

Energy Assistance Program PY 2025 – 2026 Benefit Matrix

Name of Head of Household (HOH):	
Application No.:	County:
Household Income: \$ (circle one)	1 Mo./ 3 Mo. Date of Application:

HOUSEHOLD SIZE	≤ 30% of SMI		30% to 45% of SMI		45% to 60% of SMI		UTILITY INCLUDED IN RENT
	One Month	Three Months	One Month	Three Months	One Month	Three Months	N/A
1	\$1,398	\$4,194	\$2,097	\$6,291	\$2,796	\$8,389	N/A
2	\$1,828	\$5,485	\$2,742	\$8,227	\$3,656	\$10,970	N/A
3	\$2,258	\$6,775	\$3,387	\$10,163	\$4,517	\$13,551	N/A
4	\$2,688	\$8,066	\$4,033	\$12,099	\$5,377	\$16,133	N/A
5	\$3,119	\$9,357	\$4,678	\$14,035	\$6,238	\$18,714	N/A
6	\$3,549	\$10,647	\$5,323	\$15,971	\$7,098	\$21,295	N/A
7	\$3,629	\$10,889	\$5,444	\$16,334	\$7,259	\$21,779	N/A
8	\$3,710	\$11,131	\$5,565	\$16,697	\$7,421	\$22,263	N/A
Matrix Points	9		5		2		2
Electric Benefit	\$125.00		\$100.00		\$50.00		\$50.00

CATEGORY	FACTORS	POINTS POSSIBLE	POINTS AWARDED
Income Points	From Chart Above	9, 5, 2	
Dwelling	Site-Built Single Family Mobile Home Multi-Unit (<i>duplex or greater</i>) Any dwelling with primary heat included in rent	3 2 1 0	
Fuel Source	Bulk Fuels (<i>LP Gas, Oil, Coal</i>) Biofuel (<i>Firewood, Pellets, Corn</i>) Natural Gas Electric Included in rent	6 6 1 1 0	
Vulnerable Population	Elderly (<i>60+</i>), individual with disability, veterans, and/or children (<i>5 years or younger</i>)	2, 0	
Notes & Comments:		= Total Points	
		x \$25 per point	
		+ Electric (from chart above)	
		+ Crisis EAP	
		= Total EAP Benefit	\$
Intake Worker:		Date:	

PY 2025 – 2026 BENEFIT MATRIX INSTRUCTION

Household Information (EAP Manual 8.2)

Name of Head of Household:	
Application No.:	County:
Household Income:	Date of Application:

- Enter household and case identification as indicated.

Income Level Determination (EAP Manual Section 8.3)

- Determine the household's gross income for the most recent three months available.
- Locate the category on the chart where the income falls and circle the income amount and the number of points to be awarded. If the heating is included in the applicant's rent, they will receive two (2) points regardless of their income and household size.
- Enter the number of points on the matrix under Income Points.

The maximum number of points is nine (9).

Dwelling (EAP Manual 8.4)

- Award three (3) points if the household lives in a single family, site-built dwelling.
- Award two (2) points if the household lives in a mobile home.
- Award one (1) point for households living in a duplex or multiplex (apartments).
- Award zero (0) points for a household living in any type of dwelling in which the **primary heating utility** is included in the monthly rent payment.

The maximum number of points is three (3).

Fuel Source (EAP Manual 8.5)

- Award six (6) points if the household uses one of the bulk fuel sources: LP Gas, oil, coal, wood, wood pellets, corn, or biofuel.
- Award one (1) point if the household heats with natural gas or electricity.
- Award zero (0) points regardless of fuel if primary heating utility is included in the monthly rent payment.

The maximum number of points is six (6).

Vulnerable Population (EAP Manual 8.6 and 3.4)

- Award two (2) points only if the household has a member who has at least one of the vulnerable population factor elements.
- Veteran status can be illustrated with a DD214 form, VA benefit documentation, or military ID reflecting current or previous duty.

The maximum number of points is two (2).

