



**Stay
Connected**

National Consumer
Law Center

**HEATING
ASSISTANCE
and ENERGY
EFFICIENCY
SERVICES**
**for Income-Eligible
Households in MA**

Thank you for participating in this training—and assisting your clients to complete their HEAP applications.

The federally-funded [LI]HEAP is overseen in the Commonwealth by the Massachusetts Executive Office of Housing and Livable Communities and is administered by local providers, primarily Community Action Agencies.

These slides are meant to be a training tool used alongside a trainer's explanation.

They do not represent a complete list of eligibility requirements.

October 23, 2025

FY 2025 & FY 2026 FUNDING UPDATE

Fuel Assistance (LIHEAP) was not cut in FY25.

In MA, State Supplement money went away which led to lower benefits than the prior years.

CAP Fuel Assistance (LIHEAP) programs have not closed.

Federal HHS staff overseeing LIHEAP were let go. However, there are still other staff within HHS that are able to approve plans and release funds.

The President *proposed* elimination of the program in his FY26 budget. His budget is a *messaging document* to Congress. Congress has “the power of the purse” and makes the ultimate decision on appropriations.

LIHEAP has excellent bipartisan support and we do not expect elimination.



TAKE ACTION!
SAVE LIHEAP!

Home Energy Assistance Program

HEAP (FUEL ASSISTANCE)

GOAL: To reduce the energy burden of income eligible households.

Eligibility is based on the number of individuals, adults and children, who live in a household, and their combined income.



FY 26 HEAP Income Eligibility		
Number in Household	Annual Income	Income Past 4 Weeks
1	\$ 51,777	\$ 3,982
2	\$ 67,709	\$ 5,208
3	\$ 83,641	\$ 6,433
4	\$ 99,573	\$ 7,659
5	\$ 115,504	\$ 8,884

Full benefit chart available here: <https://www.mass.gov/info-details/learn-about-home-energy-assistance-liheap>

Home Energy Assistance Program

HEAP (FUEL ASSISTANCE)



Benefit is paid to vendor for primary heat



Gas, oil, electricity, propane, wood and heat included in unsubsidized rent



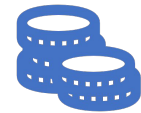
Can be owner or renter



Single family home, apartment or condo



Usage between Nov 1 and April 30th



Discount Rate on utilities all year



Energy Efficiency Benefits



Protection from Service Termination



Payment and Forgiveness Plans



Applications Accepted until April 30th



Emergency Assistance Funds

Home Energy Assistance Program

HEAP (FUEL ASSISTANCE)



Dates and other payment information:

- **HEAP Benefits are paid for deliveries and usage between November 1st and April 30th**
- **Applications are taken through April 30th and benefits are effective on or retroactive to November 1**
- **It may take up to 45 business days (from the completion date) for an eligibility determination to be issued.**
- **Payments are made directly to the primary heating vendor and can be retroactive**
- **If heating cost is included in (unsubsidized*) rent, the client is directly reimbursed.**

*subsidy must be <30% of household income

How to apply for the Home Energy Assistance Program

Examples of what we mean by “Income”

Income for the last 4 weeks for all household members 18yrs+

Wages

Social security

Regular Unemployment

Disability Income

Rental income or Self Employment

Child Support, Alimony, regular Financial Assistance

Odd jobs

Interest

Pension

Other types of income may also apply.



