

EAP Vendor Training for Municipalities PY2025

August 2024

Henry Lowry
Vendor Analyst

TODAY WE WILL COVER

- Successes of PY2024
- Program changes for PY2025
- Common questions and issues
- Contact protocols
- Q&A

PY23 QUICK STATS

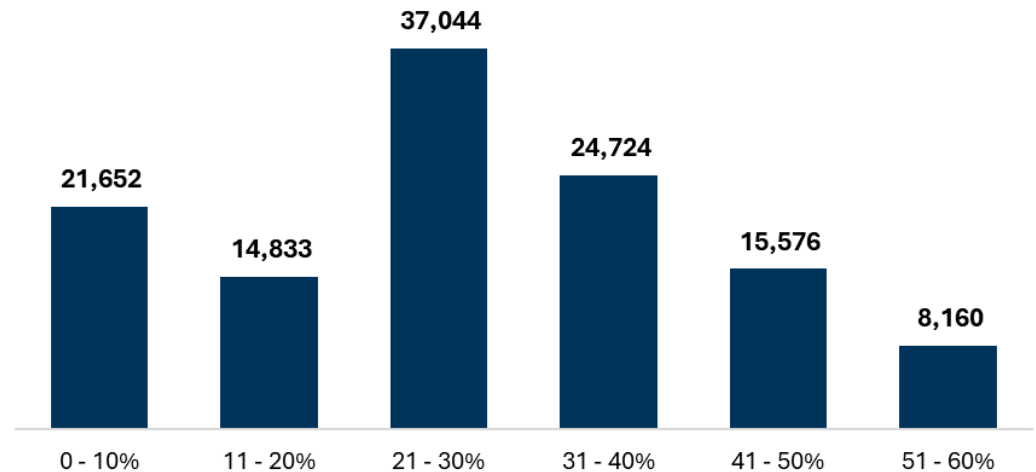
- Total Approved Households – 122,789
- Average Electric Claim - \$396
- Average Heat Claims - \$468

Vulnerable Households

Assisted:

- Homes with Children – 19,242 (16%)
- Homes with Elderly Members – 53,078 (43%)
- Homes with Disabled Members – 51,367 (42%)

Income of EAP Client (Percent SMI)



EAP PROGRAM TIMELINE PY25

EAP ASSISTANCE SEASON	
Key Dates	Purpose
October 1, 2024	Opening day of Federal PY2025. Online application opens to the public at 8:00am Eastern time. LSPs may distribute mail-in applications to households who do not qualify as at-risk.
November 1, 2024	In-person appointments may begin. Transmittals may be sent to utility vendors. Applicant Notification letters may be sent to clients.
December 1, 2024	Start of Moratorium Protection.
March 15, 2025	End of Moratorium Protection at 11:59pm.
April 14, 2025	End of EAP application period at 5:00pm Eastern time.
April 28, 2025	All incomplete EAP applications must be fully processed.
May 12, 2025	Last day to submit transmittals.
May 26, 2025	All vendors must be fully reconciled.

CHANGES TO EXPECT THIS YEAR

- Shortened season:
 - One month early-April 14th
- Tech system changes next season
 - More news coming- won't impact this season
- Due to likely funding delays, payments should not be expected until December

CHANGES, CONTINUED

- Benefit matrix changes
 - Due to a decrease in Federal funding levels, IHCD has revamped benefit calculation
 - Estimate a reduction in average benefit by approximately \$200
 - Vendors who use our benefits for other programs can reach out with questions
- Maximum Credit balance reductions
 - Metered Energy utilities: \$250+ credit will make client ineligible for benefits
 - Moratorium is still applied during the season for these clients
 - More details on clients with budget plans coming
 - Bulk Deliverable fuel utilities: \$500+ credit balance makes client ineligible for benefits
 - Clients can return to local agency once benefit drops to less than \$500

QUESTIONS?





