



JERSEY WATERWORKS **CONFERENCE** 2025

DECEMBER 11, 2025 | THE COLLEGE OF NEW JERSEY, EWING

OUR COMMITMENT TO FUTURE GENERATIONS

Jersey Water Works Collaborative brings together people with diverse backgrounds, perspectives, and expertise to address the challenges within New Jersey's water sector.

www.jerseywaterworks.org
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Thank you for joining us!

#njwater25

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DECEMBER 11, 2025 | THE COLLEGE OF NEW JERSEY, EWING

Our Commitment to Future Generations



NEW JERSEY
AMERICAN WATER



LISC NEW JERSEY



WATER AFFORDABILITY

AN ACTION AGENDA FOR A PERMANENT LOW-INCOME WATER AFFORDABILITY PROGRAM IN NEW JERSEY



JERSEY WATERWORKS CONFERENCE 2025

Our Commitment to Future Generations

Rachel Dawn Davis

Waterspirit

Kimberly Schalek Downes

New Jersey American Water

Larry Levine

Natural Resources Defense Council

Anthony Diaz

Newark Water Coalition

Alex Wells

Passaic Valley Water Commission

Thursday, December 11, 2025 | The College of New Jersey

Session Time: 1:45 p.m. to 2:45 p.m.

Understanding the Water Affordability Challenge

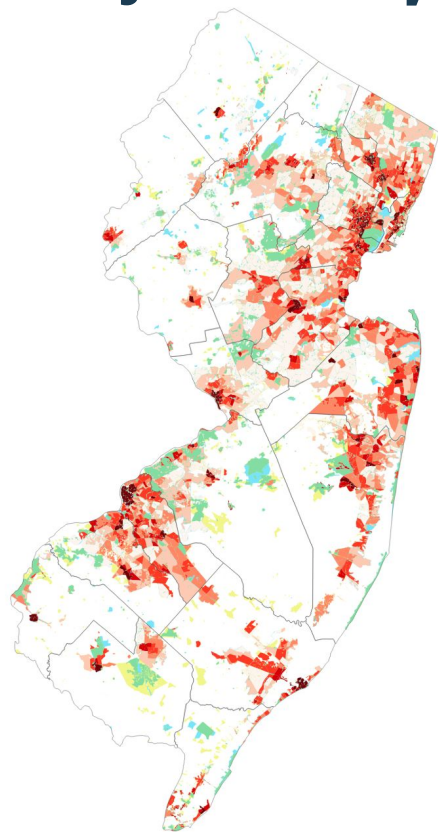


Everyone needs and deserves
***affordable access to
safe water and sanitation.***

Every water/sewer utility needs
sufficient and sustainable
revenue.

- Utility revenues come almost entirely from customer rates.
- Revenue needs are increasing.

2021 JWW Study



Legend

% of Households



Service Areas with Insufficient Data



Boundary

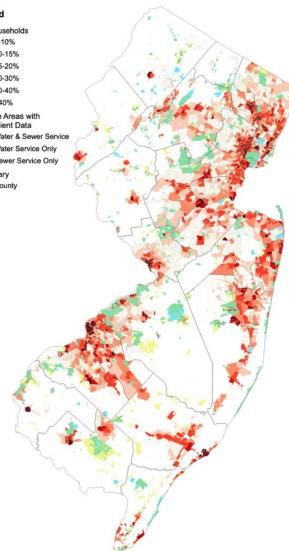


Affordability stresses occur in many utility service areas

NEW JERSEY WATER UTILITY AFFORDABILITY METHODOLOGY & ASSESSMENT

RESEARCH QUESTION

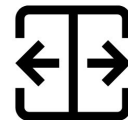
How many households might struggle to afford drinking water and sewer costs without financial assistance? Where are they located?



FINDINGS

Affordability stresses are not just an issue in historic urban centers, but occur in many suburban areas and rural towns.

METHODOLOGY



Divided state population by census tracts and water utility service areas, which serve 90% of the NJ population.



Determined combined water utility costs for 45,000 gallons of water demand per year. Data was collected for 90% of households with service.



Estimated household disposable income at the 20th-percentile household income for each county.



Estimated affordability stress, with 3 thresholds:

- Baseline stress: 10% of disposable income
- High stress: 20% of disposable income
- Severe stress: 30% of disposable income

Late Payment/Non-Payment - What Happens?