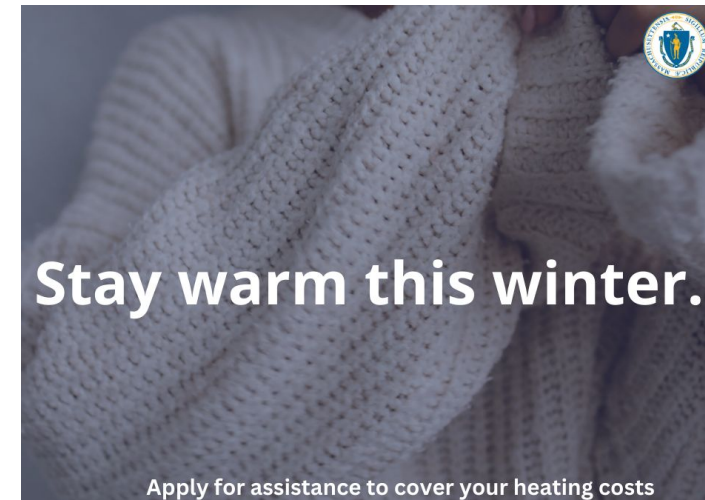
<https://www.toapply.org/MassHEAP>

Other necessary documents include ID
Citizenship information
Housing expense
Heating bills

There is no “Asset Test”

How to apply for the Home Energy Assistance Program: Citizenship

- Federal HEAP benefits are available to:
 - Documented Citizens
 - Qualified Aliens
- Mixed Status Households (documented/undocumented) may receive a pro-rated benefit.



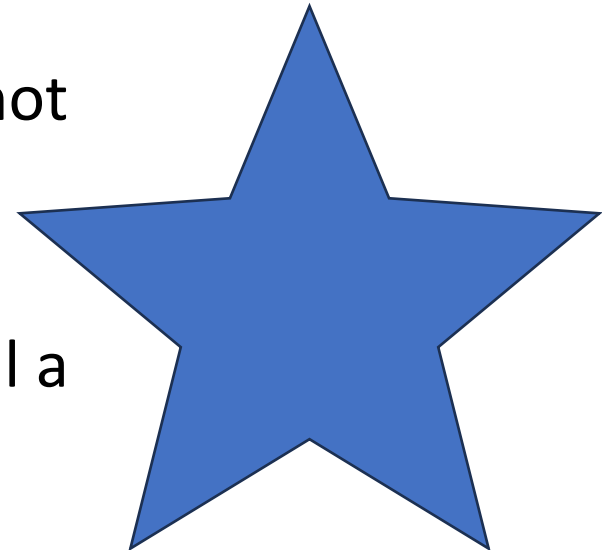
<https://www.toapply.org/MassHEAP>

Households where no members qualify *may* receive assistance from other funds within the agency.

SNAP Participants and HEAP

★ **AVAILABLE NOW!** ★

- Individuals who participate in SNAP may not have to provide income information in order to qualify for HEAP.
- HEAP has a different definition of “Household” than SNAP does and individuals who live with SNAP recipients and do not receive SNAP themselves will still provide eligibility documents.
- Heating, housing information etc. will still be required as will a signed application—in paper or digital form



UTILITY DISCOUNTS AND PROTECTIONS

Qualifying customers will be enrolled on the discount rate.

Automatic Enrollment

- The Dept. of Transitional Assistance (“DTA”) will share with the utilities a list of qualifying customers on a monthly/quarterly basis.
- HEAP Agencies share eligibility files with utilities throughout the heating season***
- The Discount Rate is not Fuel Assistance. You can have both.

*****Important to know*****

The Discount Rate can be obtained in several ways and some clients you speak with may not know if they have it or not.

Some discount rate assignments can be complicated based on the name on the account.

Discount rates vary by utility and location. The current range is 25% (for many gas companies) to 71%.

www.Eversource.com/BillHelp
www.ngrid.com/madiscount

UTILITY DISCOUNTS AND PROTECTIONS

AVAILABLE NOW!

National Grid Electric Tiered Discount Rate

% of FPL	Discount
0 to 100% FPL	71%
100 to 125% FPL	64%
125 to 150% FPL	57%
150 to 200% FPL	43%
200% FPL to 60% SMI	32%

UTILITY DISCOUNTS AND PROTECTIONS

Protections from Disconnect

Protection from disconnection of service for non-payment **may be** available for customers with financial hardship and specific household circumstances.

Protected customers are still responsible for their usage and utility bill.

