

CHECKLIST · 2026 EDITION

Help Paying Your Energy Bills

LIHEAP and utility assistance programs in 2026

Program: ■ LIHEAP Income: ■ ~150% FPL Apply: ■ Local CAA or 211 Warning: ■ Funds run out

1 What LIHEAP Covers

LIHEAP helps pay heating and cooling bills. Regular assistance: a one-time payment applied to your utility bill (usually \$200-\$600 depending on state and need). Crisis assistance: if your heat is about to be shut off, emergency help may be available. Weatherization: free home improvements (insulation, sealing, furnace repair) to permanently lower your bills.

DR. ED'S TIP: Apply early in the season. LIHEAP funds are limited and many states run out before everyone who qualifies can be served. Don't wait until you're in crisis.

2 Who Qualifies

Generally, households at or below 150% of the Federal Poverty Level. For an individual, that's about \$23,940/year (\$1,995/month) in 2026. If you receive SSI, SNAP, or Medicaid, you may be automatically or categorically eligible in your state.

Many states have higher income limits — some go up to 200% FPL or even higher. Don't assume you're over the limit. Apply and let them check.

DR. ED'S TIP: If you're on SSI (\$994/month), you almost certainly qualify. If you're on SNAP, you likely qualify. Apply through your local Community Action Agency or call 211.

3 How to Apply

Find your local agency: liheapch.acf.hhs.gov or call 211 (free). Apply through your local Community Action Agency (CAA). You'll need: ID, proof of income, utility bill, proof of household size. Some states accept online applications.

Also ask about: state utility assistance programs (many states have their own on top of LIHEAP), utility company payment plans, budget billing, and weatherization (free home energy upgrades).

DR. ED'S TIP: Apply for LIHEAP AND run a free benefits check at 24help.org/screener. If you qualify for LIHEAP, you likely qualify for SNAP, Medicaid, and other programs too.

What's Next?

1. Run a free benefits check at 24help.org/screener — find every program you may qualify for
2. Ask Virtual Dr. Ed (free, 24/7) at 24help.org/ask — personalized guidance
3. Call the program directly — Apply First, documents second

Over 2 million people turn to Dr. Ed every month.