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Local Finance Notice

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LIHWAP and Winter Termination Programs; Mandatory Local Government Participation and Residential Ratepayer Notice

This Notice explains recent legislation requiring local units that directly bill residential ratepayers for water and/or sewer to participate in the [Low-Income Household Water Assistance Program \(LIHWAP\)](#) and the [Winter Termination Program](#), both of which are administered by the Department of Community Affairs (DCA) for the benefit of qualifying residential customers, along with how these laws interact with existing statutes pertaining to residential ratepayer relief.

Both laws apply to water or sewer service provided by a municipality, local authority, or another local unit such as, but not limited to, a joint meeting or a water district that directly bills residential customers. County and regional sewerage or utilities authorities that directly bill customers are also considered local authorities to whom the above laws apply. The Winter Termination Program also applies to municipalities with their own electric utilities.

LIHWAP Program

Overview

LIHWAP benefits assist low-income households that are paying a high proportion of their income for drinking water and wastewater services. Residential customers approved for LIHWAP by DCA (hereinafter “qualified customers”) will receive a benefit to pay arrears. The LIHWAP benefit is based on the actual amount of water and/or sewer arrears **up to a maximum of \$4,000 per water or sewer provider, or \$8,000 if water and sewer services are combined**. Monthly household income must be at or below 60% of the State median income. The benefit is paid directly to the local unit.

To be a qualified customer, the customer must be a residential customer of record receiving a water and/or sewer bill from the local unit. LIHWAP is not available for business accounts, estates, or property management companies. Applicant instructions in [English](#) and [Spanish](#), along with a [LIHWAP FAQ](#) document, contain further details on eligibility and the application process.

DCA has made additional resources available to local units through a vendor-oriented [FAQ document](#), [PowerPoint](#), and a webinar available on DCA's [LIHWAP webpage](#). Each local unit must provide the LIHWAP program with its Vendor ID number that enables it to receive payments from the New Jersey Treasury. A local unit will not automatically know who has applied for water and/or sewer assistance, but rather are only notified after a customer has been deemed eligible. However, local units can register to gain access to the application portal to view applications from their customers. If your local unit does not have a Vendor ID number, please log onto [NJ START](#) to obtain one.

In the event arrearages exceed the newly increased maximum benefit, the local unit must offer the qualifying customer an installment plan on the outstanding balance after the LIHWAP payment has been applied, and late fees, interest, and penalty charges shall not be assessed against that outstanding balance. To the extent LIHWAP recipients who received benefits under the previous dollar amount limit have remaining arrearages, those recipients may receive an additional benefit if program funding remains available upon issuance of awards for new applicants.

Every two weeks until the program ends, LIHWAP representatives from DCA's Division of Housing and Community Resources will provide the following information to each local unit:

- the name, address, and utility account number of each residential customer that has submitted a LIHWAP application; and
- the name, address, and utility account number of each residential customer that has been approved or denied by DCA to participate in LIHWAP.

Tax Lien Redemption

On a case-by-case basis, the LIHWAP program will review an applicant's request to use LIHWAP benefits to redeem water, sewer, or combined water/sewer liens that have been sold at tax sale. Given the complexities of timing and daily interest calculation, the use of funds to redeem a lien held by a third party may not be possible in all instances. Any lien redemptions effectuated under LIHWAP would be in full; however, in the event the LIHWAP benefit exceeds the lien redemption amount, the resulting credit should remain on the ratepayer's account until funds are exhausted. As any LIHWAP funds ultimately paid to redeem a lien are coming from the State, such funds are not required to be in the form of a certified check for purposes of lien redemption.

