



**Chris Christie**  
*Governor*

**Stefanie A. Brand**  
*Director*

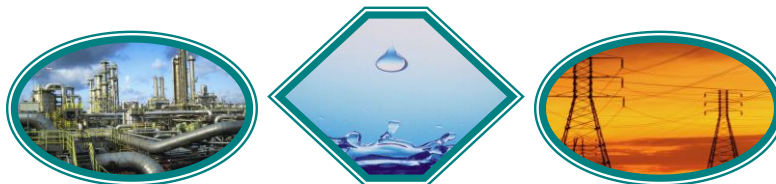
# **New Jersey Division of Rate Counsel**

# **CONSUMER ASSISTANCE HANDBOOK**

## **2013 Edition**



# **Cable Television, Clean Energy, Electricity, Natural Gas, Telecommunications, Water And Wastewater Customers**



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**Chris Christie**  
*Governor*

**Stefanie A. Brand**  
*Director*

Dear Friend:

Need help in choosing an energy or telecommunications provider? Looking for information on financial assistance to pay your utility bills? Have you ever wondered how to read your bill or who to contact if you have a complaint? To answer these questions and provide detailed information about how natural gas, electricity, clean energy, telecommunications and water are regulated in New Jersey, the Division of Rate Counsel has prepared this Consumer Assistance Handbook.

As you know, ever increasing utility costs are imposing serious financial burdens on many consumers. This handbook will help you understand how rates are set and why some have risen rapidly in recent years. You will also find information on your rights as a utility consumer and helpful tips on how to conserve electricity, natural gas and water.

The New Jersey Division of Rate Counsel is working hard to keep energy, telecommunications, cable and water services affordable and reliable for New Jersey's consumers. With our efforts and the tools found in this handbook, it is my goal to keep New Jersey's utility rates reasonable and to give you the consumer the information necessary to make informed decisions about your utility service.

I hope you find it helpful.

Sincerely,

A handwritten signature in black ink that reads "Stefanie A. Brand".

Stefanie A. Brand  
Director

Tel: (609) 984-1460 \* Fax: (609) 292-2923  
Website: <http://www.nj.gov/rpa> \* E-Mail [njratepayer@rpa.state.nj.us](mailto:njratepayer@rpa.state.nj.us)



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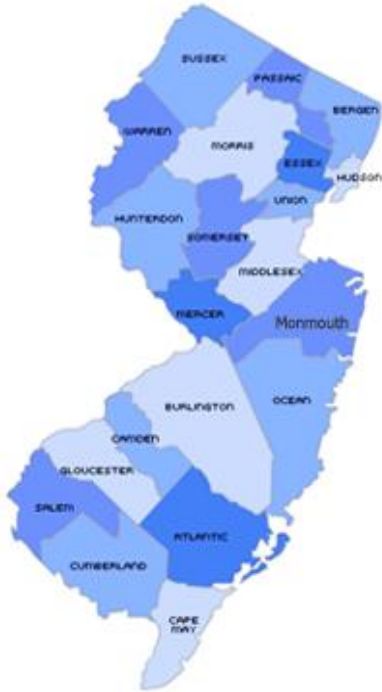
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## **DIVISION OF RATE COUNSEL**

### **WHAT IS THE DIVISION OF RATE COUNSEL?**



The New Jersey Division of Rate Counsel (“Rate Counsel”) is a division in but not of the Department of Treasury. Rate Counsel is statutorily mandated to represent and protect the interests of utility consumers (residential, small business, commercial and industrial customers) as a class with regard to electricity, natural gas, water, wastewater, cable, telephone services and insurance. Rate Counsel also represents consumers in setting energy, water and telecommunication policies that affect the cost and provision of services. Our division’s mission is to ensure that customers receive safe, adequate, and proper utility service at affordable rates. While we do not represent individual customers, provide individual legal advice, or process consumer complaints, we respond to all inquiries by providing useful information and directing consumers to appropriate resources.

### **WHAT IS A RATE CASE?**

Before a regulated utility can change their rates, service, programs or take some other corporate action, it must first file a request with the New Jersey Board of Public Utilities (“BPU”). The BPU is the regulatory agency that sets the prices that an investor owned utility can charge for their product or commodity (water, wastewater, electricity, natural gas, etc). To obtain BPU approval the utility must prove that such a change is merited and that the costs are prudent and reasonable.

In addition to costs like labor, materials, taxes and fuel, the costs considered in a rate case include depreciation on plant used to produce and deliver the commodity as well as interest costs for debt issued by the utility to finance construction of that plant. Also, utility rates must allow a reasonable profit on the equity invested by the shareholders of the company. When added together, all of these costs produce the “revenue requirement” that needs to be collected from customers. The revenue requirement is then divided among residential, commercial and industrial classes of customers and specific rates may or set within each of these classes.

When a regulated utility files for a rate increase, the BPU will either retain jurisdiction or transmit the matter to the Office of Administrative Law (“OAL”) where an Administrative Law Judge (“ALJ”) will preside over the matter. Parties to a rate case typically include the Staff of the BPU, Rate Counsel and the company requesting the rate

increase. After jurisdiction is determined, the ALJ or BPU will then set a procedural schedule for the case. This will include dates for public and evidentiary hearings as well as deadlines for the filing of discovery, testimony and briefs. By law the BPU has 9 months from the date the case is filed to make a ruling on the rate case. After the thorough review of discovery, testimony and comments from ratepayers at public hearings, if a settlement has been reached, a Stipulation of Settlement is prepared, reviewed, signed by all parties to the case and submitted to the ALJ for approval. The ALJ issues an Initial Decision that is then reviewed by the BPU. The Stipulation and the Board's ultimate Order become the documents that set forth the final settlement to a case. There are certain terms that must be set forth in the Stipulation, such as the rate base number and return on equity. However, the Stipulation does not generally list the dozens of adjustments that were discussed as part of the negotiations. Once reviewed and signed, the Stipulation and the ALJ's Initial Decision, are sent to the Board for final approval. The case is not fully settled until the Board renders a final Order approving settlement.

If the matter does not settle, the case proceeds to evidentiary hearings. Expert witnesses testify and are subject to cross-examination. The ALJ will render a decision and that decision is then reviewed by the BPU. The Board may accept, reject or modify the ALJ's decision. Once the Board renders its decision, the decision may be appealed to the Appellate Division of the Superior Court by any of the participants in the case

### **HOW DOES RATE COUNSEL REPRESENT RATEPAYERS?**

Whenever a utility files a petition with the BPU to change services, increase rates or take some other corporate action that requires Board approval, Rate Counsel is automatically an intervener pursuant to statute (N.J.S.A. 52:27EE-48). When a case comes in, the Director will assign the matter to the appropriate attorneys and they will put a team together to work on the case. Requests for Proposals will be sent to consultants with appropriate expertise seeking bids for them to work on the case. Rate Counsel does not have expert consultants on staff, but retains them on a case-by-case basis. In rate cases, Rate Counsel generally retains accountants, engineers, economists and rate design experts. The staff attorneys work with the consultants to develop a position that is in the best interest of ratepayers. They do so by reviewing the petition and testimony filed by the company, serving and analyzing discovery, and ultimately preparing testimony. The Company then has an opportunity to review Rate Counsel's testimony and obtain discovery and file rebuttal testimony. The testimony filed by each party represents their litigation position, i.e., the best outcome they can reasonably hope to get in litigation.



New Jersey- The Garden State

## **DOES RATE COUNSEL NEGOTIATE WITH UTILITIES TO AVOID THE EXPENSES OF LITIGATION?**



Good consumer advocates must be ready to litigate to protect consumers' interests. However, litigation is expensive, and, in the case of utility litigation, a part of the expense may be passed on by utilities to consumers. Generally, prior to the conduct of evidentiary hearings, the parties engage in settlement discussions. Rate Counsel and its experts develop their settlement position by looking at their litigation risk for each adjustment their consultants have recommended for rate base, revenue requirement, or operating income and expenses. This involves a very frank internal assessment of how we think the ALJ and/or the BPU Commissioners will rule on our litigation positions. Rate Counsel takes the costs of litigation into consideration as well. While the utilities are reluctant to litigate because it adds time to the process, Rate Counsel has to take into account not only our resources but the fact

that half of the company's rate case costs are paid by ratepayers. Generally, several settlement meetings are held with BPU Staff, the Company, Rate Counsel and other interveners all participating. If Rate Counsel believes it has reached an agreement with the company that is reasonable given our litigation risks, we will settle. If we think we can do significantly better at trial, we proceed to the evidentiary hearings. In making this assessment we must also consider the positions of Board Staff and the other parties.

## **HOW ELSE DOES RATE COUNSEL WORK FOR RATEPAYERS?**

Rate Counsel plays an active role in policy making at the state and federal level. The Division's attorneys are active in a number of policy-setting groups such as the Clean Energy Council and the state's Energy Master Plan working group.

Additionally, Rate Counsel provides input to policy makers and the New Jersey State Legislature in developing long-term energy, water and telecommunications policy and goals that affect all New Jersey ratepayers. By assuring that the consumer's voice is heard at the outset of the ratemaking and policymaking processes, Rate Counsel promotes the development of consensus and spares the State and its residents the expense and inefficiency of unnecessary litigation.





Rate Counsel also exercises jurisdiction with respect to certain insurance rate filings. Under its statutory authority, Rate Counsel represents the public interest in rate filings for auto and personal line policies and Medicare Supplemental Coverage that seek an increase of 7 percent or greater. When such a filing comes in we review it with our actuarial consultants with respect to the overall dollar impact and the impact to ratepayers if a rate increase is granted. We look at whether the rate increase will result in rates above market norms. Additionally, we examine the rate-making methodology and in doing so, may consider the insurer's financial condition. Our comments are submitted to the Department of Banking and Insurance (DOBI) and made part of the record. Rate

Counsel has been successful in reducing substantial rate increases in many instances within its jurisdiction and in saving policyholders several million dollars of increased premiums.

### **DOES PARTICIPATION IN PUBLIC HEARINGS MATTER?**

A public hearing is the opportunity for utility customers to provide comments on a pending case involving their utility. We encourage you to participate for it is your opportunity to make Rate Counsel, BPU and the Company aware of any concerns that you may have regarding the Company's service and its request for a rate increase. Public participation also strengthens Rate Counsel's challenges to rate increases and affects decisions of the BPU. Your voice really does make a difference.

### **Here are some tips for participating in a public hearing:**

#### **Come Early –**

If possible, try to arrive at least 10 to 15 minutes ahead of the scheduled starting time. This will allow you to hear the introductions and instructions offered by the Administrative Law Judge or Hearing Officer at the beginning of the hearing.

#### **Sign Up –**

Look for a sign-in sheet and sign up if you wish to testify.

#### **Prepare What You Want To Say In Advance –**

It is helpful to prepare your remarks ahead of time. If you are nervous about speaking in public, you may want to write out your statement and then read it at the hearing.

#### **Add Your Own Experience –**

As a customer of the utility, you have unique information. When you testify, give specific examples to support the issues that you are addressing. If other customers

already have testified about the same issue, you may still mention it since it shows that the issue is not an isolated incident.

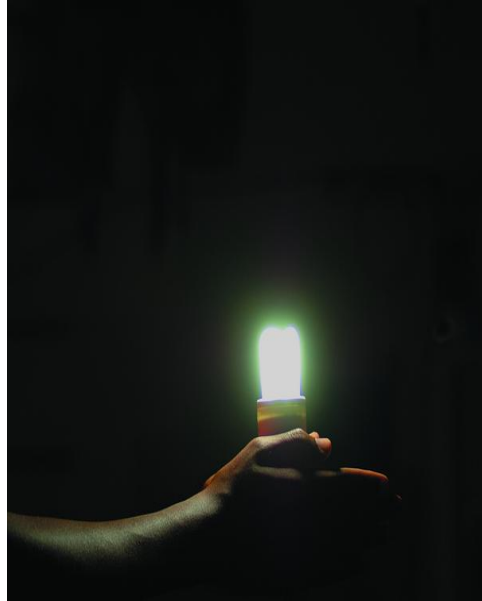
**Speak Slowly And Clearly –**

And remember, if you cannot make it to the public hearing in person you can always send it written comments to the BPU and those comments will be made a part of the record.

## Electricity & Natural Gas

### INTRODUCTION

The energy landscape in New Jersey has changed significantly since Thomas Edison invented the light bulb in 1879. At that time, people used a wood stove or fireplace to warm their homes and candles to see after dark. Today, large electric and natural gas companies now dominate the landscape and they have built large generation plants, transmission grids and extensive pipelines to provide power to New Jerseyans. Recently, the biggest change to the energy market has been the introduction of “EDECA” - the Electric Discount and Energy Competition Act, which was signed into law on February 9, 1999 and deregulated electricity and natural gas generation. The goal of EDECA was to deregulate electric retail generation and natural gas supply to reduce rates and provide better services by encouraging competition among energy suppliers.



Before EDECA, electric and natural gas utility companies regulated by the BPU were responsible for providing all components of your energy services. Each local utility company had a monopoly providing electric and/or gas service to consumers residing in a specific area of the state. This meant that consumers had no choice over which company would supply their energy and the price of electricity and natural gas was regulated - and set - by the BPU.

### Energy Choice



As a result of EDECA, all consumers now have the option to choose electricity and natural gas suppliers. For electricity, many things about your service remain the same and your incumbent utility will still deliver electricity to your residence and business, maintain the poles and wires and restore power in the event of a blackout. The local natural gas utility still maintains the pipelines and is responsible for repairing gas leaks and providing service. Therefore, if the lights go out, or a gas leak is suspected, consumers must still call their local utility for assistance and the local utility has an obligation to provide safe, adequate and proper service. The advantage of energy choice is that customers can choose an electric or natural gas supplier for generation service based on price or other factors such as environmental responsibility or “clean” electricity that is from renewable resources.

## How to shop



First things first: Energy choice means CHOICE. You are not required to switch energy suppliers. If you choose not to shop for a new supplier, your utility will continue to provide your energy supply with no further action required from you. If you stay with your current electric provider, the cost of the electricity will be based on the price of Basic Generation Service (“BGS”), which is the price for all the electricity that has been purchased by a utility through an auction to supply customers who have not actively chosen their own supplier.

Likewise, if you stay with your current natural gas supplier, the cost of the gas will be based on the price of Basic Gas Supply Service (“BGSS”), which is the price of natural gas purchased by the utility to supply customers who have not switched to a third-party supplier. Public utility companies do not earn a profit on BGS or BGSS energy, but resell it to you at the cost they paid.

## How to compare prices



The restructuring of the energy market is based upon the expectation that the market forces of competition among third-party suppliers will offer customers choice, lower prices and better service. In order to save money, you will need to find the “Price to Compare” on your energy bill which will be the BGS rate for electricity and BGSS rate for natural gas. You will save money if you can find a third-party supplier who offers electricity or natural gas at a price that is less than the “Price to Compare” on your energy bill. After you compare prices and gather the necessary information, you should be able to make an informed decision about whether it makes sense for you to switch suppliers.



## Gather information:



Switching energy suppliers does not guarantee that you will always save money. Below, we have included tips to assist you in gathering information before you decide whether to switch.

- ✦ Look over your energy bills from previous months (if you did not keep old bills, start today). Be aware of your pattern of energy usage and what you have been paying. Look to see if there are significant differences in your seasonal or time-of-day energy use.
- ✦ Look on your past bills for the “Price to Compare”. The “Price to Compare” will provide per-kilowatt hour charges for electricity, or per-therm charges for natural gas. You also will need to know your average monthly usage, which is also on your bill. When you have these numbers, you are ready to begin the comparison process.

