

CENTRAL INDIANA: *What Utility Financial Assistance is Available and How Do I Apply?*

Citizens Energy Group—the local natural gas, water and wastewater provider—and AES Indiana—the local electricity provider—understand utility bills can provide financial hardship for customers. If you are concerned with paying your bills, there are federal and local assistance programs available to help.

TIP: Most assistance program eligibility is based on household income. Knowing your total income for the past three months will help you determine which programs may be right for you.

GETTING STARTED: EAP

The federal EAP program is the best first step for many residents seeking assistance with their utility bills. While other programs may also be available, they often ask for the results of an EAP application. Learn more about getting started with the EAP below.

Energy Assistance Program (EAP)

EAP is a federally funded, one-time benefit program that can help each year with the cost of utilities. It can also help protect from disconnection. EAP is also referred to as Low-Income Home Energy Assistance Program (“LIHEAP”).

Apply at indyean.org
or find additional locations
to complete your EAP
application in-person.



Household Size	Last 3 Months' Income Must Be LESS Than:
1	\$8,389
2	\$10,970
3	\$13,551
4	\$16,133
5	\$18,714
6	\$21,295



Apply for EAP to Avoid Utility Disconnection:

It can take weeks to be approved or denied for EAP, but having the completed EAP application will keep you from experiencing a utility shut-off during Indiana’s disconnection moratorium period, December 1, 2025 - March 15, 2026. Proof of submission or an approval letter must be submitted to AES Indiana by emailing aesindianaean@aes.com; and submitted to Citizens Energy Group by starting a conversation at citizensenergygroup.com or by emailing customercare@citizensenergygroup.com

Citizens Energy Group will also automatically apply LICAP credits to EAP recipients. LICAP lowers wastewater bills by \$6-\$15 each month starting in July, and you will automatically receive a 10-25% discount on your natural gas bill until May.

Key EAP Dates:

- **October 1, 2025:** Online and mail-in applications now accepted.
- **December 1, 2025:** Statewide utility shutoff moratorium begins.
- **March 15, 2026:** Utility shutoff moratorium ends.
- **April 20, 2026:** Deadline: Last day to submit an EAP application.

ADDITIONAL ASSISTANCE PROGRAMS

United Way of Central Indiana's Winter Assistance Fund (WAF)

The Winter Assistance Fund (WAF) is an energy assistance fund that helps Marion County neighbors who do not qualify for the federal Energy Assistance Program (EAP), receive the energy assistance needed to maintain safe, livable, and healthy home environments.



Find an application site near you at uwci.org/waf or call 2-1-1 to learn more about which local sites are accepting applications. The Winter Assistance Fund program period is from January 1, 2026 - May 31, 2026. Regardless of WAF approval, you can still apply for programs through AES Indiana or Citizens Energy Group.

United Way
of Central Indiana

United
Way



WAF Income Eligibility Range

Household Size	TOTAL Last 3 Months' Income Must Be BETWEEN :
1	\$8,060 - \$8,803.14
2	\$10,540 - \$11,896.89
3	\$13,019 - \$14,990.04
4	\$15,499 - \$18,084.39
5	\$17,979 - \$21,178.14
6	\$20,459 - \$24,271.89

Citizens Energy Group

The Warm Heart Warm Home Foundation™ (WHWH) is a nonprofit organization at Citizens Energy Group which provides financial assistance to customers having difficulty paying their utility bills, looking to sustain their utility services, or to catch up on past-due bills. Apply by calling Citizens at 317-924-3311.

WHWH Income Eligibility:

Household Size	Last 3 Months' Income Must FALL WITHIN :
1	\$8,389 - \$9,787
2	\$10,970 - \$12,798
3	\$13,551 - \$15,810
4	\$16,133 - \$18,822
5	\$18,714 - \$21,833
6	\$21,295 - \$24,844



Other ways Citizens helps customer better manage their bills include the following:

- **Flexible Payment Arrangements:** Set one up to get your bill back on track. Call Citizens at 317-924-3311.
- **Budget Billing:** Enroll to know what you owe every month.
- **Conservation Tips:** Conserve natural gas and water at home to help reduce your bill. Find tips at citizensenergygroup.com/My-Home/Conserve-Save



AES Indiana

Power of Change, an AES Indiana program administered by the not-for-profit Dollar Energy Fund, assists income-qualified customers, regardless of approval or denial from EAP or WAF, with a one-time grant for electric bill assistance.

You must apply for EAP first and be one of the following: EAP Qualified, or have proof of eligibility in SNAP, TANF, HIP or Medicaid.

AES Indiana has several tools for payment assistance and ways to save energy and money. Visit aesindiana.com/payment-assistance to learn more.



- **Payment Extensions:** 3- and 6-month plans available.
- **Budget Billing:** Balance seasonal highs and lows.
- **Custom Bill Due Date:** Choose a due date that works for you.
- **Energy Efficiency Programs:** Schedule your free virtual or in-home energy assessment by scanning the QR code or visiting aesindiana.com/your-home

