



LIHEAP: Help Paying Your Heating & Cooling Bills

A Step-by-Step Guide for Households – 2026 Edition

AssistanceGuides.com | This guide is for informational purposes only. LIHEAP is administered by each state, so benefits, amounts, and deadlines vary significantly. Always verify with your local LIHEAP office before making decisions.

What Is LIHEAP?

The **Low Income Home Energy Assistance Program (LIHEAP)** is a federally funded program that helps low-income households pay their **home heating and cooling bills**, handle **energy emergencies**, and make energy-efficiency improvements.

Not a utility company program

It's a federal grant administered through your state and local agencies

Covers all fuel types

Electricity, natural gas, propane, heating oil, wood, kerosene

Not just winter

Heating *and* cooling assistance available in most states

Emergency help available

If your heat or power is about to be shut off, crisis assistance can act within 24–48 hours

The Four Types of LIHEAP Assistance:

Type	What It Does
Heating Assistance	Pays or credits a portion of your winter heating bill
Cooling Assistance	Helps with summer electricity bills for air conditioning
Crisis Assistance	Emergency help when you face imminent shutoff or life-threatening energy situation
Weatherization	Home improvements (insulation, sealing drafts) to reduce energy costs long-term



Critical Warning: Funding Is Limited

⚠️ **LIHEAP is NOT an entitlement program.** Unlike SNAP or Medicaid, you can meet every eligibility requirement and still not receive benefits if your state's funds run out for the season.

→ **Apply as early as possible**

Most states process applications first-come, first-served

→ **Heating assistance**

Typically opens **October–November** and closes by **March–April**

→ **Cooling assistance**

Typically opens **spring/summer**

→ **Crisis assistance**

Available **year-round** and has faster processing

→ **Funds exhausted**

Once funds are exhausted, no more benefits are issued until the next funding cycle

Who Qualifies?

Income Requirements

Federal law sets the maximum income limit at the **greater of:**

- 150% of the Federal Poverty Guidelines (FPG), **OR**
- 60% of the State Median Income (SMI)

States can set their own limits within these bounds. Most use 150% FPG. A few higher-cost states (like Connecticut, New York) use the SMI formula, which can allow higher incomes to qualify.

Federal Minimum: States cannot exclude households with income below **110% FPG**.

Income Limits at 150% FPL (Most States – 2026)

Household Size	Annual	Monthly
1	\$23,940	\$1,995
2	\$32,460	\$2,705
3	\$40,980	\$3,415
4	\$49,500	\$4,125
5	\$58,020	\$4,835
6	\$66,540	\$5,545
7	\$75,060	\$6,255
8	\$83,580	\$6,965
Each additional	+\$8,520/yr	+\$710/mo

Your state may have higher limits if it uses the SMI formula. Always check your state's actual threshold at the contact listing below.

Automatic (Categorical) Eligibility

If **any member of your household** currently receives benefits from any of these programs, you are **automatically income-eligible** for LIHEAP — no income proof needed:

- SNAP (food stamps)
- TANF (Temporary Assistance for Needy Families)
- SSI (Supplemental Security Income)
- Certain means-tested Veterans' benefits

Other Eligibility Factors

Beyond income, you must also:

- **Be responsible for paying home energy costs** — either directly on your bill, or it's included in your rent (some states assist renters even when utilities are included in rent)
- **Live in the state where you're applying**

Priority Groups

States are required to prioritize households with the greatest need. Priority is given to:

Elderly (age 60+)

Individuals with disabilities

Households with very young children

Households with the highest energy burden

Energy costs as a % of income

How Much Does LIHEAP Pay?