- ✦ Obtain information about shopping for energy suppliers from your gas and electric utility. All of the utilities have a link on their website about energy choice.
- ✦ Collect and read offers from several suppliers. Insist on receiving a written copy of the supplier's agreement, which will include information about rates and services, prices, terms and conditions. If you are not fluent in English, ask whether the agreement is available in your first language.
- ✦ Look through the different offers and all their terms and conditions. As with any other purchase that you make, read your contract carefully and ask to have anything that you do not understand explained. Make sure that the contract states all terms clearly and that you understand them. If you do not understand all terms and conditions of the contract, ask for explanations.

**If you are not satisfied with an answer or are still unclear about a contract term, do not enter into the contract until you understand and accept its terms.**

**Here is a checklist of questions to ask your energy supplier:**



Is the rate fixed for the life of the contract, or is it a variable rate?

If the rate is fixed, does it include all the energy I will use?

If the rate is variable, how much will it vary and what will cause the variation?

(Some rates increase when you use more than a certain amount of energy; some vary based on the time of day when you use the energy.)

If the wholesale cost of energy purchased by the supplier drops below the retail contract price offered by my local utility, will the contract price adjust downward?

(Some rates vary constantly with the wholesale price of energy while with others the amount you pay will not necessarily decrease even when the supplier's costs are cheaper.)

Does the price include all taxes and fees?

Is there a late payment fee?

Is budget billing offered?



Is there a bonus for signing up?

Can I purchase both natural gas and electric services together from one supplier?

If so, does the supplier offer lower rates?

How long will the quoted price last before I have to “lock in” to the rate?

Is there a penalty or fee for early cancellation or termination?  
(You can always change suppliers, but ask if you will be subject to a cancellation fee if you choose to do so.)



Is there an energy-buying group (aggregation group) that I can join?

Does the supplier have a round-the-clock toll free number for customer assistance?

Who do I call if I have a billing dispute?

What remedies are available if I believe there are mistakes on my bill?

What methods are available to resolve my disputes with the supplier?

For a list of third-party suppliers licensed by the BPU for your utility service territory, please visit their website at: [www.bpu.state.nj.us/bpu/assistance/utility/](http://www.bpu.state.nj.us/bpu/assistance/utility/).

### **Understanding Your Natural Gas Bill**

The cost of natural gas is an important issue for all of us, especially during the winter months. However, when many people read their natural gas bills they don't understand where the charges come from and what the various terms mean. Having a clear understanding of the various terms and numbers on your natural gas bill is a good way to check for errors, help monitor your exact energy usage and promote conservation. Below, you will find a sample natural gas bill to explain the maze of numbers and terms found on your billing statement. We hope this information on your natural gas usage and specific charges will help you choose sensible, efficient energy solutions for your home.



**New Jersey  
Natural Gas**

1415 Wyckoff Road  
P.O. Box 1464  
Wall, NJ 07719  
www.njng.com



BELLVERIS GROUP

Billing or Service Telephone Numbers:

**CUSTOMER SERVICE** 1 - 800 - 221 - 0051  
**REPORTING GAS LEAKS** 1 - 800 - GAS - LEAK  
(1 - 800 - 427 - 5325)

ACCOUNT NUMBER <b>12-3456-7890-12</b>		John Doe 123 Street Lane Anytown, NJ 12345-6789				TOTAL AMOUNT DUE <b>\$314.82</b>		
BILL TYPE Monthly 003						DUE DATE <b>October 19, 2012</b>		
CURRENT METER READING IS Actual Read						SHOWS PAYMENTS RECEIVED BY October 04, 2012		
NEXT SCHEDULED READING On or about Nov 01		SERVICE ADDRESS <b>123 STREET LANE ANYTOWN NJ</b>				PLEASE READ REVERSE SIDE		
SERVICE PERIOD		METER NUMBER	METER READING		100'S OF CUBIC FEET USED (CCF)	BTU CONTENT	BILLING UNITS USED (THERMS)	THIS SERVICE PERIOD GAS CHARGES
FROM	TO		PRESENT	PREVIOUS				
Sep 05	Oct 03	00451474	3765	3747	18 x	1.062	19.11	29.25

Amount From Last Bill	374.33
Oct 01 Payment - Thank You	100.70-
Balance Forward	273.63
This Period Gas Charge	29.25
Oct 01 Express Pay Fee	.70
NJR Home Svcs: Service Contract(s)	11.24
<b>Total Amount Due</b>	<b>\$314.82</b>

Need to replace your hot water heater or heating system? Call NJR HOME SERVICES at 1-877-466-3657

School's open. Please drive safely.

Prevent the Silent Killer. Practice Carbon Monoxide Safety. See Bill Insert

BILL CALCULATION		USE COMPARISON (THERMS)	
19.11 Therms X .5837 BGS	=	11.15	
1.91 Therms X .5154 DEL	=	.98	
17.20 Therms X .5155 DEL	=	8.87	
Residential Customer Charge	=	8.25	
<b>THIS SERVICE PERIOD GAS CHARGES</b>		<b>\$29.25</b>	

Please return this portion with your payment. For address changes or comments, please call numbers shown above.

ACCOUNT NUMBER <b>12-3456-7890-12</b>	PREVIOUS BALANCE \$273.63	CURRENT CHARGES \$41.19	CURRENT CHARGES DUE October 19, 2012	TOTAL BALANCE \$314.82
------------------------------------------	------------------------------	----------------------------	-----------------------------------------	---------------------------

Make checks payable to NJNG.

Amount Paid \$



#BWNJRMJ  
#002917053#

**John Doe**  
123 Street Lane  
Anytown, NJ 12345-6789

**NJ NATURAL GAS CO.**  
P.O. BOX 11743  
NEWARK, NJ 07101-4743

053409302032 000519740000031482000002736300000000001

- ✦ Billing or Service Telephone Numbers – These numbers connect customers to the company’s 24-hour customer service lines. Use these numbers to request account information, report a problem with service, or express any of your concerns.
- ✦ Total Amount Due – This is the total amount the customer owes for the billing period. It includes the current monthly charge plus any unpaid balance from earlier bills.



- ✦ Due Date: This is the date by which payment must be made.
- ✦ Customer Name and Service Address: This is the responsible name(s) on the account. The mailing address may be different than the actual service address.
- ✦ Address: This is the address of the gas company to which written correspondence can be sent.
- ✦ Account Number: This is your customer account identification. For

faster service, refer to this number when communicating with your utility. If you receive service at more than one location, you will have a different account number for each location.

- ✦ Bill Type: This indicates the billing cycle by which the gas company charges you. In most cases customers are billed monthly.
- ✦ Current Meter Reading: This section indicates if your current meter reading was based on an actual reading where the company physically reads your meter, or an estimated reading where the company charges you based on the weather and past usage. An estimated reading is generally done when the weather is too bad to permit a meter reading or when no one is home to allow meter access. Please note that when a utility estimates an account for 4 months, they must mail a notice to you on the fifth and seventh month explaining that your meter must be read. A utility **may** discontinue service if at least eight months have passed since they were last able to obtain a reading.
- ✦ Next Scheduled Reading: This is the approximate date that the gas company will perform its next meter reading.
- ✦ Service Period: This is the period for which you are being billed. In this example, the customer is being billed for the period February 17<sup>th</sup> – March 15<sup>th</sup>.

- ✦ **Meter Number:** This is the serial number of the meter that is recording your gas usage.
- ✦ **Meter Reading Information:** This section details your current meter reading versus your previous meter reading from the last billing cycle. Your previous reading is subtracted from your current reading to determine usage for the current service period.
- ✦ **Cubic Feet Used:** This number indicates the volume of gas used. It is calculated using the difference between your present and previous meter reading.
- ✦ **Billing Units Used:** This is the actual number of therms used during the billing period. This number is calculated by multiplying the number of cubic feet used by the British Thermal Unit (BTU) content. A British Thermal Unit is the amount of heat required to raise the temperature of one pound of water by one degree Fahrenheit.
- ✦ **Service Period Gas Charges:** This is the total monthly charge for the current billing cycle.
- ✦ **Account Summary:** This section contains your previous balance, any payments received during the billing period, your current gas charges and, if applicable, your home services monthly payment.
- ✦ **Bill Calculation:** This section shows the prices and method used to calculate your bill. It also distinguished between the cost of the fuel itself. (Basic Gas Supply Service or BGSS) and the cost of delivering it (represented by DEL for Delivery Charge). These prices are calculated based on the number of therms consumed. During certain times of the year, this section will also include a “balancing charge” (usually between Nov. and March) that covers the cost of balancing customer consumption with actual gas deliveries, which ensures and adequate gas supply. Also, this calculation includes the monthly customer charge for receiving utility service. The BGSS charge is the amount to use to “compare” to other third-party supplier offers.
- ✦ **Use Comparisons:** This section compares the amount of gas used this month to the amount used in the same month, a year ago. In this example, the bill compares March 2003 to March 2004.



## Understanding Your Electric Bill

### Monthly Statement AUGUST 2012

Account number 123 45 678 90 Invoice number: 123456789123

#### For service at

123 Main Street  
Anytown, N.J.  
12345-6789

1 800 436-PSEG (7734)  
Emergencies 24 hours/7days  
Customer service  
7 AM - 8 PM Mon - Fri  
7 AM - 5 PM Sat

Visit our website  
www.pseg.com

Inquiries by mail  
PSE&G  
PO Box 14444  
New Brunswick NJ 08906-4444

#### Important Dates

Your payment  
is due September 11, 2012

Your meter(s) are scheduled to be  
read on or about September 24.

To make a payment from a credit  
card Log In to **My Account** at  
pseg.com or call 1 800-704-3289

If you'll be away on your meter  
reading day, Log In to **My  
Account** at pseg.com or call 1  
800 622-0197 before the  
scheduled date, to submit your  
reading.

John Smith  
123 Main Street  
Anytown, N.J. 12345-6789

#### Account Summary

PSE&G balance from last bill	\$402.32
Payment received Aug 13 - Thank You!	-402.32
Current PSE&G - Electric	284.76
<b>Total Amount Due On Sep 11, 2012</b>	<b>\$284.76</b>

This bill reflects changes in your electric delivery charges, effective August 1, 2012. The bill impact of this change for a typical residential customer receiving BGS supply service from PSE&G, and using 7,360 kilowatthours per year, will be an annual increase of \$0.44, or approximately 0.03%. Tariff information may also be found by visiting [www.pseg.com](http://www.pseg.com).

**Learn how to manage your energy costs.** Visit [pseg.com/saveenergy](http://pseg.com/saveenergy) where you can find helpful energy saving information. No internet access? Request a FREE Energy Savers brochure by calling 1-800-854-4444.

**Save money on your central air conditioning this summer!** Sign up for PSE&G's Cool Customer Program and receive a credit of up to \$50 on your electric bill, plus a new FREE programmable thermostat (\$250 value). To learn more, call 1-888-504-4028, or see the enclosed bill insert.

**Our goal is to keep the power on, but if there is loss of power:** stay away from downed power lines, keep refrigerator and freezer doors closed, use caution with candles, and turn off lights and appliances to avoid overloading circuits once power is restored.

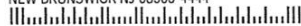
0000284769 00000000004



To help us make things  
work for you. Please return this  
portion with your payment. Make  
checks payable to PSE&G. Do  
not fold checks. Do not write  
on, staple, paper clip or  
tape payment to the coupon.  
Be sure payment address shows  
through window.

**Total Amount Due On Sep 11, 2012** **\$284.76**

PSE&G CO  
PO BOX 14444  
NEW BRUNSWICK NJ 08906-4444



\$

Amount enclosed

August 2012 Page 2 of 3  
 Account number 123 45 678 90 Invoice number: 123456789123  
 Visit our website: www.pseg.com

**Electronic Check Conversion**

When you pay by check, you authorize PSE&G to either use your check to make a one-time electronic fund transfer from your account, or to process the payment as a check transaction. Funds may be withdrawn from your account the same day we receive your payment. Your check will not be returned from your financial institution. If you do not wish to participate, call 1-800-436-PSEG.

**Customer Service Centers**

Open Monday through Friday, during the hours noted.

Bayonne, 608 Broadway	8am to 4:00pm
Burlington, 501 High Street	8am to 4:00pm
Camden, 1 Port Center	8am to 4:00pm
Elizabeth, 550 N. Broad Street	8am to 4:00pm
Hackensack, 214 Hudson Street	8am to 4:00pm
Hoboken, 615 Washington Street	8am to 4:00pm
Jersey City, 3 Path Plaza	8am to 4:00pm
Newark, 80 Park Plaza	8am to 4:00pm
New Brunswick, 1 Penn Plaza (Rt.27)	8am to 4:00pm
West Orange, 59 Main St.	8am to 4:00pm
Passaic, 651 Main Ave	8am to 4:00pm
Paterson, 301 Main St (30 Clark St)	8am to 4:00pm
Perth Amboy, 313 Madison Ave.	8am to 4:00pm
Plainfield, 120 West Seventh Street	8am to 4:00pm
Trenton, 28 West State Street	8am to 4:00pm
Union City, 4808 Bergenline Avenue	8am to 4:00pm

TDD number for the hearing impaired 1 800 225-0072

**Bill Form Definitions**

**Delivery:** This is the charge for delivering electricity, or for balancing and transporting natural gas, to homes. This includes the cost of government mandated programs designed to achieve public policy goals, such as energy conservation. PSE&G will continue to deliver electricity and/or natural gas to its customers and is still the company that customers call if they have problems with their service.

**Supply:** For electricity, this is the charge for generating electricity, including the cost of the transmission from generation facilities to PSE&G's local electric distribution system. For gas, this is the charge for the natural gas commodity including the cost of the interstate delivery to PSE&G's local gas distribution system.

**Basic Generation Service (BGS):** This is the charge for generation of electricity for those customers who do not choose a competitive electric supplier. The BGS charge includes the costs for Energy, Generation Capacity and Transmission.

**Basic Gas Supply Service (BGSS):** This is the charge for the gas commodity for those customers who do not choose a competitive gas supplier.

**Securitization Transition Charges:** The Electric Delivery charges include costs and associated taxes for transition bonds and for BGS transition bonds collected by PSE&G as servicer on behalf of PSE&G Transition Funding LLC and PSE&G Transition Funding II LLC, respectively.

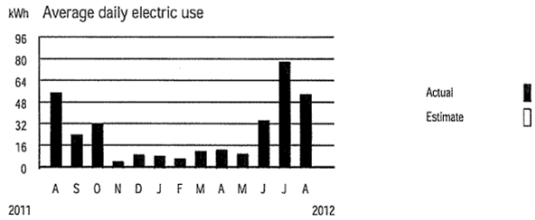
August 2012 Page 3 of 3  
 Account number 123 45 678 90 Invoice number: 123456789123  
 Visit our website: www.pseg.com

**PSE&G Electric**

Usage	Meter
Actual reading Aug 23	67149
Actual reading Jul 25	65561
<b>Total kWh</b>	<b>1588</b>

Charges	PoD ID:	Rate - RS
<b>Delivery</b>		
Service charge		\$2.52
<b>Distribution charges</b>		
kWh charges	124 kWh @ \$0.063225806	7.84
Next	204 kWh @ \$0.067401961	13.75
Next	476 kWh @ \$0.063256303	30.11
Next	784 kWh @ \$0.067487245	52.91
<b>Sub-Total Delivery</b>		<b>\$107.13</b>
<b>Supply*</b>		
<b>BGS Energy</b>		
Charges	124 kWh @ \$0.108306452	13.43
Next	204 kWh @ \$0.117598039	23.99
Next	476 kWh @ \$0.105525210	50.23
Next	784 kWh @ \$0.114770408	89.98
<b>Sub-Total Supply</b>		<b>\$177.63</b>
<b>Total electric charges</b>		<b>\$284.76</b>

*\*The total supply amount (\$177.63, or an average of \$0.111858 per kWh) is your Price to Compare for this month should you consider another electric supplier for these services. Your Price to Compare varies each month depending upon your usage pattern.*



**Energy Use Comparison**

This chart represents your energy use for the billing months shown in the current year compared to last year.

