



Programs & Information for Residential Customers



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**All rebates and incentives subject to change.*



Central Hudson at a glance

315,000

ELECTRIC CUSTOMERS

90,000

NATURAL GAS CUSTOMERS

NYSEDA Home Energy Audit

A good first step in improving your home's efficiency is to schedule a no-cost home energy audit, also known as an assessment, through NYSEDA's Residential Energy Assessment Program. One- to four-family homes are eligible. Audits are conducted by trained and experienced home performance contractors and provide a top-to-bottom look at where your home is wasting energy. You will learn the root cause of any drafts, inconsistent temperatures, heating and cooling system failures, or other problems. The contractor will then recommend home energy improvements.

Steps to participate:

- Go to the NYSEDA website: www.nyserda.ny.gov/all-programs/residential-energy-assessment-programs.
- Choose a contractor and schedule the assessment. This contractor will complete the paperwork for the free assessment.
- The contractor will provide a top-to-bottom look at where your home is wasting energy including the root causes of drafts, inconsistent temperatures, heating and cooling system failures, or other energy related concerns.
- Apply for optional financing for home improvement upgrades.*
- Contractor installs the upgrades.

NYSEDA.NY.GOV/All-Programs

The NYSEDA home energy audit is not a Central Hudson program.

However by working with a NYSEDA-participating contractor, who is also a Central Hudson partner (Trade Ally), you may be eligible for additional savings and rebates on energy-efficient upgrades.

CentralHudson.com/Incentives

**See page 8 for information on NYSEDA loans and tax credits. In addition, select NYSEDA programs offer low- to no-cost solutions for income-eligible residents.*



Rebates and Incentives

Smart Thermostats

Central Hudson customers receive an **instant \$50 rebate** on ENERGY STAR® certified smart thermostats at:

- Lowe's
- The Home Depot

CentralHudsonRebates.com

Access the rebate via the website above. The rebate code will be sent as a text message to your smart phone. Redeem at the store checkout.

Or, download a form and claim the rebate by mail.
CentralHudson.com/ShopLocal



Air Purifiers & Dehumidifiers

Save instantly on select ENERGY STAR® certified air purifiers and dehumidifiers. Reduced pricing is available at Lowe's and Home Depot locations. Look for special price stickers, courtesy of Central Hudson.