Local Units Are Now Required to Participate in LIHWAP

[P.L. 2023, c. 33](#), signed into law by Governor Murphy on April 5, 2023, requires that all investor-owned utilities and all local units that directly bill residential ratepayers for water and/or sewer

sign a [vendor contract](#) with DCA to participate in LIHWAP. Failure to execute the vendor contract and accept LIHWAP payments made on behalf of a qualified customer will result in the local unit being prohibited from shutting off the water of **any** residential customer or placing, selling, or enforcing a lien on real property for the unpaid balance of water or sewer charges of **any** residential customer, regardless of the residential customer's eligibility for LIHWAP. If a local unit fails to comply with the law: 1) any shutoffs conducted on residential customers must be reversed with service restored immediately, with the local unit subject to a penalty of \$500 for each calendar day that service is shut off, and 2) any lien for the unpaid balance of water or sewer charges that is placed, sold, or enforced on the real property of a residential customer shall be deemed null and void. The prohibition on lien enforcement shall not apply to any water or sewer liens sold to a third party before April 5, 2023 or to the payment of unpaid water or sewer charges by a third-party lienholder.

Local units that have not yet signed a LIHWAP vendor contract must do so immediately and send the executed contract to Fidel Ekhehar, Program Manager of DCA's Office of Home Energy Assistance, at Fidel.Ekhehar@dca.nj.gov. The updated contract is available on the Division of Local Government Services' [Miscellaneous Publications](#) webpage under the heading "Utility Assistance for Residential Ratepayers." Local units that signed the prior version of the contract are not required to execute the updated contract.

Further, a local unit must advertise the availability of LIHWAP:

- on the bills of every residential customer;
- on the local unit's official website; and
- in any written communication provided to a residential customer in connection with an overdue water and/or sewer bill (e.g., a past due notice).

The notice shall be in the form and manner prescribed by DCA. This [bill insert](#) must be sent with bills issued to residential customers, including alongside bills sent in formats not requiring an envelope such as a postcard. The [bill insert](#) must also be distributed with bills sent to residential customers electronically. Appendix A of this Notice contains mandatory language for LIHWAP notifications posted on the local unit's website, distributed through text and email blasts, and to be included in any written communication to a residential customer regarding arrearages (e.g., a late notice). This language can also be found on DCA's [LIHWAP webpage](#) with the Spanish language version found [here](#). A local unit shall be subject to a fine of \$100 for each instance in which the local unit fails to advertise the LIHWAP program pursuant to law, including each residential customer bill that fails to include information on LIHWAP.

From now until October 1, 2023, a local unit receiving written notice from DCA that a qualifying customer has been approved for LIHWAP shall immediately suspend any enforcement undertaken against the qualifying customer resulting from water or sewer arrearages and waive any interest on the arrears. If a local unit receives written notice from DCA after September 30, 2023 that a qualifying customer has been approved to participate in the program, the local unit shall waive any interest assessed on the qualifying customer for the unpaid balance of water or sewer charges

after September 30, 2023 up until the date the municipality received the notice, unless the qualifying customer's unpaid balance has been paid by a third-party lienholder or sold at a tax sale.

Within 14 calendar days following April 5, 2023 and every 14 calendar days thereafter until October 1, 2023, each local unit shall provide to Fidel Ekhelar, Program Manager of DCA's Office of Home Energy Assistance, at Fidel.Ekhelar@dca.nj.gov in writing the name, address, utility type and account number, and current unpaid balance owed for each residential customer of the local unit who is in arrears.

First Name	Last Name	Address	City	ZIP Code	Name of Local Government	Utility Type (Water/ Sewer)	Utility Account #	Balance Due

DCA will use this customer arrearage information to encourage otherwise eligible customers to participate in LIHWAP. This information shall be considered confidential and shall not be available for public disclosure.

Winter Termination Program

Section 4 of [P.L. 2021, c. 317](#) establishes a "Winter Termination Program" in DCA allowing eligible residential customers to avoid service shutoff from November 15 through March 15 for non-payment of water, sewer, or electric service provided by a local unit. Program [regulations](#) have been proposed for adoption by DCA. An equivalent program has been established in the Board of Public Utilities (BPU) for investor-owned water and sewer utilities, expanding an existing program applying to electric and gas shutoffs. P.L. 2021, c. 317 requires the DCA Program to reflect the provisions of the BPU version. The DCA Winter Termination Program webpage can be found [here](#).