\* = Bill period greater or less than 1 month  
 E = Estimated

	Avg. temp		Electric - kWh	
	2011	2012	2011	2012
AUG	80	78	1616	1588
JUL	84	81	1584	2209
JUN	76	72	1808	1203



different than the actual service address).

- ✦ Account Number: This is your customer account identification. For faster service, refer to this number when communication with your utility. If you receive service at more than one location, you will have a different account number for each location.
- ✦ Customer and Mailing Address: This is the name of the persons responsible for the account and the mailing address (this may be different than the actual service address).
- ✦ Phone Number: This is the number for your utility's 24 hour customer service line.
- ✦ Inquiries Via Mail: This is the address where you can send written correspondence to the utility.
- ✦ Due Date: This is the date by which your total amount due must be paid.
- ✦ Meter Reading Information: This is the date of your next scheduled meter reading. Your utility also provides telephone numbers to re-schedule your next meter reading if you are not available on that day. You can also read the meter yourself and call in the reading (See page 4 on how to read your meter). Keep in mind if you read the meter yourself, it is still considered an estimated reading.
- ✦ Account Summary: This section contains your previous balance, any payments received during the billing period and your current electric charges.
- ✦ Total Amount Due: This is the amount that must be paid by the due date.
- ✦ Messages: Look here for messages from your utility for money saving ideas or special customer events.
- ✦ Customer Service Centers: Your utility has several customer service centers located throughout their service territory where you can pay your bill or obtain customer service assistance.



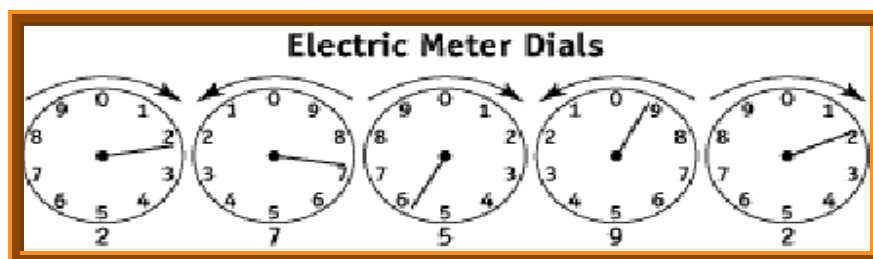
- ✦ **Bill Form Definitions:** Your utility provides definitions of terms found on your bill to help you better understand your bill.
- ✦ **Usage:** This is the amount of kilowatt-hours (kWh) used during the billing period. This amount will vary due to the number of days in the billing period, family size, appliance use, temperature, etc. Your usage is based on either an actual meter reading or an estimate. Utilities must maintain a regular meter reading schedule and make a reasonable effort to read your meter. Please note that when a utility estimates an account for 4 months, they must mail a notice to you on the fifth and seventh month explaining that your meter must be read. A utility **may** discontinue service if at least eight months have passed since they were last able to obtain a reading.
- ✦ **Meter Numbers:** This is the serial number of the meter recording your kilowatt-hour usage.
- ✦ **Rate Schedule:** This determines how you are billed. There are several different rate types including: residential, commercial or industrial. In this example, the rate type is RS or residential.
- ✦ **Delivery Charge:** This charge is for delivering power from the power plant over high-voltage transmission lines and then over lower-voltage distribution line to homes and businesses. Also included are charges for administering customer account services as well as other costs that the BPU allows the utilities to charge customers. Remember, regardless of which company supplies your power, your local distribution company will continue to provide the delivery of your electricity.
- ✦ **Supply Charges:** This is the cost of producing power. Your electric supply may, be purchased from the competitive market, if you choose. This section also provides your “price to compare”. In order to save money, you must receive your electricity from a supplier at a cost that is less than your “price to compare”. Your price to compare may vary each billing period depending on your usage.
- ✦ **Average Daily Electric Use:** This graph gives you a visual sample of your usage history. From this you can determine which months you use more electricity. Once you have lived in your residence for a 12-month period, you should begin to see a pattern in your chart. This will help identify which months to expect higher usage, and possibly help you see where you can decrease your usage.
- ✦ **Comparison Chart:** This chart compares your account activities from the current month, previous month and same month a year ago.

## How To Read Your Natural Gas/Electric Meter

Our energy needs vary widely – by season, day of the week, even by hour of day. Reading your own meter is one of the easiest ways to ensure that you are paying for only the energy that you use. New Jersey natural gas and electric utilities are required by law to maintain a regular meter reading schedule and make a reasonable effort to read all meters. However, from time to time your utility may not be able to get an actual reading from your meter. For example, if your meter is inside your home or behind a locked gate, you may see an estimated reading on your bill. Typically, the difference between the estimated and actual usage is adjusted when the meter is read by the utility company the following month.

There are two types of meters. One is a direct dial meter that can be read like a digital clock. If you have a direct dial meter, simply record the numbers in the order as they appear. The other type of meter has four or five clock-type dials that register the amount of electricity or natural gas your have used, similar to the way the odometer works in your car. What happens is when the hand on one dial makes a complete circle, the hand on the dial to its left moves up one number. As you can see in the diagram below, the hands and numbers on the dials run clockwise or counterclockwise, depending on the arrows at the top of the dial.

To get the most precise reading, start with the dial on the right. Always record the number the hand has just passed (remembering that the dial might be going counterclockwise) and not the number it is approaching. In the example below, beginning with the right dial the hand is directly on the 2, so you would record 2. The next dial to the left has the hand between the 9 and 0, so you would record 9. Continue reading the remaining two or three dials this way.



Once you have recorded all of the numbers, you then read them from left to right. In our example, you would have 29572. This is your current meter reading. Lets say this is an electric meter so to determine the amount of electricity you have used since the last time you recorded your meter reading, you would subtract your previous meter reading from the current reading. For instance, if your last reading was 28501, then the amount of kwh used is 1,071 kwh. Divide the kwh used by the number of days between readings to calculate the kwh per day. **Note:** Some utilities use meters that are read from right to left. Check with your utility to determine which direction you should read your meter.

Keep in mind that when the utility representative reads your meter, they do NOT set it back to zero. Therefore the dials keep turning until the next time the meter is read. Even if you choose a third party supplier only a utility employee or agent will read your meter. The utility will then share this information with your supplier. **Remember that all utility employees, be they meter readers or servicemen or women, wear identification badges with their name, photograph and the utility's logo prominently shown. If someone knocks on your door and says that he or she is with a utility, ask to see their ID badge. If you are not sure the person is with a utility, DO NOT LET THEM IN. Have them wait outside and call the utility to confirm the person's identity.**

Also, tampering with an electric or natural gas meter to make it show less consumption, or bypassing the meter entirely, is illegal and dangerous. When someone uses energy without paying for it, others pay more.

Electric & natural gas utilities are required to provide customers with accurate meters to measure the amount of electricity & natural gas being supplied. If you believe your meter is not registering correctly you are entitled to ask your utility to test your meter. Utilities must perform the test and provide the results free of charge, as long as you do not request that a test more than once every twelve months. Furthermore, you can ask that a representative of the BPU witness the meter test. The BPU charges a fee of \$5 for this service. The fee is refunded by the utility if the meter is found to be registering more than 2 percent fast. The form for requesting a BPU-witnessed meter test is available online at:<http://www.state.nj.us/bpu/pdf/reliability/electricmetertestapp.pdf>

### Estimated Bills

Here are a couple of things to remember about estimated bills. If you receive one, you are still required to pay the amount due. However, if you think the bill is too high you should call your utilities' customer service division and give them the meter reading yourself. If you call in soon enough, the company may send out a revised bill. Also, be aware that a customer meter reading is still considered an estimated bill under New Jersey's regulations.

Remember that your gas bill will vary from month to month due to several factors including:

### Weather



The shorter daylight hours and cold weather will increase your natural gas usage for running both your furnace and water heater. Likewise, in summer months, the long hot days will increase your electricity use for your air conditioning and refrigerator units.

## **Usage Habits**



Setting the thermostat higher during the cold winter months and filling up a tub to take baths can increase your natural gas usage. Setting the temperature on your air conditioner too low and leaving it on when you are not home will increase electricity usage in summer months.

## **Financial Assistance Programs**

Things sometimes happen that are beyond an individual's control. If a time comes when you have trouble paying your energy bill, take action quickly and do not wait!

The first thing to do is to call the utility and try to work out, if possible, with a payment plan. Customers should not be embarrassed to take the initiative to contact the utility. Getting a handle on a payment problem early on is better than waiting for the company to undertake collection efforts. Utility customer service representatives are trained to provide options and assistance regarding financial arrangements.

There are several financial assistance options for energy consumers. By calling the toll-free numbers below or accessing the Internet, you can obtain eligibility requirements, enrollment forms and registration/filing deadlines for each program.

**LIHEAP (800) 510-3102**

[www.energyassistance.nj.gov](http://www.energyassistance.nj.gov)

The Low Income Home Energy Assistance Program known as LIHEAP, is a federally funded program administered by the New Jersey Department of Community Affairs that provides low-income households, including renters, with assistance in paying heating bills, including electric, natural gas, oil, kerosene, wood, coal or propane gas heating costs as well as for necessary cooling costs. A household income must be income eligible to qualify for this type of assistance. The application period for this program typically runs from November through April.

**USF - Energy (866) 240-1347**

[www.energyassistance.nj.gov](http://www.energyassistance.nj.gov)

The State of New Jersey has created a Universal Service Fund ("USF") to help low-income households pay for electric and natural gas service. This utility ratepayer funded program is administered by the New Jersey Department of Community Affairs and if a consumer is eligible, this program can lower the amount owed on gas and electric bills. To be eligible for the USF you must meet income guidelines AND spend more than three percent of your household income on gas and/or electricity (or spend more than six percent of household income on electricity if you heat with electricity). There is no deadline period for submitting an application and it can be done at any time of the year.

**LIFELINE (800)792-9745**

[www.state.nj.us/health](http://www.state.nj.us/health)

The Lifeline Utility Assistance Program is for eligible low-income senior citizens and the disabled. Lifeline benefits help eligible homeowners and renters with electric and natural gas costs. You may apply for Lifeline by filing out the Pharmaceutical Assistance for the Aged and Disabled (PAAD) application. Lifeline is run by the Department of Health and Senior Services and you must meet income guidelines. There is no deadline period for submitting an application and can be done at any time of the year.

**TRUE PROGRAM 732-982-8710**

[www.ahanjtrue.com](http://www.ahanjtrue.com)

The Temporary Relief for Utility Expenses, funded by the New Jersey Board of Public Utilities, administered by The Affordable Housing Alliance, is a one-time assistance program designed to help low to moderate income New Jersey households who are experiencing economic hardship and struggling to pay their electric and natural gas bills. Eligibility requirements to participate in this program include that recipients are New Jersey homeowners and renters that have NOT have received USF or LIHEAP benefits in the past 12 months, that have documented notice of overdue payment for gas and/or electric service, and that have a past history of making regular payments towards their utility bills.

**NJ SHARES (866) 657-4273**

[www.njshares.org](http://www.njshares.org)

NJ SHARES is a not-for-profit organization which provides assistance to households in need of temporary help paying their energy bills due to a financial crisis. To qualify for NJ SHARES, a person or family must be facing a financial crisis and not be eligible for other income-based energy assistance programs. Recipients must also have a history of good-faith payments of their utility bills. Applications for NJ SHARES grants can be made at more than 150 participating social service agencies throughout the state.

**WINTER TERMINATION PROGRAM (800) 624-0241**

[www.bpu.state.nj.us](http://www.bpu.state.nj.us)

The Board of Public Utilities Winter Termination Program (WTP) prevents a regulated electric or gas utility from discontinuing service between November 15<sup>th</sup> and March 15<sup>th</sup>. Those that participate in specific programs such as USF, LIHEAP, PAAD, SSI to name a few, are protected by and included in the WTP. An additional “catch-all” category is included for people unable to pay their utility bills because of circumstances beyond their control such as unemployment or illness. To see if you qualify, please check with the BPU. It should be noted that customers participating in the WTP should make every

effort to pay as much of their bill as possible during the WTP period to avoid a large over-due balance at the end of the program.

**COMFORT PARTNERS (888) 773-8326**  
[www.njcleanenergy.com](http://www.njcleanenergy.com)

The New Jersey Comfort Partners Program is a free energy saving and energy education program for qualified low-income customers. This program is sponsored by the New Jersey Office of Clean Energy. Participants will receive energy saving measures in your home to help lower your energy bills. If eligible, some of the free services participants may receive are the installation of efficient lighting products; hot water conservation measures (hot water heater insulation, water heater pipe insulation, and energy saving showerheads); replacement of inefficient refrigerators; thermostats; duct sealing and repairs; heating/cooling equipment maintenance and other measures. This program is available through December of each year or while funds last.

**BUDGET BILLING**  
**Contact Your Utility**

Budget billing (also known as an equal payment plan) keeps your monthly energy bills the same year round so that during the times you use less energy, you are pre-paying for times when you use more energy (during a hot spell or a cold snap). The utility determines your monthly payment by calculating your average yearly energy consumption, adjusting it to correspond to current rates and dividing by twelve. You then pay this pro-rated amount each month. At the end of the budget plan year, your utility will “true up” your account and adjust your bill to reflect the actual usage over the year as determined by actual meter readings. Remember, although with budget billing you pay a set amount each month, you are still responsible for all of your energy use. Typically, you can enroll in a budget billing program at any time in the year and should contact your utility for details.

**DEFERRED PAYMENT PLAN**  
**Contact Your Utility**

Every residential utility customer is entitled to enter into a deferred payment plan each year with your utility. This plan can be used if you are having problems paying your utility bill or security deposit. For more information contact your utility’s customer service representative.

**OTHER PROGRAMS**  
**Contact Your Utility**

Finally, check with your utility regarding any assistance programs they may have for their own customers. For example, New Jersey Natural Gas has a fund called the Gift of Warmth to assist its own customers who are facing unanticipated financial hardships or who meet low-income standards.

## **Shut-Offs**



In New Jersey, utility companies are limited by law as to when and under what circumstances they are permitted to shut off a customer's service. A utility can suspend, curtail or discontinue service for any of the following reasons:

- ✱ To make repairs, changes or improvements to its system
- ✱ For compliance in good faith with any governmental order or directive
- ✱ For nonpayment of a bill or deposit
- ✱ For any of the following acts or omissions on the part of the customer
  - ⚙ refusing to allow access to the customer's premise
  - ⚙ tampering with the meter
  - ⚙ moving from the premises
  - ⚙ providing a utility's service to others without approval
  - ⚙ connecting and operating in a manner to produce disturbing effects on the service of the utility or other customers
  - ⚙ failing to comply with the terms and conditions in the utility's tariff
  - ⚙ failing to repair any faulty facility of the customer.

Utilities can only shut off your service for involuntary reasons between the hours of 8:00 A.M. and 4:00 P.M., Monday through Thursday, unless there is a safety-related emergency. Utilities cannot involuntarily discontinue service on Fridays, Saturdays, Sundays or on the day before or on a New Jersey State holiday absent a safety-related emergency.

In order for a utility to discontinue service for non-payment, a customer's arrearage must be more than \$100.00 and/or must be more than three months old. Also if the high temperature is forecast to be 32 degrees Fahrenheit or lower during the next 24 hours, electric and gas utilities cannot disconnect a residential customer. Likewise, if a customer is eligible for the Winter Termination Program and the high temperature is forecast to be 95 degrees Fahrenheit or more at any time during the following 48 hours, a utility cannot disconnect residential service for reasons of non-payment. Regulations also provide that residential service cannot be discontinued for nonpayment if a medical emergency exists.

