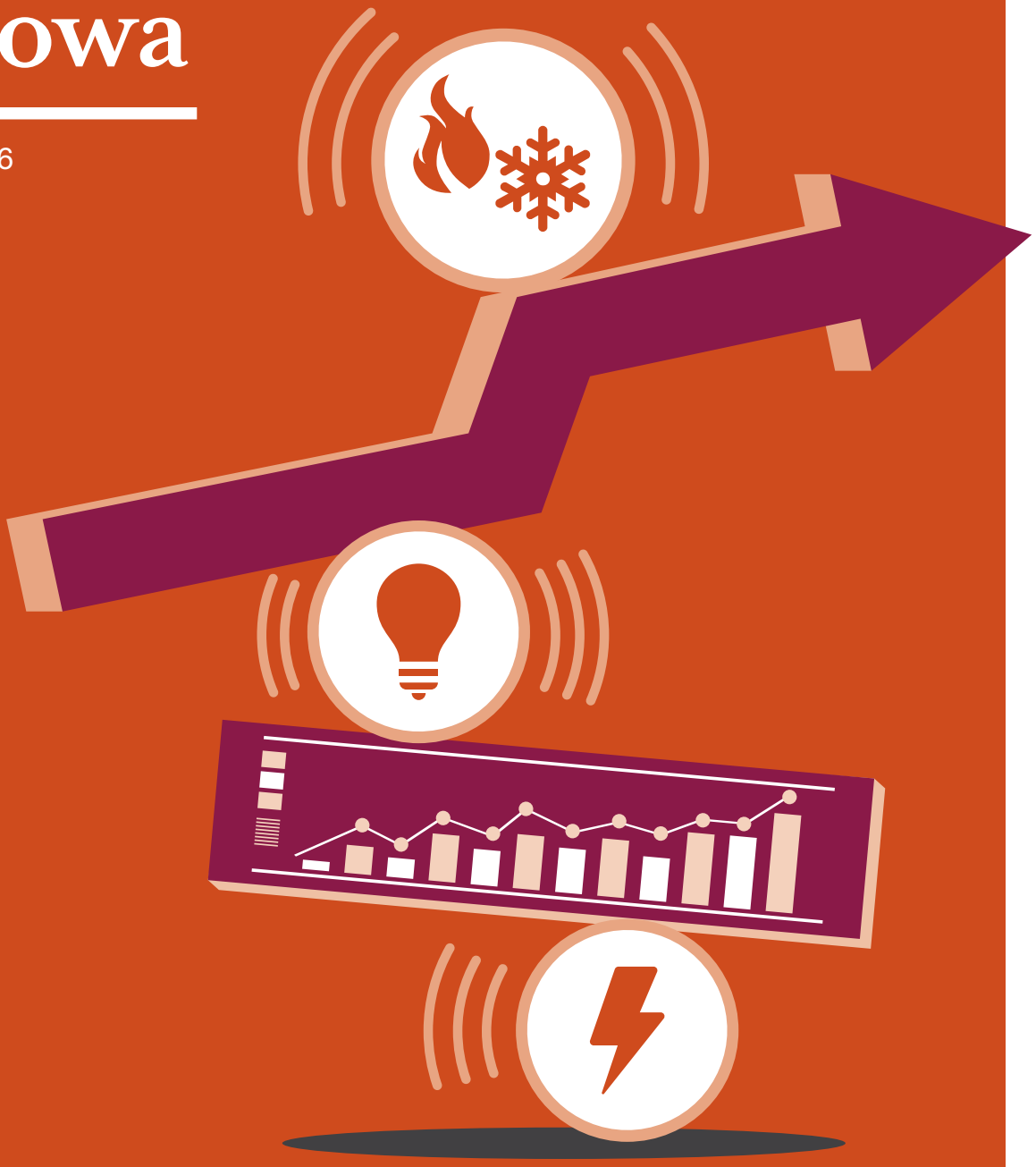
Energy Insecurity In Iowa

October 2026



UpLift
Research to Inform Economic Mobility Solutions

IMPACT
COMMUNITY ACTION PARTNERSHI

EveryStep

ENERGY INSECURITY

an inability to adequately meet basic household energy needs

In addition to the cost of rent, rising utility costs are increasingly adding to affordability issues. Nationally utility bills have increased in the past few years, with surges in sewer, water, and electricity prices that have outpaced consumer prices. Utility costs can substantially strain households earning lower incomes, who already spend a large share of their income on housing (Urban Institute, 2026).