The prohibition on service shutoffs does not apply to shutoffs necessitated by a "utility emergency," defined as any condition constituting a potential danger to life, health, or property requiring a local unit to discontinue, interrupt, or maintain the discontinuation or interruption of electric, sewer or water service or that results in an unscheduled discontinuance or interruption in electric, sewer or water service.

Local Units to Whom the Program Applies

Local units that have a policy allowing for the discontinuance of service between November 15 and March 15 as a means of enforcement for nonpayment of water, sewer, or electric by any residential customers must participate in the Winter Termination Program, regardless of whether such shutoffs are conducted in practice. A local unit having a policy of conducting residential shutoffs on March 16 or after and continuing those shutoffs after November 15 must likewise participate in the Winter Termination Program.

If a local unit does not have a current ordinance, resolution, or written policy authorizing service shutoffs between November 15 and March 15 as a means of enforcement for residential ratepayer nonpayment and does not otherwise discontinue service for residential ratepayers for nonpayment during that period without a written policy, the local unit is not subject to the provisions of the Winter Termination Program law save for a modified notice requirement further explained below.

Customer Eligibility and Enrollment Process

Unlike with LIHWAP, DCA does not review applications to determine whether a residential ratepayer is eligible for the Winter Termination Program. A residential ratepayer receiving a water, sewer, or municipal electric bill must contact the local unit to request entry into the Program and provide the eligibility criteria they fall under, either verbally or by completing a [self-certification form](#).

A residential customer qualifies for protection from shutoffs between November 15 and March 15 upon demonstrating they are recipients of:

- LIHWAP;
- [LIHEAP](#), or certified as eligible therefor pursuant to standards set by the New Jersey Department of Human Services;
- The [Universal Service Fund \(USF\)](#);
- [Temporary Assistance to Needy Families \(TANF\)](#);
- [Federal Supplemental Security Income \(SSI\)](#);
- [Pharmaceutical Assistance to the Aged and Disabled \(PAAD\)](#);
- Benefits pursuant to the [Lifeline Credit Program](#); or
- [General Assistance \(GA\) benefits](#).

Residential customers are also eligible for the Winter Termination Program if they are unable to pay their utility bills due to circumstances beyond their control. Such circumstances shall include, but not be limited to, unemployment, illness, medical-related expenses, recent death of an immediate family member, or any other circumstances that might cause financial hardship. Investor-owned utilities generally do not ask customers for additional documentation beyond the customer's representation of financial hardship. Although a local unit can request documentation from the customer showing they receive benefits from one or more of the assistance programs outlined above, local units are similarly expected to rely on the customer's representation of financial hardship and avoid placing an onerous burden of proof on the customer.

An eligible residential customer can enter the Winter Termination Program at any time without having to wait for a shutoff notice. Once the protection period ends after March 15, customers must re-enroll in the Program to receive shutoff protection for the following winter season.

Detailed, consistent recordkeeping is critical. Each local unit should designate the individuals responsible for tracking customer eligibility and enrollment into the Winter Termination Program.

Customer Protections and Obligations under the Program

Residential customers enrolled in the Winter Termination Program are protected from shutoffs for nonpayment during the protection period of November 15 through March 15. The enrolled customer is obligated to provide good-faith payments during the protection period if the customer is able. After March 15, the customer becomes responsible for the accumulated overdue balance of service charges, interest, penalties, and fees, which can be enforced by service shutoff. The local unit and the customer can agree to reduced payments during the protection period of November 15 through March 15 to reduce the balance owing at the end of the protection period – this type of payment arrangement would not be subject to the provisions of N.J.S.A. 54:5-19. Local units are strongly encouraged to work with customers enrolled in the Program.