For a full and detailed explanation of the regulations as to when a utility may discontinue service including notice requirements please visit: [www.state.nj.us/bpu/agenda/rules/](http://www.state.nj.us/bpu/agenda/rules/)

## **Utility Deposits**



According to state regulations, a utility can require you to pay a security deposit when either a customer has not established credit with the company or when a customer fails to pay a bill within 15 days after the due date printed on a bill.

The amount of the deposit is based on the average monthly charge over an estimated 12 month period increased by one month's average bill or in simple terms, 2 months. Furthermore, if the actual bills of the customer subsequently prove that the

deposit is either insufficient or excessive, the deposit may be changed and adjusted accordingly. Utilities are required to review residential customers' accounts at least once a year to see if the customer has established satisfactory credit, and, if so, refund the deposit to the customer with interest.

In order to prevent the imposition of a costly security deposit, it is important to contact your utility if you know that your payment will be more than 15 days late. Make a payment immediately and explain the reason for the lateness. Making arrangements for payment of a past-due bill may prevent the request for a deposit.

### **Utility Customer's Bill of Rights**



New Jersey has laws, rules and regulations in place to protect utility customers against unfair utility practices. The Board of Public Utilities has compiled a Utility Customer's Bill of Rights which is a synopsis of the most frequently cited sections of the New Jersey Administrative Code Title 14, Chapter 3. The Utility Customer's Bill of Rights is not meant to replace the regulations contained in N.J.A.C. 14:3 but is intended to give the utility customer a concise plain language guide to the regulations. Any application of the Utility Customer's Bill of Rights must be consistent with the regulations as contained in N.J.A.C. 14:3.

The Customer's Bill of Rights as set forth in N.J.A.C. 14:3 are as follows:

You shall not be asked to pay unreasonably high deposits as a condition of service nor to make unreasonable payments on past due bills.

You have the right to budget billing, or payment plans if you are an electric, or gas customer.

You are entitled to at least one deferred plan in one year.

You have the right to have any complaint against your utility handled promptly by that utility.

You have the right to call the Board of Public Utilities to investigate your utility complaints and inquiries. Your service may not be terminated for non-payment of disputed charges during a BPU investigation.

If you suspect it is not working properly, you have the right to have your meter tested, free of charge, once a year by your utility. For a \$5 fee the meter test will be conducted under the supervision of the BPU.

You have the right to a written notice of termination, ten days prior to the discontinuance of service.



Residential service may be shut-off, after proper notice. Monday through Thursday, 8:00 a.m. to 4:00 p.m. A utility may not shut-off residential service on Friday, Saturday, Sunday or a holiday or the day before a holiday also if a valid medical emergency exists in your household.

Winter Termination Program – If you are elderly or low income customer having financial problems paying your bill you should request the company to enroll you in a budget plan in accordance with your ability to pay. You are required to make good faith payments of all reasonable bills for service and in return are assured of the right to have gas and electric utilities service from November 15, to March 15 without fear of termination of such service.

If you live in a multi-family dwelling, you have the right to receive posted notice of any impending shutoff. This notice must be posted in a common area and/or sent individually to occupants.

You have the right to have a “diversion of service” investigation if you suspect that the level of consumption reflected in your utility bill is unexplainably high.

Service shall not be shut-off for non-payment of repairs charges, merchandise charges or yellow page charges nor shall notice threatening such discontinuance be given.

You have the option of having a deposit refund applied to your account as a credit or having the deposit refunded by separate check.

We at Rate Counsel urge you to know and familiarize yourself with your rights when it comes to utility service. This knowledge may help you avoid needless shutoffs and reduce the number of gas and electric disruptions. You can also view the Utility Customer’s Bill of Rights at: [www.state.nj.us/bpu/assistance/rights/](http://www.state.nj.us/bpu/assistance/rights/).

### **How And Where To File A Complaint**

Rate Counsel regularly receives inquiries regarding concerns and complaints about utility bills and service problems. Even though we do not represent individual customers or provide individual legal advice or process consumers complaints, we respond to all inquiries by providing useful information and directing the consumer to the appropriate agency.

If you have a problem with a utility regarding service delays, lack of service, appliance repairs, discontinuance of service, payment arrangements, billing issues, deposit requests or rates, you should first make the utility aware of your complaint and give them an opportunity to address your concerns. If you are not satisfied with the utility’s response, you should file a complaint with the Board of Public Utilities, the regulating state agency responsible for handling utility complaints.

You can call the BPU's Division of Customer Assistance at: 1-800-624-0241 or

Go to the BPU's website and file online at:

[www.bpu.state.nj.us/bpu/assistance/complaints](http://www.bpu.state.nj.us/bpu/assistance/complaints)

**Mail a written complaint address to:**  
**New Jersey Board of Public Utilities**  
**Division of Customer Assistance**  
**44 South Clinton Ave., 9<sup>th</sup> Floor**  
**P.O. Box 350**  
**Trenton, NJ 08625-0350**

Any complaint to the BPU should include the customer's name, address and phone number(s), the name of the utility about which you have a complaint; your account number, a detailed description of your complaint and a detailed description of any action that the company has taken. Make sure to keep a written copy and record of your complaint, the date sent and, if on the telephone, the name of the person with whom you spoke.

Additionally, under the BPU's Rules of Practice, N.J.A.C 14:1-1, et seq., if a consumer has a complaint against a utility you may file a petition which is a request for a formal hearing. The petition, should include the basic facts of your case, clearly written in numbered paragraphs, as well as a statement summarizing the type of assistance you may require. The original petition, plus four copies, must be filed with the Board. You must also include a filing fee of \$25.00 payable by check, with your petition. Checks should be made payable to: "Treasurer, State of New Jersey". It should be noted that the Board does not have jurisdiction to award monetary relief, hence you may wish to file against the utility in small claims court. You have the right to have any disputed amount put into an escrow account pending the resolution of your complaint.

No matter which way you choose to complain, be sure to do it as soon as possible. The longer you wait the more difficult it could be to resolve the problem.

### **Conservation**



Clearly, the less energy you use in your home, the lower your energy bill will be. Conservation gives us the most control to make dramatic differences in energy costs. You can decide whether to make no-cost changes like lowering your thermostat; low-cost changes like installing a low-flow shower head to reduce hot water consumption; or more costly changes that pay for themselves over time like the installation of Energy Star appliances.

### Tips for saving energy in the winter

Conservation is the best way to keep your energy bills down. The amount you can save depends on the efficiency of your furnace, the amount of insulation in your house, the layout of your house and the time of year.

- ✦ Try these tips during the winter and lower your bills. Most will cost you little or nothing:
- ✦ Set the thermostat at the lowest temperature that still keeps you comfortable. Most people are comfortable at 65 degrees to 68 degrees. At night, set the thermostat down to an even lower setting. Purchase a timer to do it for you to make it easy and routine.
- ✦ Open drapes or blinds to let the sunshine warm your home and give your thermostat a break.
- ✦ Move furniture and all other objects away from the front and top of vents and radiators so they do not block the heat.
- ✦ Have a qualified professional check the furnace to make sure it is operating efficiently and safely.
- ✦ Change or clean the filter on a hot air furnace once a month.
- ✦ Add insulation to attics and crawl spaces.
- ✦ Check for drafts coming from doors, windows, walls, ceilings and floors, then caulk and weather-strip them as necessary.
- ✦ Lower the thermostat setting on your water heater.
- ✦ Wrap an insulated water heater with an insulation blanket.
- ✦ Wear warmer clothing indoors.
- ✦ Close heating vents and leave drapes or blinds closed in rooms not often used.



### Tips for Reducing Your Energy Bill in the Summer

Practicing energy efficiency is very important in the summer months when air conditioners are at peak use. The following suggestions can reduce your energy usage and save you money:

- ✦ Turn off central air conditioning 30 minutes before you plan to leave your home. The house will maintain a cool temperature for that time.
- ✦ Central air-conditioning units are rated on their Seasonal Energy Efficiency Ratio, or SEER. You will save more energy with a higher SEER.
- ✦ When you shop for new air conditioning equipment, be sure you know the size of the space and the number of windows in the space to be cooled. Consult a professional as to the size of cooling equipment you will need. Avoid oversized units because they use more energy than is necessary and will not dehumidify the air in the room properly.
- ✦ Direct sunlight falling on a window air conditioning unit increases its workload.
- ✦ If you buy central air conditioning equipment, locate the compressor unit or heat pump in an outside area shaded by the house. Units should be kept clean and free of plants or any other objects that interfere with air circulation.
- ✦ Set the cooling thermostat as high as comfort will permit. The higher the setting, the more energy you save.
- ✦ Open windows during moderate weather or cool nights to admit outside air for cooling instead of operating air conditioning equipment.
- ✦ Operate your air conditioner on fan rather than cool cycle at night.
- ✦ Close cooling vents and turn off window air conditioners in unused rooms. Keep doors to unused rooms closed.
- ✦ Draw blinds, shades, or drapes to block the sunlight during the hottest part of the day.
- ✦ Attics should be ventilated to relieve heat buildup caused by the sun. Determine whether attic ventilation is adequate and, if necessary, improve airflow by adding or enlarging vents or installing an attic fan.
- ✦ Consider installing ceiling fans in rooms that are used the most.
- ✦ When it's not too hot, open windows and doors for cross ventilation.



- ✱ During the warmest times of the day, when electricity demand is highest, you can reduce heat in your house and save energy. Avoid using the oven, and wait until it's cooler at night to operate appliances like dishwashers, clothes washers or dryers or portable dehumidifiers. If you have an extra refrigerator in your basement or garage, unplug it during the hottest days.

### **Other resources for conservation and money-saving tips:**

The U.S. Department of Energy, Energy Efficiency and Renewable Energy Network (EERE) produces an excellent 36-page publication called Energy Savers Handbook. It is free to individuals, and can be ordered by phone at (877) 337-3463 or downloaded from their website at: [http://www1.eere.energy.gov/consumer/tips/pdfs/energy\\_savers.pdf](http://www1.eere.energy.gov/consumer/tips/pdfs/energy_savers.pdf)

### **Emerging Issues:**

In addition to representing consumers when electric or natural gas companies file for a change in rates or services with the New Jersey Board of Public Utilities, Rate Counsel has authority to investigate and present comments and testimony before the BPU to represent and protect the public interest. Rate Counsel also represents the interests of ratepayers in setting energy policy and in discussions regarding emerging issues related to utility regulation and the development of clean energy sources. Some of those emerging issues include: the State's Energy Master Plan and the State's Clean Energy Program.

### **Energy Master Plan**

New Jersey faces serious energy challenges that may result in significant environmental and economic impacts on our State. To combat these challenges, in 2008 New Jersey developed an Energy Master Plan (the "plan") to ensure that New Jersey customers will receive a reliable supply of electricity and heating fuels at a reasonable prices consistent with the State's environmental priorities. State law requires the plan to be revised and updated at least once every three years and in 2011, the plan was revised.

The 2011 plan outlined five goals that the state should pursue:

- 1. *Drive down the cost of energy for all customers*** – New Jersey's energy prices are among the highest in the nation. For New Jersey's economy to grow energy costs must be comparable to costs throughout the region; ideally these costs should be much close to U.S. averages.
- 2. *Promote a diverse portfolio of new clean, in-State generation*** – Developing efficient in-State generation while leveraging New Jersey's infrastructure will lessen dependence on imported oil, protect the State's environment, help grow the State's economy, and lower energy rates. Energy diversity is essential. Concentrating New Jersey's energy future on any one form of energy is ill-advised. Formulating incentives to foster the

development of both conventional and renewable technologies is required when market based incentives are insufficient.

- 3. *Reward energy efficiency and energy conservation and reduce peak demand*** – The best way to lower individual energy bills and collective energy rates is to use less energy. Reducing energy costs through conservation, energy efficiency, and demand response programs lowers the cost of doing business in the State, enhances economic development, and advances the State’s environmental goals.
- 4. *Capitalize on emerging technologies for transportation and power production***- Continue to encourage the creation and expansion of clean energy solutions, while taking full advantage of New Jersey’s vast energy and intellectual infrastructure to support these technologies
- 5. *Maintain support for the renewable energy portfolio standard of 22.5% of energy from renewable sources by 2021*** – To achieve these targets, New Jersey must utilize flexible and cost-effective mechanisms that exploit the State’s indigenous renewable resources.

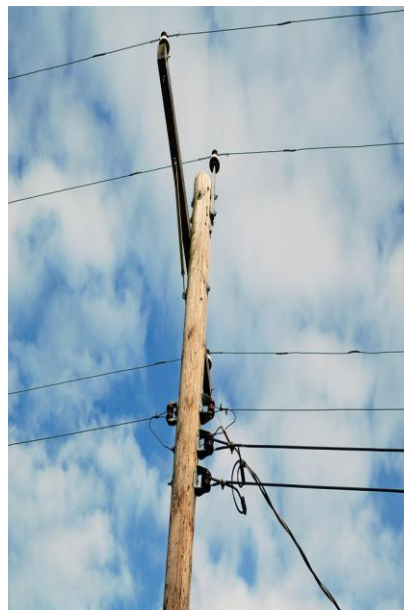
Rate Counsel was an active participant in the development of the Energy Master Plan and continues to advocate and make recommendations and assessments for the interests of ratepayers in the implementation of the Plan’s provisions and goals.

For more information on the Energy Master Plan go to: <http://nj.gov/emp/index.shtml>.

### **Clean Energy**



“Clean” energy is produced from renewable sources such as biomass, wind, or solar power. Fossil fuels, such as coal and oil and natural gas, have greater environmental impacts and are not renewable because they are limited resources. Unlike fossil fuels, renewable resources constantly renew themselves and are virtually inexhaustible. However, natural gas produces less emission than other fossil fuels which is why it is often referred to as the “bridge fuel” to use until we develop more renewable resources.



When the EDECA was signed into law back in 1999, it required the establishment of renewable energy and energy efficiency programs. In 2001, the New Jersey Board of Public Utilities established the Office of Clean Energy to administer New Jersey’s Clean Energy Program. These efficiency and renewable programs are administered by the New Jersey Board of Public Utilities’ Office of Clean Energy.

Since the inception of the Clean Energy Program thousands of New Jersey residents have taken advantage of the programs, services and incentives to save energy, money and reduce greenhouse gases. For New Jersey's residential customers there are several statewide energy efficiency and clean energy programs including:



***Home Performance with Energy Star*** – Save up to 30% or more on your home's energy costs while increasing its comfort, safety and durability. This program offers incentives, including low-interest financing to aid in new insulation, energy-efficiency light and appliances, and high efficiency heating and cooling systems.

***CleanPower Choice Program*** – This program is an easy way to choose electricity generated from clean, renewable power sources such as wind, solar, hydro, and landfill gas power.

***WARMadvantage & COOLAdvantage*** – This program provides rebates towards the purchase and installation of energy-efficiency furnaces, water heaters or central air conditioner units.

***ENERGY STAR Homes*** – New Jersey Energy Star Homes are built to be at least 15-35% more energy efficient than standard homes. These homes are built to meet the EPS's strict guidelines for superior energy performance.

***ENERGY STAR Qualified Products*** – ENERGY STAR products meet or exceed energy-efficiency guidelines set by the EPA and Department of Energy and use up to 50% less energy than other products. When shopping for new lighting, appliances, home and cooling equipment and other electronics more make sure they have the ENERGY STAR label.

***Renewable Energy Incentive Program*** – Harness the power of renewable energy with financial incentives to reduce the up-front installation costs for solar, small wind, and sustainable biomass residential and commercial systems.

***Home Energy Analysis*** – You can perform an on-line energy analysis to help you save energy and money. The on-line audit will provide you with do-it-yourself energy efficiency measures and suggestions for changes in energy consumption practices.

***New Jersey Comfort Partners Program*** – This program provides energy affordability measures for income-eligible households through installation of energy efficiency measures and equipment as well as personalized energy education and counseling.