COMMON QUESTIONS & ISSUES

MUNICIPALITY POLICY

- IHcDA understands that municipal entities are under different regulation than investor-owner, privately-owned, or cooperatively-owned utility providers, and that State Board of Accounts regulations preclude you from recording a monetary benefit to your register prior to receipt of the actual payment
- In spite of this, we do have a responsibility to ensure that all approved EAP applicants receive equitable treatment
- Therefore, in lieu of the requirement in the MOA that benefits are assessed to an approved applicant's account at the time of transmittal receipt, we are asking that Municipal Vendors incorporate a solution that achieves the same end result without running afoul of SBoA requirements and GAAP

MUNICIPALITY POLICY

- Due to SBoA requirements that supersede our MOA, municipalities will be exempt from the requirement to assess the benefits to a customer's account upon receipt of transmittal
- Municipal Vendors must ensure that the benefit amount is **noted** to an account at the time of transmittal receipt, even if it is not applied at that time
- Municipal Vendors must ensure that any penalties assessed to a customer account following a transmittal confirming a benefit are only assessed against the account balance remaining in excess of the benefit
 - For instance, if an applicant has a \$300 balance, and you receive a pledge for \$200, and the applicant fails to pay the next bill, penalties may only be assessed against the \$100 balance that exceeds the pending benefit

MUNICIPALITY POLICY

- Municipal Vendors should find a way to note on a customer's bill that the municipality has been informed of a pending benefit, and that it will be reflected on the bill upon receipt of payment
 - This will help with transparency for your customers and should result in greater piece of mind for low-income customers and reduced communication between the customer and both the Municipal Vendor and the LSP/IHCDA concerning the status of the benefit
 - Best practice recommendation would be that this note includes both the total amount of the benefit and the date on which the transmittal of the benefit was received



QUESTIONS?

OVERPAYMENT AND REFUND SUMMARY FORM

Vendors now required to include Overpayment and Refund Summary form while returning funds

- Using these forms will make it easy and uniform for all Vendors to provide the information required with refunds
- Using these forms will immensely help our claims and fiscal staff in tracking and accounting for the returned benefits, while ensuring the funds are applied to the correct grant
 - This aims to reduce the waste of public taxpayer funds
- Using these forms will speed up benefit transfers when an applicant moves and has their benefit sent to a new utility or fuel provider
- Found on our resource page

OVERPAYMENT AND REFUND SUMMARY FORM



Vendor name: _____
 Date: _____

Check number: _____
 Remittance type (check one): Overpayment Refund

Energy Benefit Transfer Refund?	Account number	Applicant Name	Awarding Agency	Original Transmittal Number	Date Account Closed	Amount Awarded	Amount refunded
<input type="checkbox"/> Yes <input type="checkbox"/> No							
<input type="checkbox"/> Yes <input type="checkbox"/> No							
<input type="checkbox"/> Yes <input type="checkbox"/> No							
<input type="checkbox"/> Yes <input type="checkbox"/> No							
<input type="checkbox"/> Yes <input type="checkbox"/> No							
<input type="checkbox"/> Yes <input type="checkbox"/> No							
<input type="checkbox"/> Yes <input type="checkbox"/> No							
<input type="checkbox"/> Yes <input type="checkbox"/> No							
<input type="checkbox"/> Yes <input type="checkbox"/> No							
<input type="checkbox"/> Yes <input type="checkbox"/> No							

\$ -

UNALLOWABLE EXPENSES

EAP funds may not be applied to:

- Deposit fees
- Commercial/business accounts
- Garbage, Water or sewer bills
- Unsafe heating devices (portable device, stoves, etc)
- Service or insurance plans
- Repayment of fraud or theft losses
- Tampering charges
- Setting an LP tank
- Optional services or any expense not directly related to residential energy consumption or delivery

EAP funds must provide continuing service

- A Vendor may not accept EAP funds for a closed or inactive account and apply them to an outstanding amount owed, unless the account will be restored

This list is not exhaustive!

COOPERATION

- By signing the MOA, the Vendor agrees to cooperate with IHCD and the Local Service Provider (LSP) regarding sharing information about EAP applicant accounts, including:
 - Energy consumption and cost
 - Payments
 - Disconnection prevention and restoration of service
 - Arrearage amounts
 - Account status
 - Other data related to EAP
- Collection of this data is federally mandated

QUESTIONS?



MORATORIUM



MORATORIUM OVERVIEW

- Indiana Code 8-1-2-121
 - Enacted by the Indiana General Assembly in 1983 (Last amended in 2006)
 - Ensures that electric and/or gas utility service is continued while eligibility is being determined for persons applying for LIHEAP assistance
- Effective from December 1st through March 15th of any year
- Applies to Utility Vendors who supply electricity or gas service
- Applies to Vendors that are municipally owned, privately owned, or cooperatively owned

