

2021 National LIHEAP Grantee Virtual Training Conference

Designing and Evaluating LIHEAP Benefit Matrices

March 2, 2021
Tribal Session

Presenter

Melissa Torgerson (VERVE)

Moderators

Josephine Rago-Adia and Vikki Pretlow (OCS)



ADMINISTRATION FOR
CHILDREN & FAMILIES

Designing and Evaluating LIHEAP Benefit Matrices

OCS Welcome and Introduction

Structure of The Webinar

- 50 minutes to review key elements of benefit matrices
- 10 minutes for Q & A

Have a question?

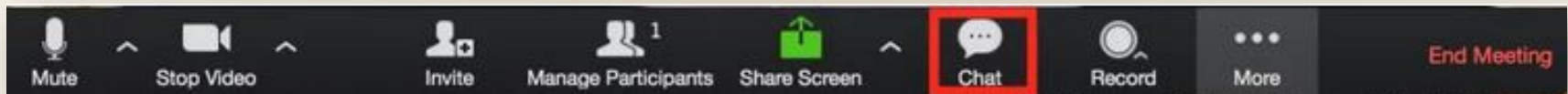
- You are encouraged to ask questions as you have them by typing them into the Chat Room box.
- Submitted questions will be reviewed and responded to at the end of the session or via an e-mail.

Designing and Evaluating LIHEAP Benefit Matrices

OCS Welcome and Introduction

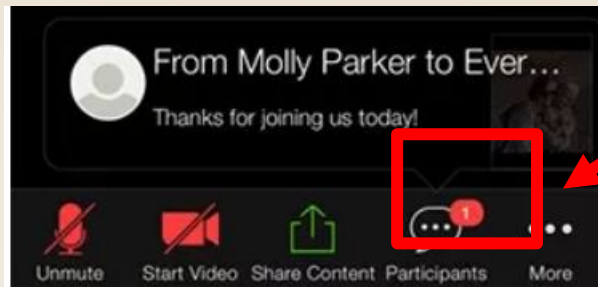
Chat on your Desktop

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Designing and Evaluating LIHEAP Benefit Matrices

OCS Welcome and Introduction

OCS believes this training session is important because LIHEAP Benefit Matrices:

- **Are a basic requirement of the Annual Model Plan**
- **Assure compliance with federal LIHEAP statute**

Section 2605(b)(5) of the Low-Income Home Energy Assistance Act of 1981 (42 U.S. C. §8624(b)(5)) provides grantees with minimum requirements for determining benefit levels.

- **Encourage efficient and effective program administration**
- **Allow for systematic application of tribal priorities**

Tribes are encouraged to contact Liaisons or APPRISE if they want to explore further after this session.

Designing and Evaluating LIHEAP Benefit Matrices

OCS Welcome and Introduction

Introduction of Presenter

Melissa Torgerson

VERVE Associates

Designing and Evaluating LIHEAP Benefit Matrices

Training Objectives

By the end of this session, Tribal LIHEAP grantees will have a better understanding of:

- Why LIHEAP benefit matrices are important
- Factors to consider when designing or evaluating a matrix
- Required annual matrix updates
- How data can be used to improve matrices
- Steps for evaluating and/or redesigning a benefit matrix

Designing and Evaluating LIHEAP Benefit Matrices

Training Objectives

This webinar will cover key concepts and ideas related to creating and updating LIHEAP benefit matrices. At the end of the webinar, we will be providing contact information and resources for tribes who:

- Would like help designing a new benefit matrix
- Need assistance evaluating and/or updating their current matrix
- Need assistance collecting or using data to improve their benefit matrix
- Want to learn more about specific concepts discussed during this training

Designing and Evaluating LIHEAP Benefit Matrices

Part I: Why are Benefit Matrices So Important?

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Designing and Evaluating LIHEAP Benefit Matrices

Part I: Why are Benefit Matrices So Important?

A benefit matrix enables LIHEAP staff to quickly determine a household's benefit using key information from the client application or intake appointment.

Benefit matrices are important for assuring:

- Compliance with federal LIHEAP statute
- Efficient and effective program administration
- Systematic application of tribal priorities

Designing and Evaluating LIHEAP Benefit Matrices

Part I: Why are Benefit Matrices So Important?

An OCS approved benefit matrix assures that the grantee is in compliance with the Federal LIHEAP Statute.

- Section 2605(b)(5) of the Low-Income Home Energy Assistance Act of 1981 (42 U.S. C. §8624(b)(5)) provides grantees with minimum requirements for determining benefit levels.

More specifically, grantees must:

“provide, in a timely manner, that the highest level of energy assistance will be furnished to those households that have the lowest incomes and the highest energy costs or needs in relation to income, taking into account family size.”

The next section of this training will outline different ways that these minimum requirements can be incorporated into a benefit matrix.

Designing and Evaluating LIHEAP Benefit Matrices

Part I: Why are Benefit Matrices So Important?

