

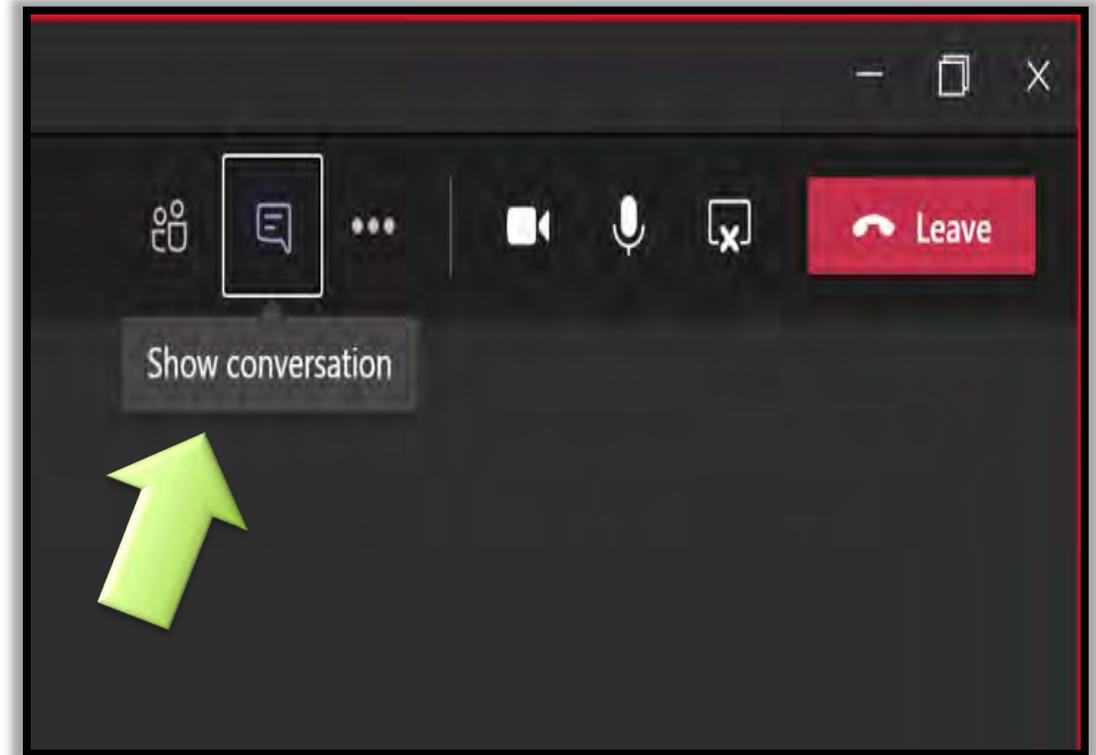


**conEdison**

# Protocols for Today

## Microsoft Teams Platform

- *Live Chat* feature
- Microphone and camera capabilities are disabled
- To ask a question or make a comment, click on the *message icon* at the top right of your screen
  - Questions can be asked at any time during the presentation
  - We will do our best to answer all questions



# Agenda

- Con Edison's Energy Affordability Program

Sara Margaret Geissler, *Section Manager, Strategic Applications*

- Financial Resources for Customers in Need

Kristina Le Gallo, *Senior Planning Analyst, Customer Outreach and Education*

Kirsy Veloz, *Section Manager, Credit & Field Operations*

- Natural Gas Safety | Call Before Your Dig

Daniel Jeong, *Senior Specialist, Customer Outreach & Education*

- Electric Safety

Susan Miserandino *Senior Planning Analyst, Customer Outreach & Education*

- Shared Meter Process

Suzanne Kwon, *Supervisor, Specialized Activities*

- How to Recognize Scams and Avoid Being a Victim

Adam Soclof, *Senior Planning Analyst, Customer Outreach & Education*

Griselle Baret, *Director of Education and Outreach at the Division of Consumer Protection, Department of State*



## Energy Affordability Program Changes

# Energy Affordability Program (EAP) 2016 - 2021

- Monthly bill discounts for eligible low-income customers
  - Energy Burden Goal: Annual Utility Costs  $\div$  Annual Income  $\leq$  6%
  - Discounts calculated to reduce utility bills to get to 6%
  - Customers assigned to one of four discount tiers based on qualifying public assistance
- Costs capped at 2% of revenue
- Con Edison EAP stats
  - 2021 Discount Budget
    - \$70M electric
    - \$25M gas
  - Total Customers: approx. 455,000