With the Office of Clean Energy and its important initiatives, New Jersey is setting a powerful example for the future of energy conservation, energy efficiency and energy technology. The Division of Rate Counsel will continue to contribute and participate in all aspects of the Clean Energy Program and represent consumer interests.

If you are interested in learning more about the Clean Energy Program go to:  
<http://www.njcleanenergy.com/>

### **Solar Power**

There are several ways electricity can be produced. An environmentally friendly and renewable option is to use the sun's energy. Solar power can be created when sunlight is captured by a photovoltaic system. New Jersey is at the forefront in solar power development and is a leader in terms of solar power installations. Much of the State's success is due to New Jersey's Solar Financing Model, which relies on a Renewable Portfolio Standard ("RPS") and the use of Solar Renewable Energy Certificates ("SRECs"). Even though solar projects are no longer eligible for rebates, all projects must be registered under the SREC Registration program. SRECs represent all the clean energy benefits of electricity generated from a solar energy project. SRECs can be sold or traded separately from the power, providing owners a source of revenue to help offset the cost of installation.



Each time a solar installation generates 1,000 kWh of electricity, an SREC is earned. Solar project owners report the energy production to the SREC Tracking System. This reporting allows SREC's to be placed in the customer's electronic account. SRECs can then be sold on the SREC Tracking system, thus providing revenue for the first 15 years of the project's life.

If you are interested in learning more about renewable energy technologies like solar, wind and biopower, please visit the Office of Clean Energy's website at:  
[www.njcleanenergy.com/renewable-energy/home/home](http://www.njcleanenergy.com/renewable-energy/home/home)



## Energy Companies



### **Atlantic City Electric**

5100 Harding Highway  
Mays Landing, NJ 08330  
800-642-3780

[www.atlanticcityelectric.com](http://www.atlanticcityelectric.com)

### **Elizabethtown Gas**

300 Connell Drive, Suite 3000  
Berkley Heights, NJ 07922  
800-242-5830

[www.elizabethtowngas.com](http://www.elizabethtowngas.com)

### **Jersey Central Power & Light**

300 Madison Ave.  
P.O. Box 1991  
Morristown, NJ 07962  
800-662-3115

[www.firstenergycorp.com/jersey\\_central\\_power\\_light](http://www.firstenergycorp.com/jersey_central_power_light)

### **New Jersey Natural Gas**

1415 Wyckoff Road  
Wall, NJ 07719  
800-221-0051

[www.firstenergycorp.com](http://www.firstenergycorp.com)

### **Public Service Electric and Gas**

80 Park Plaza  
P.O. Box 570  
Newark, NJ 07101  
800-436-7734

[www.pseg.com](http://www.pseg.com)

### **Rockland Electric**

82 E Allendale Road  
Saddle River, NJ 07401  
845-352-6000

[www.oru.com](http://www.oru.com)

### **South Jersey Gas**

Customer Care Center  
P.O. Box 577  
Hammononton, NJ 08037  
888-766-9900

[www.southjerseygas.com](http://www.southjerseygas.com)

## WASTER AND WASTEWATER SERVICES

### INTRODUCTION

Water is a lifeline service essential to the survival of every living thing and as such the public health demands a clean and safe water supply. Water is cumbersome, expensive, and energy-intensive to move over long distances. Yet, New Jersey residents have traditionally enjoyed one of the best supplies of drinking water in the United States. Although residents continue to expect their drinking water to be clean, affordable and limitless, New Jersey water resources are being strained by the competing needs of the growing population, agriculture, industry and recreation.



#### **The Regulation Of New Jersey's Drinking Water Supply**

Essentially every aspect of our water supply is regulated: starting with the quality of water found in the natural environment, withdrawals and uses of the water, the way in which water can be used for human consumption, the treatment of wastewater, and finally its eventual return to the natural environment. These regulations occur at the federal, regional, state and local levels – often with more than one level of regulation applying to a particular activity.

In New Jersey the physical supply of water – that is, the withdrawal of water from the ground, reservoir, river or stream is regulated by the New Jersey Department of Environmental Protection (“NJDEP”) and the Delaware River Basin Commission (“DRBC”). The DRBC is a federally authorized interstate compact among the states that border on the Delaware River and its tributaries. The states that participate in this compact are Delaware, New Jersey, New York and Pennsylvania. The DRBC has existed for 50 years and its programs include water pollution abatement, water supply allocation, permitting, water conservation initiatives, regional planning, drought management, flood control and recreation.

In order to manage the quality and quantity of water within the Delaware River Basin, the DRBC requires that anyone withdrawing more than 10,000 gallons per day from a well or waterway must register with their relevant state agency (the DEP in New Jersey). The NJDEP in addition to assisting the DRBC has authority to set standards for the quality of the state’s water resources. In particular the NJDEP has developed detailed quality standards for both groundwater and surface water.

**The  
Regulation  
of New  
Jersey's  
Water  
Rates**

The New Jersey Board of Public Utilities (BPU) is the regulatory authority with a statutory mandate to ensure safe, adequate, and proper utility services at reasonable rates for utility consumers. The BPU regulates critical utility services such as water. However, not all water utility providers are regulated by the BPU. Water service that is provided by a municipality, county, water district or cooperative is usually not under the control or regulation of the BPU. The BPU's Division of Water oversees the regulation of all the investor owned water and wastewater utilities in New Jersey. Within the Division, the Bureau of Conservation & Engineering has the responsibility of analyzing and developing conservation initiatives to address the utilities use and reuse of the state's water supplies. The Bureau of Rates performs the primary analysis and processing of filings for rate requests made by water or wastewater utilities.

The BPU is responsible for deciding whether water and wastewater utilities under its jurisdiction provide safe, proper and adequate service at reasonable rates. Water utilities' performance is examined in light of state and federal minimum service standards when an application for a rate increase is reviewed. When a water or wastewater utility files an application with the BPU to increase or change services, Rate Counsel is a party to the case. Rate Counsel represents all consumers in rate cases, corporate structure cases such as mergers and acquisitions, and all other cases that affect rates that consumers pay and the services that consumers receive. Rate Counsel also evaluates the quality of services provided by water utilities and has become increasingly active in protecting the supply of clean, safe and affordable drinking water for consumers.



**Water  
Quality  
Issues**

Consumers in New Jersey have in recent years seen an increase in the cost of clean water. The cost of implementing federal and state environmental laws to maintain a safe and clean water supply is a major factor in driving up water rates. The Clean Water Act (CWA) and the Safe Drinking Water Act (SDWA) are federal laws designed to improve water quality and improve the safety of drinking water. The SDWA mandated the construction of new water treatment plants aimed at ensuring clean water for New Jersey consumers. The costs of building these new and expensive treatment plants have been almost entirely passed on to New Jersey water customers. Rate Counsel works to contain these costs by closely scrutinizing the engineering plans and



accounting methods used by the utilities to support their rate increase petitions.

The best long-term options for maintaining clean, safe, affordable water supplies are to keep existing water sources clean and to conserve existing clean water sources. Keeping existing water sources clean while also conserving and protecting existing clean water sources is necessary because New Jersey's drinking water supplies are finite. New Jersey's water sources are relied on to supply clean drinking water to all residents but they are facing increasing environmental stress from well contamination and drought conditions among other problems. These conditions highlight the need for long-term plans to protect the potable water resources of the State.

Several major initiatives advance New Jersey's progression towards implementing the most comprehensive water protection measures in the country. Among these initiatives are the establishment of the Highlands Commission and continued development of stormwater rules that will encourage the recharge of groundwater supplies with rainwater. In addition, the NJDEP has designated a special level of protection for a number of waterways in the State.

Rate Counsel supports these initiatives because they help decrease pollution of water bodies, and stave off the degradation of waterways by soil and silt runoff from development in sensitive areas. They should also help ease the financial pressures on regulated water and wastewater utilities that will provide relief to utility ratepayers while protecting precious water supplies.

New Jersey residents can help in maintaining safe, adequate, affordable and potable water supplies by becoming more knowledgeable about their water sources. Rate Counsel strongly believes consumer education to be a key factor in reducing costs and protecting the quality and quantity of our water supply for generations to come. Given the importance of water, consumers are encouraged to become more informed and involved in maintaining the safe and efficient delivery of state water resources.

### **Types of Water Systems**

New Jersey's water industry is diverse as there is a wide range of ownership structures, rates, water consumption levels, and utility sizes, each of which presents unique challenges. Below are two types of water systems found in New Jersey.

**Investor  
-Owned  
/ Public  
Utility**

An investor-owned utility is a business organization that provides utility services such as electricity, natural gas and in this case, water, but is managed as a private enterprise. An investor-owned utility owns all of the assets that provide their consumers with water utility services. There are approximately 45 investor

owned water and wastewater utilities in New Jersey and they are generally regulated by the BPU. Water utilities may acquire and divert sources of water supply, construct and maintain reservoirs, lay pipes, and install facilities to provide water utility service to consumers. Each water utility can also sell its water utility service at rates and terms that are approved by the New Jersey Board of Public Utilities.



**Municipal**

A municipal utility is owned and operated by a city government. Municipal utilities are not generally regulated by the BPU, but are subject to other laws governing municipal entities. However, a municipal utility that supplies water outside the town's borders to residents of neighboring communities will be subject to the obligations of a privately owned public utility, and is regulated by the Board of Public Utilities.



**Private Wells**

Many homes and businesses throughout New Jersey use private well systems to supply themselves with groundwater. There are three types of private drinking water wells: dug, driven, and drilled. As dug and driven wells are relatively shallow, they have a moderate to high risk of contamination from nearby land activities. Drilled wells reach deeper into the ground and must intersect bedrock fractures to extract ground water. Some of the older drilled wells may not have the same sanitary features that the modern wells have. Proper well-construction, continued maintenance and protection of the well area are key to having an uncontaminated water supply.

The New Jersey Private Well Testing Act is a consumer information law that requires sellers or buyers of property with wells to test the untreated ground water for a variety of water quality parameters and to review the test results prior to closing of title. Landlords are also required to test their well water. This test is carried out once every five years and the landlord is responsible for providing each tenant with a copy of the test results.

## **Drought**

A drought is a period of unusually persistent dry weather that can cause serious problems such as crop damage and water supply shortages. The severity of the drought will depend on the degree of moisture deficiency, the duration, and the size of the affected area. Water experts assess drought conditions and advise public officials as to what phase of drought preparedness is warranted in a specific region.

New Jersey's supply of water is refreshed by the State's usually ample and consistent precipitation. There are times when precipitation levels do vary and unfortunately our water usage does not fluctuate. For example during warm conditions, water use,

especially for irrigation, tends to increase. Therefore there are times when water usage must be limited when winter and spring precipitation do not sufficiently replenish the state's water supplies. Severe dry periods can trigger drought conditions.

Rate Counsel strongly supports the efforts of the State to ensure ample drinking water supplies for all residents and businesses in New Jersey. Rate Counsel works with other state agencies and public water vendors to ensure that the state's water supplies will remain secure and reasonably priced into the future. The DEP has established rigorous protocols for monitoring and responding to drought conditions, some of which are summarized below. For more detailed explanations and definitions you may go to the DEP's drought website at <http://www.nj.gov/dep/drought>.

### **Phases of Drought Preparedness:**

#### **Drought Watch:**

This phase is an administrative designation made by the DEP that alerts government agencies, public water suppliers, water users and the public in general, when drought or other factors begin to affect water supply conditions. A drought watch indicates that the DEP is closely monitoring drought indicators, including precipitation, stream flows and reservoir and ground water levels, and water demands. When under a drought watch, the public should exercise wise water use practices.

#### **Drought Warning:**

This phase initiates coordinated responses to imminent drought conditions by managing available water supplies. Drought warning conditions are declared by the Commissioner of the DEP. After declaring a drought warning, the DEP may order water purveyors to develop alternative sources of water and to transfer water around the State from areas with relatively more water to those with less. The objective of this stage of response to drought conditions is to avert a more serious water shortage that necessitates a declaration of a water emergency and the imposition of mandatory water use restrictions.

#### **Drought Emergency:**

This phase of drought preparedness can only be declared by the Governor. It is a concentrated management operation to coordinate all available resources needed to respond to actual emergency conditions. It is also an approach to restrict water consumption. Phase I of water use restrictions typically targets non-essential, outdoor residential water use. The first phases of water use restrictions seek to avoid any adverse impacts on the agricultural and business sectors. Those who are affected by the restrictions can apply for hardship exceptions.

### Knowing the rules in a drought emergency:

During an official drought emergency water restrictions are imposed on everyone in the state. Some of the typical elements of statewide water restrictions include:

#### Prohibition of lawn watering, with the following exceptions:



- ◆ Newly seeded or sodded grass may be watered for 20 days from the date of planting, but only for up to 45 minutes between proscribed hours.
- ◆ Grass may be watered up to five days after fertilizer, pesticide, or herbicide is applied, but only for up to 45 minutes between proscribed hours.
- ◆ The watering of plants, trees, shrubs and vegetable gardens is prohibited by any means other than by bucket, can or hand-held hose equipped with a nozzle that shuts off automatically when dropped.

#### Agricultural Water Use

- ◆ Food crops are exempt from all restrictions.
- ◆ Sod farms and nurseries can water fields and containers with sprinklers between proscribed hours.
- ◆ Retail outlets can water between designated hours.

#### Washing Cars

- ◆ No motor vehicles may be privately washed, except ambulances and fire trucks, unless there is a public health threat certified by the municipal department of health.
- ◆ Commercial car washes may remain open, but must meet certain requirements.

#### Food Service

- ◆ No water can be served in restaurants, clubs or eating establishments unless specifically requested by the patron.

#### Recreational Water Use is Prohibited, except that

- ◆ Golf course greens and tees may be watered with sprinklers or other mechanical means within prescribed hours.
- ◆ Clay tennis courts may be watered by sprinklers for no more than 10 minutes once each day between the prescribed hours.
- ◆ Partially filled pools cannot be drained except for maintenance.
- ◆ Outdoor use of water for ornamental purposes, including fountains, artificial waterfalls and reflecting pools, is prohibited.

## **Municipal Water Use**

- ◆ Using water to sweep or wash the streets, driveways, sidewalks or paved areas is prohibited, except for towns that use non-potable water or if the town certifies that a public health threat exists.
- ◆ Flushing sewers or fire hydrants are prohibited, except for public health or safety reasons.

## **Understanding Your Water Bill**

Every customer should understand the various terms and charges found in their water bill. With more than 40 investor owned water and wastewater utilities under the jurisdiction of the BPU, each water utility company has its own unique bill. Specific information that is provided and how it is organized on the bill itself will vary. But generally, water bills contain the following information listed below. If you have any questions about your bill, you should contact your water company's customer service department.

- ◆ Customer name, account number, billing address and service address, if different from the billing address.
- ◆ Name of individual, firm, association, corporation, authority or governmental entity providing water service.
- ◆ Office hours of water service provider.
- ◆ Telephone number of water service provider which the customer can use to inquire about the bill.
- ◆ Billing period: the specified period of service covered by the bill. Most water companies bill quarterly or monthly.
- ◆ Billing date.
- ◆ Due date: the date by which the bill must be paid to keep the account current.
- ◆ Current charges: amount charged for water during specified period covered by the billing.
- ◆ Statement of amount of water used or sold in gallons or indication that 100 cubic feet of water equals 748 gallons.
- ◆ Amount past due, if any.
- ◆ Rate or tariff price for water.
- ◆ Indication whether the bill is estimated, based on prior usage, or actually read from the meter.
- ◆ Total amount due: current charges, previous balances and interest amount on past due balances. Late payment charges only apply to municipal utilities authority customers.
- ◆ Rate type (i.e. residential, commercial).
- ◆ Meter number, meter readings, unit of measure, and historical consumption.
- ◆ Purchased Water Adjustment Clause (PWAC): a pass-through charge for water that the utility provider purchases from other water purveyors across the state.
- ◆ Purchased Sewerage Treatment Adjustment Clause (PSTAC): a pass-through charge for costs related to sewage treatment provided by county wastewater



authorities. This will only apply in areas where the utility provider operates the sewer collection system.