Dr. Diana Hernández, author of *Powerless: The People's Struggle for Energy,* describes energy insecurity as a multifaceted issue. Her framework outlines three dimensions that explain the essential elements of living without the ability to meet household energy needs.

ECONOMIC DIMENSION	• Difficulty paying • Utility debt • Disconnection of services
PHYSICAL DIMENSION	• Drafts and inadequate insulation • Dysfunctional energy systems and appliances • Service disruption and outages
COPING DIMENSION	• Difficult choices • Discomfort and dangerous alternative • Deprivation

Source: Hernández & Laird, 2025

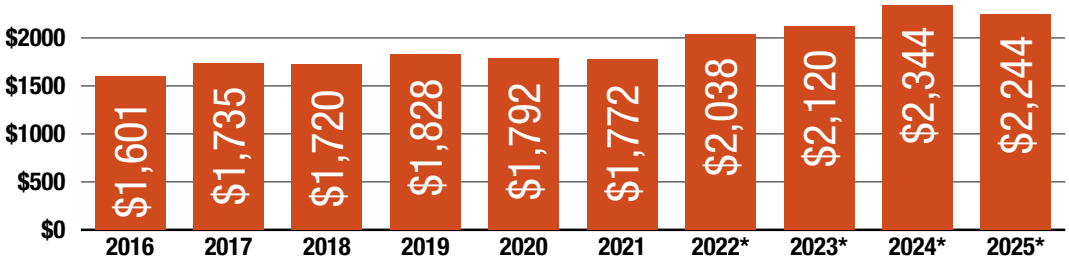
Dimension 1: Economic

Difficulty paying

Local affordability measures such as ALICE, Asset Limited Income Constrained and Employed, estimate that a family of four, with two working adults and two children in childcare, need to be making almost $83,000 per year just to survive in Central Iowa. Thirty-four percent of working Iowans fall short of this measure forcing them to make difficult decisions - like choosing to pay for utilities or to put gas in their car (The State of ALICE in Iowa, 2026).

In Iowa, the average annual residential energy bill has increased 40% in 10 years, from $1,601 in 2016 to $2,244 in 2025 (LIHEAP Performance Measurement, 2025).

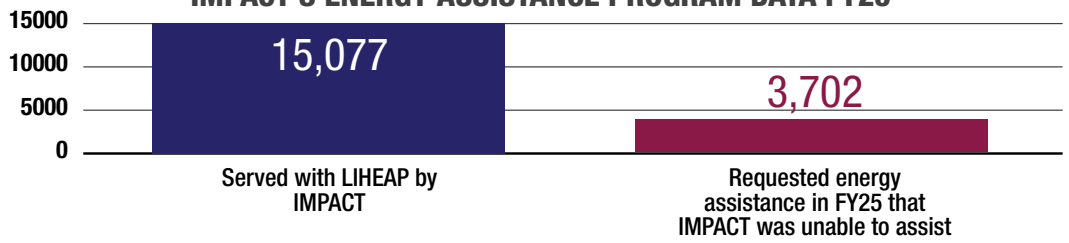
IOWA AVERAGE ANNUAL TOTAL RESIDENTIAL ENERGY BILL (ALL FUELS)



** Indicates data is preliminary pending final data validation. Source: LIHEAP Performance Measurement Web Site*

When households struggle to pay their energy bills and avoid being disconnected from the grid, they may accrue debt, forgo expenses on food, and use space heaters or ovens to warm their homes. These coping strategies can introduce significant physical and financial risks (Carey et al., 2022). LIHEAP (Low Income Home Energy Assistance Program) funding and ECIP (Energy Crisis Intervention Payments) become crucial supports for families in need. IMPACT estimates that 29,321 households were income eligible for LIHEAP in their service area for FY25.