Accounts	Electric Heat	Electric Non-Heat	Gas Heat	Gas Non-Heat
Tier 1	1,723	421,340	17,536	109,117
Tier 2	86	802	807	10
Tier 3	312	2,583	2,602	48
Tier 4	64	13,982	707	5,892
<b>Total</b>	<b>2,185</b>	<b>438,707</b>	<b>21,652</b>	<b>115,067</b>

# EAP Changes – August 2021

- Discount methodology refined to provide more benefits to customers
  - Adjusted income assumptions so they are more middle-of-the-road for each tier (previously high end)
  - Directed utilities to use an assumed \$45 HEAP renter benefit for Tier 1 non-heat customers instead of the standard \$350 HEAP heating benefit (helps NYC renters)
  - Utility average bill assumptions computed using 3-year average supply prices and a forward-looking delivery price, to factor in future rate increases
- Added six new qualifying public assistance programs: Federal Public Housing Assistance, Veterans Disability & Survivors Pension and four Tribal programs

# Updated EAP Discount Amounts with (Previous Amount)

Discount Amount	Electric Heat	Electric Non-Heat	Gas Heat	Gas Non-Heat
Tier 1	\$21.73 (\$16)	\$21.73 (\$13)	\$92.62 (\$60)	\$7
Tier 2	\$30.82 (\$21)	\$30.82 (\$18)	\$114.42 (\$76)	\$7
Tier 3	\$59.80 (\$48)	\$47.50 (\$40)	\$131.10 (\$98)	\$7
Tier 4	\$41.91 (\$29)	\$38.56 (\$26)	\$122.16 (\$84)	\$7

# Statewide Impact to EAP Discount Budgets

August 2021 Adopted Electric and Gas Program Budgets with Short-Term COVID Relief Provision (Suspension of Budget Cap)				
	Electric Cost	Electric % of 2019 Revenues	Gas Cost	Gas % of 2019 Revenues
Central Hudson	\$9,598,381	1.55%	\$3,613,525	2.02%
<b>Con Edison</b>	<b>\$118,818,606</b>	<b>1.27%</b>	<b>\$35,393,093</b>	<b>1.57%</b>
Niagara Mohawk	\$28,143,325	1.08%	\$9,479,712	1.19%
NYSEG	\$17,316,504	1.17%	\$8,754,855	2.09%
<b>O&amp;R</b>	<b>\$9,735,852</b>	<b>1.66%</b>	<b>\$4,238,153</b>	<b>1.58%</b>
RG&E	\$14,177,676	1.94%	\$7,118,436	1.72%
KEDLI			\$8,607,988	0.70%
KEDNY			\$39,786,704	2.00%
NFG			\$16,312,692	2.43%
PSEG	\$35,651,499	1.02%		
<b>Total</b>	<b>\$233,441,843</b>		<b>\$133,305,159</b>	

# NEW QUALIFYING PROGRAMS AND DISCOUNT RATES FOR LOW INCOME CUSTOMERS

Customers who receive benefits from a qualifying governmental - assistance program are enrolled in Con Edison's low income program

- Qualifying programs are below, the highlighted items are the new qualifying programs **effective 09/01/21**:

Direct Vendor or Utility Guarantee Program

Medicaid

Safety Net Assistance

Supplemental Nutrition Assistance Program (SNAP)

Supplemental Security Income (SSI)

Temporary Assistance for Needy Families

Customers who have received regular Home Energy Assistance Program (HEAP) benefit in the preceding 12 months

Federal Public Housing Assistance (FPHA)

Veterans Pension and Survivors Benefit

Bureau of Indian Affairs General Assistance (if living on tribal lands)

Head Start (if living on tribal lands)

Tribal Temporary Assistance for Needy Families (if living on tribal lands)

Food Distribution Program on Indian Reservations (if living on tribal lands)

# EAP Enrollment

- Con Edison customers enrolled in EAP in two ways
  - Quarterly matching process with NYC HRA and Westchester DSS
  - Self-certification
    - Important for customers not included in the matching process (i.e., FHPA, Medicaid, Veterans Programs)
- **New EAP Self-Certification process effective February 2022**
  - Application form and online process
  - Annual re-certification requirement
  - Incorporating self-certification option into EAP outreach and education

