

People. Power. Possibilities.

Central Hudson

A FORTIS COMPANY





(800) 527-2714

(845) 452-2700

www.centralhudson.com

Consumer Outreach Department

Paula Herring

Operating Supervisor

(845)486-5636

Kyro Ojulo

Customer Account Service Supervisor

(845)486-5787

Teresa Leske

Customer Account Service Supervisor

(845)486 5742

Violet Altomare

Consumer Outreach Representative

(845)486-5681

Consumer Outreach Services

- Manage billing and payment assistance programs
- Provide information and services to consumers and agencies to help manage high energy costs
- Work with agencies to assist consumers with special needs

Billing and Payment Assistance Programs

- Monthly Billing
- Payment Agreements
- Powerful Opportunity Program (POP)
- Gift Certificate Program
- Bill Credit & Reconnection Waiver for HEAP Recipients
- Local presence at DSS Offices
- The Good Neighbor Fund (GNF)

Monthly Billing

What is it? A payment plan that allows customers to evenly spread out their energy costs over 12 months

How is it calculated? By adding up the utility costs for the year and dividing it by 12

How does it work? The monthly bill amount will be the same for 11 months, and on the 12th month, the bill is adjusted (either plus or minus) to reflect payments and actual usage charges for the year

Payment Agreements

When a financial hardship makes it difficult to pay the bill in full, we will work with the customers to develop a deferred payment agreement.

- Based on their ability to pay by completing a financial statement
- Past-due amount can be paid in monthly installments
- Current bills are due in full and on-time

Powerful Opportunity Program (POP)



What is it? A temporary utility payment assistance program that can help low-income customers pay off their past-due balance while staying current with future monthly budget bills

POP continued

Who is eligible to participate?

Customers meeting all of the following requirements:

- Have a past due balance of at least \$100
- Use (and pay for) Central Hudson natural gas or electricity as a primary heating source
- Enroll in Monthly Billing
- Meet HEAP income guidelines and receive a HEAP benefit toward their Central Hudson account each year
- Can pay a discounted budget bill each month in full and on time

POP continued

How Can POP Help?

By providing the following benefits:

- Discounted Budget Bill
- Arrears Forgiveness Benefits
- Incentive Reward Credit
- Automatic referral to EmPower NY

POP continued

DISCOUNTED BUDGET BILL CREDIT

- *Receive a discount from \$50 to \$225 off the regular Budget Bill each month*

Discount amount based on a set matrix

- *Household Size*
- *Gross Monthly Income*
- *Regular Budget Amount*

POP continued

DISCOUNTED BUDGET BILL CREDIT

Example: Discounted Budget Bill Credit Calculation:

<i>HH Size</i>	<i>Gross mo. Income</i>	<i>Regular Budget Amt</i>	<i>Discount Budget Bill Credit</i>	<i>Amount to Pay</i>
1	\$700	\$150	\$75	\$75
3	\$1,500	\$250	\$125	\$125
6	\$3,100	\$350	\$200	\$150

POP continued

DISCOUNTED BUDGET BILL CREDIT

- Issued each month after POP enrollment
- Discounted Budget Bill **must** be paid in full by the due date
- If unpaid/paid late it is reversed and the customer has to pay their Regular Budget amount and any late fee

POP continued

ARREARS FORGIVENESS BENEFIT

- Enrollment Arrears (Past-Due Balance) to be suspended from collection activity
- Receive a monthly Arrears Forgiveness Benefit Credit upon prompt payment of discounted bill
- Pay off arrears over a 24 to 36-month period

POP continued

ARREARS FORGIVENESS BENEFIT

Example: Monthly Arrears Credit Calculation:

<i>Enrollment Arrears</i>	<i>Monthly Arrears Credit Amount</i>
\$100/24mos	\$4.16
\$1,000/24mos	\$41.66
\$5,000/24mos	\$208.33

POP continued

INCENTIVE REWARD CREDIT

- Pay* 4-consecutive monthly discounted Budget bills in full and on time
- Receive a credit the following month in the amount of the next Discounted Budget Bill

***Customer Payments Only (charitable payments not considered)**

POP continued

Example: POP Benefits (Paid)

Enrollment Arrears	Mos.	Regular BB Amt	Discount off Regular BB	Amt to Pay by Due Date	Due Date	Monthly Arrears Credit	Incentive (Reward) Credit
\$2,000	1	\$250	\$100	\$150	9/10	\$83.33	
\$1,917.67	2	\$250	\$100	\$150	10/8	\$83.33	
\$1,833.34	3	\$250	\$100	\$150	11/6	\$83.33	
\$1,750.01	4	\$250	\$100	\$150	12/4	\$83.33	
							\$150

POP continued

Example: POP Benefits (Unpaid/Paid Late)