The local unit must restore service during the protection period of November 15 through March 15 to a new enrollee who, when entering the program, already had their service shut off for nonpayment. Investor-owned utilities, prior to restoring service under the Winter Termination Program to an enrolled customer who has been shut off, are permitted to require the customer to make a down payment not exceeding 25 percent of the outstanding balance but must consider the customer's ability to pay in determining the appropriate level of the down payment. Given the practical difficulty of proving a customer's ability to pay in many cases, and the substantial deference granted to the customer in the Winter Termination Program, local units may face significant challenges in requiring a down payment as a condition of restoring service under the Program. During the protection period, the local unit shall not ask the customer to provide a security deposit or an addition to a preexisting security deposit.

Any residential customer receiving electric, water, or wastewater-related financial assistance shall forward those benefits to the local unit providing the applicable service.

Lien Enforcement for Delinquent Water/Sewer/Electric Charges

The Winter Termination Program does not prohibit enforcement of liens for water, sewer, or electric arrearages accrued between November 15 and March 15. A municipality that is subject to the Winter Termination Program may enforce delinquent water, sewer, or electric charges, including arrearages accumulated during the protection period, through tax sale. A lien for such charges may be sold during the protection period, reducing the ratepayer's arrearage balance on March 16. A residential ratepayer's ability to make good-faith payments under the Program does not override the ratepayer's statutory obligation to keep current on all municipal charges as a condition of maintaining an installment plan that a ratepayer previously entered into under N.J.S.A. 54:5-19.

Given the Legislature's objective to provide relief to eligible residential ratepayers, municipalities may adopt a policy to refrain from enforcing delinquent municipal water, sewer, or electric charges accrued during the protection period through tax sale until the Program-participating ratepayer has had an opportunity to satisfy the arrears by some date after March 15. See also

[Local Finance Notice 2020-25](#) (explaining how P.L. 2020, c. 39 allows local units to work with ratepayers on delinquent water and sewer charges during a declared state of emergency). After March 15, any installment plan offered by a municipality for delinquent charges accrued by a Program-participating ratepayer during the protection period must follow N.J.S.A. 54:5-19 - see [Appendix A of Local Finance Notice 2022-11](#) for the statutory text.

Notwithstanding the requirement in [N.J.A.C. 5:31-3.2](#) that municipal utilities authorities and sewerage authorities certify all delinquent charges to the tax collector, such authorities may adopt a policy allowing a Program-participating ratepayer a similar opportunity to satisfy arrearages accrued between November 15 and March 15 – although the authority must inform the tax collector of such arrangements.

Notice to Ratepayers

Local units to whom the Winter Termination Program applies must send a notice about the Program to all residential customers in the billing cycle prior to November 15. A new residential customer starting service in a billing cycle after November 15 shall be notified about the Program at the time the new service starts. Model notice content is included in Appendix B to this Notice, the Word document versions of which can be found on the Division's Miscellaneous Publications webpage in [English](#) and [Spanish](#).

A local unit not subject to the Winter Termination Program must post a notice on its website generally describing the Winter Termination Program. Posting a link to the [DCA Winter Termination Program flyer](#) will suffice.

Local units are encouraged to regularly check the [Winter Termination Program webpage](#) for updated information and notice forms.

Updates to Ratepayer Notice under P.L. 2021, c. 97

As explained in Local Finance Notice 2021-22, [P.L. 2021, c. 97](#) requires all investor-owned utilities and all local governments providing water, sewer, and electric service to provide their residential customers with a monthly notice of COVID-19 related relief measures and to post the notice prominently on their websites. The obligation to provide such notice will remain effective until 18 months after the date of termination of [Executive Order 103](#), which to date has not been terminated. Within parameters determined by the Board of Public Utilities and the Department of Community Affairs, as applicable, investor-owned utilities and local governments have a certain flexibility in determining the form and manner of the notice; however, certain standard information must be included.