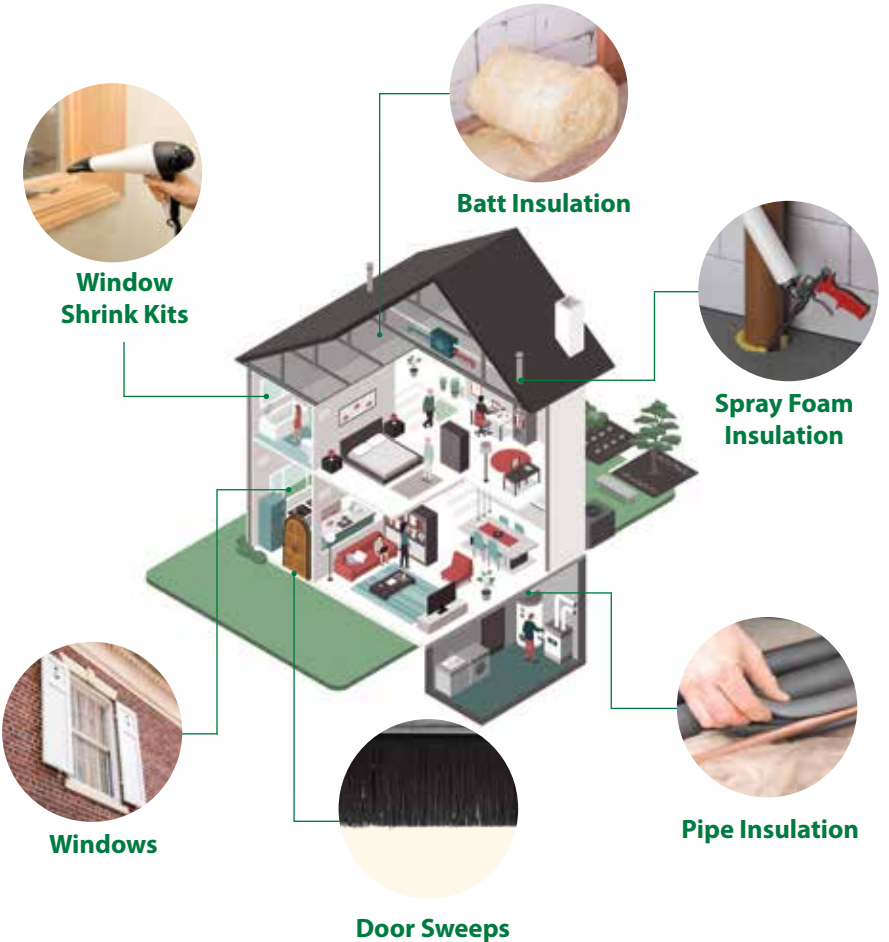
Advanced Power Strips

About 5-10% of household electricity is wasted by standby power or "vampire load." Advanced power strips help save energy by preventing devices from consuming power when they're not being used. Get reduced pricing at local Dollar Tree locations.



Home Weatherization

Enjoy reduced prices at local retailers on home weatherization materials. Each of the items below are available at select Lowe's and Home Depot stores. Door sweeps are also available at Dollar Tree locations.



According to the U.S. Department of Energy, sealing & insulating your home can reduce your heating & cooling costs by **as much as 30%**.

CentralHudson.com/ShopLocal

Natural Gas Appliances

Take advantage of Central Hudson's rebates* on natural gas heating equipment. Rebates range from \$50 to \$1,800.

Sample rebates:

Combi-Boiler: **\$1,800** | Water Boiler: **\$750**

Water Heater: **\$250** | Furnace: **\$675**

Steam Boiler: **\$250** | Boiler Reset Control: **\$125**

Upgrade to a Tankless Combi-Boiler with a \$1,800 Rebate



TANKLESS COMBI-BOILERS

What is a combi-boiler?

A combination boiler, also known as a combi-boiler, offers both space heating and domestic hot water heating in a single compact unit that can mount to a wall.

Why a combi-boiler?

A combi-boiler is highly efficient as it heats water on demand without the need for a storage tank. It is also cheaper to purchase, install and maintain because it is one unit.

Check with a Central Hudson Trade Ally to see if a combi-boiler is right for you.

For details on Central Hudson's rebates and a list of Trade Allies, go to: CentralHudson.com/NaturalGasHeatingRebates

*Rebate amounts and appliances subject to change. You must use a Central Hudson Trade Ally for installation to receive Central Hudson rebates on natural gas appliances and air- and ground-source heat pumps.

Electric Heat Pump Water Heaters

Save now and for years to come when you purchase a heat pump water heater.

Estimated total savings when you buy an ENERGY STAR® certified model:

Central Hudson Instant or Mail-In Rebate: \$1,000*

Federal Tax Credit: 30% of project cost up to \$2,000**

Estimated Annual Energy Savings: \$330***



Heat pump water heaters (sometimes called hybrid water heaters) run on electric power but use different technology than standard electric water heaters. Heat pump water heaters work like a refrigerator but in reverse. They have a small pump at the top that extracts heat from warm air around it, intensifies it with a compressor, delivers the heat to the water, and exhausts the cooler air. Because they draw ambient air to do most of the work, they are very efficient. Thanks to the cooler air that is exhausted from the heat pump, some models provide some degree of dehumidification for your basement.

CentralHudson.com/HPWH

*Heat pump water heater capacity must be less than 120 gallons to qualify and must be ENERGY STAR-certified for this credit. ** Up to \$2,000 annual limit toward the purchase of any combination of air source heat pumps, heat pump water heaters, and biomass stoves/boilers. ***Source: energystar.gov, based on a family of four.

Central Hudson received the 2024 ENERGY STAR® Partner of the Year Award for Sustained Excellence, the highest level of EPA recognition. This is the seventh consecutive year the company has been recognized for educating customers on the importance of reducing energy use and the beneficial impacts on protecting the environment.



Heat Pumps

These all-in-one heating and air conditioning systems are environmentally friendly and extremely efficient. There are two main types of heat pumps: air-source (ASHP) and ground-source (GSHP).