- Varies significantly by utility
- May include:
 - Extended payment plan opportunity (mandated for privately owned utilities)
 - Late fees / penalties / interest (only publicly owned utilities)
 - Tax lien sales (only publicly owned utilities)
 - Shut Off
 - Winter/summer protections
 - Other protections - medical need, temperature
 - Minimum amount/days overdue
 - Notice requirements
 - Tenants - protections vary when landlord fails to pay
 - Disconnection/reconnection fees, deposit
- Opportunity to dispute bills may vary
 - BPU involvement for privately owned utilities

Water Affordability Solutions

NJ Shares Municipal Customer Assistance Program (MCAP) Partners

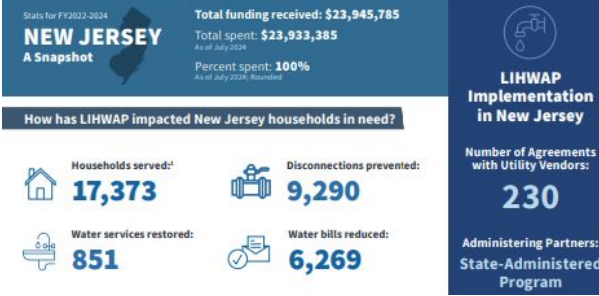
Utility offered discounts for seniors, veterans, and disabled persons

Utility created programs such as NJ American Water - H2O grants and Universal Affordability Discount

Temporary- Federal LIHWAP Program

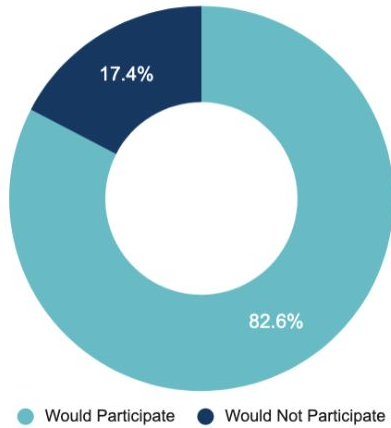


Low Income Household Water Assistance Program First-ever federal water bill assistance program



Stories from the Community

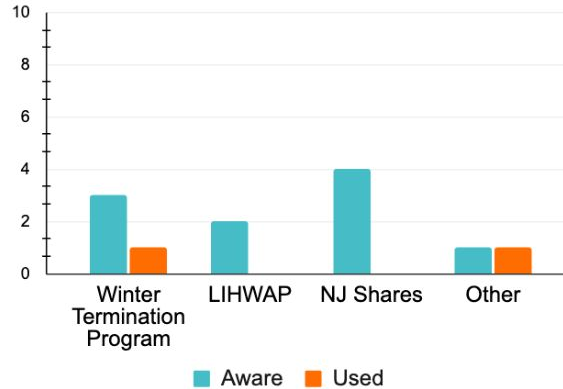
Willingness to Participate in Any Program



Though Most Would Participate

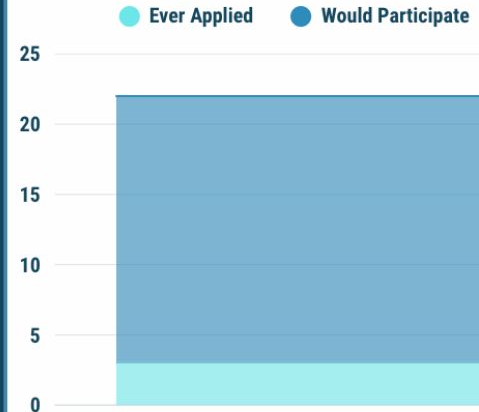
Affordability Program Awareness

Among 23 Respondents



Program Awareness is Low

Participation Gap



And Few Have Applied



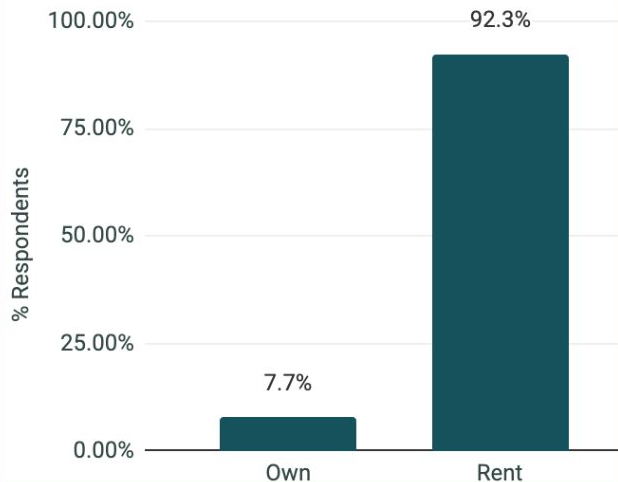
Respondents Who Received Assistance
Stated That it Was Enough to Afford Their Bills

Challenges & Opportunities: Community & Utility Level

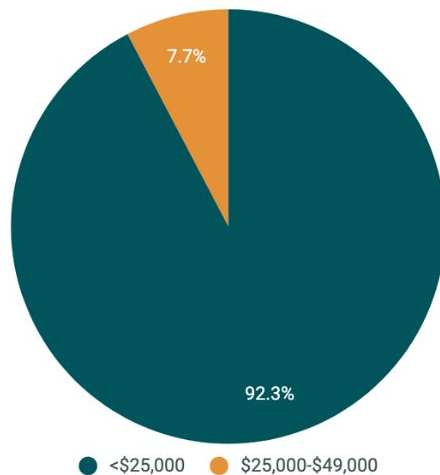
Water Affordability Survey: Newark Respondents

N=13 Respondents surveyed across Newark on September 30th 2025.