IMPACT'S ENERGY ASSISTANCE PROGRAM DATA FY25

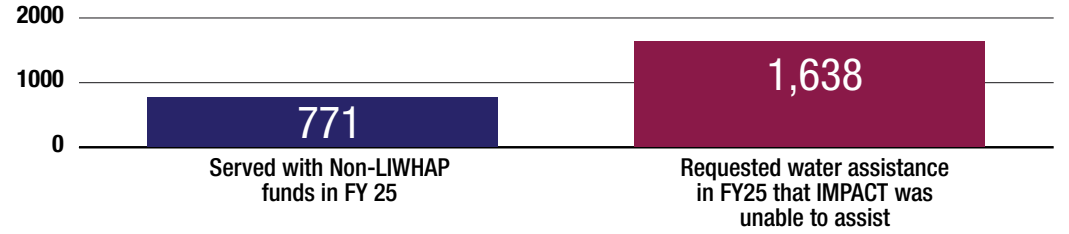


Source: IMPACT Data Systems

WATER UTILITY ASSISTANCE

There are currently no wide-reaching programs that provide dedicated assistance for water utilities. IMPACT has established a community specific water bill assistance program through partnerships with cities and water utility companies, but the need exceeds available funding. LIWHAP, the Low Income Household Water Assistance Program, provided water assistance funding from Fall 2021 - Spring 2024. While IMPACT received this funding, it is estimated that they served an annual average of 1,296 households.

IMPACT'S WATER ASSISTANCE PROGRAM DATA FY25



** LIWHAP, Low Income Household Water Assistance Program, was a federally funded program that no longer has funding.*
Source: IMPACT Data Systems

Utility debt

Utility bills can differ month to month with services used and then billed to the resident. For the low-wage workforce, constrained budgets often don't allow for surprise utility bill increases. When utility bills suddenly rise, or budgets become tight due to an emergency, utility debt can easily be accrued. Partial payments can quickly lead to overwhelming debt burden and increase the threat of disconnection (Hernández & Laird, 2025).

56,068
Iowa households were behind on their utility bills in 2025, with an average debt of $710.26. (The Century Foundation, 2025)

35.5%
of community members in Central Iowa could not afford a $400 emergency expense, forcing many households to make difficult decisions about what bills to pay. (CHNA, 2024)

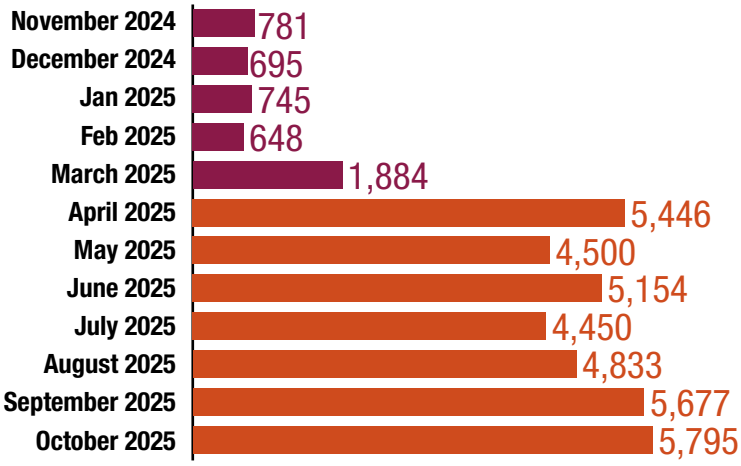
Disconnection of services

A disconnection of services can be devastating for a household. Living without electricity, gas, or water can pose health risks while late payments and reconnection fees can add to an already overwhelming situation. LIHEAP and other local programs may offer assistance to qualifying households to prevent disconnection or reinstate services.

Low-income energy customers in Iowa are eligible for a Winter Disconnection Moratorium from November 1 through April 1 each year. To qualify, customers must be certified eligible for the LIHEAP or the Low Income Home Weatherization Program (Iowa HHS, 2026).

The Iowa Utilities Commission monthly reports show that when the Winter Disconnection Moratorium lifts in April, reported involuntary disconnections drastically increase.