We encourage these customers to make a payment, enroll in a payment plan, or apply for the Forgiveness Program.

Financial Hardship Protection

Medical Protection

Infant Protection

Elderly Protection (65)



<https://www.toapply.org/MassHEAP>

Convenient HEAP Application Options

It is more convenient than ever to apply for the first time or to re-certify a HEAP application.

- **MAIL:** Everyone who applied last year will receive an application in the mail with instructions on how to re-apply.
- **ONLINE Portal:** People can apply for the first time or re-apply through the online portal. Recertifications require a PIN which is included with the paper application or from a rep at the agency. The PIN changes each year.
- Many agencies partner with councils on aging and other community-based groups to help them take applications both walk-in and by appointment. Work with your local agency to find what works for them.
- All first-time applications require an interview, either in person or by phone before the application can be certified.
- You are encouraged to visit the agency websites directly for more localized info, including application times etc.
 - Agency Look Up tool: <https://hedfuel.azurewebsites.net/>
 - Direct link to online portal: <https://www.toapply.org/MassHEAP>
- Most agencies have an IVR which will provide up to date application status information.
- The portal will have this capacity in coming months as well.



Additional Resources and Benefits

Additional Resources

Clients who participate in HEAP often are facing other challenging circumstances that compromise their ability to move forward with other opportunities.

Agencies are expert at assisting clients in these situations.

Old Bills

Terminations

Repayment
Agreements

Forgiveness
Plans

Bills in
someone
else's name

Energy Efficiency Programs



The HEAP Application is a combined application where eligible households are determined income eligible for the following, in addition to Fuel Assistance:

Appliance Management Program (AMP)

- Home visit by Energy Auditor to evaluate energy use and appliances to develop a plan to reduce costs. Install replacement of qualifying appliances, including refrigerators, freezers, window AC units, washing machines, and other instant savings measures (ISMs) including light bulbs, faucet aerators, showerheads, advanced power strips, thermostats

Weatherization

- Energy Auditors and Contractors assess homes for provision of energy saving home improvements including insulation and air sealing

Heating System Repair and Replacement

- Repairs or replaces inefficient or aged systems, including air source heat pumps; provides annual cleaning and tuning; emergency repair and replacement requires HEAP qualification

Energy Efficiency Services are available to tenants and homeowners in most communities at no cost. These programs work hand in hand with HEAP to ensure energy savings for our clients and create a cleaner, greener world.

Myths and Pro-Tips



- I own my home so I can't participate: MYTH! No Asset test
 - I have savings so I won't be eligible: MYTH! We will only count your interest or required distributions.
 - I am self-employed so I can't participate: MYTH! Any kind of income
 - I don't need to report veteran's income: MYTH! Most kinds of Veteran's income are counted. (Income eligibility is high.)
-
- ❖ Do I have to count my children or others who do not have income or do not contribute to the household?
Yes—we count everyone.
 - ❖ Are portal (on-line) applications are processed faster?—all applications are carefully reviewed by HEAP staff.
 - ❖ Should I say I have an emergency so my application will be processed faster? Please don't.
 - ❖ Should I leave it for someone who needs it more than I do? The benefit levels are tiered so that those with the deepest need receive a higher benefit. This program is here for YOU!

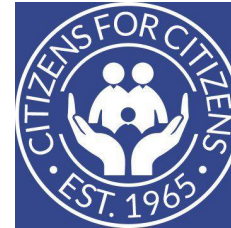
Thank you!



Anna Kowanko

Research & Data Coordinator,
National Consumer Law Center

stayconnected@nclc.org



Elizabeth Berube,

Executive Director
Citizens for Citizens Inc.

lcorreira@cfcinc.org



Andrea Mendoza

Director of Energy Services
ABCD Fuel Assistance

andrea.mendoza@bostonabcd.org



Peter Wingate

Energy Director
Community Action Pioneer Valley,

pwingate@communityaction.us

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