MORATORIUM

- Allows for termination of services under the following circumstances:
 - Upon request of the customer of record
 - If a condition dangerous or hazardous to life, physical safety, or property exists
 - Upon order by any court, the IURC, or other duly authorized public authority
 - If fraudulent or unauthorized use is detected and the utility has reasonable grounds to believe the customer is responsible for such use
 - If the utility's regulating or measuring equipment has been tampered with and the utility has reasonable grounds to believe the customer is responsible for such tampering
- **Note: A good practice would be to preemptively loop IHEDA into these situations**

MORATORIUM

- **Utility Vendors and LSPs will need to have good communication and foster productive partnerships in order to comply effectively with the moratorium requirements**
- LSPs should be contacting the Vendor to extend moratorium protection prior to eligibility determination
 - However, Vendors are more likely to hear from the client themselves
- Clients should be given moratorium protection if they tell the Vendor that an application has been submitted
 - Vendors should trust the client and then verify with the LSP
 - **Vendors can now use the Vendor Portal to check client list**
- LSPs have 14 business days to complete application processing for in-person appointments, and 55 calendar days to complete application processing for other application methods

MORATORIUM

- LSPs should notify the Vendor when EAP eligibility has been determined so that a pledge can be entered, or moratorium protection can be terminated
- Vendors may contact the LSP to inquire about the status of an application that had been placed under moratorium protection while eligibility was being determined, especially if more than 10 days have elapsed since projected determination date
- Some Vendors extend this protection at the beginning of the EAP season
 - While the law does not require this, IHCD appreciates the compassion and commitment to helping their customers



QUESTIONS?

TRANSMITTAL PROCESS



TRANSMITTAL PROCESS

- Transmittals serve as the official record of the benefit for which a client has been approved
 - If there is a discrepancy between the pledge received via LSP contact and the amount on the transmittal, the transmittal amount will be considered correct
 - Transmittals are not valid for payment until they have been signed by both a representative of the LSP and a representative from the Vendor
 - Any changes made to the transmittal need to be made prior to execution
- All LSPs have been instructed to ensure that transmittals are generated and sent on at least a weekly basis

TRANSMITTAL PROCESS

- It is the Vendor's responsibility to fully review the transmittal before signing it
- This review should include:
 - Ensuring that the client is a customer of the utility
 - Ensuring that the name, service address, and account number is correct
 - Ensuring the account is currently active and is not scheduled for disconnection at the customer's request
- If there are any errors or any accounts that need to be removed, it is the Vendor's responsibility to mark these changes directly onto the transmittal report and adjust the total amount, if necessary, before signing and returning the transmittal report to the LSP
- Vendors are required to return transmittals within 7 days
- Pledges must be applied at the time of transmittal. Some Vendors have agreements with their LSP to deliver fuel at the time of the pledge. We support this show of compassion for your customers

TRANSMITTAL PROCESS

- If an LSP discovers an error has been made in benefit or eligibility determination, the LSP may award the client additional funds or submit a negative transmittal accompanied by an overpayment remittance
- When a Vendor receives a negative transmittal, they are to follow the same transmittal procedure
- After returning the signed negative transmittal to the LSP, the Vendor will also sign the overpayment remittance
- The signed overpayment remittance is to be sent with a check to IHCD to be reinvested in the program
- Vendors are justified to pass charges onto customer after returning any funds

An overpayment occurs because:

1. An applicant was accidentally awarded more funds than they were actually eligible for under the program rules
2. They were approved for benefits when they were in fact not eligible

Therefore, any delinquency caused by the removal of an overpayment from the customer's account becomes the customer's responsibility to pay

TRANSMITTAL PROCESS

- In order to keep payments on time and not negatively impact customers/clients, we are asking **all Vendors to return signed transmittals to LSPs within one week of receipt**
- Claim notification e-mails will note which transmittals have been approved for payment and the total of each transmittal (Reset@ihcda.in.gov)
 - Please use these e-mails in conjunction with the transmittal reports for the purposes of correctly distributing funds and reconciling claims
- **Please remember that no LIHEAP funds are ever to be released back to the customer**
 - All unused funds are to be sent back to IHCDA within 60 days of account closing



QUESTIONS?