IOWA RESIDENTIAL INVOLUNTARY DISCONNECTIONS
(Nov 1 - April 1 moratorium in effect)



Source: Iowa Utilities Commission, 2026

40,462
involuntary disconnections took place in Iowa in 2025

177,832
residential Iowa utility accounts were past due, on average in 2025

IN IOWA IN 2025 WITH LIHEAP ASSISTANCE:

6,840
households were prevented from experiencing a loss of service due to a disconnection notice

2,529
households already burdened with a disconnection had restored services

2025 data is preliminary pending final data validation. Source: LIHEAP Performance Measurement Web Site

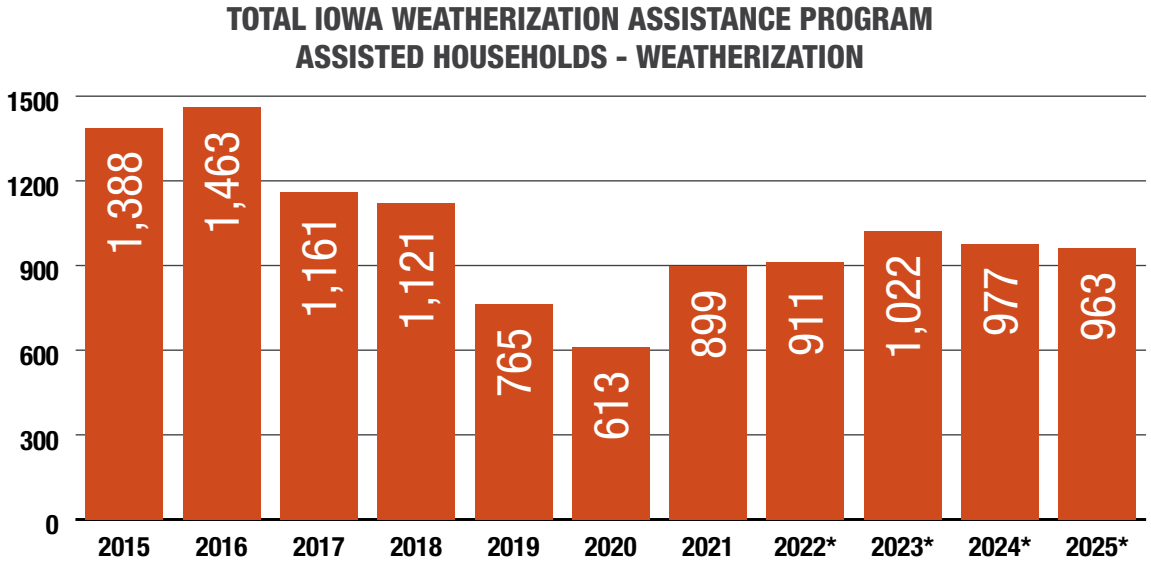
Dimension 2: Physical

Drafts and inadequate insulation

Renters and homeowners alike face the challenges of energy efficiency. When homes lack the proper insulation or home upgrades that retain proper temperatures, individuals may face large utility costs.

With proper insulation and air sealing, homes can better retain indoor heating/cooling while also lowering humidity and reducing allergens. Research shows that with proper intervention households experience reduction in symptoms of respiratory disease and even a reduction in deaths due to extreme temperatures (HUD Energy Efficiency & Indoor Air Quality).

The Weatherization Assistance Program (WAP) is available to income eligible homeowners and renters to assist with reducing energy usage and energy bills. Services that may be provided include: energy audits, insulation, air sealing, heating and cooling system repair, water heater repair, ventilation and moisture control, and other health and safety repairs.