LIHEAP does not have a fixed benefit amount — it varies by:

- Your household size and income
- Your fuel type and energy costs
- Your state's budget and formula
- Your climate/region

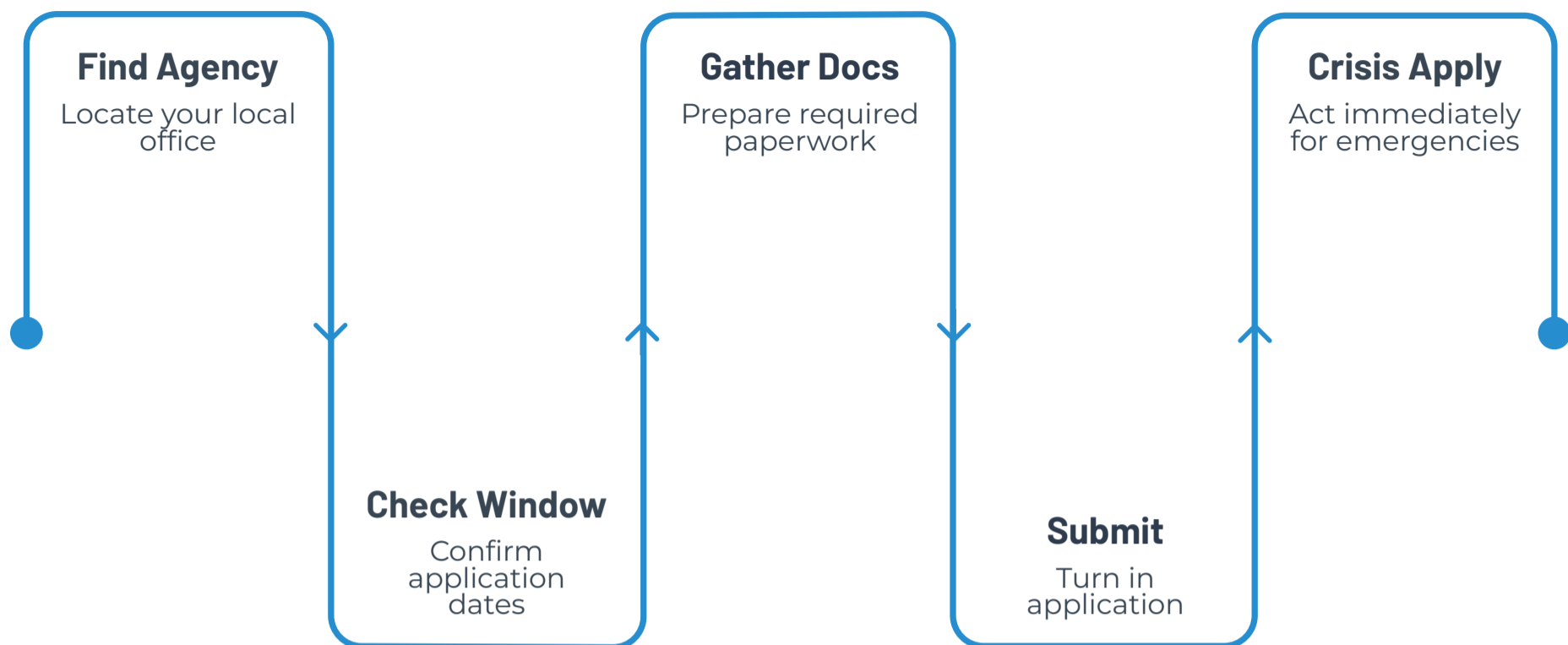
 **National average for heating assistance: approximately \$662 per household**

As a real-world example, Pennsylvania's FY2026 LIHEAP plan set:

- Cash benefit: \$200 minimum / \$1,000 maximum
- Crisis benefit: \$25 minimum / \$1,000 maximum

LIHEAP is designed to provide **partial assistance** — it is not intended to cover your entire energy bill, just reduce the burden to a manageable level.

How to Apply



Step 1: Find Your Local Agency

LIHEAP is administered locally — not through a single state portal in most cases. It's run through **Community Action Agencies** and local social services offices.

