNISHED TO THE INTAKE AGENCY AT THE TIME OF APPLICATION.

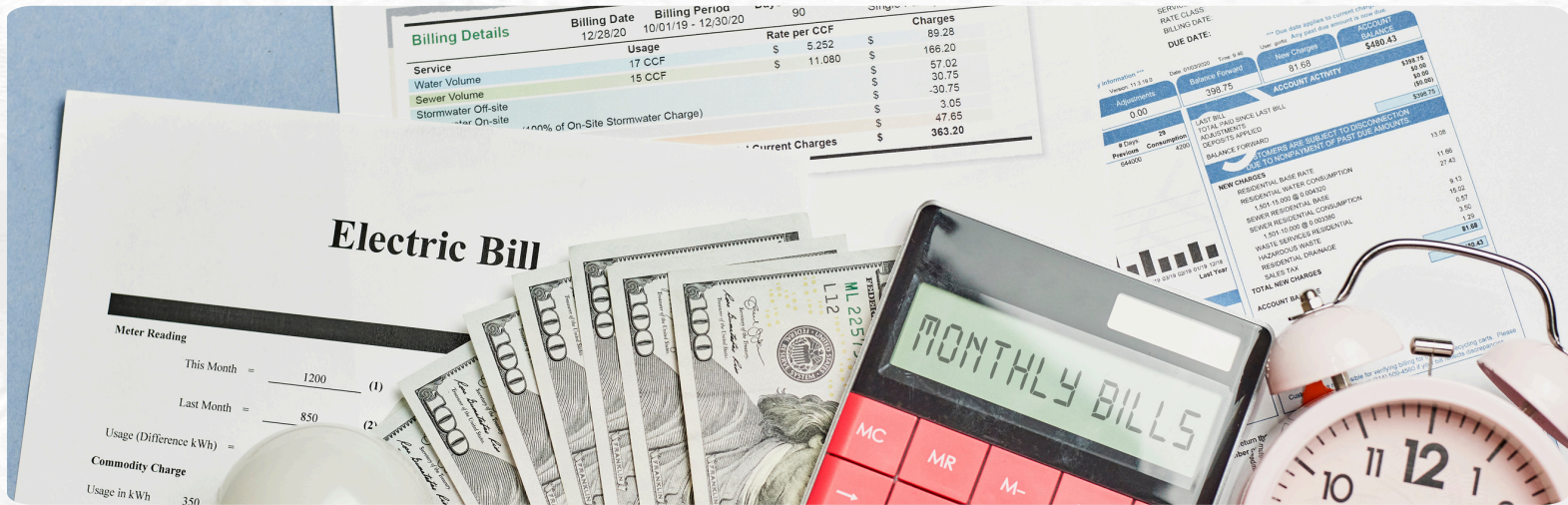
- Proof of income for all contributing household members (last four consecutive weeks prior to application date)
- Proof of identification for all household members
- Most recent energy bill
- Signed and dated application
- Proof of Income

▶ [Submit an online application](#)

▶ [Paper Applications](#)

NEW JERSEY SHARES

NEW JERSEY STATEWIDE HEATING ASSISTANCE AND REFERRAL ENERGY SERVICE



ABOUT PROGRAM

New Jersey Statewide Heating Assistance and Referral Energy Service, Inc. (NJSHARES) - is a non-profit organization that administers an energy-assistance program that assists households who do not qualify for federal or state energy programs and whose income is between 200-400 percent of the Federal Poverty Level. Each client fills out an electronic application with the assistance of a local community-based organization. Applications are taken by more than 230 participating intake agencies at local sites throughout the state. Eligibility is determined by income and household size. The maximum grant awarded by New Jersey SHARES is \$700 for natural gas heating. Clients heating with electric may receive up to \$700 on their electric heat account. Grants are distributed year-round based on funding availability.

ELIGIBILITY GUIDELINES FOR NJ SHARES APPLICANTS MUST:

- Reside in New Jersey
- Be experiencing a financial crisis, such as a job loss or illness
- Be behind on their energy bill, or need a fuel delivery
- Have income over the limit for federal programs such as the Low Income Energy Assistance Program (LIEAP) and state programs such as the Universal Service Fund (USF)
- Have an income level that does not exceed 400% of the Federal Poverty Level
- Have made a good-faith payment of \$100 or more within 90 days of applying for NJ SHARES (for gas and electric customers; deliverable fuel customers are excluded from this rule)



[Submit an online application](#)



[Paper Applications](#)

LIFELINE PROGRAM

The **Lifeline Program** is a utility assistance program for older adults and people with disabilities that offers a \$225 annual benefit to persons who meet the PAAD eligibility requirements or who receive Supplemental Security Income (SSI). This includes utility customers as well as tenants whose utility bills are included in their rent.

LIFELINE CONSISTS OF THREE PROGRAMS:

THE LIFELINE CREDIT PROGRAM

- The **Lifeline Credit Program** provides a \$225 annual benefit in the form of a credit on electric and gas utility bills for eligible beneficiaries.

THE TENANTS LIFELINE ASSISTANCE PROGRAM

- The **Tenants Lifeline Assistance Program** provides a \$225 annual benefit in the form of a check to eligible tenants who have the cost of gas and electric utilities included in their rent.

THE SPECIAL UTILITY SUPPLEMENT

- The **Special Utility Supplement** provides a supplement of up to \$18.75 a month to recipients of Supplemental Security Income (SSI) in place of a Lifeline Utility credit or Tenants Lifeline Assistance payment.

➤ For additional information, call our toll free Hotline at **1-800-792-9745**.



IN ORDER TO BE ELIGIBLE FOR LIFELINE, BENEFICIARIES MUST:

- Be a recipient of Pharmaceutical Assistance to the Aged and Disabled (PAAD) or meet the PAAD eligibility requirements; or
- Be a recipient of either Medical Assistance to the Aged (MAA), Medical Assistance Only (MAO) or New Jersey Care.

FOR 2024, IN ORDER TO BE ELIGIBLE FOR PAAD, YOU MUST:

- Be a New Jersey resident;
- Be age 65 or older or between ages 18 and 64 and receiving Social Security Disability; and
- Have income less than \$52,142 if single or less than \$59,209 if married.

If you are not a beneficiary of PAAD, but you meet the above eligibility requirements, please complete an **NJSave application**. Persons applying for PAAD can also apply for the Lifeline benefit by answering the questions that pertain to the Lifeline programs.

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