Total Points (EAP Manual 8.11)

- Add all of the points in each category for the Total Points.
- Multiply that amount by **\$25** per point and enter the subtotal.
- Add the **Electric benefit** according to the income chart. If the electricity is included in the applicant's rent, they will receive \$50.00 regardless of their income and household size. (See EAP Manual 8.7)
- Enter the amount of any **Crisis benefit** that the household is to receive. (See EAP Manual 7.1, 8.9, and 8.10)
- Add the amount of the benefit from the awarded points, the electric benefit, and the crisis (if applicable) to determine the **Total EAP Benefit**.

Section 8: EAP Benefits

When applying benefits, LSPs are to apply benefits in the following order:

- EAP Crisis benefit for regulated utility and/or bulk fuel (if eligible)
- EAP Regular Benefit
- Private/local fuel fund (e.g., Duke Share the Light)
- 2nd EAP Crisis for regulated utilities (if necessary and available)
 - While IHCD does not administer or oversee the administration of private/local fuel fund benefits, it is important to note that these funds should only be awarded after any crisis and regular benefits being awarded at the time of application. These benefits must be documented and tracked in the statewide database so that we can see the role they play in mitigating any crisis or outstanding balance due.

EAP payments may not be made for the following expenses:

- Business or commercial accounts
- Deposit fees
- Operation of unsafe heating devices such as portable heating devices, stoves, etc.
- Past due bulk fuel bills (unless payment of the past due bill prevents an immediate crisis delivery to the household)
- Setting an LP tank
- Water or sewage bill
- Direct rent payments
- Tampering charges (diversion/illegal usage)
- Appliance payments, appliance service programs charged to the utility bills
- Charges for optional services not directly related to residential energy consumption or delivery (e.g. warranty and insurance plans, security lighting programs, etc.)

8.1 Regular Benefits

The benefit computation is completed using the EAP Benefit Matrix, see [*Form MTRX-2026 – Energy Assistance Program Benefit Matrix*](#). The matrix sections and instructions follow:

8.2 Household Information

Name of Head of Household:	
Application No:	County:
Household Income:	Date of Application:

Enter household and case identification as indicated.

8.3 Income Level Determination

Income Points are determined by comparing the household's income level and size to the State Median Income (SMI). Points range from 2-6 based on where the household falls on the following charts.

All households with heat included in rent receive two (2) income points, regardless of their income level.

Category: Income Level Determination	Points Possible	Points Awarded
From chart	2,5,9	

SMI, as opposed to Federal Poverty Guidelines, will be applied for all households regardless of household size.

- Compute the household's income for the most recent three (3) months.
- Locate the point on the chart where the income and household size falls to find the amount and the number of points to be awarded.
- Enter the number of points on the matrix under Income Points.
- The State Median Income guidelines are generally updated in June of each year. Indiana updates the guidelines in September before the start of the new EAP heating season each year.
- For current guidelines, see: <https://www.acf.hhs.gov/ocs/policy-guidance/liheap-im-2022-04-state-median-income-estimates-optional-use-ffy-2022-and>
- IHCD has provided income guidelines for households up to 10 individuals. For larger households, please see guidelines for calculation methodology or contact Community Programs.
- The State Median Income in Indiana for Federal Fiscal Year 2026 for a family of four (4) is \$107,555. Sixty Percent (60%) is \$64,533.

Income Maximum 0% to 30% of SMI: 9 Points			
Persons in family/household	1 month 0% to 30% of SMI	3 months 0% to 30% of SMI	12 months 0% to 30% of SMI
1	\$1,398	\$4,194	\$16,778
2	\$1,828	\$5,485	\$21,941
3	\$2,258	\$6,775	\$27,103
4	\$2,688	\$8,066	\$32,266

5	\$3,119	\$9,357	\$37,428
6	\$3,549	\$10,647	\$42,591
7	\$3,629	\$10,889	\$43,559
8	\$3,710	\$11,131	\$44,527
9	\$3,791	\$11,373	\$45,495
10	\$3,871	\$11,615	\$46,463