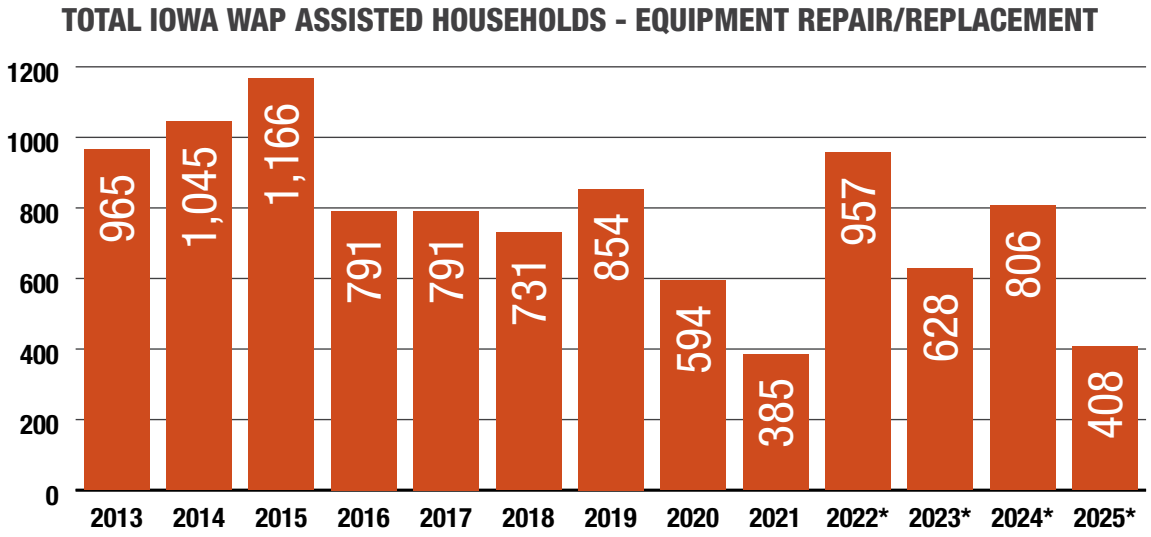


** Indicates data is preliminary pending final data validation. Source: LIHEAP Performance Measurement Web*

Dysfunctional energy systems and appliances

Dated and inefficient appliances can be costlier to operate and less reliable. Improved heating systems increase whole home heating, result in cleaner burning systems, and proper ventilation which reduces gases, increases usable living space, and provides comfortable indoor temperatures. Research shows that interventions such as these can reduce symptoms of respiratory disease, decrease the spread of infectious diseases, and even reduce deaths (EPA, 2026).

WAP replaces inefficient or unsafe major appliance including refrigerators, freezers, furnaces, and water heaters for eligible low-income households.



** Indicates data is preliminary pending final data validation. Source: LIHEAP Performance Measurement Web*

Service disruption and outages

Power outages that last longer than a few hours can have negative impacts on indoor environments. Additionally, the lack of climate control and reduced ventilation and filtration of indoor air can also contribute to loss of thermal control, increased levels of indoor pollutants, and adverse indoor conditions and health impacts (EPA, 2026).

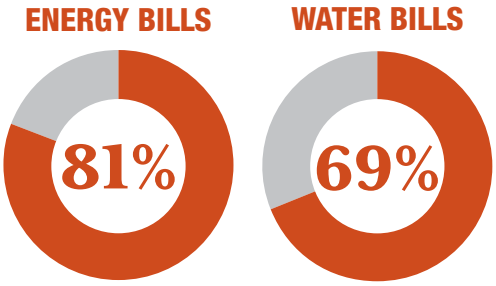
Dimension 3: Coping

Difficult choices

As families face rising costs and stagnant wages, many households have to make hard decisions about which bills to pay. Some may seek assistance, when available, while others may forgo food or medication to ensure the lights stay on (Hernández & Laird, 2025).

Hotter summer temperatures have become more common across the United States and extreme heat events are expected to become longer, more frequent, and more intense in the future. Households without HVAC systems or other cooling methods can experience unsafe indoor temperatures during heat waves. When people are exposed to extreme heat, they can suffer from deadly illnesses, such as heat exhaustion and heat stroke. Hot temperatures can also contribute to deaths from heart attacks, strokes, and other forms of cardiovascular disease (EPA, 2026).

Percent of IMPACT Community Action Partnership families that said it was very difficult or sometimes difficult for their family to afford their bills



Discomfort and dangerous alternatives

Choosing to not use heating or cooling appliances to reduce or control costs is a coping strategy that can have long-term consequences for both the health of the individuals living in the home as well as the dwelling's structure.

- **Using a gas oven or stovetop for space heating can cause lethal levels of carbon monoxide to build up (CDC, 2025).**
- **Space heaters can overheat wall outlets and become a fire hazard when left running for long periods of time (NFPA, 2024).**
- **Allowing indoor temperatures to drop below 55 degrees fahrenheit can freeze and burst water pipes leading to flooding and displacement (EPA, 2026).**
- **Having no air conditioning in humid climates allows moisture to accumulate and can lead to toxic black mold growth (EPA, 2026).**

Deprivation

With limited options, some energy insecure households will surrender to living in harsh conditions as a survival mechanism, threatening not only their physical health, but also their mental health.

People with chronic medical conditions are more vulnerable to heat and may not be able to sense and respond to changes in temperature. Some may be taking medications that can make the effect of heat worse. Those with heart disease, mental illness, poor blood circulation and obesity are an elevated risk for heat-related illness (CDC, 2024).