# Online Energy Affordability Application (EAP)

- Log into your Con Edison account or visit [conEd.com/PaymentPlans](https://conEd.com/PaymentPlans)
  - Easily submit the form and upload documents online or,
  - Download the EAP form and mail, fax or email the form to Con Edison

The screenshot shows the Con Edison website interface for the Energy Affordability Program Application. At the top, there is a navigation bar with the Con Edison logo, links for Account & Billing, Services & Outages, Save Energy & Money, and Clean Energy, along with a search bar and a user profile for 'Hello Diane Grant'. Below the navigation bar is a breadcrumb trail: Home / Payment Plans & Assistance / Energy Affordability Program Application.

## Energy Affordability Program Application

If you receive benefits from an eligible governmental assistance program, you can sign up to receive a discount on your monthly energy bill through the Energy Affordability Program (formerly known as a Low Income Program).

**Select a Program**

- Supplemental Nutrition Assistance Program (SNAP)
- Medicaid
- Veterans Disability or Survivors Pension
- Supplemental Security Income (SSI)
- Federal Public Housing Assistance
- Bureau of Indian Affairs General Assistance (if living on tribal lands)
- Head Start (if living on tribal lands)
- Tribal TANF (if living on tribal lands)
- Food Distribution Program on Indian Reservations (if living on tribal lands)
- Home Energy Assistance Program (HEAP)
- Lifeline Telephone Service Program (Lifeline)
- Utility Guarantee / Direct Vendor programs
- Temporary Assistance for Needy Families (TANF)
- Safety Net Assistance

**Do you want to submit your supporting documents now?**

Yes  No

Please allow us up to 30 days from the date of your submission to review and process your documents and application.

**Accepted file types:** JPEG, PNG, GIF, PDF, DOC, DOCX, XLS, XLSX  
**Maximum number of attachments:** 10  
**Individual file size limit:** 5MB  
**Total file size limit:** 15MB

Drop supporting files here (Optional)  
[OR SELECT FROM YOUR COMPUTER](#)

**Select a Program**

- Information about my application, program participation, and eligibility.
- Information and documentation about utilities, payment history, employment history, income, application status, and award information for benefits or utilities assistance.

Your electronic signature is the same as your handwritten signature and is certification of the truth and accuracy of the information submitted. Your signature confirms that all the information provided on this form is true and accurate to the best of your knowledge.

Customer Signature \_\_\_\_\_ Date 3/14/2022

[RESET](#) [SUBMIT](#)

**We're here to help.**

**Financial Resources & Communications**

# Online Resources

[conEd.com/BillHelp](https://conEd.com/BillHelp) or [conEd.com/CovidHelp](https://conEd.com/CovidHelp)

- Educate customers about governmental assistance
- Energy Affordability Program (EAP)
- Payment Assistance Programs
- Energy Share
- NYSERDA Programs
- Con Edison Marketplace

## Help During the Covid-19 Pandemic

CON EDISON | NEW YORK - 03/07/2022 --8:00 AM

We're here to keep New York safe and your energy reliable. Get important service updates, safety information, and help paying your bills.

## Help Paying Your Bill

If you receive benefits from specific governmental programs, you may be eligible to receive monthly discounts on your energy bill and more.

# Set Up a Flexible Agreement Online

[conEd.com/PaymentAgreement](https://conEd.com/PaymentAgreement)

- Online Payment Agreement
  - 15% Down Payment
  - No fee for residential customers

Payment Agreements ⓘ [CLOSE](#)

We want to help you pay your energy bills worry-free. In just a few simple steps, you can set up a Payment Agreement to help you pay off your outstanding balance.

[LEARN MORE](#)

1) A down payment of <b>\$233.32</b> must be paid by <b>Mar 24, 2022</b> .		<b>\$233.32</b>
2) 10 installment(s) of <b>\$47.00</b> must be paid by the <b>18th</b> of each month ( <b>Apr '2022 - Jan '2023</b> )	<b>\$47 x 10</b>	<b>\$470</b>
3) A final payment of <b>\$3.71</b> must be paid by <b>Feb 18th, 2023</b> .		<b>\$3.71</b>
<b>Total Outstanding</b>		<b>\$707.03</b>

4) Current bills issued after **Jan 24th, 2022** are due upon receipt.