Income Maximum 30% to 45% of SMI: 5 Points			
Persons in family/household	1 month 30% to 45% of SMI	3 months 30% to 45% of SMI	12 months 30% to 45% of SMI
1	\$2,097	\$6,291	\$25,167
2	\$2,742	\$8,227	\$32,911
3	\$3,387	\$10,163	\$40,655
4	\$4,033	\$12,099	\$48,399
5	\$4,678	\$14,035	\$56,143
6	\$5,323	\$15,971	\$63,887
7	\$5,444	\$16,334	\$65,339
8	\$5,565	\$16,697	\$66,791
9	\$5,686	\$17,060	\$68,243
10	\$5,807	\$17,423	\$69,695

Income Maximum 45% to 60% of SMI: 2 Points			
Persons in family/household	1 month 45% to 60% of SMI	3 months 45% to 60% of SMI	12 months 45% to 60% of SMI
1	\$2,796	\$8,389	\$33,556
2	\$3,656	\$10,970	\$43,882
3	\$4,517	\$13,551	\$54,207
4	\$5,377	\$16,133	\$64,533
5	\$6,238	\$18,714	\$74,857
6	\$7,098	\$21,295	\$85,183
7	\$7,259	\$21,779	\$87,119
8	\$7,421	\$22,263	\$89,055
9	\$7,582	\$22,747	\$90,991
10	\$7,743	\$23,231	\$92,927

8.4 Dwelling

Dwelling points are awarded based on the relative cost of heating for three types of dwellings. A manufactured home on a foundation is classified as a single, site built. While

households with the primary heating utility included in the rent are eligible for a heating benefit, they are assigned fewer points here because the energy burden for these households is significantly less than those households that pay a separate bill for their primary heating utility.

Category: Dwelling	Points Possible	Points Awarded
Site Built Single-Family	3	
Mobile Home	2	
Multi-Unit (Duplex or Greater)	1	
Any dwelling with primary heating utility included in rent	0	

Award three (3) points if the household lives in a site built single-family home;
Award two (2) points if the household lives in a mobile home;
Award one (1) point for households living in a duplex or multiplex (apartments);
Award zero (0) points for households living in any dwelling type if the primary heating utility is included in the rent;
Maximum points are three (3).

8.5 Primary Heating Fuel Source

Points are awarded for the primary Heating Fuel Source based on the relative costs of heating with the various types of fuel.

Category: Fuel Source	Points Possible	Points Awarded
Bulk Fuels (LP Gas, Oil, Coal, Wood, Wood Pellets, Corn, Biofuels)	6	
Natural Gas	1	
Electric	1	
Any fuel source in which heating costs are included in rent	0	

Award six (6) points if the household heats with one of the bulk fuels (LP gas, oil, coal, pellets, wood, wood pellets, corn, or biofuels).
Award **one (1)** points if the household heats with natural gas.
Award **one (1)** points if the household heats with electric.
Award zero (0) points if the heating costs are included in the rent, regardless of fuel type.
Maximum points are six (6).

8.6 Vulnerable Populations

The Vulnerable Population households for the Energy Assistance Program include the elderly (60+), individual with a disability, veterans, and households with children five (5) years old or younger.

Category: Vulnerable Populations	Points Possible	Points Awarded
Elderly (60+), individual with a disability, veterans, and/or children five (5) years old or younger.	2	

Award two (2) points only if the household has a member who fits one of the Vulnerable Population factor definitions. Households only need to have one member fall into one category to be considered vulnerable. Households only have to provide documentation on one factor to receive Vulnerable Population points. Maximum points are two (2).

8.7 Electric Utility Payments

Even though a household may not depend on electricity as a source of heat, electricity is generally required to operate the heating source. It is important, therefore, to maintain electricity to ensure effective operation of the primary heat source. Electric Benefit payments are determined by comparing the household's income level and size to the State Median Income (SMI). Electric Benefit payments range from \$50-\$125.