Programs that Offer Solutions

Healthy Homes Iowa (2015-2026)

Healthy Homes Iowa, a program most recently administered by EveryStep and established through a collaboration of multiple nonprofits and local funders, works to make homes safer, more affordable, and healthier by reducing dangers in homes such as, toxic chemicals, asthma triggers, and other risks. The program improves homes by addressing health hazards or asthma triggers in the homes of low-income families with children, and safety risks for senior Iowans who are living at home.

Interventions include:

- Humidity control
- Plumbing repair
- Exhaust system installation
- HVAC maintenance or repair
- Window and door repair or replacement
- Weatherproofing
- Asthma friendly cleaning methods
- Radon mitigation and lead referral
- Indoor air quality (such as furnace or air purifier)

HEALTHY HOMES IOWA POLK COUNTY UTILIZATION 2024-2026

59 homes received home modifications

7 to 0 The drop in average times in the last three months a child's asthma symptoms caused a caregiver to miss work post intervention



Increase in a family's ability to identify asthma triggers in their home



Decrease in average emergency room visits from 1 visit in the last 3 months to no visits post intervention

TO APPLY FOR ASSISTANCE: WATER AND OTHER ENERGY ASSISTANCE

Dallas County General Assistance
1-800-811-7565
www.dallascountyiowa.gov/348/General-Relief

IMPACT Community Action Partnership
515-518-4770
info@impactcap.org
www.impactcap.org/utility-assistance

Polk County General Assistance
515-286-2088
ga.documents@polkcountyiowa.gov
www.polkcountyiowa.gov/community-family-youth-services/community-and-family/general-assistance-home/utility-assistance/

Warren County General Assistance
1007 S Jefferson Way, Indianola, IA 50125
515-962-5132
www.warrencountyia.gov/government/county-administration/general-assistance/

City of West Des Moines Human Services
139 6th St, West Des Moines, IA 50265
515-222-3660
humanservices@wdm.iowa.gov
wdm.iowa.gov/government/human-services/programs-services/emergency-assistance

WayPoint Resources
1155 S.E. Boone Dr, Waukee, IA 50263
515-987-5523
www.waypoint.care/contact-us

Low-Income Home Energy Assistance Program

LIHEAP, the Low-Income Home Energy Assistance Program, is a federal block grant that funds programs run by states, tribes, and territories to help low-income families pay their heating and cooling bills. Federal guidelines state that households must have incomes at or below 150 percent of the poverty line or 60 percent of state median income (whichever is higher), but states can set lower limits. States also determine who receives assistance out of the limited funding provided by the block grant (CBPP, 2011).

In Iowa, LIHEAP applications are accepted on a first-come, first-served basis starting October 1 for households with members at least 60 years of age or disabled. All other households may apply beginning November 1. Applications are accepted through April 30.

INDIVIDUALS MAY BE ELIGIBLE IF:

- **Their household income is 200% or below the federal poverty guidelines**
- **The household has an energy burden**
- **Citizenship is required**

Source: Iowa HHS, 2026

LIHEAP is a non-entitlement program, meaning it has a fixed amount of program funding each year. Other public benefits programs that are entitlement based, such as SNAP or Medicaid, guarantee benefits to every person who meets income eligibility criteria.

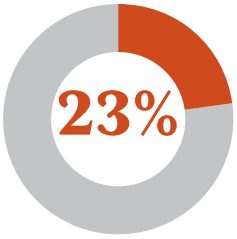
Each year Congress sets a fixed amount of total program funding for LIHEAP. Not all income eligible households are guaranteed a specific level of assistance. Some eligible households may not receive assistance once funds run out.

LIHEAP UTILIZATION IN IOWA 2025

73,172 households were served

71,730 households requested heating assistance

$495 Average benefit



of income eligible households were served

2025 data is preliminary pending final data validation
Source: LIHEAP Performance Management, 2025

TO APPLY FOR ASSISTANCE: LIHEAP

IMPACT Community Action Partnership
515-518-4770
info@impactcap.org
www.impactcap.org/utility-assistance

New Opportunities Dallas County Family Development Center
2816 1st Ave, Perry, IA, 50220
515-465-5185
www.newopp.org/services/outreach/dallas-county

Find your local Iowa Community Action Agency
iowacommunityaction.org

Weatherization Assistance Program

The Weatherization Assistance Program (WAP) is a federal grant program established to help reduce the heating and cooling costs for low-income persons, particularly the elderly, disabled, and children, by improving the energy efficiency of their homes, thereby reducing the households' energy bills.