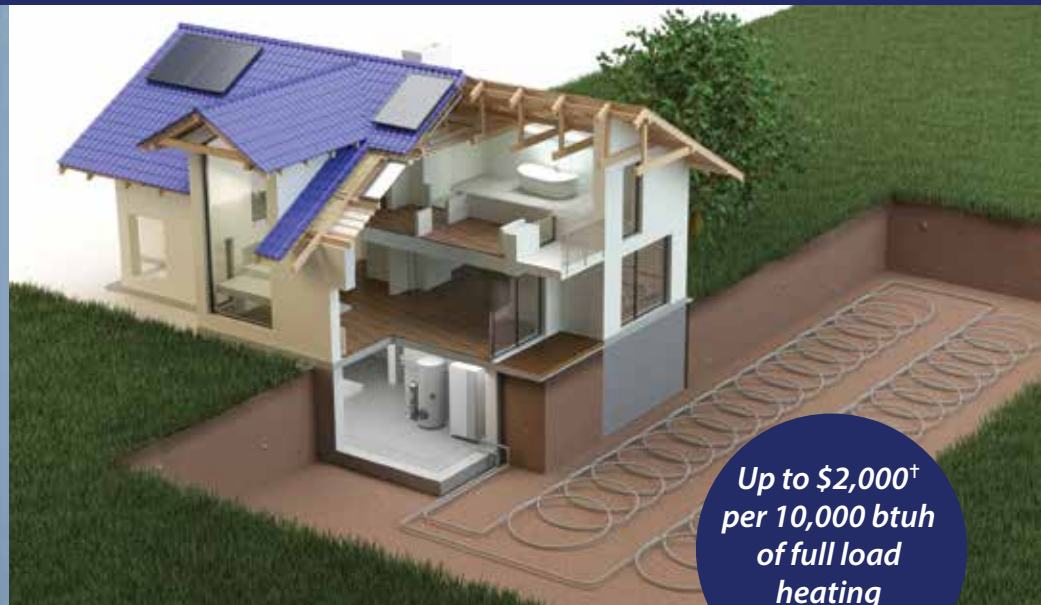


Heat pumps work by transferring (or “pumping”) heat from one place to another. In cooling mode, they work just like an air conditioner, using refrigerant to absorb heat from inside a building and transfer it outside. In heating mode, the process is reversed, pulling heat from the outside air or the ground. The warm air is then distributed indoors via ducts or wall- or ceiling-mounted mini-splits.

Air-Source Heat Pumps

ASHPs pull from the air and are the most common type installed in the Hudson Valley, due to lower upfront costs and easier installation.

Up to \$1,000*
per 10,000 btuh
of full load
heating
capacity



Up to \$2,000+
per 10,000 btuh
of full load
heating
capacity

Ground-Source Heat Pumps

GSHPs pull heat from underground. Refrigerant circulates in loops where the temperature maintains a constant 50 degrees, making them extremely efficient on even the coldest days. No matter what the weather is like outside, geothermal heat pumps deliver indoor comfort.

**This rebate amount applies when removing your oil tank or previous fossil fuel heating source.*

**Rebate amounts will vary based on size, age, insulation and other factors of a home or commercial building. \$500 of total incentive may be allocated to the contractor. Must use a Trade Ally for rebates. Rebate amounts subject to change.*

Loans and Tax Credits

New York State Energy Research and Development Authority (NYSERDA) offers the On-Bill Recovery, Smart Energy, Renewable Energy Tax Credit Bridge and Companion Loans to help New York State residents finance energy efficiency and renewable energy improvements made through NYSERDA's programs. State and federal tax credits may also be available for upgrades. Check with your accountant.

How to get your Heat Pump rebate

First, choose a Central Hudson Trade Ally who is certified with the NYSERDA Clean Heat Program for installation (required). Next, have your contractor complete the rebate application. Then allow five to seven weeks to receive your rebate check in the mail after the project is complete.



Heat Pump Sample Projects

All figures are estimates, shown for sample purposes only. Cost varies with region, installation complexity, installer, system size and manufacturer. Rebate amounts subject to change.

| Heat Pump Type | Air-source | Ground-source |
|--|------------|------------------------|
| Total Installment Cost | \$26,365 | \$60,920 |
| Central Hudson/ Clean Heat Rebate | \$5,500* | \$16,160 [†] |
| Federal Tax Credit | \$2,000** | \$16,500 ^{††} |
| State Tax Credit | N/A | \$5,000 ^{†††} |
| Customer Cost | \$18,865 | \$28,260 |
| Annual Savings[⊕] | \$900 | \$1,500 |