All households with electric included in rent receive a fifty dollar (\$50) electric benefit payment, regardless of their income level.

The LSP may not apply regular benefit dollars to the electric utility and less to the heat utility when electricity is not the main heating source.

Category: Electric Benefit Payment	Payment Possible	Electric Benefit Awarded
From chart	\$50, \$100, \$125	

Income Maximum 0% to 30% of SMI: \$125 Payment			
Persons in family/household	1 month 0% to 30% of SMI	3 months 0% to 30% of SMI	12 months 0% to 30% of SMI
1	\$1,398	\$4,194	\$16,778
2	\$1,828	\$5,485	\$21,941
3	\$2,258	\$6,775	\$27,103
4	\$2,688	\$8,066	\$32,266
5	\$3,119	\$9,357	\$37,428
6	\$3,549	\$10,647	\$42,591
7	\$3,629	\$10,889	\$43,559
8	\$3,710	\$11,131	\$44,527
9	\$3,791	\$11,373	\$45,495
10	\$3,871	\$11,615	\$46,463

Income Maximum 30% to 45% of SMI: \$100 Payment

Persons in family/household	1 month 30% to 45% of SMI	3 months 30% to 45% of SMI	12 months 30% to 45% of SMI
1	\$2,097	\$6,291	\$25,167
2	\$2,742	\$8,227	\$32,911
3	\$3,387	\$10,163	\$40,655
4	\$4,033	\$12,099	\$48,399
5	\$4,678	\$14,035	\$56,143
6	\$5,323	\$15,971	\$63,887
7	\$5,444	\$16,334	\$65,339
8	\$5,565	\$16,697	\$66,791
9	\$5,686	\$17,060	\$68,243
10	\$5,807	\$17,423	\$69,695

Income Maximum 45% to 60% of SMI: \$50 Payment			
Persons in family/household	1 month 45% to 60% of SMI	3 months 45% to 60% of SMI	12 months 45% to 60% of SMI
1	\$2,796	\$8,389	\$33,556
2	\$3,656	\$10,970	\$43,882
3	\$4,517	\$13,551	\$54,207
4	\$5,377	\$16,133	\$64,533
5	\$6,238	\$18,714	\$74,857
6	\$7,098	\$21,295	\$85,183
7	\$7,259	\$21,779	\$87,119
8	\$7,421	\$22,263	\$89,055
9	\$7,582	\$22,747	\$90,991
10	\$7,743	\$23,231	\$92,927

8.8 Household Eligibility vs. Benefit Eligibility

The LSP Intake staff must take care to observe the distinction between household/programmatic eligibility and benefit eligibility. There may be some circumstances in which a household demonstrates that it meets the eligibility criteria for EAP, but the LSP is unable to release a benefit at the time of application. This is an important distinction to draw, because verification of EAP eligibility may be used to prove eligibility in other benefit programs, including the moratorium and Universal Service Program discounts. In these cases, it is important that the LSP determine and document the household eligibility, while marking the reason for any benefit ineligibility in the statewide database (e.g., primary heating source not operational or credit balance above program limits on a utility, as described in section 10.12: Credit Balance”).

Household eligibility is based on verification of household members, dwelling, the eligibility of household members to receive taxpayer-funded benefits, and total household income.

Benefit eligibility is based on the existence of a utility burden, operational heating equipment, active service at the address of application in the name of a household member or a qualified exception, service being coded as residential rather than commercial, and not having an excessive positive credit balance.

Because our policy only requires a household to verify eligibility once per program year, a household that has been determined to be eligible but was ineligible for a benefit may bring in proof that it is now eligible to receive the benefit later in the program year, and the LSP may release the benefit without redetermining household eligibility.