Notice Content

In addition to the notices required to be distributed under the LIHWAP and Winter Termination Program laws, the enactment of those laws requires municipalities and direct customer-billing local units operating water systems, wastewater treatment systems, and/or electric utilities to update their P.L. 2021, c. 97 ratepayer notices. An updated model residential ratepayer notice is included in Appendix C with [English-language](#) and [Spanish-language](#) versions of the model notice

available as Word documents on the Division of Local Government Services' [Miscellaneous Publications](#) webpage under the heading "Model Notice - Utility Ratepayer Assistance."

If a municipality, or the county in which the municipality is situated, is offering its own utility assistance program (i.e., funded through ARP or CDBG dollars), information on the program and how to apply shall also be included in the notice, along with any utility assistance programs available to the local unit's residential ratepayers through non-profit organizations.

Note: A local unit that has not yet enforced through tax sale delinquent water, sewer, or electric charges accrued by residential ratepayers between March 9, 2020 and March 15, 2022 must also include in the notice a statement that residential ratepayers with unpaid charges accruing during the above period are eligible for an installment plan to satisfy those arrearages. The notice must also include contact information for ratepayers to obtain further information, which the Division recommends listing on the local unit's website with the specific webpage link included in the ratepayer notice. Language notifying residential customers of the availability of installment plans can be adapted from the model notice in [Local Finance Notice 2022-11](#). Please review Parts B and C of Local Finance Notice 2022-11 for further information.

Additional information on utility assistance programs can be found on the [Department of Community Affairs' website](#). Although not strictly oriented toward utility assistance, information on housing assistance programs can also be included on the notice to broaden awareness. [NJ 211](#) contains further details on such programs.

Foreign Languages – When Required

For a municipality in which the primary language of 10 percent or more of the population is a language other than English, ratepayer notification pursuant to P.L. 2021, c. 97 shall be provided in that other language or languages for use by customers in that municipality. This information is provided by the United States Census Bureau's American Community Survey (ACS or Survey). A **newly updated** [Excel-based breakdown](#) is available on the Division's [Miscellaneous Publications](#) webpage. To determine whether your municipality has a population or populations meeting the 10 percent or greater threshold, first review the "Primary Lang by Mun 2021 Summ" tab which breaks down the percentage of people using languages such as Spanish, Korean, Vietnamese, Arabic, and Tagalog (Filipino). Because the 2011-2015 ACS contains a more detailed language breakdown than the later 2017-2021 Survey, the municipality will also need to check the "Primary Lang by Mun 2015 Detail" tab to verify whether there are other languages meeting the 10 percent or greater threshold. Among the languages specifically counted in the 2011-2015 ACS are Portuguese, Russian, Polish, French Creole, Hindi, and Gujarati. Please note that both the 2011-2015 and 2017-2021 Surveys only count Chinese language speakers as a whole without providing a further breakdown into Mandarin, Cantonese, et cetera.

To the extent the residential ratepayer notice directs customers to another local unit webpage or document for more detailed information, and the municipality has one or more populations of 10 percent or greater whose primary language is other than English, the local unit should also make those resources available in those languages.

Notice Distribution

The residential ratepayer notice required by [P.L. 2021, c. 97](#) must not only be placed in a prominent location on the website of the municipality, local authority or other local unit, but also must be affirmatively communicated to ratepayers on a monthly basis. The monthly notice must be communicated through means reasonably calculated to reach the ratepayer base, including, but not limited to, water and sewer bills distributed through regular mail and online delivery. Unlike with many investor-owned utilities, the Division recognizes that many local units do not bill monthly for water and sewer, and further recognizes that requiring a monthly mailer could trigger a rate increase. In lieu of a separate monthly mailer, other means of affirmatively communicating the monthly notice can include:

- E-mail communications;
- Mass text and/or voice messages;
- Social media posts;
- Distribution at community events, senior and recreation programs;
- Partnering with school district(s) on outreach;
- Partnering with community non-profits, including faith-based, on outreach; and
- Regular announcements at governing body meetings.