THE VENDOR PORTAL



VENDOR PORTAL

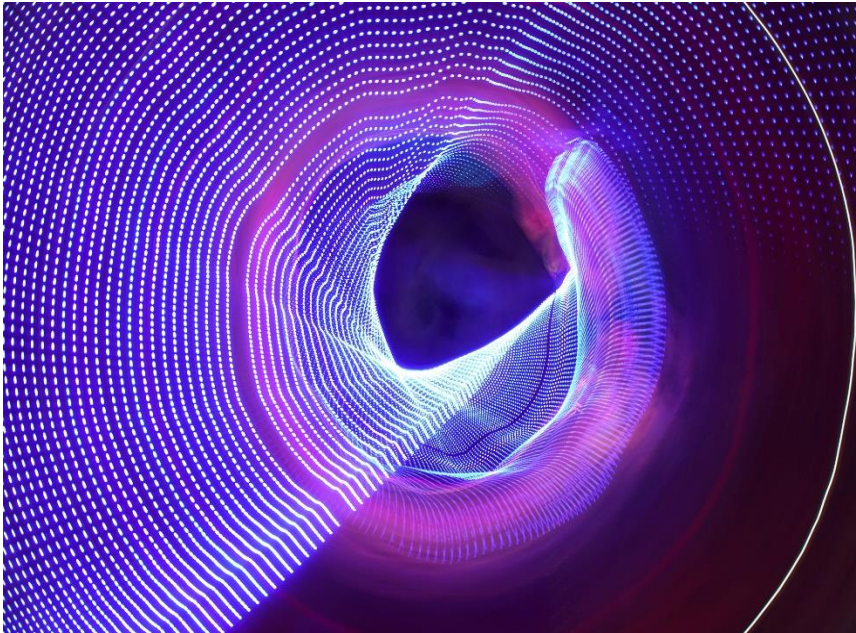
- The Vendor portal allows all transmittals to be sent, edited, signed, returned and monitored **all online**
- Vendor portal now lists clients that have applied
- New transmittals send a notification email
- Link: [VendorEAPConnect Login](#)

Vendor Management

Vendor Name	Vendor Code	Is Active	Is Electric	Is Heating Fuel	Is Bulk Fuel	Is Water	Utility Type	Does Transmittals
<input checked="" type="checkbox"/> AEP - REAL	1002	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Regulated	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> All Pro Gas Potlato	1072	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Non-Regulated	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> Amerigas (Rochester)	1015	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Non-Regulated	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> Amerigas Goshen	2183	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Non-Regulated	<input type="checkbox"/>
<input checked="" type="checkbox"/> Bremen, Town of	1062	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Regulated	<input type="checkbox"/>
<input checked="" type="checkbox"/> ChipendDales Apple Cores	7797	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Regulated	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> Citizens Gas	4022	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Regulated	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> Dani's duplicate	9992	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Regulated	<input type="checkbox"/>
<input checked="" type="checkbox"/> Duke Energy	4082	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Regulated	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> New duplicate	9991	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Other	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> New State Vendor	1123	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Regulated	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> NIPSCO - REAL	1046	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Regulated	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> SELF PAY	9999	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> SELF PAY	9000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Self Pay	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> Stephanie's Bottle Gas	1235	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Other	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> Vectren Energy Delivery North	8863	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Regulated	<input checked="" type="checkbox"/>

1 - 16 of 16 items

VENDOR PORTAL



- Vendors do need to opt in for access
 - Access can be granted from vendors@ihcda.in.gov
- Training guides available
- Henry can help troubleshoot and onboard!

REVAMPED VENDOR GUIDE & RESOURCES



VENDOR GUIDE

- Totally revamped Vendor guide is now online
- Vendors are encouraged to consult the Vendor Guide first when they have a question about policy or procedure
- Perfect for new participants or common questions
- The Vendor Guide and all trainings and resources can be found here:
 - <https://www.in.gov/ihcda/program-partners/energy-assistance-program-eap/utility-vendors/>

VENDOR MONITORING & PERFORMANCE MEASURES



WHAT IS VENDOR MONITORING?

- The purpose of Vendor Monitoring is to ensure compliance with the LIHEAP program by the Utility Vendor
 - It is also an opportunity to improve processes and lets us know where areas of confusion or additional assistance are needed
- Vendor monitoring is a federally mandated component of the LIHEAP Statute as indicated on the MOA
- All Vendors that participate in the State of Indiana's LIHEAP are subject to Vendor Monitoring
- Monitoring will be conducted as a desktop review by the Vendor Analyst

VENDOR MONITORING PROCESS

Vendors will be sent a 30-day letter notifying them of when the session is to begin.

Vendors will be required to submit requested documentation prior to the start of the monitoring session.

Vendors will be required to complete an Energy Utility Supplier Survey.

All vendors being monitored will receive an Assessment Completion Report within 30 days of IHCDA completing the desktop review.