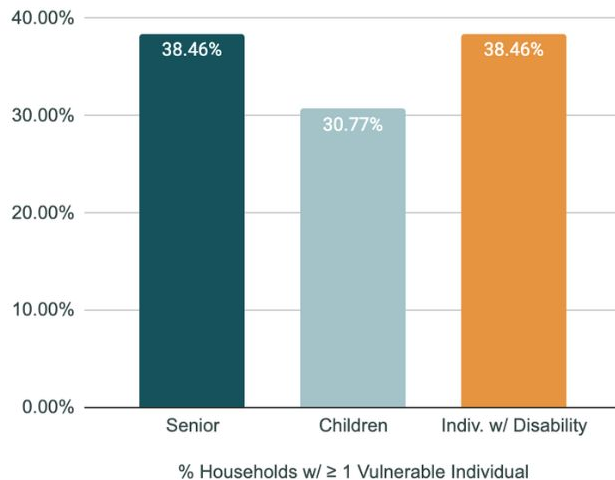
92.3% Households Rent Rather than Own



92.3% Households Earn <\$25,000 Annual Income



69% Households Included Vulnerable Population(s)



12 of 13



Identified as "Some Other Race"

6 of 13



Identified as "Hispanic or Latino/a/e"

Benefits of Water Affordability Program



Low Income Household Water Assistance Program

First-ever federal water bill assistance program

Stats for FY2022-2024

NEW JERSEY
A Snapshot



Total funding received: **\$23,945,785**

Total spent: **\$23,933,385**

As of July 2024

Percent spent: **100%**

As of July 2024; Rounded



LIHWAP Implementation in New Jersey

Number of Agreements
with Utility Vendors:

230

Administering Partners:
State-Administered
Program

How has LIHWAP impacted New Jersey households in need?



Households served:¹

17,373



Disconnections prevented:

9,290



Water services restored:

851



Water bills reduced:

6,269



National Models in Water Affordability & Tools- What Can NJ Learn?

Expert Blog

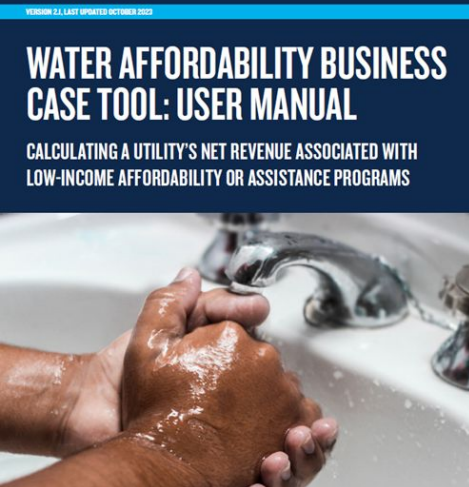
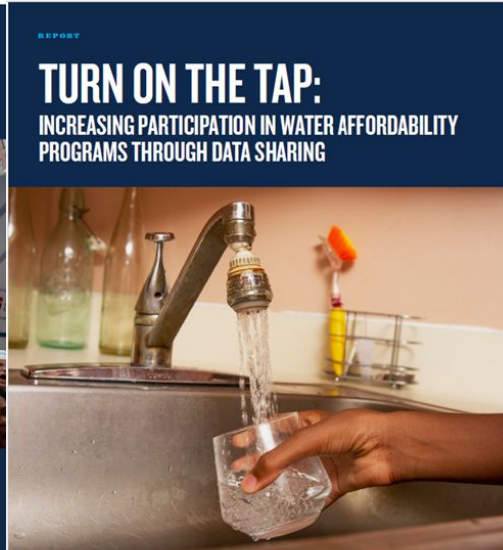
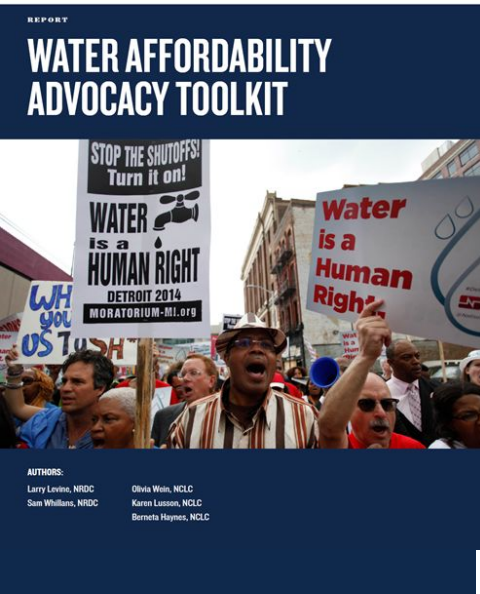
Michigan Primed for First Statewide Water Affordability Program in United States

Collaboration among community advocates, water utilities, and environmental groups is key to progress on landmark legislation, creating a model for other states.

June 24, 2025

<https://bit.ly/MIwateraffordability>





Resources for Utilities



<https://bit.ly/Water-Affordability-Toolkit>

Call To Action - An Actionable Next Step



JERSEY WATER WORKS

Smart infrastructure. Strong communities.

THANK YOU! STAY INVOLVED!



www.jerseywaterworks.org
info@jerseywaterworks.org



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