[EDIT PAYMENT AGREEMENT](#)

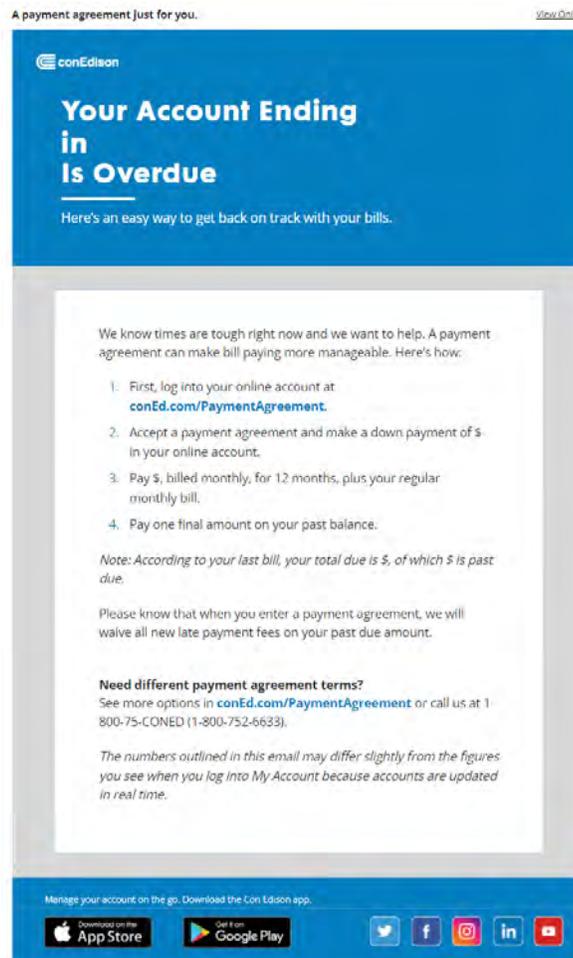
By selecting "Accept", you consent to the Payment Agreement terms. If any of the terms are broken, or the necessary payments are not received, collection activities will continue on your account.

[CANCEL](#) [ACCEPT TERMS](#)

# Multi-Channel Educational Campaigns

- Bill Inserts/Messages
- Website
- Social Media
- Press Release
- Continued Outreach Efforts
- Payment Assistance Campaigns
  - Direct Mail
  - Email

A payment agreement just for you. [View Online](#)



**Your Account Ending in Is Overdue**

Here's an easy way to get back on track with your bills.

We know times are tough right now and we want to help. A payment agreement can make bill paying more manageable. Here's how:

1. First, log into your online account at [conEd.com/PaymentAgreement](https://conEd.com/PaymentAgreement).
2. Accept a payment agreement and make a down payment of \$ in your online account.
3. Pay \$, billed monthly, for 12 months, plus your regular monthly bill.
4. Pay one final amount on your past balance.

*Note: According to your last bill, your total due is \$, of which \$ is past due.*

Please know that when you enter a payment agreement, we will waive all new late payment fees on your past due amount.

**Need different payment agreement terms?**  
See more options in [conEd.com/PaymentAgreement](https://conEd.com/PaymentAgreement) or call us at 1-800-75-CONED (1-800-752-6633).