Household turned in:	Can eligibility be determined?	Can benefit eligibility be determined?	Next step
<ul style="list-style-type: none"> • Application • Utility bills 	No ; Income documentation missing	No ; Household eligibility must be determined first	Send incomplete letter for missing documentation
<ul style="list-style-type: none"> • Application • Income 	Yes ; all that is needed to determine programmatic eligibility is present	No ; without utility bills, energy burden cannot be established	Approve household if they meet eligibility; withhold benefits. Contact utility vendor to request utility bills. When vendor provides bills, determine benefit eligibility and release benefit
<ul style="list-style-type: none"> • Application • Income • Utility bills 	Yes ; all that is needed to determine programmatic eligibility is present	Yes ; as long as household meets programmatic eligibility requirements	eligibility and award benefits if household qualifies

Issue	Does it prevent household/programmatic eligibility determination?	Does it prevent benefit eligibility determination?
Missing income	Yes	Yes , because benefit eligibility cannot be determined before household/programmatic eligibility
Missing Utility Bills	No	Yes
Heating source not functional	No	Yes , for heating benefit only; electric benefit may still be released
Excessive Credit Balance	No	Yes , for utility with excessive credit balance only
Billing name/Non-Household Member Declaration Form issues	No	Yes

8.9 Crisis Benefits for Regulated Utilities

Crisis benefits may be applied if the household owes money on the heating and/or electric source and is in imminent danger of disconnection or already disconnected. This includes outstanding arrearages that are currently being managed through a payment arrangement, but would otherwise have caused the household to have their service disconnected or scheduled for disconnection.

The household must provide a utility bill with a disconnect amount, payment arrangement, or reconnection amount; or verification from the utility company that the client is up for disconnect, already disconnected, or enrolled in a payment arrangement. The allowable crisis benefit is the actual amount needed to maintain or restore service, up to the maximum crisis benefit of \$400 per utility. The LSP must show how the crisis award was determined in the client file. Reconnection and connection fees and other penalties may be paid for with EAP funds. Deposits cannot be paid with EAP funds.

The crisis benefit will be based on the family's circumstance at the time of application.

Calculating Crisis Benefits

The LSP will apply the crisis benefit to the portion of the bill designated as the disconnection amount as well as any outstanding payment arrangement amount, up to \$400 per utility. The LSP will then apply the regular benefit to the remainder of the bill.

If a household's primary heating source is electric, that household will be eligible for a total of \$800 in crisis funding for the electric utility. The LSP, however, must take care to

code a maximum of \$400 of the benefit to electric and \$400 to heating. Unused crisis assistance from one utility may not be waived to the other utility. The LSP must show in the client file how the crisis award was determined.

The LSP must ensure that the benefit amount with crisis assistance is enough to prevent disconnection and maintain regular service. If the benefit amount including crisis is not enough to prevent a disconnection, the client should be asked to make a payment to the utility vendor for any past due amounts or deposits before the pledge is made, or the LSP may document that the utility provider agreed to continue service for the amount that the household qualifies for. The LSP is to withhold a benefit if the benefit amount is not enough to maintain active service and the client lacks the funds to pay the remaining balance or subsequent deposits. Note that the client contribution is not needed to ensure continuing service from December 1st through March 15th due to the utility shutoff moratorium.

Example: A total electric home earning 8 points is awarded \$300 (8 x \$25 = 200, plus a \$100 electric benefit amount). They present a disconnect notice of \$175.00. They would receive \$175 in crisis benefits and \$300 in regular benefits for a total benefit of \$475.

Example: A total electric home earning 8 points is awarded \$300 (8 x \$25=200, plus a \$100 electric benefit amount). They present a disconnect notice of \$945.00. They would receive \$800 crisis + \$300 for a total of \$1,100. The utility company states that it will accept a payment of \$200 for the client to remain connected. The client would still receive the regular benefit and the crisis benefit. Full crisis would be awarded because even though the utility states it will accept \$200 to continue service, we must mitigate the documented crisis to the greatest extent possible. Intake worker must make notes in the statewide database.