A benefit matrix can improve the effectiveness and efficiency of LIHEAP program administration. For example:

- **Benefit amounts are transparent.** When households, leaders, or the public inquire into benefit levels, an established matrix can supply rationale and/or justification.
- **The benefit determination process is fair.** When a matrix is in place, households can see that the same benefit determination criteria are used among all applicants.
- **Benefits are equitable.** When a benefit matrix is not in place, grantees tend to pay the “current bill.” In some cases, this can end up penalizing households who have kept their bills current (and reward those who haven’t).
- **Benefits can be easily adjusted, targeted.** When a grantee has unspent or overspent funds, the benefit matrix provides a straightforward avenue to alter spending during the year or in subsequent years.

Designing and Evaluating LIHEAP Benefit Matrices

Part I: Why are Benefit Matrices So Important?

A benefit matrix can help grantees systematically address tribal policies or priorities.

For example, in addition to early application periods or targeted outreach, a benefit matrix can award higher benefits (or points) to:

- **Specific, vulnerable populations.** This may include LIHEAP defined vulnerable households (senior, disabled, young child)—or other households identified as vulnerable by the tribe.
- **Tribal members who are participating in other programs.** Examples may include people who are in substance abuse recovery, job training, or energy education programs.

The next section of this training will outline different ways that these tribal policies or priorities can be incorporated into a benefit matrix.

Designing and Evaluating LIHEAP Benefit Matrices

Part I: Why are Benefit Matrices So Important?

POLL #1

Designing and Evaluating LIHEAP Benefit Matrices

Part II: What Should We Include in Our Benefit Matrix?

Part II: What Should We Include In Our Benefit Matrix?

Designing and Evaluating LIHEAP Benefit Matrices

Part II: What Should We Include in Our Benefit Matrix?

The LIHEAP Statute provides grantees with minimum requirements for determining benefit levels.

Section 2605(b)(5) of the Low-Income Home Energy Assistance Act of 1981 (42 U.S. C. §8624(b)(5)) states that grantees must *“provide, in a timely manner, that the highest level of energy assistance will be furnished to those households that have the lowest incomes and the highest energy costs or needs in relation to income, taking into account family size.”*

To comply with LIHEAP statute, a benefit matrix must include the following three factors: income, household size, and energy costs.

- It is up to each grantee to decide how to incorporate these three factors into their benefit determination process, and how much emphasis is given to each.

Designing and Evaluating LIHEAP Benefit Matrices

Part II: What Should We Include in Our Benefit Matrix?

Example: COMANCHE INDIAN TRIBE OF OKLAHOMA

Designing and Evaluating LIHEAP Benefit Matrices

Example: Comanche Indian Tribe of Oklahoma

PROPANE

Income	Household Size						
	1	2	3	4	5	6	7+
\$0-\$900.99	\$400	\$420	\$440	\$460	\$480	\$500	\$580
\$901-\$1200.99	\$300	\$320	\$340	\$360	\$380	\$400	\$480
\$1201-\$1471	\$240	\$260	\$280	\$300	\$320	\$340	\$420
\$1472-\$1800	****	\$220	\$240	\$260	\$300	\$320	\$380
\$1801-\$2100.99	****	\$180	\$200	\$220	\$280	\$300	\$360
\$2101-\$2400.99	*****	\$140	\$160	\$180	\$260	\$280	\$340

GAS & ELECTRIC

Income	Household Size						
	1	2	3	4	5	6	7+
\$0-900.99	\$380	\$400	\$420	\$440	\$460	\$480	\$500
\$901-\$1200.99	\$280	\$300	\$320	\$340	\$360	\$380	\$400
\$1201-\$1471	\$220	\$240	\$260	\$280	\$300	\$320	\$340
\$1472-\$1800	****	\$200	\$220	\$240	\$260	\$280	\$300
\$1801-\$2100.99	*****	\$180	\$200	\$220	\$240	\$260	\$280
\$2101-\$2400.99	*****	\$160	\$180	\$200	\$220	\$240	\$260

Designing and Evaluating LIHEAP Benefit Matrices

Example: Comanche Indian Tribe of Oklahoma

Required Factor #1: INCOME

- This matrix includes income intervals by **specific dollar amount**.
- As household income increases, the benefit amount decreases (lower income households receive higher benefits).

PROPANE

Income	Household Si			
	1	2	3	4
\$0-\$900.99	\$400	\$420	\$440	\$460
\$901-\$1200.99	\$300	\$320	\$340	\$360
\$1201-\$1471	\$240	\$260	\$280	\$300
\$1472-\$1800	****	\$220	\$240	\$260
\$1801-\$2100.99	*****	\$180	\$200	\$220
\$2101-\$2400.99	*****	\$140	\$160	\$180

GAS & ELECTRIC

Income	Household Si			
	1	2	3	4
\$0-900.99	\$380	\$400	\$420	\$440
\$901-\$1200.99	\$280	\$300	\$320	\$340
\$1201-\$1471	\$220	\$240	\$260	\$280
\$1472-\$1800	****	\$200	\$220	\$240
\$1801-\$2100.99	*****	\$180	\$200	\$220
\$2101-\$2400.99	*****	\$160	\$180	\$200

- Some income and household size categories have been removed from this example for formatting purposes.

