



New Jersey Natural Gas Advantage

For Your Business

Help for Businesses Affected by Superstorm Sandy

The damage left by Superstorm Sandy is unprecedented in New Jersey and NJNG's history. And we recognize that many small businesses experienced significant damage and are faced with economic losses and the need for recovery assistance. As you continue to cope in the aftermath of the storm, we have compiled the following information to assist you with finding available resources to help you get back on your feet.

Federal Emergency Management Agency (FEMA)/Small Business Administration (SBA) – The SBA, the primary resource of federal funds for recovery assistance, offers small business owners low-interest, long-term Economic Injury Disaster Loans – up to \$2 million dollars – for working capital and ordinary financial obligations that cannot be met as a result of the disaster. Applications must be submitted no later than July 31, 2013. For additional information, visit www.sba.gov or call 800-827-5722.

New Jersey Business Action Center (NJBAC): The NJBAC, a streamlined tool and “one-stop” shop for new and existing businesses, assists small businesses with and guides them through available state resources in the aftermath of Superstorm Sandy. Here qualified small business owners can obtain information on such things as:

- *low-interest micro-loan programs from nonprofit organizations*
- *disaster legal services*
- *contract resources information*
- *disaster recovery and preparedness*

For more information on these and other available disaster recovery resources, contact an NJBAC representative at 866-534-7789.

New Jersey Labor and Workforce Development (LWD): LWD wants to help the New Jersey community thrive in the aftermath of Superstorm Sandy, providing tools and resources to help employees remain productive members of the workforce while helping businesses get back up and running. Here employers and employees can gain access to:

- **Disaster Unemployment Assistance (DUA)** – a federal program that provides benefits to those who were left unemployed and who otherwise may not be eligible for regular Unemployment Insurance.
- **Temporary Location** – employers and those seeking employment can access phones, photocopiers and fax machines at local One-Stop Career Centers.
- **Recovery4Jersey** – provides grants to businesses for training newly hired workers in recovery and rebuilding efforts as well as on-the-job training in recovery-related industries for unemployed individuals.
- **Skills4Jersey** – provides grants to help New Jersey employers upgrade the occupational literacy and safety skills of current employees and/or train new employees for purposes of retaining highly-skilled and high-wage jobs.
- **Opportunity4Jersey** – provides grants to colleges and approved training institutions for training programs to address the gap between qualified skill sets and the hiring needs of employers.

For information on these and other resources, call 877-682-6238 or email sandyhelp@dol.lwd.state.nj.us.

Ready Business: This federal program can help you get ready for the unexpected. Ready Business follows standards on disaster/emergency management and business continuity programs that have been adopted by the U.S. Department of Homeland Security to help you create a preparedness plan that addresses five critical steps:

- **Program Management**
- **Planning**
- **Implementation**
- **Testing and Exercises**
- **Program Improvement**

For more information or to get templates for emergency response and disaster recovery plans, go to the business tab of www.ready.gov.



As we continue to recover and rebuild in the aftermath of the storm, we are reminded of the resiliency, strength and compassion that reflect the true character of our state and its residents. As many in our communities still face a long road to recovery, we encourage you to open your hearts and help those who need it most with a donation to the Hurricane Sandy New Jersey Relief Fund. The Hurricane Sandy New Jersey Relief Fund is a 501(c)3 organization created by Governor Christie and First Lady Mary Pat Christie to provide assistance for victims of the storm. It's easy to contribute. Simply enclose your check in the enclosed envelope (please do not include your donation with payment of your natural gas bill) or visit www.sandynjrelieffund.org to make a contribution online. Your donation will go a long way in bringing much needed relief to families affected by the storm and help New Jersey come back stronger than ever.

Follow Us on Social Media

Social media is quickly becoming more as a means to communicate with our customers. In fact, Facebook proved to be an essential method of communications for our customers in the aftermath of Superstorm Sandy, allowing them to receive daily updates or timely responses to questions. Social media is a great way to stay connected with your favorite utility. Be sure to follow us on Facebook.com/NewJerseyNaturalGas or Twitter @NJNaturalGas.