VENDOR BEST PRACTICES

- All Vendors should create written processes to promote consistency and program integrity
 - In turn, those processes can be submitted at time of monitoring to show the utility's processes and program compliance
- All Vendors should perform internal quality assurance audits on EAP customer accounts
- All Vendors should create a system to ensure that unallowable expenses are not being paid using EAP funds
- All Vendors should create a three (3) year record retention and destruction policy for all EAP documentation including electronic documentation
- All Vendors should strive to meet all reporting deadlines
 - This allows IHEDA to fulfill Federal Reporting requirements and make effective program changes

PERFORMANCE MEASURES

$A = \pi r^2$
 $C = 2\pi r$

$V = \frac{1}{3} \pi r^2 h$

$V = \pi r^2 h$

	30°	45°	60°
sin	$\frac{1}{2}$	$\frac{\sqrt{2}}{2}$	$\frac{\sqrt{3}}{2}$
cos	$\frac{\sqrt{3}}{2}$	$\frac{\sqrt{2}}{2}$	$\frac{1}{2}$
tan	$\frac{\sqrt{3}}{3}$	1	$\sqrt{3}$

$\int \sin x dx = -\cos x + C$
 $\int \frac{dx}{\cos^2 x} = \tan x + C$
 $\int \tan x dx = -\ln|\cos x| + C$
 $\int \frac{dx}{\sin x} = \ln\left|\frac{x}{2}\right| + C$
 $\int \frac{dx}{a^2 + x^2} = \frac{1}{a} \arctan \frac{x}{a}$
 $\int \frac{dx}{x} = \ln|x| + C$

$\tan(\theta)$
 10
 5
 -5
 θ/rad

$2x$
 60°
 x
 30°
 $x\sqrt{3}$
 45°
 $x\sqrt{2}$

$ax^2 + bx + c = 0$
 $a(x^2 + \frac{b}{a}x + \frac{c}{a}) = 0$
 $x^2 + 2\frac{b}{2a}x + (\frac{b}{2a})^2 - (\frac{b}{2a})^2 + \frac{c}{a} = 0$
 $(x + \frac{b}{2a})^2 - \frac{b^2 - 4ac}{4a^2} = 0$

PERFORMANCE MEASURES

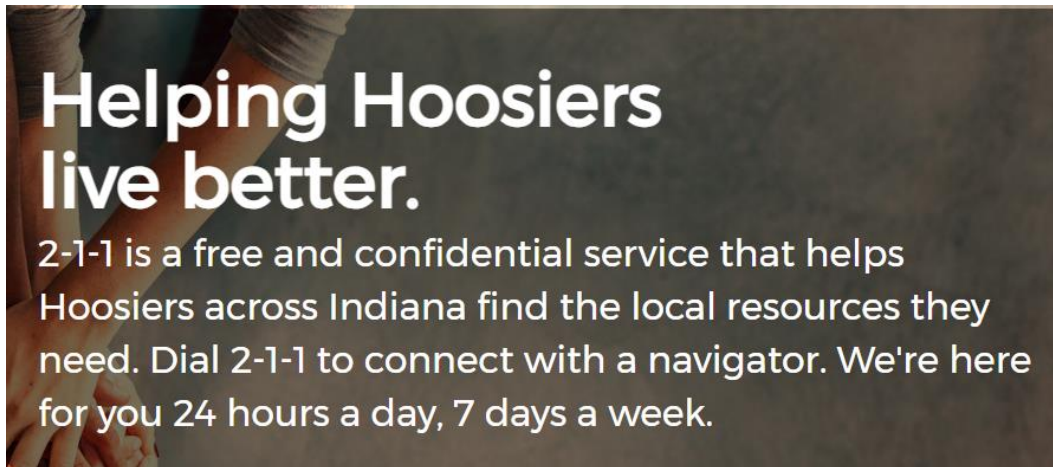
- **Collection of performance measures data is mandated by the LIHEAP statute**
- Every year, we ask several Vendors to submit performance measures data, which includes providing annual energy usage and cost for all customers who have received LIHEAP benefits to cross-reference this data with our annual income calculations
- The purpose of performance measures data is to:
 - Demonstrate a reduction of energy burden
 - To assist IHCDA in crafting policy



QUESTIONS?