[†]\$500 may be allocated to the contractor. ^{*}Rebate amount based on removing your oil tank or other fossil fuel heating source. ^{**}Federal tax credit of up to 30% or \$2,000 for air-source heat pump systems meeting efficiency requirements. Annual limits for total energy efficiency upgrades apply. ^{††}Federal tax credit of 30% of the total project cost. ^{†††}State tax credit of 25% or max of \$5,000. [⊕]Savings calculated by comparing heating performance of a Northeast Energy Efficiency Partnership (NEEP)-certified air-source heat pump and an ENERGY STAR-certified closed loop water-to-air geothermal heat pump to an ENERGY STAR-certified oil furnace.

CentralHudson.com/HeatPumps

Go Green



Community Solar

If you are looking for the benefits of solar without the installation costs, subscribe to a share of a local **community solar farm** through Central Hudson's **Clean Energy Marketplace** and **save up to 10% annually on your electric bill.**

A quick breakdown of community solar:

- A large, local solar project generates renewable electricity for the grid.
- Central Hudson distributes the clean electricity to customers throughout its service territory.
- As a subscriber, you buy a portion of the solar bill credits from the project. You'll pay a community solar company a discounted rate for these credits.
- These credits show up on your electricity bill, with savings up to 10% annually.



Subscribe via our Clean Energy Marketplace!

Subscribe to a share of a solar farm — or other types of renewable energy projects — located in the Hudson Valley. Central Hudson makes choosing easy with a list of recommended farms!

CentralHudson.com/CommunitySolar

Electric Vehicles

Electric vehicles (EVs) save money and reduce air pollution. Compared to gasoline-powered cars, **EVs are more energy efficient and cost about 50% to 70% less to operate per mile**, according to NYSERDA. New York State is striving to be

ready to accommodate 1 million plug-in electric vehicles by 2025

through Charge NY. Charge NY is New York State's initiative to get more electric cars and trucks on the road. You can take advantage of New York State's Drive Clean Rebate by purchasing or leasing an electric vehicle through a participating New York State new car dealer.



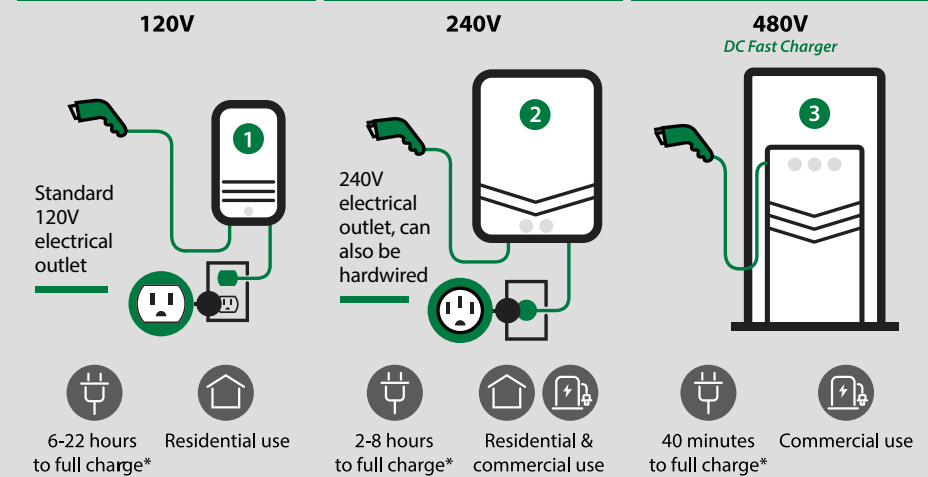
The Drive Clean Rebate provides up to **\$2,000** off the price of an electric car at the time of purchase. Buyers can also take advantage of the federal tax credit for qualified electric vehicles, which provides up to **\$7,500** for the purchase of new EVs. Thanks to new regulations that went into effect in 2024, this tax credit is now available at the point-of-sale from participating car dealers.