### **How to Read a Water Meter**



Learning how to read a water meter will allow you to review your bill for accuracy and usage and detect water leaks. Water meters can usually be found either in the basement, in a concrete box along the front curb or along an outside wall of the house. Some meters are read manually, but modern technology now permits automatic meter reading in some areas. Meters can be read from either a touch pad or over a telephone line. Therefore actual readings are made every month without the need to wait for meter readers. If water utility employees are being allowed into a home, they should always be asked to show identification, since they are required to wear photo identification badges.

There are two types of water meters that are in use today. Both types record water usage in units of cubic feet (Ccf) or gallons.

#### **Water Meter #1**

This looks similar to an odometer in your car and is read in the same way: left to right. The reading should only be taken from the figures shown under or above the words CUBIC FEET.

It is important to note that the number represents all the water that has passed through the meter since the meter was installed, not just since your last bill. Also, if your utility company goes by cubic feet increments, utilities will drop the last two digits.

An example: the meter above reads 81,710. This is the total number of cubic feet of water recorded since the meter was installed. If the charge is based on units of 100 cubic feet, the actual reading would be 817.

To determine your monthly water usage, write down the meter reading on a specific date. Then, take another reading exactly 30 days later. Subtract the old reading from the new reading and you will have the number of water units your household has consumed in 30 days.

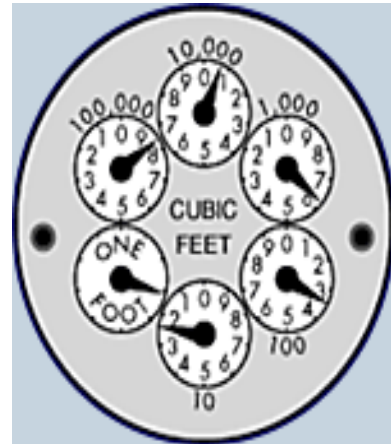
#### **Water Meter #2**

This looks like a set of small clocks, each with one pointer hand. These small dials will turn either clockwise or counter clockwise. This particular meter is an older style and is less commonly used.

To read this meter, start at the dial with the highest cubic feet rating, i.e., 100,000. Write down the number the pointer hand points to on the first dial. If the pointer hand is in between numbers, write down the lower number of the pointer hand. Repeat the procedure until all dials are read.

Determining water usage would be the same as with meter #1. Take a reading and repeat in 30 days. Subtract the old reading from the new one and you will have your water usage for that period.

If your meter has a small triangle on its face, that triangle is the low flow indicator. The triangle will spin if any water is flowing through the meter. This indicator can be very useful in detecting leaks.



## Leaks



A leak can occur either inside or outside your home, and it can waste hundreds of gallons of water a year. Some leaks can be easily seen or heard but others can go undetected. No matter the size, a leak will drive up your water costs and they should be repaired as soon as possible. If the water bill is unusually high, a simple investigation can save both water and money.

Checks for leaks should be made periodically in and around your home. You can detect a water leak by locating your water meter and recording the reading before you go to bed, and reading it again early in the morning before any water use. If by comparing the two readings, you find a difference, then you have a leak that needs repair.

Leaking indoor or outdoor faucets can be surprisingly large water wasters, wasting as much as 20 gallons of water per day. This problem can usually be resolved by replacing worn gaskets and washers, which cost pennies to replace. Toilet tanks should also be checked for leaks because they could do a lot of damage to any water conservation effort. A toilet run-on usually means that the flush or flapper valve isn't sitting properly in the valve seat at the bottom of the tank. Another inexpensive item, the valve, may need replacing. To test for a leaking toilet, put a few drops of food coloring in the tank, then watch for a few minutes. If colored water appears in the bowl, your toilet is leaking and is in need of repair. A simple method to check for leaks in dishwashers and clothes washers, is by looking for drips or stains underneath or behind these appliances. Sprinkler systems can also be checked for damaged sprinkler system heads and system leaks.

### **Filing a Complaint**

If you have a complaint against your water/wastewater utility regarding high bills, estimated bills, meter readings, billing complaints and meter testing you should contact:

New Jersey Board of Public Utilities  
Division of Customer Assistance  
44 South Clinton Ave., 9<sup>th</sup> Floor  
P.O. Box 350  
Trenton, NJ 08625-0350  
1-800-624-0241

If you have a question regarding a water/wastewater utilities rates and tariff you should contact:

New Jersey Board of Public Utilities  
Division of Water-Bureau of Rates  
44 South Clinton Ave., 9<sup>th</sup> Floor  
P.O. Box 350  
Trenton, NJ 08625-0350  
1-609-633-9800

If you have a questions regarding water/wastewater service quality or conservation issues you should contact:

New Jersey Board of Public Utilities  
Division of Water  
Bureau of Conservation & Engineering  
44 South Clinton Ave., 9<sup>th</sup> Floor  
P.O. Box 350  
Trenton, NJ 08625-0350  
1-609-633-9800

If you have a complaint with your utilities water quality you should contact:

New Jersey Division of Environmental Protection  
Water Supply Administration  
Bureau of Safe Drinking Water  
401 East State Street  
P.O. Box 426  
Trenton, NJ 08625-0426  
609-292-5550

## **Financial Assistance**

Information about financial assistance programs can be found on page 17 in this handbook. You should check with your water/wastewater utility regarding any assistance programs they may have for their own customers. Below are programs offered by New Jersey's largest water utilities.

### **New Jersey American Water Company**

Customer service representatives are prepared to work with customers on a plan to pay the balance of a bill over time. A customer may also be qualified to receive assistance through the Low Income Payment Program and H2O Help to Others Program™.

If paying a bill by the due date is not possible, the customer should contact the customer service center immediately, before the due date. NJAWC's customer service representatives are available 24 hours a day, 7 days a week. Customer service representatives are prepared to work with the customer to determine payment plan options that may be available.

For customers whose accounts begin with 18, call: 1 (800) 652-6987

For customers whose accounts begin with 52, 53, 54 and 55, call: 1 (800) 272-1325

New Jersey American Water has been assisting low-income customers who qualify through its H2O Help to Other Program™. Qualifying customers may receive a grant of up to \$500 to help pay their water bill and a discount on their monthly fixed service charge. For more information, go to <http://www.amwater.com/files/H2O%20-%20NJ.pdf> or contact the H2O Help to Other Program™ administrator, New Jersey SHARES, toll-free at 1 (877) 652-9426.

### **United Water New Jersey**

United Water has also made budgeting easier for their customers. Its budget billing plan lets customers pay the same amount each month for their water bill. Customers may sign up today or call their Customer Service Center for more information at the following numbers:

Bergen and Hudson counties: 1 (800) 422-5987

Sussex and Passaic counties: 1 (888) 770-6030

Lambertville: 1 (877) 565-1456

United Water also assists customers who are having difficulty paying their water bill due to financial hardship. If eligible, customers will receive assistance from United Water Cares, their customer assistance program. For more information regarding the program, call 1 (888) 942-8080 or visit [www.uwcares.org](http://www.uwcares.org) for more information.

## Conservation Tips

As demonstrated by recent droughts, an abundant supply of water is no longer guaranteed. Demand for water is always on the rise while the State's water resources are being strained by the competing needs of the growing population, agriculture, industry and recreation. New Jersey's usable supply is shrinking because of pollution, declining water tables, and prolonged drought conditions. As consumers we have the responsibility of reassessing our water use and water conservation activities. We must understand that water continually cycles through the environment, and both water treatment and water use rely on this cycle. Therefore, water conservation can ensure that the cycle will work for us well into the future. There are certain steps that can be taken to conserve water in and around our homes and businesses and we encourage every consumer to conserve water whenever possible.



### Tips For Conserving Water Inside Your Home

Below are some suggested steps that can add up to big water savings in the kitchen.

- ◆ Defrosting frozen goods under a running tap wastes water. Take food items out of the freezer early and place in refrigerator to allow plenty of time for defrosting.
- ◆ Clean fruits and vegetables in a partially filled sink and rinse them quickly.
- ◆ If boiling vegetables, use only enough water to cover the foods. Steaming uses even less water and also conserves more nutrients.
- ◆ Chill tap water in the refrigerator for drinking.
- ◆ Completely fill the dishwasher before you turn it on.
- ◆ Use ice trays in your freezer and turn off automatic ice makers.
- ◆ Install a water efficient aerator to reduce water flow.
- ◆ Make sure your taps are not dripping. Repair any leaks in and around your taps and faucets without delay.

The bathroom accounts for about 65% of the water used inside the home. Since we use the most there, it is also the area where potential water savings are the biggest and the easiest to achieve.

- ◆ A savings of 10 to 20 gallons of water can be made while shaving by filling the basin instead of letting the water run continuously.

- ◆ Turn off the tap while brushing your teeth, and use short bursts of water for rinsing.
- ◆ Install a high-pressure, low flow showerhead.
- ◆ A quick shower uses less hot water than a bath in a full tub. If you're taking a bath, filling it to half should be enough. While taking a bath, put in the plug and turn on the hot water. Let it run before adjusting the temperature with cold water.
- ◆ To decrease the amount of water stored and flushed in your toilet, consider filling a two liter plastic soda bottle with water and placing it in the tank.
- ◆ If purchasing a new toilet, consider one that uses less water than the five to seven gallons a conventional toilet uses.
- ◆ Flush the toilet only when necessary.
- ◆ A toilet run-on can waste as much as \$50 per year in water and sewer costs, but is a problem that can be inexpensively resolved.

A typical American household that does nearly 400 loads of laundry per year will use about 40 gallons of water per full load in a conventional washer. This alone accounts for about 2% of total indoor water use. You can reduce the amount of water used for clothes washing by planning ahead.

- ◆ When selecting a washing machine, consider one with conservation features, such as load size selector and variable water control.
- ◆ When using a washing machine, adjust the amount of water according to the size of the wash load. If your machine doesn't come with this feature, let the laundry accumulate until you have a full load before starting the machine.

Insulating your hot water tank and pipes can also save water. The insulation will keep the water hotter longer, thereby wasting less water from running the tap to reach the desired temperature.

### **Tips For Conserving Water Outside Your Home**

Especially during the summer months, the biggest drains on water resources are lawns and gardens. A well-thought out plan and a careful selection of the right plants coupled with wise watering habits can significantly reduce outdoor water use without affecting the beauty of your landscape.

- ◆ Take advantage of the natural climate conditions in your yard by grouping plants with similar water needs.
- ◆ Check your plants' watering needs by noting areas in the yard that are hot, dry, shady or damp.
- ◆ Grow grass where it provides functional benefit. Whenever possible substitute less water-demanding materials, such as ground covers, mulches, rocks and wood.

- ◆ A timed sprinkler system will save water and reduce water waste. A timer with a moisture sensor will compensate for changing weather conditions.
- ◆ Soil enhanced with organic matter allows for better water absorption and water-holding capacity.
- ◆ Use a broom or leaf-blower instead of a hose to clean sidewalks and driveways.
- ◆ Use a pail of soapy water to clean your car. Use the hose when you're ready to rinse it off.
- ◆ Collect rainwater in garbage cans to water plants, wash cars, windows, driveways or sidewalks.

**List of Regulated Water Public Utilities in New Jersey**

Applied Wastewater Management Inc.  
(Division of American Water Co.):  
2 Clerico Lane  
Hillsborough, NJ 08844  
(908) 359-5501

Aqua New Jersey, Inc.:  
10 Black Forest Road  
Hamilton, NJ 08691  
(609) 587-5406

Berlin Water Department, Borough of:  
59 S. White Horse Pike  
Berlin, NJ 08009  
(856) 767-0056

Bordentown Water Department, City of:  
324 Farnsworth Avenue  
Bordentown, NJ 08505  
(609) 298-0604

Cedar Glen Lakes Water Company:  
100 Michigan Avenue  
Whiting, NJ 08759  
(732) 350-2223

Cedar Glen West, Inc:  
11 West Lake Drive  
Manchester Township, NJ 08759  
(732) 657-5525

Dover Water Commission, Town of:  
100 Princeton Ave.  
Dover, NJ 07801  
(973) 366-4662

Fayson Lakes Water Company:  
160 Boonton Avenue  
Kinnelon, NJ 07405  
(973) 838-6226

Forest Lakes Water Company:  
45 Sleepy Hollow Road  
Byram Twp, NJ 07821  
(973) 786-6600

Gordon's Corner Water Company:  
27 Vanderburg Road  
Marlboro, NJ 07746  
(732) 946-9333

Lake Lenape Water Company:  
83 Eagle Chase  
Woodbury, NY 11797  
(973) 786-7412

Middlesex Water Company:  
1500 Ronson Road  
Iselin, NJ 08830  
(732) 638-7662

Midtown Water Company:  
1655 U.S. Highway 92  
Old Bridge NJ, 08857  
(732) 727-3300

Montague Water Company:  
266 Clove Road Suite 204  
Montague, NJ 07827  
(800) 272-1919

Mount Olive Villages Water Company:  
200 Central Avenue  
Mountainside, NJ 07092  
(973) 691-2239

New Jersey American Water Co.:  
1025 Laurel Oak Road  
Voorhees, NJ 08043  
(800) 652-6987



New Jersey-American Water Company  
(service territory formerly known as:  
Elizabethtown Water Co.):  
(800) 272-1325

Park Ridge Water Department, Borough  
of:  
53 Park Ave.  
Park Ridge, NJ 07656  
(201) 391-2129

Pinelands Water Company (subsidiary of  
Middlesex Water Company):  
1500 Ronson Road  
Iselin, NJ 08830  
(732) 634-1500

Ridgewood Water Department, Village of:  
131 North Maple Avenue  
Ridgewood, NJ 07450  
(201) 670-5521

Roxbury Water Company:  
79 Sunset Strip  
Succasunna, NJ 07876  
(973) 584-4118

Roxiticus Water Company:  
PO Box 605  
Cherry Hill, NJ 08003  
(877) 431-3999

SB Water Company:  
1920 Frontage Road Suite 110  
Cherry Hill, NJ 08034  
(856) 354-2273

Seaview Harbor Water Company:  
PO Box 507  
Longport, NJ 08403  
(609) 823-2626

Shore Water Company Inc.:  
105 23rd Avenue  
Seaside Park, NJ 08752  
(732) 793-0767

Shorelands Water Company:  
1709 Union Avenue  
Hazlet, NJ 07730  
(732) 264-5510

Simmons Water Company:  
124 State Route 284  
Sussex, NJ 07461  
(973) 875-4133

Tranquility Springs Water Company:  
PO Box 99  
West Milford, NJ 07480  
(973) 657-9730

United Water New Jersey:  
69 Devoe Place  
Hackensack, NJ 07601  
(800) 422-5987

**List of Regulated Wastewater Public Utilities in New Jersey**

Andover Utility Co., Inc.:  
525 Riverside Avenue  
Lyndhurst, NJ 07071  
(201) 460-9069

Applied Wastewater Management  
(Division of American Water Co.):  
2 Clerico Lane  
Hillsborough, NJ 08844  
(877) 725-0693

Aqua New Jersey  
(Woolwich and Maxim Systems):  
(877) 987-2782

Atlantic City Sewerage Company:  
1200 Atlantic Ave Suite 300  
Atlantic City, NJ 08401  
(609) 345-0131

Environmental Disposal Corporation  
(Customer service provided by American  
Water Co.):  
(877) 725-0693

Montague Sewer Company (owned by  
Utilities Inc.):  
266 Clove Road Suite 204  
Montague, NJ 07827  
(866) 277-5515

Mount Olive Villages Sewer Company:  
200 Central Avenue  
Mountainside, NJ 07092  
(973) 691-2239

Pinelands Wastewater Company  
(Subsidiary of Middlesex Water  
Company):  
1500 Ronson Road  
Iselin, NJ 08830  
(732) 634-1500

SB Sewer Company:  
1920 Frontage Road Suite 110  
Cherry Hill, NJ 08034  
(856) 354-2273

United Water Arlington Hills Sewerage  
Company:  
69 Devoe Place  
Hackensack, NJ 07601  
1-888-770-6030

New Jersey American Water Company (Sewer System) Contact number determined  
by service territory:

Ocean City: (800) 652-6987

Lakewood: (800) 652-6987 (Limited service territory)

Howell & Freehold (formerly the Adelpia System): (800) 652-6987

Elizabeth: (NJAWC provides, field, billing & customer services under  
contract to Liberty Water Co.-not regulated by NJBPU): (800) 272-1325

Avalon: (NJAWC provides field services under contract-not regulated by  
NJBPU): Emergency - (866) 317-3389; Non-Emergency - (866) 317-3379

Tewksbury Township, portion of Pottersville section: (800) 272-1325

United Water Great Gorge Sewer  
Company:  
69 Devoe Place  
Hackensack, NJ 07601  
(888) 770-6030

United Water Princeton Meadows:  
69 Devoe Place  
Hackensack, NJ 07601  
(888) 770-6030

United Water Vernon Sewerage Inc.:  
69 Devoe Place  
Hackensack, NJ 07601  
(888) 770-6030

United Water West Milford:  
69 Devoe Place  
Hackensack, NJ 07601  
(888) 770-6030



## TELECOMMUNICATIONS

### INTRODUCTION



For most of the 20th Century, AT&T had a monopoly on all telephone service in the United States. In 1982, a federal anti-trust suit forced AT&T to split off its local service providers into seven independent companies (one of which was Bell Atlantic, now Verizon). After the split, one local exchange carrier (LEC) served each local market. For most of us in New Jersey that was either Bell Atlantic, (now Verizon) or United Telephone, depending on where in the state you resided.