The Program assists with the installation of energy efficiency measures for each dwelling based on a computerized energy audit, which determines the cost-effectiveness of each measure.

INDIVIDUALS MAY BE ELIGIBLE IF:

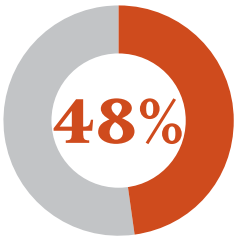
- Their household income is 200% of or below the Federal Poverty Level or they are approved for the LIHEAP program

Source: Iowa HHS

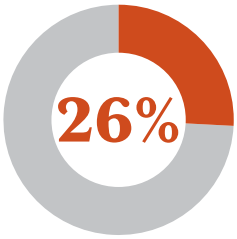
WAP UTILIZATION IN IOWA IN 2025

963 households benefited from WAP

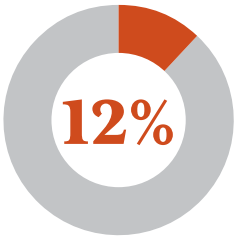
<1% of income-eligible households were served by WAP



of households had a member age 60 years or older



of assisted households had a household member with a disability



of assisted households had a child in the household age 5 or younger

2025 data is preliminary pending final data validation.
Source: LIHEAP Performance Management, 2025

TO APPLY FOR ASSISTANCE: WEATHERIZATION ASSISTANCE PROGRAM

IMPACT Community Action Partnership
Call 515-518-4770
info@impactcap.org
www.impactcap.org/utility-assistance

New Opportunities
Dallas County Family Development Center
2816 1st Ave, Perry, IA 50220
515-465-5185
www.newopp.org/services/outreach/dallas-county

Polk County Weatherization Assistance Program
5885 NE 14th St, Des Moines, Iowa 50313
515-286-3356
housing.services@polkcountyiowa.gov
www.polkcountyiowa.gov/public-works/housing-services-division/weatherization-assistance

Find your local Iowa Community Action Agency
iowacommunityaction.org

Other Helpful Resources

PAYING FOR UTILITIES

Iowa Legal Aid

Learn more about winter moratoriums, regular payment plans, health hazards, and other resources.
iowalegalaid.org/resource/paying-for-utilities

WATER SERVICE SHUTOFFS

Iowa Legal Aid

Helpful tips for how to deal with a water shut off.
iowalegalaid.org/resource/water-service-shutoffs

HOME PRESERVATION PROGRAM

Greater Des Moines Habitat for Humanity

Greater Des Moines Habitat for Humanity's Home Preservation Program makes repairs affordable for low-income homeowners, allowing them to get work done now and pay for it later. Homeowners are invited to apply for the program and are accepted based on their household income and assessed home value.
gdmhabitat.org/programs-services/home-preservation-program

Improving Our Neighborhoods (ION)

ION initiative aims to strengthen Des Moines neighborhoods through a City-funded home and property repair assistance program.
www.dsm.city/departments/neighborhood_services/property_improvement/ion.php

Metro Home Improvement Program

The Metro Home Improvement Program is a collaborative effort of eight metro cities with the purpose to preserve affordable housing in these communities. The participating cities are Ankeny, Altoona, Bondurant, Grimes, Polk City, Urbandale, West Des Moines and Windsor Heights.
midiowaplanningalliance.com/metro-home-improvement-program

HOME IMPROVEMENT LOAN

Neighborhood Finance Corporation

The NFC Home Improvement Loan helps homeowners finance eligible improvements with competitive fixed interest rates, forgivable renovation assistance, and flexible financing designed to help you invest in your home and your future.
neighborhoodfinance.org/loan-programs-overview/home-improvement

Polk County Emergency Home Repair

Emergency Home Repair Program that provides needed repairs to owner-occupied single family dwellings and mobile homes located throughout Polk County. These repairs are completed for the purpose of keeping families in their homes, particularly those persons who are most vulnerable such as the elderly, the disabled, and children in a compassionate and respectful fashion.
www.polkcountyiowa.gov/public-works/housing-services-division/emergency-home-repair

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