

Suggested citation if referencing the below information: Sanya Carley and David Konisky, 2025, "Utility Disconnections Dashboard," Energy Justice Lab.



New Jersey

Last updated: October 20, 2025

Covered utilities: These policies pertain to electricity customers who receive their service from an investor-owned utility, a municipal utility, or an electric cooperative in the State of New Jersey.

N.J.S.A. 48:2-13; N.J.A.C. 14:1-1.3

Weather Protections

Customers may not be disconnected from their utility service when the forecasted temperature falls below 32 degrees F during the next 24-hour period from November 15th through March 15th each year. During times of hot weather, disconnections will not take place if temperatures rise above 90 degrees F in the next 48-hour period.

The following groups cannot be disconnected during the winter period under the Winter Termination Program:

1. Recipients of benefits under the Lifeline Credit Program;
2. Recipients of benefits under the Federal Home Energy Assistance Program (HEAP), or certified as eligible therefore under standards set by the New Jersey Department of Human Services;
3. Recipients of Temporary Assistance to Needy Families (TANF);
4. Recipients of Federal Supplemental Security Income (SSI);
5. Recipients of Pharmaceutical Assistance to the Aged and Disabled (PAAD);
6. Recipients of General Assistance (GA) benefits;
7. Recipients of the Universal Service Fund (USF);
8. Applicants of the Low-Income Household Water Assistance Program or any other State, local, or utility program that provides assistance or discounted rates specifically to help eligible customers pay wastewater or water bills that may exist at that time; or
9. Residential customers who are 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. These residential customers shall be permitted to self-certify to the utility or Division of Customer Assistance of the Board of an inability to pay their public utility bill.

All residential electric, gas, water, and wastewater customers who are eligible for and seek the protection of the Winter Termination Program shall enroll in a budget billing plan on an annual basis. All such customers shall make good-faith payments during the heating season, equal to

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the amount required under a payment plan, unless they lack the ability to do so, in which case a lesser amount may be accepted. If a customer can make a good-faith payment but refuses, or if a dispute arises, the utility shall refer the matter to the Board for a determination. Service shall not be discontinued during the heating season while awaiting the Board's decision. All energy-related financial assistance shall be forwarded directly to the utility providing the customer's electric, gas, water, or wastewater services.

N.J.A.C. 14:3–3A.2; N.J.A.C. 14:3–3A.5

Medical Protections

Disconnections will be delayed for up to 90 days if discontinuance of service will aggravate a medical emergency. Medical certificates can be issued by a licensed medical professional, which is a health care provider with prescriptive authority. This protection can be renewed at least once, with no specified limit on total medical postponement.

To obtain medical protection, a utility may choose to require the customer to provide proof of inability to pay and a medical certificate. If a utility asks for a medical certificate, the certificate should state the existence of the emergency, its nature and probable duration, and that discontinuance of service will aggravate the medical emergency. A medical certificate will be required for a renewal of medical protections.

N.J.A.C. 14:3–1.1; N.J.A.C. 14:3–3A.2; N.J.A.C. 14:3–3A.4

Other Customer Protections

There are no specific protections for households with children, elderly residents, individuals with disabilities, or military personnel.

General Exemptions

Customers and utilities can request an exemption from the rules for reasons of hardship.

N.J.A.C. 14:1-1.2

Notification Requirements

Written notification of at least 10 days is required from a utility before a customer may be disconnected for nonpayment. While in-person notification is not mandatory, the utility is expected to make reasonable efforts, such as phone contact, especially with vulnerable customers. A utility is not required to delay a disconnection if it is unable to reach the customer by telephone or in-person. All notices must be sent by first-class mail, and customers may also request notification to a designated third party. During the heating season, all notices should

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include information about the Winter Termination Program for further protection against disconnection.

N.J.A.C. 14:3-3A.3; N.J.A.C. 14:3-3A.4

Payment Information, Delinquency, and Fee Information

Customers have 20 days to pay their bills before they become past-due.

A utility may disconnect a customer for one or both of the following: the customer’s arrearage is more than \$200, and/or the customer’s account is more than 3 months in arrears.

Customer may be charged fees associated with a disconnection or a reconnection.

Utilities may provide customers with payment plans.

N.J.A.C. 14:3-3A.3; N.J.A.C. 14:3-3A.2

Landlords and Tenants

Where a landlord is the customer for the utilities, both the landlord and tenants must receive 30-day written notice before shutoff.

N.J.A.C. 14:3-3A.6

Availability of Protection Policies

Utilities and public utility commissions are required to provide information on available sources of financial assistance. A list of protections should also be provided with the disconnection notice.

N.J.A.C. 14:3-3A.3; N.J.A.C. 14:3-3A.4