2-1-1: A PRIMER

- Referring your clients to 2-1-1 is a great way to get them access to EAP and other resources
- 2-1-1 Can assist your client with starting an EAP application over the phone
 - Clients will still have to submit documentation to LSP



2-1-1 DOS AND DON'TS

- 2-1-1 does not have access to completed applications or their status once submitted
 - All questions should be directed to the LSP
- 2-1-1 does not process applications
 - They can only submit to LSP



EAP INFORMATION ON VENDOR WEBSITES

- Great way to share assistance information to your customers
- Please verify that your sites contain up to date and accurate information
 - Links to local Agencies or 2-1-1 would be helpful

VENDOR MARKETING TOOLKIT

- Available on the Vendor resource page
- IHCDCA can assist with marketing ideas

ENERGY ASSISTANCE PROGRAM (EAP)



Indiana Housing & Community Development Authority



Indiana
2-1-1
Get Connected. Get Answers.



WHAT IS EAP?

The Energy Assistance Program (EAP) can help you pay your heat and electric bills!

EAP assists you in paying for your energy bills by providing a one-time benefit assistance payment. An EAP benefit will not cover all of your annual heating and electric costs, so you should continue to pay your bills regularly.

These benefits are paid directly to the utility vendor to help cover your heating and electric costs. If your utilities are included in rent, you may still qualify for EAP.

Information about eligibility requirements can be found on eap.ihcda.in.gov.

IHCDA partners with Local Service Providers (LSP) across Indiana to assist individuals with completing the EAP application. LSPs process and determine eligibility for all applications.

APPLICATION TIMELINE

Statewide EAP Program operates from November 1st – May 15th.

- 1

STEP

Application is submitted either online through 2-1-1, by mail, or in-person.
- 2

STEP

LSP determines eligibility. They have 55 days from when the application is received to determine eligibility.
- 3

STEP

Once applicant is determined eligible their utility vendor is notified of the EAP benefit.
- 4

STEP

Utility Vendor applies EAP benefit to applicant's account.

HOW DO I APPLY?

Applicants can apply online, by mail, in-person, or by calling 2-1-1. To apply in-person or request a paper application form, applicants must contact their Local Service Provider.

For more information on which LSP serves your county and the link to apply online, visit <http://eap.ihcda.in.gov>.

Documents Required:

- Proof of US Citizenship or residency (Social Security card, Real ID, or other documents)
- Photo ID for head of household
- Proof of Indiana Residency (utility bill, applicant's Driver's license, or other documents)
- Proof of Income
- Current utility bills or account statements
- Landlord Affidavit or current Lease (for applicants with utilities in rent only)
- LSP may require additional documents based on household circumstances

WHAT IS MORATORIUM?

The Moratorium law states that from December 1st through March 15th of any year, a regulated utility company may not turn off residential utility service to any customer who is eligible for and who has applied for the Energy Assistance Program.

Moratorium protection applies once a household submits an application. This protection applies to utilities that are electric or gas, including municipally owned, privately owned, or cooperatively owned utilities.



WEATHERIZATION

You may also be able to receive assistance through the Weatherization Assistance Program (Wx). Wx can provide improvements to your home to make it more energy efficient and safer.

If you are interested in Wx, you can get a referral through your EAP application by selecting yes to the question:

Would your Household be interested in a referral to the Weatherization Program?



www.EAP.ihcda.in.gov

WHO SHOULD I CONTACT?



WHO SHOULD I CONTACT?

LSP

- Questions about a specific client/household
- Questions about a benefit
- Questions about submission of transmittal
- Confirming application status
- Notification of suspected customer meter tampering or unauthorized use when the customer is an EAP client or applicant

IHCDA

- Questions about payment that you are unable to answer after review of your transmittals and claim approval e-mails
- Questions about moratorium or MOA terms
- General issues with LSPs
- Follow-up on a refund or Energy Benefit Transfer
- Suspicion of fraud/misconduct at LSP level

Assistance for Clients

- All referrals to LIHEAP from the vendors should be made to the appropriate LSP or 2-1-1.
- 2-1-1 or <http://in211.communityos.org>
- Customers may be referred to <http://eap.ihcda.in.gov> for more detailed information or to apply online.

CONTACT PROTOCOLS

- Clients should **never** be referred directly to IHCDA by either phone or email
- Dedicated Vendor inbox: vendors@ihcda.in.gov
 - You may still hear from eap@ihcda.in.gov
- If in doubt, loop IHCDA in

QUESTIONS?



NEXT STEPS

Thank you for attending this training and your hard work for Hoosiers!

- If you have questions or concerns, please reach out to vendors@ihcda.in.gov
- EAP resources page: [LINK](#)
- Vendor Portal link: [VendorEAPConnect Login](#)