

## What are the terms of POP?

- You can receive no more than 24 discounted budget bill credits and 24 arrears forgiveness benefits;
- You can only receive 1 discounted budget bill credit and 1 arrears forgiveness benefit per month;
- You only receive your benefit if you pay in full and on time (No Payment = No Benefit);
- Program participation is limited to 36 months.

### Definitions:

- **Past Due Balance** – the amount of money owed on your account that is more than 30 days overdue.
- **Arrears Forgiveness Benefit Credit** – the monthly credit amount that is applied toward your past due balance when you pay your discounted budget bill each month, on time and in full.

If your past due balance is less than or equal to \$2,400, then your monthly arrears forgiveness benefit credit is calculated by dividing your past due balance by 24 (months).

$$\text{Example: } \frac{\$1,000 \text{ (past due balance)}}{24 \text{ (months)}} = \$41.66 \text{ (monthly credit amount)}$$

If your past due balance is greater than \$2,400, then your monthly arrears forgiveness benefit credit will be \$100, which is the maximum credit allowed.

- **Normal Monthly Budget Amount** – your estimated yearly utility costs based on past usage, added up and divided by twelve.
- **Household Size** – the number of people that reside in your home.
- **Household Income** – your gross monthly income before taxes and deductions.
- **Discounted Budget Bill Credit** – a credit from \$25 to \$150 that is applied toward your normal budget bill each month. This credit is based on a preset model that considers your normal budget amount, household size and income.



If you have any questions  
or need more information,  
feel free to contact one of our  
customer service representatives at

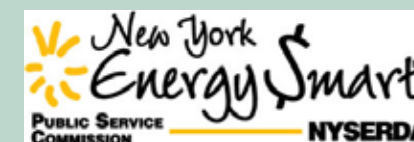
(845) 452-2700

or

1-800-527-2714



**EmPower NewYork<sup>SM</sup>**





The Powerful Opportunity Program (POP) provides payment assistance for eligible customers of Central Hudson who have a past due balance by providing a discounted budget bill and an arrears forgiveness benefit that can help you pay off your past due balance up to \$2,400. POP is partnered with EmPower New York<sup>SM</sup>, a program sponsored by the New York State Energy and Development Authority (NYSERDA). EmPower New York<sup>SM</sup> is a free service that focuses on helping customers lower their energy costs.

Together, payment assistance and energy reduction services offer you the tools needed to help manage your energy bills, improve your financial situation, and stay current with future monthly budget bills.

If you meet all of the following requirements and would like further information or an application, please feel free to contact one of our customer service representatives at **(845) 452-2700 or 1-800-527-2714.**



## Who may be eligible?

- Central Hudson residential heating customers who use (and pay for) natural gas or electric as a primary heating source;
- Customers who have a past due balance of at least \$100;
- Customers who enroll in monthly budget billing;
- Customers who meet HEAP (Home Energy Assistance Program) income guidelines;
- Customers who can pay a discounted budget bill in full and on time each month.

## How can POP help?

- POP offers a discounted budget bill that will allow you to receive a credit from **\$25 to \$150** off your normal budget bill each month based on your energy usage, family size and income.

### *Example: Discounted Budget Bill*

Judy Smith's normal monthly budget bill is \$250. Her gross income is \$1,500 a month, and she has 4 people in her household. Based on this information we calculate her discounted budget credit to be \$100 a month, which leaves \$150 for Judy to pay each month.

- POP has an arrears forgiveness benefit that allows your past-due balance to be suspended from collection activity.
- The arrears forgiveness benefit can also pay off your past due balance up to \$2,400 over a 24-month period when you pay your discounted budget bill each month.

### *Example: Arrears Forgiveness Benefit*

Judy's past due balance when she enrolls in POP is \$1,500. We calculate her monthly arrears forgiveness benefit credit to be \$62.50 ( $\$1,500/24$  months). Each month that Judy pays her discounted budget bill of \$150 in full and on time we will apply a credit of \$62.50 toward her past due balance of \$1,500. So, after 24 months of timely payments, Judy's past due balance will be \$0.

## What are my responsibilities as a POP participant?

- Enroll in, or remain on monthly budget billing.
- Pay your discounted budget bill each month in full and on time.
- Apply for and receive a HEAP grant toward your Central Hudson account each year.
- Agree to be referred to EmPower New York<sup>SM</sup> and accept their assistance.
- Apply for assistance through various community service agencies as applicable.

## What is EmPower New York?

EmPower New York<sup>SM</sup> offers no-cost energy services for income-qualified families to help reduce your energy use and lower your energy costs. Services may include the following:

- Replacement of old, inefficient appliances
- Installation of high-efficiency lighting
- Tips on how to save energy
- Insulation and other home efficiency measures (in limited situations).

## How can I apply?

If you meet all of the eligibility requirements and would like further information or an application, please call Central Hudson at (845) 452-2700 or 1-800-527-2714.

## How will I know if I am accepted in POP?

You will receive a written acceptance or denial letter once your application is reviewed and processed.