Local units are strongly encouraged to use a combination of available communication methods and to document them. The ratepayer notice should also be posted in a prominent place in the local unit's administrative offices, with take-home fliers made publicly available. Authorities or other local units that directly bill customers are strongly encouraged to partner with their constituent municipalities in communicating the ratepayer notice. County-based sewerage authorities and MUAs that directly bill customers should also work with their constituent county or counties.

Municipalities and authorities that contract with an outside entity to operate their water and/or sewer operations (e.g., Water and/or Wastewater Public-Private Contracting Acts) should review the underlying contract to determine whether the outside entity would bear any responsibility for communicating the required notice and, if so, to what extent.

Approved: Jacquelyn A. Suárez, Director, Division of Local Government Services
 Janel Winter, Assistant Commissioner and Director, Division of Housing and
 Community Resources

Document	Internet Address
P.L. 2023, c. 33	https://pub.njleg.state.nj.us/Bills/2022/PL23/33_.PDF
P.L. 2021, c. 317	https://pub.njleg.state.nj.us/Bills/2020/PL21/317_.PDF
DCA LIHWAP Page	https://www.nj.gov/dca/dhcr/offices/lihwap.shtml
LIHWAP Applicant Instructions (English)	https://dcaid.dca.nj.gov/lihwapinstructions
LIHWAP Applicant Instructions (Spanish)	https://njdca-housing-dev.dynamics365portals.us/2022lihwapfaqspanish.pdf

LIHWAP Program FAQs	https://dcaid.dca.nj.gov/2022lihwapfaq.pdf
LIHWAP Vendor FAQs	https://www.nj.gov/dca/dhcr/offices/pdf/LIHWAP%20Vendor%20FAQs%20%28004%29.pdf
LIHWAP Vendor PowerPoint	https://www.nj.gov/dca/dhcr/offices/pdf/LIHWAP_Vendor_PowerPoint.pdf
LIHWAP Vendor Contract	https://www.nj.gov/dca/divisions/dlgs/resources/misc_docs/Updated%20LIHWAP%20Vendor%20Contract%2003%2014%202023.docx
LIHWAP Residential Bill Insert	https://www.nj.gov/dca/dhcr/offices/pdf/Bill_Insert.pdf
LIHWAP Ratepayer Notification Language	https://www.nj.gov/dca/dhcr/offices/pdf/Required_Vendor_LIHWAP_Language.pdf
LIHWAP Notif. Language (Span.)	https://www.nj.gov/dca/divisions/dlgs/resources/misc_docs/Required%20Language%20for%20LIHWAP%20Communications%20(May%202023)_SPA.docx
NJ START	https://www.njstart.gov/bso/
DCA LIHEAP Page	https://www.nj.gov/dca/divisions/dhcr/offices/hea.html
Winter Termin. Pgm. Page (WTP)	https://www.nj.gov/dca/dhcr/offices/wintertermination.shtml
Proposed WTP Regulations	https://www.nj.gov/dca/divisions/dhcr/rules/(F)PRN_2022_152(DCA_5_45).pdf
WTP Self-Certif. Form	https://www.nj.gov/dca/divisions/dhcr/forms/docs/Self_Cert_for_WTP.pdf
WTP Model Ratepayer Notice	https://www.nj.gov/dca/divisions/dlgs/resources/misc_docs/Model%20WTP%20Notice%20for%20Local%20Units%20w.%20Water-Sewer-Electric%20(May%202023).docx
WTP Model Notice (Spanish)	https://www.nj.gov/dca/divisions/dlgs/resources/misc_docs/Model%20WTP%20Notice%20for%20Local%20Units%20w.%20Water-Sewer-Electric_Spanish%20(May%202023).docx
WTP General Information Flyer	https://www.nj.gov/dca/divisions/dhcr/forms/docs/Winter_Termination_flyer.pdf
N.J.A.C. 5:31-3.2	https://www.nj.gov/dca/divisions/dlgs/resources/rules_docs/5_31/njac_5313.pdf
Univ. Serv. Fund (USF)	https://www.nj.gov/dca/divisions/dhcr/offices/usf.html
Temp. Assist. Needy Families (TANF)	https://www.state.nj.us/humanservices/dfd/programs/workfirstnj/
Fed. Supp. Security Income (SSI)	https://www.ssa.gov/ssi/
Pharm. Assist. to Aged & Disabled (PAAD)	https://www.state.nj.us/humanservices/doas/services/paad/
Lifeline Credit Program	https://www.state.nj.us/humanservices/doas/home/lifelinedetail.html
General Assistance (GA)	https://www.state.nj.us/humanservices/dfd/programs/assistance/
LFN 2020-25	https://www.nj.gov/dca/divisions/dlgs/lfn/20/2020-25.pdf
LFN 2022-11	https://www.nj.gov/dca/divisions/dlgs/lfn/22/2022-11.pdf
P.L. 2021, c. 97	https://www.njleg.state.nj.us/Bills/2020/PL21/97_.PDF
Executive Order 103	https://nj.gov/infobank/eo/056murphy/pdf/EO-103.pdf
Model Ratepayer Notice P.L. 2021, c. 97 (English)	https://www.nj.gov/dca/divisions/dlgs/resources/misc_docs/Model%20Notice%20P.L.%202021%20c.%2097%20Utility%20Relief%20Measures%20(May%202023).docx
Model Ratepayer Notice P.L. 2021, c. 97 (Spanish)	https://www.nj.gov/dca/divisions/dlgs/resources/misc_docs/Model%20Notice%20P.L.%202021%20c.%2097%20Utility%20Relief%20Measures%20(May%202023)_SPA.docx
Primary Language (non-English)	https://www.nj.gov/dca/divisions/dlgs/resources/misc_docs/Primary%20Language%20by%20Municipality%20Data%20-%20204-3-23.xlsx
DLGS Misc. Publications	https://www.nj.gov/dca/divisions/dlgs/resources/misc_publications.html
DLGS Tax Collection Resources	https://www.nj.gov/dca/divisions/dlgs/programs/tax_collector.html