CHARGE UP



Plug in electric vehicles at home or on the go. Most charging networks have downloadable apps to easily find locations and available charging levels throughout the United States and Canada.

| Level 1 | Level 2 | Level 3 |
|---------|---------|---------|
|---------|---------|---------|



Level 1 Charging

- Home charging
- Suitable for all-electric battery EV drivers with low daily driving usage
- Adds 3-5 miles of range per hour

Level 2 Charging

- Home and public charging
- May require a service upgrade by a certified electrician
- Adds 18-28 miles of range per hour
- Most common public chargers

Level 3 DC Fast Charging

- Fastest charge available
- Commercial and industrial use
- Can fill an EV battery 80% in 20-40 minutes and 100% in 60-90 minutes
- The maximum charge rate is often limited by the EV acceptance rate

*Estimated



Charging Incentives

Central Hudson offers two programs that let residential customers with EVs save by charging their vehicles during off-peak hours (after 7 p.m. and before 2 p.m.).

EV Time-of-Use Rate: Offers a lower electricity rate during off-peak hours. Customers save by charging vehicles and shifting the majority of other energy use to these hours. Includes first-year bill protection so you can see if this works for you. Requires a one-year commitment and new time-of-use meter.

EV ChargeSmart: Receive a sign-on bonus of \$25 and earn year-round incentives by charging your vehicle during off-peak hours. Requires compatible charger and vehicle as well as an account with device manufacturer.

To learn more, visit
CentralHudson.com/EVs

Customer Energy Choice

Customers can choose where to purchase electricity and natural gas supply. Not all suppliers are the same — compare energy prices to make informed decisions.



Energy Service Companies

As a result of deregulation in New York, you have the option to choose who will be your energy supplier. Many energy service companies (ESCOs), also called retail suppliers or marketers, can supply your gas and/or electricity at unregulated market-based prices. You can choose your energy supplier from among these companies, or you can continue to purchase your energy from Central Hudson. This is “Customer Energy Choice.”

No matter which supplier you select, Central Hudson will continue to operate and maintain the delivery system of wires and pipes that brings energy to your home or business. We'll still answer your inquiries and respond when storms and other emergencies interrupt service.

You can compare Central Hudson's energy prices to various ESCOs through our website.

If you are not satisfied with your independent electric or natural gas supplier, you may choose to return as a full-service Central Hudson customer.

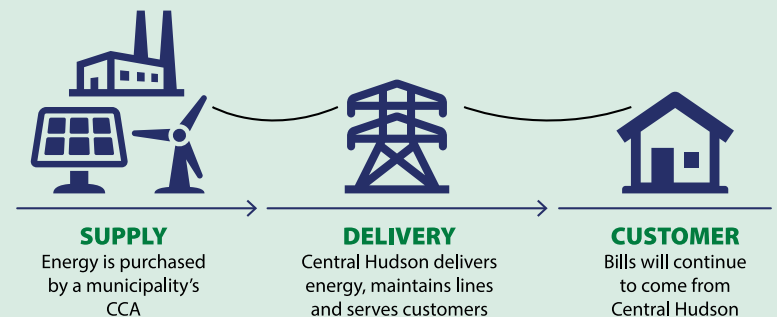
Community Choice Aggregation

Community Choice Aggregation (CCA) allows participating municipalities to procure energy supply service on behalf of eligible energy customers in their communities.

Through this model, independent, third-party companies provide energy supply to every eligible home and business within a municipality or group of municipalities under one agreement. Central Hudson remains responsible for energy delivery and billing. Residents have the opportunity to opt out of the CCA and to receive their energy supply from Central Hudson or another energy supplier of their choice.

CCA is an extension of Customer Energy Choice, a program enabling utility customers to choose their electric and/or natural gas suppliers. Depending on how the CCA program is structured, it may provide eligible customers with the opportunity to promote clean energy investment.

Under this state-approved program, individual residents and businesses will be a part of the CCA and are automatically enrolled to receive energy services from the supplier selected by their municipality. Residents may opt out of the program and obtain energy supply from an alternate source of their choice, including Central Hudson, within a time period specified by their municipality's supplier. For specific questions related to your home and CCA, you may contact your municipality or CCA administrator.