Enrollment Arrears	Mos.	Regular BB Amt	Discount off Regular BB	Amt to pay by Due Date	Due Date	Amt to pay after Due Date	Monthly Arrears Credit
\$2,000	1	\$250	\$100	\$150	9/10	\$250	\$0
\$2,000	2	\$250	\$100	\$150	10/8	+\$150 \$400	\$83.33
\$1,916.67	3	\$250	\$100	\$150	11/6		\$83.33
\$1,833.34	4	\$250	\$100	\$150	12/4		\$83.33

POP continued

POP BENEFIT TERMS

- The customer can receive no more than 24
 - Discounted Budget Bill Credits
 - Arrears Credits
- Program participation limited to 36-months
 - All 24 benefits have to be received within 36 months or they are forfeited
- 24-month grace period from removal before a customer can reapply
- No Payments = **No Benefits**

POP continued

PARTICIPATION REQUIREMENTS

- Pay discounted budget bill in full and on time
- Apply for and receive a HEAP grant each year
- Remain on monthly Budget billing
- Agree to be referred to EmPower NY



Powerful Opportunity Program (POP)

Hand up not a hand out helping those who help themselves.



No Payments = No Benefits

Gift Certificate Program

- Gift Certificates may be purchased in any dollar amount for any Central Hudson customer who could use a little help paying their utility bill.
- An announcement card will be mailed to the recipient.
- Application forms are available on the website or mailed upon request.

For further information or for an application, please call Central Hudson at (845) 452-2700 or 1-800-527-2714.



To: _____

Congratulations! A gift in the amount of

has been purchased for you. This gift will be applied toward your Central Hudson account number (below).

It cannot be redeemed for cash.

Account number: _____

Gift from: _____

Central Hudson Gas & Electric Corporation • 284 South Ave. • Poughkeepsie, NY 12601
(845) 452-2700 • (800) 527-2714

Bill Credit for HEAP Recipients

Customers who receive a HEAP benefit toward their Central Hudson account will also receive a monthly bill credit for up to 12 months based on the service type:

Service Type	Electric Only	Gas Only	Both Electric & Gas
Heating	\$17.50	\$17.50	\$23.00
Non-heating	\$5.50	\$5.50	\$11.00

- *The credit is issued automatically each month after the HEAP payment is received for up to 12-months*
- *Must have an active account to receive the benefit*

HEAP Information and Eligibility Prescreening:

www.mybenefits.ny.gov

Low-Income Reconnection Fee Waiver

HEAP recipients that have their electric/gas services terminated for non-payment that subsequently pay or receive assistance to have service restored are not charged a reconnection fee (\$20.00 to \$100.00) for the 1st reconnection charge.

- Waivers may be provided for subsequent reconnections
- Reconnection Fee Waiver is reset at the beginning of the new rate year (July 1st) allowing customers who previously received the benefit to begin receiving it again

Local Presence at Social Services Offices

Dutchess County

- Monday 12:30 – 4:30 p.m.
- Thursday 10:30 – 4:30 p.m.

Orange County

- Tuesday 9 – 3:45 p.m.
- Friday 11 – 4:30 p.m.

Good Neighbor Fund (GNF)

What is it? A Central Hudson program that provides “last resort” grants to individuals and families in need of energy assistance who have exhausted all other forms of public and private assistance.

How is it Funded? By Central Hudson customers, employees and shareholders.

Who Administers it? The Hudson Valley Salvation Army Offices.

Good Neighbor Fund (GNF)

What are the eligibility requirements?

- Have received all forms of assistance from the Department of Social Services including Regular & Emergency HEAP
- Been provided with a Deferred Payment Agreement that has defaulted for non-payment
- Be the customer of record with a hardship and experiencing one of the following energy related emergencies:
 - Received a Final Termination Notice
 - Electric/Gas services terminated for non-payment
 - Denied for service

GNF eligibility continued

- Have a Final Termination Notice for less than \$750, or need less than \$750 to reinstate a Defaulted Payment Agreement
- Have not received 2 Good Neighbor Fund grants in the past 5 years
- Are able to provide documentation of financial hardship

Good Neighbor Fund (GNF)

How much are the grants? The grant amount is determined by the customer's service type and their average monthly bill amount with a maximum of \$275

What are the benefits or receiving a grant?

Customers who receive assistance from the GNF are given the opportunity to start over and are provided with a new Minimum Payment Agreement regardless of the amount needed to reinstate a prior agreement

How to apply for a benefit? Contact customer service department for a referral to the local Salvation Army Office

Good Neighbor Fund (GNF)

How can I give?

- Add an even-dollar amount of \$1 to \$10 when paying your Central Hudson bill
- Send a check payable to The Good Neighbor Fund to:

Central Hudson
Consumer Outreach Department
284 South Avenue
Poughkeepsie NY 12601

Every dollar you send is tax deductible and stays here in the Hudson Valley.

QUESTIONS