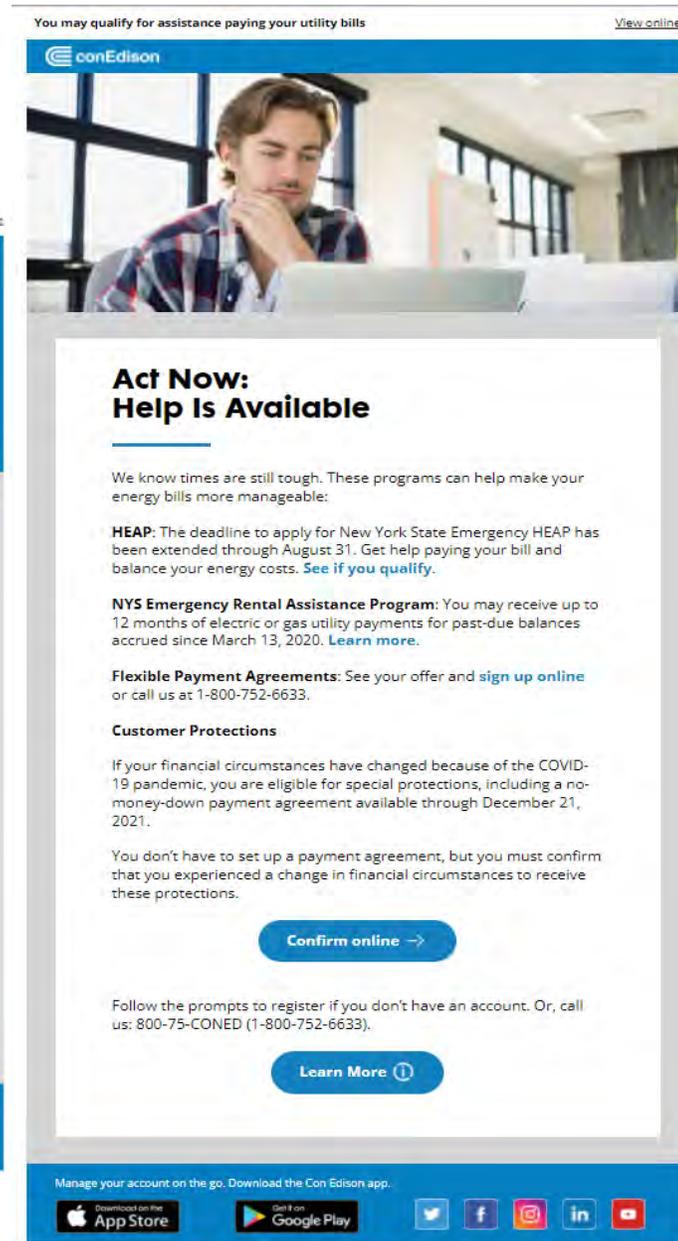
*The numbers outlined in this email may differ slightly from the figures you see when you log into My Account because accounts are updated in real time.*

Manage your account on the go. Download the Con Edison app.

Download on the App Store | Get it on Google Play

Twitter | Facebook | Instagram | LinkedIn | YouTube

You may qualify for assistance paying your utility bills. [View online](#)



**Act Now: Help Is Available**

We know times are still tough. These programs can help make your energy bills more manageable:

**HEAP:** The deadline to apply for New York State Emergency HEAP has been extended through August 31. Get help paying your bill and balance your energy costs. [See if you qualify.](#)

**NYS Emergency Rental Assistance Program:** You may receive up to 12 months of electric or gas utility payments for past-due balances accrued since March 13, 2020. [Learn more.](#)

**Flexible Payment Agreements:** See your offer and [sign up online](#) or call us at 1-800-752-6633.

**Customer Protections**

If your financial circumstances have changed because of the COVID-19 pandemic, you are eligible for special protections, including a no-money-down payment agreement available through December 21, 2021.

You don't have to set up a payment agreement, but you must confirm that you experienced a change in financial circumstances to receive these protections.

[Confirm online →](#)

Follow the prompts to register if you don't have an account. Or, call us: 800-75-CONED (1-800-752-6633).

[Learn More ⓘ](#)

Manage your account on the go. Download the Con Edison app.

Download on the App Store | Get it on Google Play

Twitter | Facebook | Instagram | LinkedIn | YouTube

# Direct Mail

- Manage Account Online
- Payment Extension
- Flexible Payment Agreement
- Level Payment Plan



## We Can Help You Avoid Disconnection

Service terminations for non-payment have started. By getting on a bill payment plan, you won't lose your service.

Set up a flexible payment plan online now to get back on track with your energy bills.

 **Don't Have an Online Account?**

- Visit [conEd.com/Register](https://conEd.com/Register) and follow the prompts. It only takes a few minutes.
- Then click Manage My Account.
- Scroll down to the Bill Settings section and choose Payment Agreements.

 **Already Have an Online Account?**

- Use your smartphone camera to scan this code to log into the Payment Agreements section of your account or go to [conEd.com/PaymentAgreement](https://conEd.com/PaymentAgreement).
- After logging into your account, click Manage My Account.
- Scroll down to the Bill Settings section and choose Payment Agreements.

**Need more help? Call 1-800-75-CONED (1-800-752-6633).**

**Ready to make a payment now?**

- Visit [conEd.com/GuestPay](https://conEd.com/GuestPay), or
- Call Payment Express at **1-888-925-5016**, or
- Log into your account on [conEd.com](https://conEd.com)

The sooner you contact us, the sooner we can work with you. Find more resources at [conEd.com/COVIDhelp](https://conEd.com/COVIDhelp).