Appendix A

Required Language for LIHWAP Communications

Required Website Posting

The State Low Income Household Water Assistance Program (LIHWAP) can help you pay arrears for your water and sewer bills. The program may also be able to help address tax liens due to water and sewer arrears. To get more information and apply, go to waterassistance.nj.gov or call NJ211.

Required Language for Communications to Residential Customers Regarding Arrears

The State Low Income Household Water Assistance Program (LIHWAP) can help you pay arrears for your water and sewer bills. The program may also be able to help address tax liens due to water and sewer arrears. To get more information and apply, go to waterassistance.nj.gov or call NJ211.

Required Language for Text and E-Mail Blasts Regarding Water/Sewer Arrears and Resources

Need help paying your water and sewer bills? The State LIHWAP program can help! To apply, go to waterassistance.nj.gov or call NJ211.

Appendix B

Model Winter Termination Program Notice for Residential Ratepayers

The NJ Department of Community Affairs has implemented a Winter Termination Program to prevent service discontinuation for eligible residential customers receiving residential *<insert water, sewer, and/or electric as applicable to the local unit>* from November 15th through March 15th. Service cannot be disconnected during this period to those residential customers who demonstrate at the time of the intended termination that they are:

1. Recipients of LIHEAP, or certified as eligible therefor pursuant to standards set by the New Jersey Department of Human Services;
2. Recipients of Temporary Assistance to Needy Families (TANF);
3. Recipients of Federal Supplemental Security Income (SSI);
4. Recipients of Pharmaceutical Assistance to the Aged and Disabled (PAAD);
5. Recipients of General Assistance (GA) benefits;
6. Recipients of the Universal Service Fund (USF);
7. Recipients of the Low-income Household Water Assistance Program (LIHWAP);
8. Recipients of benefits under the Lifeline Credit Program; or
9. Persons unable to pay their utility bills because of circumstances beyond their control. Such circumstances shall include, but shall not be limited to, unemployment, illness, medically related expenses, recent death of an immediate family member, and any other circumstances, which might cause financial hardship.