CentralHudson.com/ESCO

CentralHudson.com/CCA

Restoration Priorities

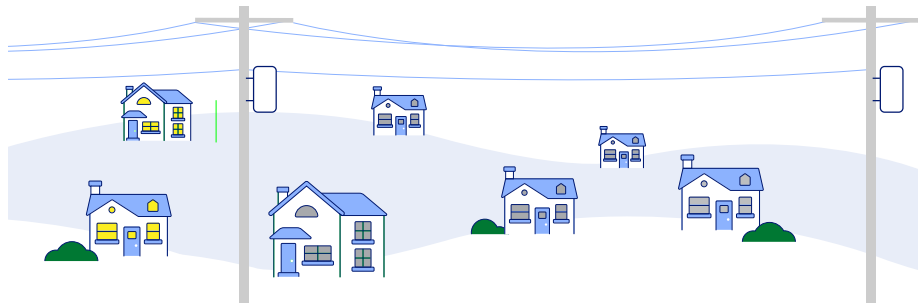
When major storms interrupt electric service, our goal is always the same: To restore service to the greatest number of customers in the least amount of time.

Electricity is delivered over an interconnected series of wires that start at a power plant, then passes through one or more substations and over different circuits and spur lines that branch off into smaller communities, eventually reaching homes.

Essential services like hospitals, public health, safety providers, police and fire facilities receive top priority, along with any potentially hazardous situations caused by the outage.

Efforts to restore power begin closest to the source (the power plant). We work out from there, along all affected circuits and spur lines until each individual service has been put back on line. Sometimes customers without power wonder why they haven't seen any work crews in their neighborhood, hours or — in rare cases — days into a major storm restoration effort.

Service at your home could be affected by damage that was done to the system at a point (or points) many miles away, closer to the source of the power. We work our way out along the affected sections of each branch of the distribution system, until every customer has power restored.



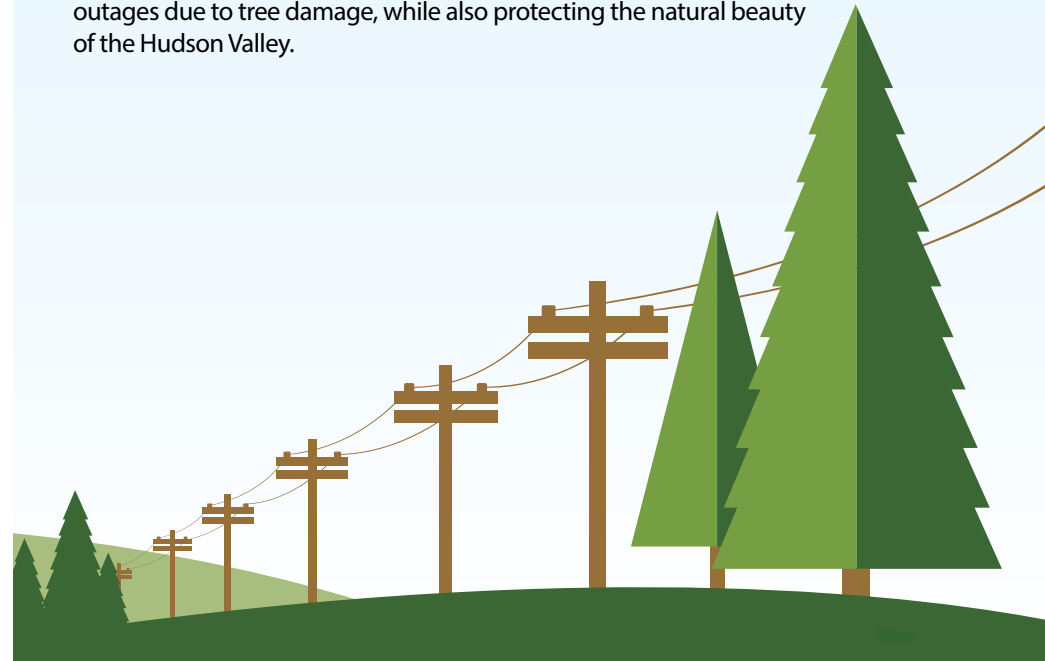
CentralHudson.com/Restoration

Tree Trimming

When electric service is interrupted during storms, heavy rain, snow or ice, the problem can usually be traced to trees or limbs that fall — breaking lines or causing short circuits.

Storm-related damage to trees is the primary cause of power outages for Central Hudson customers. Interruptions are a nuisance to residents; a greater threat is posed when power is cut off to hospitals, fire and police stations, pumping stations, traffic lights and other essential public services, or to residents who depend on power to operate life-support devices.

The best way to defend against these potential hazards is with a dedicated and thorough program of tree clearing and trimming, performed on a regular basis. Central Hudson's vegetation management program is carefully designed to defend against these potential hazards and reduce incidents of power outages due to tree damage, while also protecting the natural beauty of the Hudson Valley.