Designing and Evaluating LIHEAP Benefit Matrices

Example: Comanche Indian Tribe of Oklahoma

Required Factor #2: Household Size

- This matrix also accounts for **household size**.
- For each additional person in the household, the benefit amount increases.

PROPANE

Income

	Household Size			
	1	2	3	4
\$0-\$900.99	\$400	\$420	\$440	\$460
\$901-\$1200.99	\$300	\$320	\$340	\$360
\$1201-\$1471	\$240	\$260	\$280	\$300
\$1472-\$1800	****	\$220	\$240	\$260
\$1801-\$2100.99	****	\$180	\$200	\$220
\$2101-\$2400.99	*****	\$140	\$160	\$180

GAS & ELECTRIC

Income

	Household Size			
	1	2	3	4
\$0-900.99	\$380	\$400	\$420	\$440
\$901-\$1200.99	\$280	\$300	\$320	\$340
\$1201-\$1471	\$220	\$240	\$260	\$280
\$1472-\$1800	****	\$200	\$220	\$240
\$1801-\$2100.99	*****	\$180	\$200	\$220
\$2101-\$2400.99	*****	\$160	\$180	\$200

- Some income and household size categories have been removed from this example for formatting purposes.

Designing and Evaluating LIHEAP Benefit Matrices

Example: Comanche Indian Tribe of Oklahoma

Required Factor #3: Energy Cost

- This matrix includes “sub-matrices” that vary depending on household heating fuel.
- Households with more expensive fuel types (e.g., propane) get higher benefits than households with less expensive fuel types (e.g., gas and electric).

PROPANE

	Household Size			
Income	1	2	3	4
\$0-\$900.99	\$400	\$420	\$440	\$460
\$901-\$1200.99	\$300	\$320	\$340	\$360
\$1201-\$1471	\$240	\$260	\$280	\$300
\$1472-\$1800	****	\$220	\$240	\$260
\$1801-\$2100.99	****	\$180	\$200	\$220
\$2101-\$2400.99	*****	\$140	\$160	\$180

GAS & ELECTRIC

	Household Size			
Income	1	2	3	4
\$0-900.99	\$380	\$400	\$420	\$440
\$901-\$1200.99	\$280	\$300	\$320	\$340
\$1201-\$1471	\$220	\$240	\$260	\$280
\$1472-\$1800	****	\$200	\$220	\$240
\$1801-\$2100.99	*****	\$180	\$200	\$220
\$2101-\$2400.99	*****	\$160	\$180	\$200

- Some income and household size categories have been removed from this example for formatting purposes.

Designing and Evaluating LIHEAP Benefit Matrices

Part II: What Should We Include in Our Benefit Matrix?

LIHEAP is a block grant, allowing grantees to design and deliver programs that best meet unique needs or priorities within their tribes.

Tribes may use their benefit matrix to give higher benefits to households who meet specific criteria. Examples include, but are not limited to:

- LIHEAP vulnerable status (senior, disabled, families with young children)
- Other household characteristics (e.g., Veterans, medical conditions)
- Participation in other programs
- Payment behavior (e.g., chronic non-payment, regular payments)

Designing and Evaluating LIHEAP Benefit Matrices

Part II: What Should We Include In Our Benefit Matrix?

Example: SENECA-CAYUGA NATION

Designing and Evaluating LIHEAP Benefit Matrices

Example: Seneca-Cayuga Nation

- The Seneca-Cayuga Nation uses a **point-based benefit matrix**, awarding points for different factors, then basing the LIHEAP benefit on a total number of points.
- **In 2021, households are given \$20.00 per point.** The maximum benefit amount is \$400.00 per winter / summer cycle (with the exception of propane when the maximum benefit may be the required minimum delivery amount).

Designing and Evaluating LIHEAP Benefit Matrices

Example: Seneca-Cayuga Nation

Required Factor #1: INCOME

Households in lower income level groups get more points (higher benefits)

Required Factor #2: HH Size

Larger households have higher income amounts for each point level.

Required Factor #3: ENERGY COST

More expensive fuel types get more points (higher benefits).