The next big change in telephone service came in 1996 when Congress passed the Telecommunications Act which opened all telecommunications markets to competition so that consumers could enjoy the benefits of increased choices, reduced prices, expanded services, and enhanced technology and innovation. The Telecommunications Act intended to eliminate prior statutory, regulatory, and economic barriers to competition that had effectively given each LEC a monopoly in its respective market and significantly altered the legal and regulatory framework governing the marketplace for local exchange telecommunications services.

In today's market, competition in the traditional wireline services market is declining. However, wireless carriers and Voice over Internet Protocol ("VoIP") providers (including cable companies) now offer consumers more choices when it comes to telephone service. But, as services have expanded, the Federal Communications Commission ("FCC") has begun limiting the regulatory role of states including New Jersey. There is cause to be concerned that there may soon be little state regulation of telecommunications, leaving consumers without sufficient recourse or protection.

#### The Role of the FCC & BPU

Because telecommunication services are provided on both intrastate and interstate levels, both the federal and New Jersey governments are heavily interested and involved in their regulation. The agency primarily responsible for federal telecommunications regulations is the FCC. The FCC develops and enforces the regulations necessary to implement the Telecommunications Act and other Congressional acts relating to telecommunications. Other interested federal agencies include the Federal Trade Commission (FTC), which regulates business practices including telemarketing. In New Jersey, public utilities, including phone and cable companies, are regulated by the BPU. The BPU enforces the New Jersey laws regulating utilities and is also responsible for implementing certain



FCC regulations. Currently, only the rates for stand-alone and single-line business telephone service remain regulated. Rates for other services have been deregulated. The terms and conditions of service, however, continue to be regulated by the BPU.

### **THE ROLE OF RATE COUNSEL**

Rate Counsel represents the interests of New Jersey consumers, both individuals and businesses, in matters involving utility regulation. Rate Counsel is involved in all proceedings in front of the BPU and frequently participates in FCC proceedings on behalf of all New Jerseyans, working to promote competition and ensure that ratepayers are charged reasonable and nondiscriminatory prices. Additionally, Rate Counsel strives to educate New Jersey consumers about utility services, empowering them to make smarter choices and save money.

Rate Counsel supports telecommunications competition in New Jersey. We believe that vigorous competition holds the best prospects for providing the greatest benefits to New Jersey's economy and its consumers by encouraging innovative new technologies and lower prices. Since New Jersey has the highest population density of all the states in the nation, New Jersey should be among the lowest cost states for delivery of network services of all kinds, including telecommunications. In telecommunications proceedings before both the BPU and the FCC, Rate Counsel seeks to ensure that the prices charged by carriers to you, the ratepayer, as well as to competing carriers wishing to interconnect their networks, reflect the inherent efficiency of providing telecommunications in a high population density environment. It is our firm belief that competitive pricing and advanced technology will encourage businesses, large and small, to remain in the state and to consider moving to New Jersey and can allow low income, retired, and other limited-income consumers to access the sophisticated technology essential to educational and economic success in the 21st century. However, not all telecommunication services are the subject of competition. Where the public is not adequately protected, Rate Counsel has supported continued regulation by the BPU.

### **CHOOSING YOUR TELEPHONE PROVIDER(S)**

Currently, telephone services fall into three categories: traditional wireline service (landlines), wireless service (cell phones), and voice over internet protocol (VoIP). Each service has its own pros and cons. Keep in mind that the right service for you may be any of these or a combination of them.

## Wire-line Services (Land-lines)

Wireline, also known as landline, services were once the only way to make telephone calls, and they still are the most reliable. Consumers can choose one company to provide all their wireline phone service or can pick separate carriers to provide local, local toll, and long-distance service. Local service allows calls in a small, local area including the surrounding towns. Local toll service allows calls within a specified region (called a Local Access and Transport Area, or LATA). New Jersey has three LATAs. Long-distance service covers calls to places outside your LATA, including all interstate and international calls.

### Wireline Pros and Cons

#### Pros:

- ☎ Highest call quality
- ☎ Reliability
- ☎ Variety of calling plans
- ☎ Ability to choose different local, local toll, and long distance providers
- ☎ Listing in the phone book
- ☎ Works during power outages

#### Cons:

- ☎ Fixed location, can only receive calls at home
- ☎ Does not work during phone outages
- ☎ Long Distance calls usually cost extra





### Wireless Services (Cell Phones)







Wireless service varies by phone and by carrier. Some phones only offer basic voice and text message services, but other “smartphones” are fully functional mini computers. Cell phone plans are usually either post-paid or pre-paid. In a post-paid plan, a consumer receives a bill at the end of the month for the cost of their plan and any additional services they used. Advantages of post-paid plans include a wider selection of phones. Disadvantages include a credit-check requirement, multi-year contracts, and high early termination fees. Pre-paid plans require a consumer to pay for service before using it. Pre-paid plans either allow the customer to buy credit in advance and pay per minute or per text or to buy a monthly bundle.

## Wireless Pros and Cons

### Pros:

-  Mobility, your service can go with you, even internationally
-  Extra services, like texting, photos, and data
-  Possibility of pay-as-you-go
-  Included long-distance service

### Cons:






-  Service depends on signal strength
-  Limited battery life
-  Ease of incurring extra fees for roaming, data, etc.
-  Long-term contracts may have high early termination fees.

## VoIP




Voice Over Internet Protocol (VoIP) service uses a consumer's existing broadband internet connection (like DSL or Cable). There are two types of VoIP service. Home-based VoIP service uses an adaptor to connect from the internet either to a normal telephone or to the phone jacks in your home. Once set up, home-based VoIP works just like traditional wireline service does, except that it may have added features. Computer-based VoIP is the other type of VoIP service. Computer-based VoIP uses software installed on your computer to make and receive calls over the internet.

## VoIP Pros and Cons

### Pros:

-  Good call quality
-  Unlimited usage plans
-  Better prices, especially for long-distance and international service.
-  Can probably keep your landline number
-  May include extra features

### Cons:

-  Requires a separate broadband internet connection and maybe a computer
-  Can only receive calls at home
-  Does not work during power or internet outages

## Choosing the Right Phone Service.

One way to save money on local toll and long distance service may be to enroll in a calling plan. Several companies offer a variety of calling plans. While phone companies provide that information, it can be confusing to make comparisons among their rate plans. For contact information for incumbent local exchange carriers doing business in New Jersey, see page A - 16.

## Know Your Needs

Before shopping for new phone service, look at your phone bills from the past few months. Ask the question, how much do you spend now? Who do you call most? How often do you call them? What time of day do you call them? Each of these factors will determine which pricing plan fits you best, whether it's an all-inclusive calling plan or measured-rate service.

### **Know What Rate Plans Are Available**

Over the course of a year, the average consumer spends hundreds of dollars on telephone service. Choosing which phone service(s) to use is a major purchase, so take your time and research options thoroughly. Telephone companies will usually send you information in writing if you request it.

### **Know the Terms**

Rate plans that bill at a per-minute rate or offer off-peak discount can vary. Know what increments of time the company uses to bill. If you make a lot of short phone calls, a plan that bills in a smaller increment might be better for you than a plan that counts by minutes. Plans that offer evening or weekend rates will vary based on when off-peak hours start. Know what hours each company considers off-peak.

### **Ask About Better Deals**

A carrier's advertisement may not reflect their best pricing plans. Always ask if there's a better deal and check to make sure you know what terms and charges are associated with it. When your current phone company advertises a better plan to new customers, they won't switch you to it unless you ask.

### **Be Aware of Switching Fees**

When switching your wireline local toll or long distance carrier, your local phone company may charge you a fee to make the switch. Call your new carrier and ask them to pay it. After all, they are gaining your business.

### **Don't Stop Shopping**

Telephone rates are changing all the time as new technology and competitors emerge. If you continue to check into rates periodically after choosing a telephone service provider, you may be able to find a better deal than was previously available.

## **More Information**

For more information on choosing the right telephone service, Consumer Action, a non-profit advocacy and education organization, offers a free guide to calling plans:

**Consumer Action**  
**221 Main Street, Suite 480**  
**San Francisco, CA 94105**  
[www.consumer-action.org](http://www.consumer-action.org)



## UNDERSTANDING YOUR PHONE BILL

Most telephone providers will send you a monthly bill. It is important to read your telephone bill every month to make sure you have been charged correctly and promptly discover unauthorized or fraudulent charges. Your phone bill will include charges for services, premium-rate calls, taxes, and other federally mandated charges. Bills for wireless or VoIP service will come directly from your provider. Your local service provider often prepares combined bills for local, toll, and long distance wireline service, even if you use different companies for each. Some wireline long distance carriers, like AT&T, directly bill their customers, so that you may receive a separate bill for your long distance service. Understanding the different charges on your bills will help you identify the best and most cost effective service options to meet your household communications needs. Charges on your monthly telephone bill may include:



### Monthly Service Charges

Most telephone plans have a monthly service charge. For unlimited plans, this will include all of the minutes you use. For measured-rate plans, this may include a base number of minutes above which you will be charged per minute. Your monthly service charge may also include a number of other features, such as Caller ID and 3-way Calling on wireline or VoIP plans and text messages and data for wireless plans.

### Usage Charges

If you have a measured-rate plan, usage charges will include minutes you use outside your monthly plan. Usage charges also include calls to premium numbers (900 numbers), any collect call charges you accept, 4-1-1 charges, roaming charges (for wireless phones), and charges for other extra services not included in your monthly plan. Check these charges carefully to make sure they reflect only services you actually used (see page A-10).

### One-Time Charges & Charges for Extra Features

Many carriers of wireline, wireless, or VoIP services charge service activation fees. When you start a new service, this fee will appear on your first bill. Charges for extra services not included in your rate plan (for example, Caller ID for many wireline customers) will also appear on your bill. Make sure to check these carefully to ensure that you are not a victim of cramming (see page A-10).

## Universal Service Charge



The Universal Service Charge supports the federal Universal Service Fund (USF). The USF is a federally-mandated and administered program to ensure the availability of affordable telephone service to all Americans by providing funds to the carriers that serve underserved communities. For example, the USF gives funds to local exchange carriers to help those with low incomes, those living in high-cost (usually rural) areas, to schools and libraries, and rural health care providers. These carriers either incorporate these funds into their revenue pool and thereby reduce the monthly service fees that their subscribers pay, or use the funds for consumer assistance programs like Lifeline and Link-Up.

## 9-1-1 Charges and other State & Federal Taxes

Most telephone services are also subject to several state and federal taxes. For example, local governments often impose 9-1-1 charges to cover the cost of providing emergency dispatch service. Additionally, some telephone services are subject to state and federal excise taxes.

## SLAMMING AND CRAMMING





Slamming and cramming are two common forms of fraudulent telephone billing which together cause the majority of consumer complaints regarding telecommunications.

### Slamming

“Slamming” refers to the unauthorized switching of a customer’s local, local toll, or long-distance carrier. Unscrupulous carriers often use deceptive devices to sign up additional customers illegally. Often, “slammers” will charge much more for service than the consumers’ original carrier would have. To detect slamming, you should read your phone bill each month and check to make sure that the provider billing you is the provider you chose. There are also phone numbers you can call to check your current service provider. To check your long-distance carrier, dial 1-700-555-4141. To check your local phone carrier and local toll providers, dial 1-(your area code)-700-4141.

### If You Have Been Slammed

The FCC slamming rules enable customers to seek relief without filing an FCC complaint.




-  Call your local telephone company and report that you have been slammed. Ask to be reconnected to your original carrier, and request that all “change of service provider charges” be taken off your bill.
-  Call your original provider and report the slam. Ask to be reconnected. The long-distance carrier will generally not charge for this switch.
-  Call the carrier that slammed you and instruct that all charges incurred during the first 30 days of “slammed” service must be removed from your bill. Any other charges should be reduced to the amount that would have been charged by your original carrier.
-  If you are not able to resolve complaints with the company that slammed you, you can file a complaint with the FCC. Contact information for the FCC is located on page A-14.

### **Cramming**

“Cramming” refers to billing telephone subscribers for unauthorized services or services that were not provided. FCC data shows that approximately 15% of American households are victims of cramming each year. The best way to recognize cramming is to carefully check your telephone bill, looking for provider names and services you do not recognize. Cramming charges are often vague, for example, “service charge” or “other fees” Although a cramming charge may be small, the \$2.00 you may not notice can add up for you over time and for the “crammer” who wrongfully charges thousands of customers.

### **If You Have Been Crammed**

If you think you have been crammed, you have several options:

-  Contact the company that is charging you and ask that the unauthorized charge be removed.
-  If that fails, call your local telephone company and ask them to remove the fraudulent charge.
-  You can also file a complaint with the BPU (for in-state telephone services) or the FCC (for interstate, international, and non-telephone services). Contact information for both is located on page 63.

### **DO NOT CALL: PREVENTING TELEMARKETING**

Want to stop telemarketing calls? You can! The Federal Trade Commission and the NJ Division of Consumer Affairs both regulate the activities of telemarketers. The FTC currently maintains a national Do Not Call list for home and cell phones. By registering, you also automatically register on New Jersey’s list. Starting 31 days after you register, telemarketers may no longer call your phone number without your permission. The Do Not Call registry does not apply to most non-

profit organizations, political organizations, and entities that have an established business relationship with you.

### **Registering for Do Not Call**

You can register online at [www.donotcall.gov](http://www.donotcall.gov). You can also register by calling (888) 382-1222 from the phone number you would like to register. The hearing impaired should contact (866) 290-4236. Do Not Call registration is free and does not expire. The FTC does not contract out with any third parties to accept Do Not Call registrations, so be wary of telemarketing solicitations offering to register on your behalf for a fee.




### **How do telemarketers get telephone numbers?**

Often, telemarketers purchase names, addresses, telephone numbers and other personal information from companies, such as credit card companies and magazine publishers, to whom customers have given personal information.

Sometimes, sales organizations call telephone numbers in numerical order (973) 555-1000, 1001, etc., and do not know the names of the persons being called.

