

Frequently asked questions for constituents

Why is Central Hudson re-instituting late-payment charges?

During the COVID-19 pandemic and resulting economic challenges that resulted from the lockdowns, Central Hudson and many other utilities suspended late-payment charges for customers. At this point, all other utilities have re-instituted their late-payment charges.

In order to limit the amount of unpaid bills, utilities—like other businesses—need a policy in place to encourage timely payments for those customers with an ability to pay. This policy protects customers who pay their bills timely from having to pay for additional costs caused by customers who do not pay.

We understand the stress our customers have experienced as we recover from the recent economic downturn. That is why we voluntarily suspended late fee collection and service terminations for non-payment in March 2020. Resumption of late payment charges this fall is Central Hudson's first step in a measured approach to resume traditional business functions.

Why is it important to resume late payment charges?

Central Hudson must finance un-

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Central Hudson plans to re-introduce late payment charges

Residential and commercial customers who are having trouble paying their utility bill are advised to contact Central Hudson to learn about the various assistance programs and payment options that can help them manage their accounts and get back on track.

Central Hudson will resume late payment charges for payments submitted after the payment due date. This change is anticipated to take effect in October 2022. These charges and service terminations for non-payment were suspended by Central Hudson during the COVID-19 pandemic starting in March 2020.

“We recognize that many of our customers are still navigating challenges that resulted from the COVID-19 pandemic and we want to be a resource as they move toward recovery,” said Anthony Campagiorni, Senior Vice President of Customer Services and Gas Operations. “We want to take this opportunity to reach out to our customers and provide them with tools they can use to effectively manage their accounts as we begin our return to normal business operations.”

Deferred Payment Agreements

Central Hudson offers no-cost payment plans designed to help customers pay off existing balances in monthly installments. To catch up on a past-due balance, apply for a Deferred Payment Agreement by visiting www.CentralHudson.com/PaymentAssistance and clicking "Deferred Payment Agreement."

Assistance Programs

Central Hudson provides a number of assistance programs that can help customers manage their utility bills, includ-

ing the bill discount program and budget billing. Information about our payment assistance programs can also be found online at www.CentralHudson.com/PaymentAssistance.

Residential customers who receive benefits from a government assistance program—such as Supplemental Nutrition Assistance Program (SNAP) or Home Energy Assistance Program (HEAP)—will have any past-due bill balance for service through May 1, 2022, reduced through a bill credit.

To qualify, customers must:

- Be enrolled in Central Hudson's Bill Discount Program by Dec. 31, 2022; or
- Have received benefits under New York State's Emergency Rental Assistance Program (ERAP) or Regular Arrears Supplement (RAS) program in the prior heating season.

Recognizing that Central Hudson is working toward stabilizing its recently implemented Customer Information System, the Company has taken the proactive step of excluding subsets of customers who experienced issues with their utility bill. These customer subsets include:

- Net-meter (rooftop solar) customers;
- Customers enrolled in Community Choice Aggregation through their municipality;
- Customers subscribed to a Community Distributed Generation plan (community solar, etc.);
- Low-income customers;
- Customers currently enrolled in a Deferred Payment Agreement; and
- Customers currently enrolled in Budget Billing. ✨

Company names new Public Affairs Manager

Central Hudson recently filled a void left by the departure of Alana Daly with the addition of Jerry Nappi. Nappi has 15 years of energy and utility industry experience in communications and public affairs and will work to communicate issues to elected officials throughout the Company's service area.

"Central Hudson has a century-old tradition of putting its customers first and providing affordable and reliable service for its communities," said Nappi. "I am incredibly excited to begin introducing myself to local stakeholders and keeping them informed about the issues important to their constituents."

Nappi will report to Anthony Campiorni, Central Hudson's Senior Vice President of Customer Services and Gas Operations.

Nappi can be reached at jnappi@central-hud.com or by mobile phone: 914-489-6077. ✨

FAQ: No-cost payment plans offered to assist customers

paid balances, and since we suspended finance charges over 2 years ago, the Company has been absorbing these costs out of pocket. Central Hudson's primary responsibility to its customers is to provide safe, reliable and affordable service to its customers and communities. In order to meet these responsibilities, we need to collect the revenues to continue to make investments to modernize our energy systems as we transition to a cleaner, greener economy; and to harden our system against severe weather, which has grown more frequent.

Gradually resuming our traditional business practices allows us to continue to make these investments so we can continue to meet the needs of our customers today and into the future.

What about customers who cannot pay? What are you doing for them?

Central Hudson is offering no-cost payment plans to customers seeking to get back on track. These plans will allow customers to make payments in monthly installments to pay down existing balances while keeping their account current. This can be done online by visiting www.CentralHudson.com/PaymentAssistance and selecting "Deferred Payment Agreement."

Central Hudson provides a number of assistance programs that can help customers manage their utility bills, including the bill discount program and budget billing.

Central Hudson is also implementing the Electric and Gas Bill Relief Program for income-eligible New Yorkers. Residential customers who receive benefits from a government assistance program (such as SNAP or HEAP) will have any past-due bill balance for service through May 1, 2022, reduced

through a bill credit. To qualify, you must be enrolled in Central Hudson's Bill Discount Program by Dec. 31, 2022, or have received benefits under the Emergency Rental Assistance Program (ERAP) or Regular Arrears Supplement (RAS) in the prior heating season. For information on payment assistance programs, visit www.CentralHudson.com/PaymentAssistance.

For those customers who have experienced billing errors, are they expected to pay late fees on erroneous charges?

While the vast majority of Central Hudson customers have received accurate and on-time bills, there are subsets of customers who have experienced issues with their bills. These customers will not have any late fees assessed at this time.

These customer subsets include:

- Net-meter (rooftop solar) customers
- Customers enrolled in Community Choice Aggregation through their municipality
- Customers subscribed to a Community Distributed Generation plan (community solar, etc.)
- Low-income customers
- Customers currently enrolled in a Deferred Payment Agreement
- Customers currently enrolled in Budget Billing

When will the late-payment fees begin to be implemented?

We are targeting resumption of late fee collection with bills that are issued in October.

When will Central Hudson begin terminating service for lack of payment?

We understand that many of our customers are still navigating the economic recovery so we will not resume comprehensive service terminations in October. We will only reinstate the collection of late fees at this time. When the time to resume service terminations for non-payment is established, we will communicate it with our customers and community leaders well in advance of that start date so we can provide help to those who need it.

There are customers whose bills are still not corrected as a result of the new billing system. How can you charge them late-payment fees when they were not sure what to pay you?

Central Hudson is confident that we are producing on time and accurate bills for our customers. We understand there may be some lingering concerns and want to provide them with the tools and information they need to feel confident the bill they receive is accurate.

Customers can find explanations of the information found on a typical Central Hudson bill, including a detailed video at www.CentralHudson.com/Rates.

If a customer is looking for account specific information, we encourage them to visit www.CentralHudson.com/Contact-us.

Are late-payment fees going to negatively impact customers' credit scores.

Central Hudson does not report on-time payments to the major credit bureaus, but a history of late payments, or non-payment, may result in an account being sent to collections and that will have an impact on a customer's credit score. ✨