Household Size	1 PERSON			Income Level Points
Income Level	LEVEL 1	\$0	\$630.47	8
Income Level	LEVEL 2	\$630.48	\$1,260.93	6
Income Level	LEVEL 3	\$1,2690.94	\$1,910.50	4
Household Size	2 PERSONS			
Income Level	LEVEL 1	\$0	\$824.45	8
Income Level	LEVEL 2	\$824.46	\$1,648.90	6
Income Level	LEVEL 3	\$1,648.91	\$2,498.33	4
Household Size	3 PERSONS			
Income Level	LEVEL 1	\$0	\$1,018.44	8
Income Level	LEVEL 2	\$1,018.45	\$2,036.87	6

Points for Fuel Type	Point Allowance
Propane	10
Electric	10
Natural Gas	10
Firewood/Coal/Kerosene *	5

* Some income and HH size categories have been removed from this example for formatting purposes.

Designing and Evaluating LIHEAP Benefit Matrices

Example: Seneca-Cayuga Nation

The Seneca-Cayuga Nation opts to use other factors in their matrix beyond the required three (income, household size, energy cost).

Vulnerable households get more points (higher benefits).

This matrix uses expanded vulnerability criteria (beyond those identified in LIHEAP statute) to reflect tribal priorities.

Vulnerable Population Need Determination	Point Allowance
Children in the home (15 and younger)	2
Person age 60 or older in the home	2
Person with a disability	2
Person with a life-threatening medical condition	2
Terminated from employment in the past year	2
Member / Veteran of U.S. Armed Forces	2
In addiction recovery program or counseling	2

Point Deductions	Point Allowance
Non-payment on fuel/ utility bill for 3 three consecutive months	-5

Chronic non-paying households have points deducted from their total (potentially receiving lower benefits.).

Designing and Evaluating LIHEAP Benefit Matrices

Part II: What Should We Include In Our Benefit Matrix?

Whether a benefit matrix uses three or three-hundred factors, grantees need to determine the type of benefit(s) they want to give households. For example:

- Some LIHEAP grantees (including tribes in the previous two examples) opt to give a **“flat” benefit amount** that incrementally varies based on household factors like income, household size, and energy cost.
- Other LIHEAP grantees pay a **percentage of actual energy costs**, with the percentage going up or down based on various factors (e.g., income, household size, energy cost).

Designing and Evaluating LIHEAP Benefit Matrices

Part II: What Should We Include In Our Benefit Matrix?

Example: STANDING ROCK SIOUX TRIBE

Designing and Evaluating LIHEAP Benefit Matrices

Example: Standing Rock Sioux Tribe

Required Factor #1: INCOME

- Income is included in this matrix—both by FPL category and specific dollar ranges.
- The income range of the household determines the percentage of estimated fuel costs LIHEAP will pay.
- Households with lower incomes have less of their estimated bill paid by LIHEAP.

Step 1:
Find
HH
Size



1
2
3
4

5
6
7
8

Step 2 Find household income range.

Step 3: Identify % of bill to pay.



	110%-120% of FPL		121%-130% of FPL		131%-140% of FPL		141%-150% of FPL	
	60% of Est. Fuel Cost		50% of Est. Fuel Cost		40% of Est. Fuel Cost		30% of Est. Fuel Cost	
1	\$0	\$15,381	\$15,382	\$16,657	\$16,658	\$17,933	\$17,934	\$19,140
2	\$0	\$20,781	\$20,782	\$22,505	\$22,506	\$24,229	\$24,230	\$25,860
3	\$0	\$26,182	\$26,183	\$28,354	\$28,355	\$30,526	\$30,527	\$32,580
4	\$0	\$31,582	\$31,583	\$34,202	\$34,203	\$36,822	\$36,823	\$39,300
	65% of Est. Fuel Cost		55% of Est. Fuel Cost		45% of Est. Fuel Cost		35% of Est. Fuel Cost	
5	\$0	\$36,983	\$36,984	\$40,051	\$40,052	\$43,119	\$43,120	\$46,020
6	\$0	\$42,383	\$42,384	\$45,899	\$45,900	\$49,415	\$49,416	\$52,740
7	\$0	\$47,784	\$47,785	\$51,747	\$51,748	\$55,711	\$55,712	\$59,460
8	\$0	\$53,184	\$53,185	\$57,596	\$57,597	\$62,008	\$62,009	\$66,180

Required Factor #2: HH SIZE

- Income amounts in each FPL range increase with each additional HH member.
- This matrix also pays 5% more of estimated fuel costs for households with more than 4 members.

Designing and Evaluating LIHEAP Benefit Matrices

Example: Standing Rock Sioux Tribe

Required Factor #3: ENERGY COST

- In this matrix, annual fuel costs are estimated by fuel type.
- Income and HH Size determine what percentage of the estimated annual fuel cost will be paid for by LIHEAP.