If you meet one or more of the above criteria, please contact *<insert local unit office or contact person>* at *<insert email address and telephone number>* if you wish to enroll in the Program. Any financial assistance that a customer receives for *<insert water, sewer, and/or electric as applicable to the local unit>*, the customer shall forward all such benefits to the *<insert name of local unit>*.

Further information about the Winter Termination Program can be found at:

https://www.nj.gov/dca/divisions/dhcr/forms/docs/Winter_Termination_flyer.pdf.

Winter Termination Program Self-Certification Form:

https://www.nj.gov/dca/divisions/dhcr/forms/docs/Self_Cert_for_WTP.pdf.

Appendix C

Model Ratepayer Notice: Utility Relief Measures

ATTENTION: ASSISTANCE FOR RESIDENTIAL UTILITY CUSTOMERS

<if the local unit provides water and/or sewer>

Low Income Household Water Assistance Program (LIHWAP)

The State Low Income Household Water Assistance Program (LIHWAP) can help you pay arrears for your water and sewer bills. The program may also be able to help address tax liens due to water and sewer arrears. To get more information and apply, go to waterassistance.nj.gov or call NJ211.

*<if the local unit provides water, sewer, and/or electric AND
has a policy authorizing shutting off residential customers for nonpayment>*

Winter Termination Program

The New Jersey Department of Community Affairs has implemented a Winter Termination Program to prevent service discontinuation for eligible residential customers receiving residential *<insert water, sewer, and/or electric as applicable to the local unit>* from November 15th through March 15th. Service cannot be disconnected during this period to those residential customers who demonstrate at the time of the intended termination that they are:

1. Recipients of LIHEAP, or certified as eligible therefor pursuant to standards set by the New Jersey Department of Human Services;
2. Recipients of Temporary Assistance to Needy Families (TANF);
3. Recipients of Federal Supplemental Security Income (SSI);
4. Recipients of Pharmaceutical Assistance to the Aged and Disabled (PAAD);
5. Recipients of General Assistance (GA) benefits;
6. Recipients of the Universal Service Fund (USF);
7. Recipients of the Low-income Household Water Assistance Program (LIHWAP);
8. Recipients of benefits under the Lifeline Credit Program; or
9. Persons unable to pay their utility bills because of circumstances beyond their control. Such circumstances shall include, but shall not be limited to, unemployment, illness, medically related expenses, the recent death of an immediate family member, and any other circumstances, which might cause financial hardship.

If you meet one or more of the above criteria, please contact *<insert local unit office or contact person>* at *<insert email address and telephone number>* if you wish to enroll in the Program. Any financial assistance that a customer receives for *<insert water, sewer, and/or electric as applicable to the local unit>*, the customer shall forward all such benefits to the *<insert name of local unit>*.

Further information about the Winter Termination Program can be found at:

https://www.nj.gov/dca/divisions/dhcr/forms/docs/Winter_Termination_flyer.pdf.

Winter Termination Program Self-Certification Form:

https://www.nj.gov/dca/divisions/dhcr/forms/docs/Self_Cert_for_WTP.pdf.

<if the local unit provides electric>

Low Income Household Energy Assistance Program (LIHEAP)

The State Low Income Home Energy Assistance Program (LIHEAP) helps very low-income residents with their heating and cooling bills. For eligibility requirements and other program information, including how to apply, go to

<https://www.nj.gov/dca/divisions/dhcr/offices/hea.html> or call NJ211.