

**Fiscal Year 2026**  
**Home Energy Assistance Program (HEAP)**  
**Income Eligibility and Benefit Levels**

<b>Number of People in a Household</b>	<b>100% of Federal Poverty Level</b>	<b>125% of Federal Poverty Level</b>	<b>150% of Federal Poverty Level</b>	<b>175% of Federal Poverty Level</b>	<b>200% of Federal Poverty Level</b>	<b>60% of Estimated State Median Income</b>
1	\$ 15,650	\$ 19,563	\$ 23,475	\$ 27,388	\$ 31,300	\$ 51,777
2	\$ 21,150	\$ 26,438	\$ 31,725	\$ 37,013	\$ 42,300	\$ 67,709
3	\$ 26,650	\$ 33,313	\$ 39,975	\$ 46,638	\$ 53,300	\$ 83,641
4	\$ 32,150	\$ 40,188	\$ 48,225	\$ 56,263	\$ 64,300	\$ 99,573
5	\$ 37,650	\$ 47,063	\$ 56,475	\$ 65,888	\$ 75,300	\$ 115,504
6	\$ 43,150	\$ 53,938	\$ 64,725	\$ 75,513	\$ 86,300	\$ 131,436
7	\$ 48,650	\$ 60,813	\$ 72,975	\$ 85,138	\$ 97,300	\$ 134,423
8	\$ 54,150	\$ 67,688	\$ 81,225	\$ 94,763	\$ 108,300	\$ 137,410
9	\$ 59,650	\$ 74,563	\$ 89,475	\$ 104,388	\$ 119,300	\$ 140,397
10	\$ 65,150	\$ 81,438	\$ 97,725	\$ 114,013	\$ 130,300	\$ 143,385
11	\$ 70,650	\$ 88,313	\$ 105,975	\$ 123,638	\$ 141,300	\$ 146,372
12	\$ 76,150	\$ 95,188	\$ 114,225	\$ 133,263	\$ 149,360	\$ 149,360
13	\$ 81,650	\$ 102,063	\$ 122,475	\$ 142,888	\$ 152,347	\$ 152,347
14	\$ 87,150	\$ 108,938	\$ 130,725	\$ 152,513	\$ 155,334	\$ 155,334
15	\$ 92,650	\$ 115,813	\$ 138,975	\$ 158,321	\$ 158,321	\$ 158,321
16	\$ 98,150	\$ 122,688	\$ 147,225	\$ 161,308	\$ 161,308	\$ 161,308
17	\$ 103,650	\$ 129,563	\$ 155,475	\$ 164,295	\$ 164,295	\$ 164,295
<b>Homeowners and Non-Subsidized Housing Tenants</b>						
<b>Deliverable Fuel (Oil, Propane, Kerosene &amp; Other)</b>	\$600	\$550	\$510	\$470	\$470	\$430
<b>Utility and Heat-Included-in-Rent</b>	\$500	\$460	\$425	\$390	\$390	\$355
<b>High Energy Cost Supplement</b>	TBD	TBD	TBD	TBD	TBD	TBD
<b>Subsidized Housing Tenants</b>						
<b>Deliverable Fuel (Oil, Propane, Kerosene &amp; Other)</b>	\$420	\$385	\$355	\$325	\$325	\$300
<b>Utility and Heat-Included-in-Rent</b>	\$350	\$325	\$300	\$275	\$275	\$250
<b>High Energy Cost Supplement</b>	TBD	TBD	TBD	TBD	TBD	TBD
<b>High Energy Cost Supplement (HECS) Thresholds - TBD</b>						

Note: Contact EOHL to determine eligibility for a household of 18 and above.

Sources (Income Level): "Annual Update of the HHS Poverty Guidelines, *Federal Register*, January 17, 2025 (90 FR 5917-5918) and "Federal Poverty Guidelines and State Median Income Estimates ... Mandatory Use in FY26 LIHEAP", USHHS, OCS, DEA, *LIHEAP-IM-2025-02*

The **Benefit Amount** awarded to eligible households is based on several household factors reflected on this chart. Those include the number of people in a household, their gross income, the energy source, and the housing situation.

The **High Energy Cost Supplement** is an additional benefit provided only to qualifying, eligible HEAP households whose previous year's heating source costs exceed the above listed HECS thresholds.

### **How to use the *Massachusetts Income Eligibility and Benefit Level Chart* to award a benefit**

The *Massachusetts Income Eligibility and Benefit Level* matrix takes into consideration a household's 1) income 2) size 3) fuel type 4) dwelling type and 5) energy burden.

The first 17 rows of the first column in the benefit matrix represents a household's size (1-17 persons), with each successive row increasing the household size by one. The remaining six columns show the income levels (100% FPL, 125% FPL, etc. through 60% SMI). In addition to accounting for other requirements (e.g. U.S. Citizenship/Qualified Alien Status), generally to determine eligibility for a LIHEAP benefit, the local administration agency (LAA) would find a household of a specific size (item #2 above) row (1-17 persons) on the chart and determine if its gross income was within the ranges listed (100% FPL to 60%SMI- item #1 above).

If the household fit into an income range (item #1), the LAA would then continue farther down the chart. The LAA would then need to consider the dwelling type (item #4 above), whether the household owns their home or if they rent. If the household does rent, further information needs to be considered, specifically, whether the household has a housing subsidy or not. For those homeowners and non-subsidized housing tenants, the three rows below the header "Homeowners and Non-Subsidized Housing Tenants" are applicable. For those subsidized housing tenants, the three rows below the header "Subsidized Housing Tenants" are applicable.

For each of the two sections considering dwelling type (item #4) there are three rows under the related header. The first row reflects the benefit amounts across income levels for deliverable fuels (item #3 above), the second row shows the benefits for households that heat with utility (item #3 above) and those that have heat included in their rent (item #4). The third row reflect the High Energy Cost Supplement (HECS). This additional benefit is awarded if the household's heating burden (item #5) is higher than the average costs for a specific fuel type. The HECS thresholds are calculated from the collected household data from the LAAs. The thresholds for particular heating sources are released mid-Fall. At that time, the *Income Eligibility and Benefits Level Chart* is reissued. The *Income Eligibility and Benefits Level Chart* submitted with the state plan does not have the HECS thresholds included.

### **Example**

A household of two is found eligible for LIHEAP with a calculated income of \$28,797. This household owns their home and heats with oil. Last season the oil to heat their home cost \$1,700. Using the *Income Eligibility and Benefits Level Chart*, the household of two is within the 175% federal poverty level and because they own their home and heat with a deliverable fuel is awarded a \$777 LIHEAP benefit. Further, when the HECS thresholds are released later in the Fall, if the household's previous season's cost of fuel exceeds the HECS threshold for oil then that household would receive an additional \$140.

### **How the benefit dollar amounts within the matrix were determined by DHCD**

The matrix follows the LIHEAP tenet that those households with the lowest income and the highest burden should receive the highest LIHEAP benefit. Homeowners or unsubsidized rent tenants that heat with deliverable receive the highest benefit compared to those heating with natural gas or electricity, heat included in rent, and subsidized tenants because deliverable fuels, on average, are the more expensive energy sources. As the income levels increase across the chart, the benefit amounts decrease as those households with more income are seen as having have a lesser burden. Those living in subsidized housing (where a portion of the rent is paid by an outside source) receive a lower benefit compared to the households of similar income in the non-subsidized category. It is because those living

in non-subsidized housing are have less available income due to being fully responsible for their housing costs.