Step 4: Find HH Fuel Type

	Est. Annual Fuel Cost
Fuel Oil	\$ 1,000
Propane	\$ 900
Electric	\$ 1,000
Wood	\$ 4,200

Fuel Oil	\$ 1,000
Propane	\$ 900
Electric	\$ 1,000
Wood	\$ 4,200

Step 5: Find benefit amount (based on % of bill to pay) →

60% of Est. Fuel Cost	50% of Est. Fuel Cost	40% of Est. Fuel Cost	30% of Est. Fuel Cost
\$600	\$500	\$400	\$300
\$540	\$450	\$360	\$270
\$600	\$500	\$400	\$300
\$2,520	\$2,100	\$1,680	\$1,260
65% of Est. Fuel Cost	55% of Est. Fuel Cost	45% of Est. Fuel Cost	35% of Est. Fuel Cost
\$650	\$550	\$450	\$350
\$585	\$495	\$405	\$315
\$650	\$550	\$450	\$350
\$2,730	\$2,310	\$1,890	\$1,470

Note: Some LIHEAP grantees use actual energy costs of the household (instead of estimates). For example, the grantee may collect previous year billing data from the energy supplier or ask the household to bring in past bills.

Designing and Evaluating LIHEAP Benefit Matrices

Part II: What Should We Include In Our Benefit Matrix?

Other factors to consider when designing a LIHEAP benefit matrix:

- Is it a priority for your tribe to serve as many eligible households as possible, even if it means smaller benefits? Or is it more important to provide more substantial assistance to fewer households?
- Is your goal to pay a particular percentage of each household's annual energy cost, or to get each household to within an affordable energy burden (percentage of income spent on energy)?
- Are there additional energy assistance benefits available to households through LIHEAP (or other similar programs)? For example, are crisis funds available to fill in the gap when a standard benefit isn't enough to maintain home energy?

Designing and Evaluating LIHEAP Benefit Matrices

Part II: What Should We Include In Our Benefit Matrix?

POLL #2

Designing and Evaluating LIHEAP Benefit Matrices

Part III: How and When Should We Update Our Benefit Matrix?

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Designing and Evaluating LIHEAP Benefit Matrices

Part III: How and When Should We Update Our Benefit Matrix?

All benefit matrices should be reviewed and updated regularly.

This includes, but is not limited to:

- 1. Minimum required annual updates**
- 2. Data driven updates**
- 3. Updates based on review of program design and client need**



Matrix updates should be documented and outlined in the LIHEAP Model Plan each year. Additionally, a record of updates, including rationale and decision-making processes, should be maintained within the tribe for future reference.

Designing and Evaluating LIHEAP Benefit Matrices

Part III: How and When Should We Update Our Benefit Matrix?

1. Minimum Required Annual Updates

At minimum, benefit matrices must be revised at the beginning of each federal fiscal year to reflect the most current Federal Poverty or State Median Income guidelines issued by OCS.

- Failure to update your matrix with updated income information could result in delayed approval of your Model Plan.
- Current Federal Poverty Guideline and State Median Income information can be found at: <https://www.acf.hhs.gov/ocs/policy-guidance/liheap-information-memoranda>

A copy of the updated matrix and related documentation (including a matrix explanation and list of any changes) should be submitted with your LIHEAP Model Plan each year.

Designing and Evaluating LIHEAP Benefit Matrices

Part III: How and When Should We Update Our Benefit Matrix?

In this example, the Comanche Indian Tribe of Oklahoma must update income brackets under each fuel type in their benefit matrix.

Example: Comanche Indian Tribe of Oklahoma

PROPANE	Household Size				
Income	1	2	3	4	5
\$0-\$900.99	\$400	\$420	\$440	\$460	\$4
\$901-\$1200.99	\$300	\$320	\$340	\$360	\$3
\$1201-\$1471	\$240	\$260	\$280	\$300	\$3
\$1472-\$1800	****	\$220	\$240	\$260	\$3
\$1801-\$2100.99	****	\$180	\$200	\$220	\$2
\$2101-\$2400.99	*****	\$140	\$160	\$180	\$2

In this example, the Seneca-Cayuga Nation must update income ranges under each household size in their benefit matrix.

Example: Seneca-Cayuga Nation

Household Size	1 PERSON			Income Level Points
Income Level	LEVEL 1	\$0	\$630.47	8
Income Level	LEVEL 2	\$630.48	\$1,260.93	6
Income Level	LEVEL 3	\$1,260.94	\$1,910.50	4
Household Size	2 PERSONS			
Income Level	LEVEL 1	\$0	\$824.45	8
Income Level	LEVEL 2	\$824.46	\$1,648.90	6
Income Level	LEVEL 3	\$1,648.91	\$2,498.33	4
Household Size	3 PERSONS			

Designing and Evaluating LIHEAP Benefit Matrices

Part III: How and When Should We Be Updating Our Benefit Matrix?

2. Data Driven Updates

Many grantees establish a matrix, and then forget to periodically check it against reality.

Using data to evaluate and update your matrix will assure that you are varying benefits based on need (targeting higher benefits to households with highest energy burden). Examples include:

- Analyzing where households assisted in the previous year landed across the benefit matrix to identify areas with clusters of large households (or gaps with no households).
- Analyzing fuel cost data to see whether differences in benefits by fuel type reflect actual differences in fuel costs.