Have a Smartphone? Start now and check us out on Facebook or Twitter.



Start the New Year Off With a Better Way to Manage Your Budget

The great thing about our Budget Plan you can even out the highs and lows of your energy bill at no cost. In fact, it can help you make household budgeting more predictable and easy by spreading your estimated annual natural gas costs evenly over 12-monthly payments. For accounts in good standing, you can enroll by simply paying the "Budget Option" amount, and other non-gas charges shown on your NJNG bill, prior to the due date. Or, register online at www.njng.com under the My Account tab. Join Today!

Understanding the Monthly Cost of Your Natural Gas Service

About Your Bill

The price of your natural gas service is reflected in the Bill Calculation section of your NJNG bill.

BGS (Basic Gas Supply) - This charge is for the cost of natural gas supply, which is directly passed on to those customers who have not chosen a third-party supplier.

For residential and small commercial customers, this price represents the "price to compare" to third-party supplier offers. If you have chosen to purchase your natural gas from a third-party supplier, their charges are shown as GAS on the NJNG bill.

DEL (Delivery) - This charge is for the delivery of natural gas to your home or business and maintenance of the distribution system. It also includes other costs, including charges for societal benefits programs related to environmental and energy-efficiency initiatives.

Note: The BGS portion of your bill covers the natural gas you use. NJNG makes no profit on the sale of natural gas itself, and directly passes the costs to the customer as mandated by law. Visit the Regulatory Info section of our Web site, njng.com, for historical rate information.

How To Reach Us

Call us:

Toll-free: 800-221-0051

People with hearing and speech impairments (TTY/TDD): 800-223-0024

Report a natural gas leak: 800-GAS-LEAK (800-427-5325)

Call before you dig: 811 or 800-272-1000

E-mail us: customerservice@njng.com

Visit our Web site: www.njng.com

Write to us: New Jersey Natural Gas, 1415 Wyckoff Road, P.O. Box 1464, Wall, NJ 07719

Are Energy Costs Adding a Significant Burden to Your Family Budget?

NJNG wants to connect qualified families with energy assistance and weatherization programs to help them better manage their home heating costs. So whether you are on a limited income or faced with unanticipated financial hardship, help is available. To determine eligibility requirements visit www.energyassistance.nj.gov or contact a participating agency near you. For additional information contact our energy assistance team at 800-221-0051 or energyassist@njng.com.

Low Income Home Energy Assistance Program (LIHEAP)

(Income-based)

Universal Service Fund (USF) (Income-based)

Gift of Warmth Fund (GOW) (Based on financial need)

Temporary Relief for Utility Expenses (TRUE) (Based on financial need)

NJ SHARES (Based on income guidelines and financial need)

Call 866-657-4273 to find an agency in your area or visit www.njshares.org.

Lifeline Credit Program (Seniors and disabled)

800-792-9745

Comfort Partners (Income-based weatherization program)

Call 732-938-1494 or visit the Residential Section of www.njcleanenergy.com and click the Programs link.

(Participating Agencies)

Middlesex County

Puerto Rican Action Board*
90 Jersey Avenue, New Brunswick, NJ 08901
732-828-4541

Monmouth County

Affordable Housing Alliance (AHA)/ TRUE Program
94 Broad Street
Eatontown, NJ 07724
732-389-2204

20 Gibson Place
Freehold, NJ 07728
732-389-2204

1828 West Lake Avenue
Neptune, NJ 07753
732-389-2204

Morris County

Morris County Organization for Hispanic Affairs
95-97 Bassett Highway, Dover, NJ 07801
973-366-1131

Ocean County

O.C.E.A.N. Inc.
22 Hyers Street, Toms River, NJ 08753
732-244-9041

507 River Avenue, Lakewood, NJ 08701
732-942-3405

*This agency does not accept Gift of Warmth or TRUE Grant applications. Middlesex County residents can apply for GOW and TRUE Grant at AHA.