# Bill Messaging

## Messages For You

 **We're here to help.** If you are having trouble paying your bill, a few minutes is all it takes to set up a payment arrangement. *Need a few more days to pay your bill? No problem.* Visit [conEd.com/PaymentPlans](https://conEd.com/PaymentPlans) to schedule an extension, enroll in a payment agreement and manage your energy bill online.

 **You have an overdue balance.** Set up a payment agreement to begin paying your past due balance to ensure that your service is not turned off. Visit [conEd.com/PaymentAgreement](https://conEd.com/PaymentAgreement) or you can call us at 1-800-752-6633. If you need financial assistance, visit [conEd.com/BillHelp](https://conEd.com/BillHelp).

 **There is a turn-off notice on this bill.** Visit [conEd.com/PaymentAgreement](https://conEd.com/PaymentAgreement) or call us at 1-800-752-6633 to set up a payment agreement. Find more resources at [conEd.com/BillHelp](https://conEd.com/BillHelp).

## Problems Paying Bills?

If your bill is more than you can pay right now, you can set up a payment agreement online.

## Get Help Paying Your Bill and Avoid Disconnection

If your bills are too much to pay right now, we're here to help. Sign up for a flexible payment agreement to avoid an unnecessary service disconnection.

## Get Help Paying Your Bill and Avoid Disconnection

We want to help you avoid disconnection. You can set up a flexible payment agreement with a down payment as low as 15%.



### To get back on track:

- First, set up your online account if you don't already have one. Use your smart phone camera to scan this code or go to [conEd.com/Register](https://conEd.com/Register). If you have an account, log in at [conEd.com/MyAccount](https://conEd.com/MyAccount).
- Click Manage My Account.
- Scroll down to the Bill Settings section and choose Payment Agreements.

**Need more help? Call 1-800-75-CONED (1-800-752-6633).**

# Resources Letter

## Avoid Service Disconnection: We're Here to Help.

Dear Customer,

We know times are still tough, but you may qualify for assistance paying your utility bills.

### Financial Support for Your Business

A **Flexible Payment Agreement** can help you pay down your balance in manageable, monthly installments. See your offer online at [conEd.com/PaymentAgreement](https://conEd.com/PaymentAgreement) or call us at 1-800-75-CONED (1-800-752-6633) for assistance.

As a New York business, you may also be eligible for governmental assistance programs that support businesses financially impacted by COVID-19, including:

- New York State Energy Research and Development Authority (NYSERDA)
- Department of Financial Services (DFS)
- New York State COVID-19 Pandemic Small Business Recovery Grant Program

To find out more about these programs, visit [conEd.com/COVIDHelp](https://conEd.com/COVIDHelp).

To make a payment, go to [conEd.com/GuestPay](https://conEd.com/GuestPay), call Payment Express at 1-888-925-5016, or log into [conEd.com](https://conEd.com).

If you have any questions, please do not hesitate to call. **We're here to help.**

Sincerely,

Con Edison

## Avoid Service Disconnection: We're Here to Help.

Dear Customer,

We know times are still tough but you may qualify for assistance paying your utility bills.

These programs can help make your energy bills more manageable:

The **Home Energy Assistance Program (HEAP)** helps customers pay the cost of heating their homes. You may be eligible for three emergency HEAP benefits if you have received benefits in the last 12 months. New York City residents can call the HEAP hotline (1-800-692-0557) or 311. Customers in Westchester can call the Department of Social Services (1-914-995-5619). If you receive a HEAP grant from another utility or oil company, you may be eligible for reduced electric rates. Email a copy of your HEAP grant letter to [LowIncomeRate@coned.com](mailto:LowIncomeRate@coned.com).

**NYS Emergency Rental Assistance Program (ERAP)** offers residential tenants assistance with payment of their rent and energy bills. Please go to [otda.ny.gov](https://otda.ny.gov) or call 1-844-NY1-RENT (1-844-691-7368) for eligibility criteria and application. You may receive up to 12 months of electric or gas utility payments for past-due balances accrued since March 13, 2020.

A **Flexible Payment Agreement** can help you pay down your balance in manageable, monthly installments with no fees for residential customers. See your offer online at [conEd.com/PaymentAgreement](https://conEd.com/PaymentAgreement) or call us at 1-800-75-CONED (1-800-752-6633) for assistance.