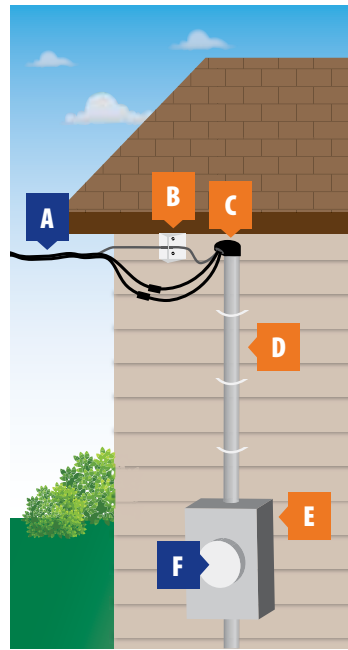
CentralHudson.com/Trees

Electric Equipment Responsibility

Who is responsible for the maintenance and repair of electric service equipment in and around a house?

Use the diagram (for overhead lines) to help distinguish between service equipment owned by Central Hudson and service equipment owned by you, the customer. This will help you know whom to call if there is a problem with your electric service. Electrical contractors perform work on customer equipment.

- A.** Service lines are the wires that run overhead (from a pole) or underground to your house. *(Central Hudson)*
- B.** The service bracket is where the service line attaches to the building. *(Customer)*
- C.** The weather head prevents damage to the wiring. It's the entry point for wires going to the meter box. *(Customer)*
- D.** The service entrance cable runs from the weather head through the meter box to the electric panel in your home. *(Customer)*
- E.** The meter box is installed by an electrical contractor. If you need it removed (for example, to replace your siding), call Central Hudson at least 48 hours in advance. We'll unfasten the box and, upon notification, will return to attach it. *(Customer)*
- F.** The meter measures the amount of electricity you use. *(Central Hudson)*



Never tamper with electric meters or service lines. Doing so can result in serious electric shock!

Underground Lines

Why can't all lines be buried underground?

Underground utility lines do make sense in specific cases, such as densely populated urban areas and, as required by state law, in new residential developments, where the installation can take place together with road construction.

The most significant challenge of burying all other lines underground is the cost, estimated to be about \$18 billion for the system that serves the Mid-Hudson Valley. This would have a major impact on the price of electric service, permanently adding an average of more than \$10,000 per customer per year to existing utility bills.

Telephone and cable television companies would also have to bury their lines, which carries an additional high cost.

Other challenges: Streams, wetlands and environmentally sensitive areas along roadsides must be crossed; transformers and other facilities now located on top of poles must be relocated on the ground, almost always on private property.



Assistance Programs



These programs are designed to help reduce undue stress, get you back on track and avoid falling behind on payments due to financial difficulties or a need for special assistance.

Payment Assistance Programs

HEAP

A federally funded program that may help you with your home heating costs for electricity, natural gas or any other heating fuel. All HEAP recipients, upon notification to Central Hudson, are enrolled into the Bill Discount Program.

Gift Certificates

Purchase a gift certificate in any dollar amount for any Central Hudson customer.

Deferred Payment Plan

You may be able to pay your past due balance in installments as agreed upon while keeping current with your monthly billing.

Bill Discount Program

Enrolled HEAP recipients will receive a monthly credit on an account for 12 consecutive months, based on account service type and the amount of HEAP benefit. Recipients are also enrolled in Budget Billing (see page 22).

EmPower+ New York

EmPower+ New York provides no-cost energy efficiency solutions to income-eligible Central Hudson customers. Whether you own a home or rent, you may choose a participating provider or one will be assigned to you to provide tips on saving energy and assess whether your home may benefit from free energy upgrades. Customers who sign up for EmPower+ New York may also qualify for a monthly electric bill credit of \$5-\$15 from Solar for All.

Solar for All

Solar for All is a free utility bill assistance program funded by New York State. Income-eligible New Yorkers can get the benefits of clean energy while saving up to \$180 annually.

Special Protections

If all members of your household are blind, disabled or age 62 or older, please call us for details on special programs at (845) 452-2700. We will mark your account to make sure you receive all protections under New York State law. If you are applying for a new service, we will not ask you for a deposit unless your service was turned off for non-payment within the last six months.