Example: A total electric home earning 8 points would be awarded \$300 (8 x \$25=200, plus a \$100 electric benefit amount). They present a disconnect notice of \$1,500.00. They would receive \$800 crisis + \$300 for a total of \$1,100. The utility company states that it needs the entire \$1,500 for the client to remain connected. **The client does not need to pay the remaining \$400 before the benefit is released. Per the vendor MOA, upon acceptance of the benefit, the utility will delay disconnection or restore service for 30 days.**

8.10 Crisis Benefits for Unregulated Utilities

Clients with bulk fuels, such as propane, LP gas, fuel oil, wood, wood pellets, coal, corn, or biofuel are eligible for up to \$400 in crisis benefits to assist with the delivery costs associated with these heating fuels. The crisis benefit may also assist with any outstanding arrearage on the household's account in accordance with section 7.2.

This crisis benefit should be awarded in its entirety up-front at the time of application. No applicant self-declaration of crisis is necessary.

8.11 Total Benefit

Total points are used to determine the amount of the Regular EAP benefits. The total number of points from the matrix are multiplied by \$25 to determine the base benefit. Electric and Crisis dollar amounts are added to the base benefit.

IVA Points

Category	Maximum Points	Minimum Points
Income Level Determination	9	2
Dwelling Type	3	0
Fuel Source	6	0
Vulnerable population	2	0
Total	20	2

Benefits	Maximum Benefit	Minimum Benefit
Total Points X \$25	\$500	\$50
+ Electric	\$125	\$50
Total Regular EAP benefit	\$625	\$100
+ Crisis EAP	\$800	\$0
Total EAP Benefit	\$1,425	\$100

Calculating the Benefit:

1. Add all of the points in each category for the Total Points. Multiply that amount by \$25 per point and enter the subtotal.
2. Add the appropriate electric benefit
If the primary heating source is electric, then the entire benefit will be given to the electric utility. If a household does not have electric service provided by a utility vendor, the household is not eligible for the electric benefit.
3. Enter the amount of Crisis benefit when applicable.
4. Add the amount of the points from the regular benefit, the electric benefit, and any crisis amount (if applicable) to determine the Total EAP Benefit.

8.12 Credit Balance

If an applicant household has a credit balance in excess of \$250 on one of the regulated utilities at the time of the application, **the benefit cannot be released unless and until the balance falls below \$250**. The household must still have programmatic eligibility determined, and if the household is eligible, the utility shall be apprised of household eligibility in order to ensure moratorium protection and enrollment in USP rates, if applicable.

If the client has a credit balance on an unregulated fuel in excess of \$500 at the time of the application, that fuel will not be eligible for assistance until the credit balance is under \$500. Once the credit balance is under \$500, the client may return and request the benefit if they meet the other program requirements.

Excess credit balances do not impact a household's programmatic eligibility determination.

All LSPs are strongly encouraged to incorporate periodic review of unobligated balance reports in order to periodically monitor bulk fuel households in which a benefit has been withheld due to an excessive credit balance and assess them for eligibility of benefit release. This will avoid putting the burden of following up with the LSP on the low-income applicant.

Benefits for accounts with excess credit balances may not be waived to the other utility.

8.13 Inoperable Heating Source

If the home's designated heating source is not operable either due to intentional disconnection or mechanical failure and is heating with an unsafe source (such as electric space heater, stove, etc.), the applicant is not eligible for the regular heating benefit. The client is eligible for the electric credit only.

If the client is heating with an alternative safe heating source (such as a properly installed wood burning stove), the primary benefit may be applied to that heating source. LSPs should be sure that secondary heating sources are safe before approving a benefit. This can be accomplished by having a conversation with the client and documenting the conversation. These clients are to be referred to Weatherization and be evaluated for Emergency Repair and Replace services if they are homeowners and meet vulnerable population criteria.

The client may not waive the heating benefit to electricity when electricity is not the primary heating source when there is no operable heating source.

If the client has not received a regular EAP heating benefit and the primary heating source is rendered operable later during the program year, the client may contact the LSP to request release of the regular benefit. Intake staff should update the original application, the file, the notification letter, and the supporting documentation showing the repair or replacement.