### **Are the telemarketers breaking the law?**

Federal and state law limits how and when telemarketers may contact you. These laws also protect your rights to limit unwanted telemarketing solicitations. Make sure you know your rights:

-  Telephone solicitations are only permitted between 8 am and 9pm.
-  A person making telephone solicitation must state his or her name, the name of the entity on whose behalf the call is being made, and a telephone number or address at which that person or entity may be contacted.
-  Unsolicited calls from a computerized or artificial voice are generally prohibited except when the call is made by a non-profit organization.

### **How else can I limit telemarketing calls to my home?**

Avoid giving your personal information to commercial entities. If a business requires your phone number, send a written request telling them not give or sell your name and personal information to others. Ask for written confirmation of your request as well.

When you receive a telephone solicitation, tell the caller that you wish to be added to their “Do Not Call” list and that you do not want to receive any further solicitations. The FCC requires callers to honor your request for ten years. These limitations may not apply to non-profit or political organizations.


Write the Direct Marketing Association telling them that you do not want to be on telemarketers' lists. Be sure to include your name, telephone number and address. The Direct Marketing Association advises telemarketers that you do not wish to receive their calls. While this may not end telemarketing calls completely, it can cut down on the number of calls you receive. You can write the Direct Marketing Association at the following address:


**Telephone Preference Service  
Direct Marketing Association  
P.O. Box 9014  
Farmingdale, New York 11735-9014**



If you believe a telemarketer has violated your rights or if you have questions about telephone solicitations, contact the FTC at [www.donotcall.gov](http://www.donotcall.gov) or at the address and phone number on page 63.



## AREA CODES

Telephone numbers in most of North America is organized geographically by area codes. Area codes, the first three digits of a telephone number, are simply a geographic system for assigning phone numbers. Area codes themselves do not—and should not—affect consumer's rates, which are based on distance regardless of area code. In the last fifteen years, the number of area codes in New Jersey tripled from three (201, 609, 908) to a current total of nine!

 Between 1997-1999, three new area codes were added in New Jersey: (973, 732, 856). These new area codes were introduced by a “geographic split”, cutting existing geographic areas in two to create a new area code. Customers in the new geographic areas were assigned the new area codes, and were required to change their area codes.

 In 2001, another three new area codes were approved in the existing geographic areas covered by 201, 973, and 732. These new area codes (551, 862 and 848) were implemented through an “overlay” in which the new area code is added to the existing geographic area. These geographic areas now have two area codes, as noted on the map. New numbers use the new area codes. If you live in one of these areas, you will need to dial the area code before every call, even if the number you are dialing has the same area code as you do.

 201 /  551

 973 /  862







 732 /  848

## TELEPHONE FINANCIAL ASSISTANCE

Lifeline and Link-Up are federal programs that provide discounts on monthly bills and/or a reduced installation or hook-up fees for residential telephone customers. Lifeline provides a monthly discount on basic local telephone service for eligible consumers and is available for only one phone line per eligible home. Link-Up provides eligible customers with discounts on connection charges for new local telephone service and may enable you to finance your portion of the connection charges interest-free for one year. The discount is available for only one telephone line per eligible home.

Eligibility is based on your income or participation in other assistance programs. In general, if you participate in: Supplemental Security Income (SSI), Temporary Assistance to Needy Families/Work First New Jersey (TANF) General Assistance, Lifeline, Pharmaceutical Assistance to the Aged and Disabled (PAAD), Food Stamp Program, Home Energy Assistance Program (LIHEAP/HEAP) of Medicaid you may also qualify for telephone assistance. Lifeline and Link-Up are administered by your local telephone companies and will not help with the cost of long distance calls.

The following list of telephone service providers participate in Lifeline and LinkUp programs in New Jersey:

-  Verizon – Call NJSHARES at 1-888-377-3399 or visit them at [www.njshares.org](http://www.njshares.org)
-  CenturyLink – Call 1-800-201-4099 or visit them at [www.centurylink.com/Pages/Support/LifeLine/](http://www.centurylink.com/Pages/Support/LifeLine/)
-  Warwick Valley Telephone Company – Call 1-800-952-7642
-  Tracfone - Call 1-800-977-3768 or visit them at [www.safelink.com](http://www.safelink.com)
-  Nexus – Call 1-877-870-9222
-  Virgin Mobile – NJ residents call 1-888-898-4888 or visit them at [www.assurancewireless.com](http://www.assurancewireless.com)

## Filing a Complaint

If you have a complaint with your telecommunications provider, contact any of the agencies below depending on the type of complaint you have. Make sure you keep copies of all written complaints whether sent by hard copy or by e-mail and the dates and name of persons spoken with if you call.

### BPU

Complaints regarding in-state services or charges can be filed with the New Jersey Board of Public Utilities, on their web site: [www.bpu.state.nj.us/home/bpu/assistance/complaints](http://www.bpu.state.nj.us/home/bpu/assistance/complaints) or by calling 800-624-0241. Complaints can also be filed in person or by letter to their offices:

**New Jersey Board of Public Utilities  
Division of Customer Assistance  
44 S. Clinton Ave., 7<sup>th</sup> Floor  
Trenton, NJ 08625**

## FCC

Complaints about charges for interstate and international telephone related services, slamming, wireless telephone services, internet services, and telemarketing can be directed to the FCC online at [www.fcc.gov/complaints](http://www.fcc.gov/complaints), by phone at 1-888-225-5322 or 1-888-835-5322 for TTY, and by mail at:

**Federal Communications Commission  
Consumer & Governmental Affairs Bureau  
Consumer Complaints  
445 12<sup>th</sup> St., SW  
Washington, DC 20554**

## FTC

Complaints about telemarketing and non-telephone, “content”-related services (such as psychic lines or dial-a-joke) can be filed with the Federal Trade Commission (FTC). Information on filing a complaint can be obtained from the FTC either online at [www.ftccomplaintassistant.gov](http://www.ftccomplaintassistant.gov), by calling (877) 382-4357 or (866) 653-4261 for TTY, or by writing the FTC:

**FTC-CRC  
600 Pennsylvania Ave., NW  
Washington, DC 20580**

## Consumer Affairs

If you have registered your telephone number on the federal registry for at least three months and are still receiving telemarketing calls, you may contact Consumer Affairs at:

**Division of Consumer Affairs  
P.O. Box 45025  
Newark, NJ 07101  
888-NJNOCALL (888-656-6225)  
[www.njconsumeraffairs.com](http://www.njconsumeraffairs.com)**

## RATE COUNSEL

If you are unsure where to direct your complaint, Rate Counsel can help. Rate Counsel can be contacted at: by phone at: 609-984-1460, or by mail at:

**Division of the Rate Counsel  
140 E. Front St, 4<sup>th</sup> Floor  
P.O. Box 003  
Trenton, NJ 08625  
(609)-984-1460**

[www.nj.gov/rpa/information/question/](http://www.nj.gov/rpa/information/question/)

## TELECOMMUNICATIONS SERVICE PROVIDERS IN NEW JERSEY

Listed below are some of the telecommunications companies doing business in New Jersey. A more extensive list of Local Service Providers that have received authority to provide service in New Jersey is available online at:

<http://www.nj.gov/bpu/pdf/telecopdfs/telecoproviders.pdf>

There are many other providers not on this list that offer wireline, wireless, and VoIP services to New Jersey consumers.

## PROVIDER CONTACT INFORMATION

 **CenturyLink**

**100 CenturyLink Dr.  
Monroe, LA 71201  
(888) 723-8010 Residential  
(800) 786-7262 Business**


[www.centurylink.com/pages/support/contactus/](http://www.centurylink.com/pages/support/contactus/)

 **Verizon N.J.**

**540 Broad Street  
Newark, NJ 07101  
(800) 837-4966**

[www22.verizon.com/content/contactus](http://www22.verizon.com/content/contactus)



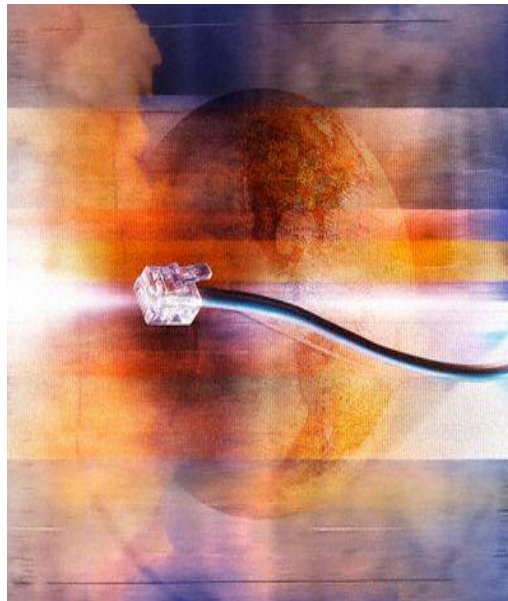
 **Warwick Valley  
Telephone Co.  
d/b/a WVT  
Communications**

**47 Main Street  
PO Box 592  
Warwick, NY 10990  
(973) 764-8080 In Service Area  
(800) 952-7642 Out of Area  
[www.wvtc.com](http://www.wvtc.com)**

# Cable Television

## Introduction

Cable television is a video delivery service provided by a cable operator to consumer via coaxial cable or fiber optics. Besides traditional cable companies, like Cablevision and Comcast, direct broadcast satellite providers, like Dish Network and DirectTV and local telephone companies, such as AT&T U-Verse and Verizon FiOS also offer video cable services to consumers. In addition to video services, most cable operators offer non-video services, including high-speed Internet access and telephone services.



## Regulation of Cable Television

The cable industry used to be a highly regulated industry. The Federal Communication Commission (FCC) once regulated the cable programming service tier (CPST). This includes programming such as ESPN, MTV, and Lifetime, while local government agencies regulated basic cable channels, including local broadcast channels and public, educational and governmental access channels. However, in 1999, the federal government permitted the rules that covered the CPST to expire, thereby deregulating cable rates and services. Congress hoped that deregulation would encourage competition and, as a result, cable companies would pursue lower rates, innovative technology and provide better customer service. While Congress changed the regulation of the cable service programming tiers monitored by the FCC, the rates and services for basic cable were still regulated by each state government. In New Jersey, the BPU regulates basic cable service. As a result, cable companies are allowed to charge a small fee for the programming equipment and installation necessary to provide service of basic cable channels.

## The Role of the FCC



**Federal  
Communications  
Commission**








The FCC designates the local franchising authority or the local governmental organization within each state to regulate cable service. In New Jersey the BPU is the local franchising agency that governs basic cable rates and regulation. The Commission determines if the local agency has the authority and capability to properly regulate cable service. It also ensures that the governing agency can effectively establish, follow and enforce rules based on previous FCC regulations. Once the FCC has

certified the local franchising authority, the agency has the power to regulate basic cable within the FCC's guidelines.

Since the deregulation, the FCC's role in regulating cable companies has been minimized. The Commission is no longer able to docket and adjudicate consumer complaints about rates.

In an effort to keep cable customers informed of their rights, the FCC prepared the *Federal Communications Commission Cable Television Consumer Bill of Rights*. The Bill of Rights sets forth reasonable customer expectations and the cable companies' responsibilities.

## **The FCC's Cable Television Consumer Bill of Rights**

-  Consumers should expect a fair deal from their cable company, with reasonable rates that fairly reflect the costs of doing business.
-  Consumers should expect an explanation from their cable company whenever rates for the programming service tier are raised, particularly when the cable companies attribute price increases in the cost of obtaining programming.
-  Consumers are entitled to write or call their cable companies whenever they have complaints about the cable services being provided on the various channels, or about program cost increases, and they should expect a speedy response.
-  Consumers are entitled to file complaints with their local government regarding basic service tier cable rates increases and service quality.
-  Consumers are entitled to provide their own inside wiring for cable hookups.
-  Consumers have a right to contact local, state, and national advocacy groups with grievances that are not being adequately resolved by their cable operators.
-  Consumers unhappy with their local cable company should explore competitive alternatives for video programming service available from other providers.

## **Role of Division of Rate Counsel**

The role of Division of Rate Counsel is to review petitions concerning cable service rates and advocate for consumers to keep increases at a level that is warranted and reasonable. Rate Counsel represents the ratepayer's interests by filing comments on behalf of consumers at the FCC on issues affecting cable services and by challenging petitions before the BPU for unjustified increases in basic service rates.






## Cable Rates and Competition

The office of Cable TV at the BPU reviews basic rates charged by some regulated cable companies that provide service within the state. Some cable providers have applied to the FCC for the revocation of local rate-regulation claiming that satellite, or another wired cable carrier, is an effective competitor. However, the FCC has only granted effected competition in 278 of the 562 franchises (franchise is a defined area of cable service within a cable system, e.g. a municipality). Rate Counsel has contested numerous applications for effective competition. Several appeals remain pending decision by the FCC.



In granting a statewide franchise to Verizon, the BPU determined that Verizon FiOS, in every franchise it is present in, is subject to effective competition, and thus its rates are not regulated. Historically, head to head competition is rare in New Jersey, but Verizon's entry into the cable service arena represents the largest increase in direct competition within the traditional cable service market. Including Verizon, there are now 5 major cable operators in New Jersey:



-  Comcast Cable Communications
-  Cablevision Systems
-  Verizon New Jersey
-  Time Warner Cable
-  Service Electric Cable TV of NJ

Of these carriers, only Verizon provides head-to-head competition with traditional cable carriers in their respective service territories, but not in all franchise areas. Although Verizon has not built out FiOS to all areas within its service footprint, it was required by the Statewide franchise statute to provide service in each county seat and to municipalities with a population density of 7,111 persons per square mile.


## Cable Alternatives



There are alternatives that consumers may choose instead of cable. Major satellite providers like DirecTV and Dish Network, which are not regulated offer similar features and service as cable providers, and sometimes can have lower monthly rates and different programming packages to choose from.

However, satellite companies have had a difficult time competing with cable companies due to the contracts consumers must sign requiring 2- year service agreement and the early termination fees associated with breaching the agreement. Many customer's like freedom of cable's month to month service despite a higher rate.

### **The two major satellite providers in New Jersey are:**

 **DIRECTV: 1-888-777-2454**

 **Dish Network: 1-800-823-4929**

## Outage Credit

If your cable service goes out and you don't have service for six or more hours you are eligible for a credit on your cable bill. The amount of the credit will be in one-day units and will be prorated on the basis of your monthly rate for each day service is not available. However, your cable provider will is not responsible to provide a credit for outages resulting if the loss of service caused by an act on the part of the customer. In order to obtain a credit the customer must notify the cable company by phone or in writing within 30 days of the outage.

## Filing a Complaint

Due to the deregulation of cable rates, customers have little remedy if they file a complaint regarding rates. Within the BPU, the Bureau of Inspection and Enforcement handles customer complaints. Currently, only basic cable services are regulated, premium channels, such as HBO and Cinemas, and Pay-Per View channels are unregulated. However, cable providers are still required to request rate increases so long as the increases meet the standards set forth by the FCC.

If a customer wishes to file a complaint regarding their cable service, they may contact the Board of Public Utilities at:

New Jersey Board of Public Utilities  
Division of Customer Assistance  
44 South Clinton Ave., 9<sup>th</sup> Floor  
P.O. Box 350  
Trenton, NJ 08625-0350  
1-800-624-0241

### List of Cable Companies Operating in New Jersey



**Cablevision:** (866) 575-8000

**Comcast:** (800) 266-2278

#### **Service Electric Cable TV**

**Of Hunterdon:** (800) 225-9102

#### **Service Electric Cable TV**

**Of New Jersey (Sparta):** (800) 992-0132

#### **Time Warner Cable**

**Of Bergen and Hudson:** (201) 886-0900

**Verizon FiOS:** (888) 438-3467

*We give special recognition to Pamela D. Wright for her dedicated efforts on this 2013 Consumer Assistance Handbook.*