New York Energy Advisor

New York Energy Advisor connects income-eligible New Yorkers with a customized list of energy-related assistance in the state. This website is sponsored by NYSERDA, Central Hudson and other New York utilities. Find out more online at <https://energyadvisor.ny.gov>.

Good Neighbor Fund

This is a “last resort” grant to help customers who have exhausted all other avenues of assistance. This is funded by customer contributions and matched by shareholders of Central Hudson’s parent company.

Extra Security Plan

This plan offers an extended billing due-date for customers on a fixed income and customers who receive Social Security income, disability benefits or survivor benefits as their only source of household income. The billing due date for Extra Security Plan customers is extended to the 6th of the month following the normal bill due date.

For details, qualification requirements and a list of all programs, go to CentralHudson.com/Assistance

Medical and Life Support Programs

Life Support Equipment Program

If you or one of your household members requires electricity to operate life-sustaining equipment, you may qualify. Please note yearly certification from your physician is required.



Help During Hospitalization

If you or an immediate family member who resides with you is hospitalized for a minimum of three days, you may qualify for a payment extension up to 30 days from the date of admission to the hospital through our Help During Hospitalization program.

Medical Emergency

Special protections offered under the New York State Home Energy Fair Practices Act include the ability to obtain a Medical Emergency Certification from your physician, or local board of health, to remain interruption-free for 30 days. The certification must be on the medical provider's or local board of health's letterhead, and signed by the physician or board of health official qualified to make a medical judgment. The name and address of the certifying physician or board of health and the physician's state registration number must be included along with the name and address of the ill person, the nature of the illness or medical condition, and an affirmation of how the condition will be aggravated by the absence of utility service. The Medical Emergency Certification may be re-certified if it meets additional requirements.

Third Party Notification

An occasion may arise when a customer is unable to respond to an important notice from Central Hudson about the status of their service or account because of hospitalization or other reasons. For such instances, we offer a voluntary program to ensure someone else — a willing "third party" such as a relative, friend, clergy person, community or social service agency — is informed of the situation.

For details and a list of all programs, go to
CentralHudson.com/Assistance

Bill Payment Methods

Paying bills has never been more convenient.



Auto Pay: Automatically deduct payments from your bank account. No more hassles with mailing your payment, paying online, or remembering to pay on time.



Budget Billing: Make monthly costs more predictable. Budget Billing spreads your bill payments evenly over 11 months with an adjustment on the 12th month to reflect actual usage for the year.



Text Alerts and Mobile App: Pay from your mobile device and receive text message alerts with outage notifications and account reminders.



Online: Sign up and log in to your account to pay on our website.



Mail: Return your payment to the address provided on your bill stub.



Phone: Make checking account or credit/debit card payments by phone.



eBills: Receive an email notifying you when each bill is ready for your review and action. You receive, view, and pay your bill entirely online.



Payment Locations: Most payment agents accept cash or debit card payments and are available throughout our service territory.

CentralHudson.com/BillPay

Quick Guide



Start, Transfer or Stop Service

1. Visit [CentralHudson.com](https://www.CentralHudson.com), or
2. Call (845) 452-2700.



Report Outages

1. Call (845) 452-2700,
2. Visit [CentralHudson.com/Storms](https://www.CentralHudson.com/Storms), or
3. Text "OUT" to 236483 (you must be enrolled in text alerts*).

**Customers enrolled in text alerts receive text notifications when outages affect homes or businesses. Enroll by texting REG to 236483 or by visiting [CentralHudson.com/Alerts](https://www.CentralHudson.com/Alerts).*



Call 811 Before You Dig

If planning to dig on your property, no matter how big or small the project, state law requires you to place a location request with UDig NY at least two full working days, but no more than 10 working days, before beginning your project to ensure all underground utility lines are properly marked. Call 811.



Report Emergencies

Electric

Fallen wires or other emergencies:

- Stay at least 30 feet away from fallen power lines or other hazardous conditions.
- Call 911 to make a report. Central Hudson will be notified and dispatched to make repairs.

Natural Gas

Odors and leaks:

- Stop what you're doing.
- Don't light a match or use a flashlight, cell phone, or any appliance.
- Go outside immediately.
- Call our gas odor hotline at (800) 942-8274 or call 911.

Connect With Us



www.CentralHudson.com

