



National Council on Aging

Benefits 101: The Low Income Home Energy Assistance Program (LIHEAP)

March 2019

What We'll Cover

- What is the Low-Income Home Energy Assistance Program (LIHEAP)?
 - Who does LIHEAP help?
- Overview of LIHEAP
 - How LIHEAP Works
 - Eligibility Rules
 - Benefits of LIHEAP
 - How to Apply
- How You Can Help Your Clients
- Resources



What is LIHEAP?

- LIHEAP is a federally-funded program that helps low-income households afford their home heating and cooling bills
- LIHEAP may also help your clients with:
 - Some emergency situations, including utility shutoffs and fuel-supply shortages
 - Weatherization improvements, such as replacement or repair of utility equipment (e.g., a furnace or air conditioner)



Who Does LIHEAP Help?

- Low-income households can easily spend 30% of their monthly income on energy bills during the hottest and coldest times of the year
 - A December 2018 report from NEADA found that 39% of LIHEAP recipients had energy bills over \$2,000 in the prior year
- LIHEAP provides assistance to ~6 million low-income households
- LIHEAP serves people of all ages, including families with young children, adults with disabilities, and seniors

LIHEAP is a Block Grant

- Unlike some other federal benefits, LIHEAP is not an entitlement:
 - States receive a specific amount of LIHEAP funds, according to a legal formula
 - Many people who meet the eligibility criteria for LIHEAP may not be able to receive assistance because the funds have run out
 - Nationally, LIHEAP funds are only able to serve less than 25% of low-income households

How LIHEAP Works: Federal, State, & Local

- As a federal block grant program:
 - The federal government gives monies to states, territories, and Tribes according to a federal formula
 - Most states have local agencies, often Community Action Agencies, that determine eligibility and distribute funds
- States set rules within certain guidelines:
 - The Administration for Children and Families, part of the U.S. Department of Health and Human Services, issues guidelines that states must follow
 - States are generally given broad flexibility within these guidelines, so there is great variation among states re: application processes and benefit amounts

LIHEAP Eligibility: Income

- States can choose a LIHEAP income eligibility level within a range set by federal law:
 - Minimum: 110% of the Federal Poverty Level (FPL)
 - Maximum: 150% of the Federal Poverty Level (FPL) or 60% of the state median income, whichever is greater
 - States generally don't apply new poverty guidelines until the start of their fiscal year (often Sept. 1) rather than calendar year
- Find current state income eligibility limits at:
https://liheapch.acf.hhs.gov/delivery/income_eligibility.htm

LIHEAP Eligibility: Other Factors

- Assets: Most states do not have limits on the amount of assets or resources that someone can own to be eligible for LIHEAP
 - However, some states do have asset limits
 - Most of those states have higher asset limits for households where at least one person is aged 60+
 - Find current state asset limits at:
<https://liheapch.acf.hhs.gov/tables/FY2018/assets.htm>
- Other eligibility factors: States have the option of setting other eligibility criteria, such as receipt of a utility disconnection notice, or type of housing

LIHEAP Eligibility: Categorical Eligibility

- Some states also may deem a household categorically eligible for LIHEAP if the household/its members receive other benefits, such as SNAP or SSI
 - In this case, households don't need to apply and get the benefit automatically
 - 19 states, the District of Columbia, and Puerto Rico have implemented this option. Find out which ones in this table: https://liheapch.acf.hhs.gov/delivery/income_categorical.htm

Benefits of LIHEAP: What Does LIHEAP Pay For?

- LIHEAP assists with the costs of home heating and cooling
- Generally, LIHEAP is paid directly to the energy supplier, such as electric utilities or fuel vendors
- LIHEAP is not intended to cover a household's entire utility costs, so recipients generally still have to pay a portion of their monthly bill
 - For example, the mean for heating benefits in FY2018 was \$307



Benefits of LIHEAP: Benefit Amount

- The amount the beneficiaries receive varies widely from state to state
- Factors that impact how much your client will receive may include:
 - Where your client lives
 - Your client's household income
 - Your client's household size
 - Amount of your client's heating or cooling bill
 - Whether your client has received a utility disconnection notice
 - In some states, your client's assets

How to Apply

- Each state has a different application process
- Sometimes the local agencies that administer LIHEAP will have their own rules and procedures
- Find out your state's application process by visiting your state's LIHEAP website at: <http://www.acf.hhs.gov/programs/ocs/liheap-state-and-territory-contact-listing>



How Can You Help Your Clients?

- Educate clients about the benefit
- Be aware of open application periods for LIHEAP in your state – mark them on your calendar!
- Help clients fill out paperwork ahead of time to be able to meet the often short application windows and maximize the opportunity for them to get the benefit

Resources

- LIHEAP Clearinghouse: <https://liheapch.acf.hhs.gov/>
 - Comprehensive information on state rules, eligibility, and snapshots of funding in each state
 - Statistics on program funding and uptake
- Administration for Children and Families LIHEAP page on guidance, policies, and procedures:
<https://www.acf.hhs.gov/ocs/programs/liheap>
- National Energy Assistance Directors' Association:
<http://neada.org/>

Thank You!

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