Designing and Evaluating LIHEAP Benefit Matrices

Part III: How and When Should We Update Our Benefit Matrix?

In this example, household data from previous year could be used to see how many households fell in each income group. Are households concentrated in only two or three categories? Are there categories with only a few households?

Example: Comanche Indian Tribe of Oklahoma

PROPANE	Household Size			
Income	1	2	3	4
\$0-\$900.99	\$400	\$420	\$440	\$460
\$901-\$1200.99	\$300	\$320	\$340	\$360
\$1201-\$1471	\$240	\$260	\$280	\$300
\$1472-\$1800	****	\$220	\$240	\$260
\$1801-\$2100.99	****	\$180	\$200	\$220
\$2101-\$2400.99	*****	\$140	\$160	\$180

In this example, actual household bill data (or regional energy data) could be used to periodically “true up” estimated fuel costs.

In the long term, this tribe could consider using actual annual client energy bills (where available) to determine benefit amount.

Example: Standing Rock Sioux Tribe

	Est. Annual Fuel Cost	60% of Est. Fuel Cost	50% of Est. Fuel Cost	40% of Est. Fuel Cost	30% of Est. Fuel Cost
Fuel Oil	\$ 1,000	\$600	\$500	\$400	\$300
Propane	\$ 900	\$540	\$450	\$360	\$270
Electric	\$ 1,000	\$600	\$500	\$400	\$300
Wood	\$ 4,200	\$2,520	\$2,100	\$1,680	\$1,260
		65% of Est. Fuel Cost	55% of Est. Fuel Cost	45% of Est. Fuel Cost	35% of Est. Fuel Cost
Fuel Oil	\$ 1,000	\$650	\$550	\$450	\$350
Propane	\$ 900	\$585	\$495	\$405	\$315
Electric	\$ 1,000	\$650	\$550	\$450	\$350
Wood	\$ 4,200	\$2,730	\$2,310	\$1,890	\$1,470

Designing and Evaluating LIHEAP Benefit Matrices

Part III: How and When Should We Update Our Benefit Matrix?

3. Updates based on review of program design and client need

While analyzing data is important, it is equally important to evaluate and update your matrix in response to program design and delivery challenges.

Examples include, but are not limited to:

- **Is the benefit matrix easy to use?** The more difficult a matrix is to understand, the more likely errors will be made in benefit determination.
- **Does the current matrix address client need?** Are there certain households that consistently seek additional benefits? Are there particular issues that should be considered in an update (e.g., spike in arrearages after the COVID-19 pandemic)?
- **Is the tribe spending all of its LIHEAP funds each year?** Are additional funds expected that will need to be spent? Do benefits need to be increased or trimmed to curb under/overspending patterns?

Designing and Evaluating LIHEAP Benefit Matrices

Part III: How and When Should We Update Our Benefit Matrix?

In this matrix example, the Seneca-Cayuga Nation might take some time each year to identify:

- Groups of people who should be added to this list based on tribal priorities or current events (e.g., COVID)
- Whether point allowances for specific groups should be increased or decreased based on program priorities, household need, or spending patterns.

Example: Seneca-Cayuga Nation

Vulnerable Population Need Determination	Point Allowance
Children in the home (15 and younger)	2
Person age 60 or older in the home	2
Person with a disability	2
Person with a life-threatening medical condition	2
Terminated from employment in the past year	2
Member / Veteran of U.S. Armed Forces	2
In addiction recovery program or counseling	2

It may be appropriate to consider increasing or decreasing “maximum benefit levels” each FFY based on:

- 1) Client need (e.g., large arrearages due to COVID)
- 2) Increase in LIHEAP funding and/or additional awards
- 3) Decrease in LIHEAP funding

Alternatively, some grantees may wish to only minimally update their “regular” benefit matrix and use supplemental or crisis benefits to deal with unique household or community circumstances.

Designing and Evaluating LIHEAP Benefit Matrices

Part III: How and When Should We Update Our Benefit Matrix?

POLL #3

Designing and Evaluating LIHEAP Benefit Matrices

Part IV: How and Where Do We Begin?

Part IV: How and Where Do We Begin?

Designing and Evaluating LIHEAP Benefit Matrices

Part IV: How and Where Do We Begin?

There are multiple resources currently being developed, or already available, to help grantees design, evaluate, and/or update their LIHEAP benefit matrices. These include:

- **“Benefit Matrix Wizard”**—a tool being developed by APPRISE to help tribes (and other grantees) design a basic matrix framework
- **Benefit Matrix Checklist**—including minimum matrix requirements and recommended evaluation/updates
- **Previous LIHEAP training resources**
- **Other Tribal LIHEAP program documentation (including matrices)**
- **People ready to help**—including APPRISE and your OCS Liaisons

Designing and Evaluating LIHEAP Benefit Matrices

Part IV: How and Where Do We Begin?