Three ways to find yours:

- **Online:** acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing
- **Phone:** 1-866-674-6327 (Energy Assistance Hotline, weekdays 9am–7pm ET)
- **Dial 2-1-1** — available in most states, connects you to local assistance programs

Step 2: Check If Your State's Window Is Open

Contact your local agency or check their website to confirm:

- Is the current season's application window open?
- Is your county still accepting applications (or are funds exhausted)?

Step 3: Gather Your Documents

Document	What to Bring
Proof of identity	Driver's license, state ID, or passport
Social Security numbers	For all household members
Proof of income	Pay stubs, Social Security award letter, unemployment notice, or SNAP/SSI/TANF card
Most recent utility bill	For the energy account you need help with
Proof of address	Lease, mortgage statement, or utility bill

Renter tip: If utilities are included in your rent, bring a copy of your lease showing this. Some states still provide assistance — contact your local agency.

Step 4: Submit Your Application

Depending on your state, you can apply:

- **In person** at your local Community Action Agency or social services office
- **Online** (available in many states — check your state's site)
- **By phone** in some locations
- **By mail** in some states

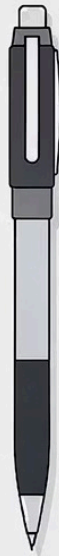
Step 5: Crisis Applications — Act Immediately

If you have received a **shutoff notice** or your heat/power is already off:

- Tell the agency immediately — crisis applications are **fast-tracked**
- Many states can process crisis benefits within **24–48 hours**
- A shutoff notice or disconnect notice is typically all the documentation needed to trigger crisis processing
- **Do not wait** for the regular application window to open — crisis assistance is available year-round



Electric	Watts	Prior
[REDACTED]	RB	1,450
Y HHEM	RE	,000
Y FANN	YED	1,400
[REDACTED]	RB	1,000
X RANGE [REDACTED]	SE	500
Washer		1,000
[REDACTED]	YP	1,850
[REDACTED]	WE0	1,600
[REDACTED]	HST	1,700
● GAS		1,500
		2,200
		-12000



What LIHEAP Does NOT Cover

Water or sewer bills (a separate program, LIHWAP, covers water assistance)

Telephone or internet bills

Appliance repairs (though some weatherization assistance covers minor energy-related repairs)

Rent (unless utilities are factored in)

Common Situations

"I rent and my landlord pays the utilities – do I qualify?"

Some states have provisions for renters whose utility costs are bundled into rent. It depends on your state. Ask your local agency directly.

"My power was shut off – what do I do?"

Contact your local LIHEAP agency immediately and say you need **crisis assistance**. Also contact your utility company — most utilities are required to have **low-income payment plans** and many have a moratorium on shutoffs during extreme weather.

"I applied but the funds ran out – what are my options?"

- Check back — some states receive additional federal emergency allocations during winter storms or extreme heat events
- Contact your utility company about **budget billing, low-income discount rates**, or their own assistance programs
- Call **2-1-1** for other local emergency utility assistance resources

"I'm already getting SNAP – do I still have to apply for LIHEAP separately?"

Yes, LIHEAP is a separate application. But your SNAP card counts as proof of income eligibility, which simplifies the process.

Key Resources

Resource	Contact
Find your local LIHEAP office	acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing
Energy Assistance Hotline	1-866-674-6327 (weekdays 9am–7pm ET)
Local assistance referrals	Dial 2-1-1
LIHEAP program overview	acf.hhs.gov/ocs/programs/liheap

Guide current as of June 2026. Income limits based on 2026 Federal Poverty Guidelines at 150% threshold — your state's actual limit may be higher. LIHEAP is subject to annual appropriations; benefit amounts and application windows change each funding year. Always verify current status with your local agency.