Benefit Matrix Wizard

APPRISE is developing a “Benefit Matrix Wizard” to help grantees wanting to design a basic benefit matrix from scratch. The next few slides preview some of the screens from this new tool.

Grantees will notice that:

- Many of the elements in the “Benefit Matrix Wizard” align with the basic factors covered in this training.
- This tool can be used to check and/or compare matrices already being used by the grantee.

APPRISE will be asking for tribal grantees to help test, customize, and refine the new Benefit Matrix Wizard tool.

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The grantee is asked to identify the **total amount of funding available for benefits.**



Screen 2: Funding data

LIHEAP BENEFIT MATRIX DEVELOPMENT TOOL

Step 2: Enter Funding Data

Total LIHEAP Allocation:

% of allocation for **Heating** benefits:

Total Funds for **Heating** benefits: [calculated value]

The grantee is also asked to identify the **number of households served last year, including the type of fuel and their income level.**



Screen 3: Household Counts

LIHEAP BENEFIT MATRIX DEVELOPMENT TOOL

Step 3: Enter Household Counts

	Propane	Electric Heat	Fuel Oil	Wood	Total
# Households:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	[Auto calculate]
	0-50% FPL	51-100% FPL	101-150% FPL		
# Households:	<input type="text"/>	<input type="text"/>	<input type="text"/>		[Auto calculate]

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Part IV: How and Where Do We Begin?

The wizard automatically calculates **estimated annual energy bill by main heating fuel type** using state/regional data.

If the grantee has better data (e.g., household level)—they can overwrite default values for a more accurate result.

The grantee is asked how they'd like to "weigh" income when determining benefits. In this example, the lowest income households would get 3x more than the highest income households.

Screen 4: Average total energy bill by main heating fuel type

LIHEAP BENEFIT MATRIX DEVELOPMENT TOOL

Step 4: Residential energy bill by main heating fuel type

This screen displays the average residential energy bill by fuel type for your state. You should modify these values with actual values for your households if you have the data.

	Propane	Electric Heat	Fuel Oil	Wood
Heating Bill amount:	<input type="text" value="[Autopopulate]"/>		<input type="text" value="[Autopopulate]"/>	<input type="text" value="[Autopopulate]"/>
Electric Bill amount:	<input type="text" value="[Autopopulate]"/>	<input type="text" value="[Autopopulate]"/>	<input type="text" value="[Autopopulate]"/>	<input type="text" value="[Autopopulate]"/>

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Save and Exit

Screen 5: Weighting by Income (if point-based matrix)

LIHEAP BENEFIT MATRIX DEVELOPMENT TOOL

Step 5: Weighting by Income

This factors weights benefits to be provided by poverty level. Default values are displayed, but you should update reflect how much your matrix should target higher benefits to households with lower incomes.

Poverty Level	Weighting Factor
0-50% FPL	<input type="text" value="3"/>
51-100% FPL	<input type="text" value="2"/>
101-150% FPL	<input type="text" value="1"/>

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Save and Exit

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The wizard uses the information entered by the grantee to produce a downloadable matrix and documentation that explains calculations behind the benefit levels.

Screen 6: Benefit Matrix

Benefit Amount for Each Type of Payment

Below are the per household benefit amounts by fuel type and poverty level.

Income	Propane	Electric Heat	Fuel Oil	Wood
0-50% FPL	\$72	\$84	\$112	\$56
51-100% FPL	\$48	\$56	\$74	\$37
101-150% FPL	\$24	\$28	\$37	\$18

Previous

Download
CSV

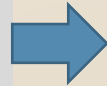
View
Calculations

Save and Exit

Designing and Evaluating LIHEAP Benefit Matrices

Part IV: How and Where Do We Begin?

The wizard also allows grantees to vary the type of matrix they want to produce. For example, grantees who want LIHEAP to pay a percentage of the annual energy bill are asked to input **target percentage of bill to pay**.



Screen 5: Target percentage of bill to pay (if percentage-based matrix)

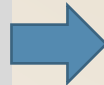
LIHEAP BENEFIT MATRIX DEVELOPMENT TOOL

Step 5: Target percentage of bill to pay

Enter target percentages that you intend to pay of total energy bills by poverty level (you will adjust these values in the next screen).

Poverty Level	% of bill to pay
0-50% FPL	<input type="text" value="60"/> %
51-100% FPL	<input type="text" value="40"/> %
101-150% FPL	<input type="text" value="20"/> %

The wizard uses the **number of households assisted in the previous year** to identify whether % of bill targets are possible (given **total available funding**). The grantee can then make appropriate adjustments to stay within their funding limit.



Screen 6: Benefit Matrix (if percentage-based matrix)

LIHEAP BENEFIT MATRIX DEVELOPMENT TOOL

Step 6: Benefit Matrix Reconciliation

Amount Required to Meet Target Bill Pay Percentages

The table below shows how much of the total allocation will go to households with each fuel type at each benefit level in order to meet your target percentages of bill paid. You will need to adjust these percentages until the total amount for all benefits matches your total allocation amount.

Target Bill Payment Percentage Status: **Allocation Exceeded. Adjust target percentages to not exceed funds available**

Income	% of Bill	Propane	Electric Heat	Fuel Oil	Wood	Required	Available
0-50% FPL	<input type="text" value="60"/> %	\$3,528	\$8,489	\$5,936	\$3,412	\$21,365	
51-100% FPL	<input type="text" value="40"/> %	\$4,464	\$2,019	\$2,543	\$3,440	\$12,466	
101-150% FPL	<input type="text" value="20"/> %	\$1,584	\$1,795	\$2,019	\$1,215	\$6,613	
Total		\$9,576	\$12,303	\$10,498	\$8,067	\$40,444	\$37,500

Designing and Evaluating LIHEAP Benefit Matrices

Part IV: How and Where Do We Begin?

Grantees interested in helping to test, customize, and refine the Benefit Matrix Wizard can let us know by:

- Typing a message in the Chat Box of this Zoom training. Please include your name, tribe, phone number, and email.
- Calling or emailing your [LIHEAP federal liaison](#), who can pass your information along to APPRISE.
- Calling or emailing APPRISE directly:

Melissa Torgerson

melissa@verveassociates.net

503-706-2647

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609-252-8010

Designing and Evaluating LIHEAP Benefit Matrices

Part IV: How and Where Do We Begin?

Matrix Evaluation and Update Checklist

APPRISE has started developing a checklist to help tribes move through the process of evaluating and updating their benefit matrix. This includes:

- Minimum annually required updates, actions
- Recommended questions for evaluating and updating benefit matrices

The checklist will be updated with additional steps, examples, and information over the next few months as APPRISE works with tribes and learns more about their benefit matrices.



APPRISE will be providing a Tribal grantee webinar to review the Benefit Matrix checklist in late Spring.

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Part IV: How and Where Do We Begin?

Matrix Checklist (REQUIREMENTS)

Now

Does my matrix vary benefits using the three minimum factors outlined in the statute?

- Income
- Household Size
- Fuel Cost

October 1

(Model Plan Submission)

- **Has my matrix been updated to reflect income guidelines in place at the beginning of federal fiscal year?**
- **Have I documented changes made to the matrix since last federal fiscal year?**
- **Have I included a copy of the updated matrix and documentation (including matrix explanation and any changes) with my Model Plan?**

Designing and Evaluating LIHEAP Benefit Matrices

Part IV: How and Where Do We Begin?

Matrix Update Checklist (Additional Questions for Evaluation, Improvement)

Data-Driven Updates

- Where do households assisted last year fall across the benefit matrix? Are there large clusters of households in certain income categories? Barely any households in others?
- Do differences in benefits by fuel type reflect differences in actual fuel costs? If your matrix is based on estimated fuel costs, have these estimates been compared to actual costs and updated recently?

Client-Driven Updates

- Are large numbers of clients coming in with needs that aren't currently addressed by the benefit matrix?
- Are there particular groups your tribe would like to target with extra points or dollars?

Program-Driven Updates

- Did your tribe spend all of its LIHEAP funding last year? Should benefit amounts be increased or decreased to address spending issues?
- Is the benefit matrix easy to understand? Are there improvements that would make it easier to use?

Designing and Evaluating LIHEAP Benefit Matrices

Part IV: How and Where Do We Begin?

Other Available Resources

- [Creating a Benefit Matrix \(PowerPoint and Audio\)](#)
- [Creating a Benefit Matrix Based on Points: A Step-by-Step Interactive Guide](#)
- [Examples of other Tribal Grantee Benefit Matrices](#)
- [HHS, ACF LIHEAP Training Site](#)
- [LIHEAP Resource Guide](#)
- [LIHEAP Virtual Library](#)

Designing and Evaluating LIHEAP Benefit Matrices

Part IV: How and Where Do We Begin?

Contact information for LIHEAP federal liaisons

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<p>Kate Thomas, Program Analyst Kate.Thomas@acf.hhs.gov 202-690-5737</p>	<p>Region III: DE, DC, MD, PA, VA, WV Region VI: AR, LA, NM, OK, TX</p>
<p>Vikki Pretlow, Program Analyst Vikki.Pretlow@ACF.hhs.gov 202-205-9901</p>	<p>Region VII: IA, KS, MO, NE Region VIII: CO, MT, ND, SD, UT, WY</p>

Designing and Evaluating LIHEAP Benefit Matrices

Questions, Contact Information

If you have questions, or would like to request Training and Technical Assistance, please contact:

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QUESTIONS?