Important Disclaimer

Please Read Before Using This Guide

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This Is General Information – Not Legal or Professional Advice

- The content in this guide is provided for **general informational and educational purposes only**
- Nothing in this guide constitutes legal advice, financial advice, or professional social services counsel
- For advice specific to your situation, contact your local Community Action Agency or a certified benefits counselor

CRITICAL: Benefits Are NOT Guaranteed – Funding Is Limited

- **LIHEAP is not an entitlement program.** Meeting every eligibility requirement does not guarantee you will receive benefits.
- LIHEAP is funded through annual congressional appropriations that vary year to year; when funds run out, no further benefits are issued until the next funding cycle
- In many states, **heating season funds are exhausted within weeks** of the application window opening
- This guide cannot tell you whether funds are currently available in your area — **contact your local agency directly** before counting on LIHEAP assistance
- Do not delay paying utility bills or make financial decisions based on an expectation of receiving LIHEAP until you have a confirmed benefit award

Benefit Amounts Are Highly Variable

- The income limits, benefit amounts, and application windows described in this guide are examples and national averages — **your state's actual benefit amounts may be significantly higher or lower**
- The national average heating benefit of approximately \$662 is a statistical average — individual awards vary widely based on your state's formula, your fuel type, your income, and remaining funds
- Pennsylvania's example benefit range (\$200–\$1,000) is illustrative of one state's plan and does not predict benefits in any other state
- **Do not budget around an expected LIHEAP benefit amount before you have a confirmed award letter**

This Is Not an Official Eligibility Determination

- Only your **local LIHEAP administering agency** can make an official eligibility determination
- Income limits in this guide reflect the federal maximum (150% FPL for most states) — your state may use a different threshold, income counting method, or household definition
- Categorical eligibility (via SNAP, TANF, SSI) is a federal provision, but states may apply additional criteria beyond income

State Rules Vary Substantially

- LIHEAP is one of the most state-variable programs in this guide — every state sets its own income limits (within federal bounds), benefit amounts, application periods, eligibility priorities, and approved fuel types
- Whether renters with utilities included in their rent qualify varies by state
- Whether cooling assistance is available at all varies by state
- Always verify your **state's specific program rules** at the ACF state contact listing or by calling **1-866-674-6327**

Do Not Make Housing or Utility Decisions Based on This Guide

- Do not give up utility service, cancel autopay, or make any decisions about your utility account based on an expectation of LIHEAP assistance
- If your utility is about to be shut off, contact your utility company **and** your LIHEAP agency simultaneously — do not wait for one before contacting the other
- Many utility companies have their own low-income assistance programs and shutoff moratoriums independent of LIHEAP

Information May Be Outdated

- LIHEAP income limits update annually with new federal poverty guidelines; application windows and benefit amounts are reset each federal fiscal year (October 1)
- This guide reflects 2026 federal poverty guidelines and general program structure as of June 2026
- Always verify current application windows and funding availability directly with your local agency

No Warranties – Use at Your Own Risk

- This guide is provided "**as is**" without any warranty of accuracy, completeness, or timeliness
- **You assume full responsibility** for any decisions made based on information in this guide
- AssistanceGuides.com, its owners, editors, and contributors shall not be liable for any damages of any kind arising from your use of this guide — including any damages resulting from reliance on LIHEAP availability that does not materialize

Your Rights Are Not Affected

- Nothing in this guide waives your right to apply for LIHEAP, appeal a denial, or access any other right provided by law
- If you are denied LIHEAP benefits, you have the right to request a fair hearing through the administering agency

If You Are in a Heating or Cooling Emergency

- This guide is an informational resource — **it is not a substitute for emergency utility assistance**
- If you are without heat in cold weather or without cooling during extreme heat and it poses a risk to your health or safety, call **2-1-1** and your local emergency management office immediately
- Also contact your utility company directly — many have emergency reconnection programs for medical necessity or extreme weather
- If someone in your household is experiencing a health emergency due to extreme temperature, call **911**

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Guide last reviewed: June 2026 | Income limits: 2026 HHS Federal Poverty Guidelines at 150% FPL | LIHEAP is subject to annual congressional appropriations — availability and amounts vary by state and funding year | AssistanceGuides.com