To make a payment, visit [conEd.com/GuestPay](https://conEd.com/GuestPay), call Payment Express at 1-888-925-5016, or log into [conEd.com](https://conEd.com). For more help paying your bill and managing your energy costs, visit [conEd.com/BillHelp](https://conEd.com/BillHelp).

Sincerely,

Con Edison

# Help For Residential Customers

## Emergency Rental Assistance Program (ERAP)

- Provides significant economic relief to help low and moderate-income households at risk of experiencing homelessness or housing instability by providing rental arrears, temporary rental assistance and **utility arrears assistance**.
- A customer is eligible for up to 12 months of electric or gas arrears payment for past due bills accrued on or after March 13, 2020
- Payments sent directly to Con Ed and applied to the account as a *Tax Credit (Voucher)* or a *Cash Payment* for HEAP eligible customers
- Total requests for assistance exceeded available federal funding. Court ordered to accept new applications
- We've reviewed and provided arrears information for approximately 44K customers, totaling **\$46M**

# Help For Residential Customers

## Regular Arrears Supplement (RAS)

- A one-time benefit of up to \$10,000 to assist Home Energy Assistance Program (HEAP) eligible customers who are in arrears
- Payments sent directly to us by the Human Resources Administrator (HRA) and Westchester Department of Social Services (DSS)
- Benefit available through September 30, 2022 or until funds are exhausted
- We've received **\$17M** in payments for 21,800 accounts

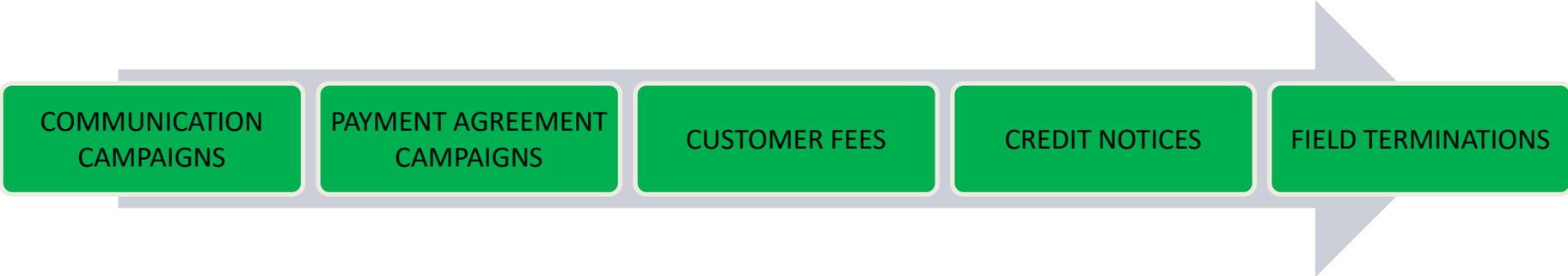


# Credit and Collections

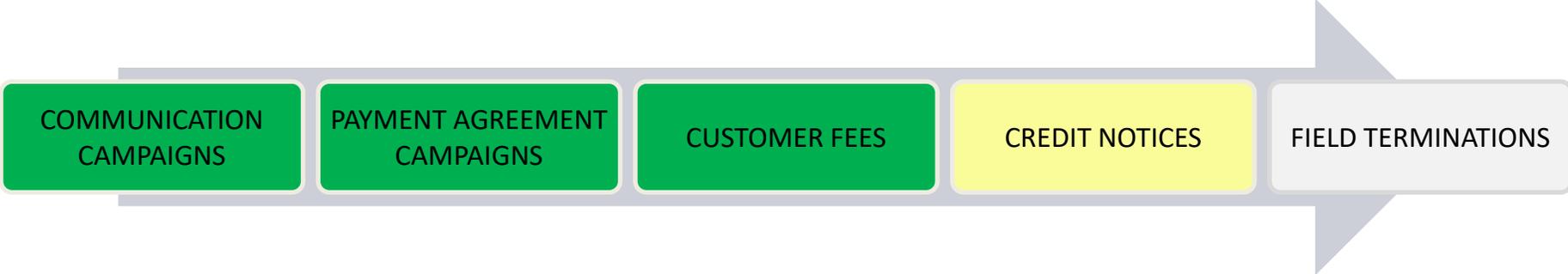
# Resumption of Credit and Collections



Commercial



Residential







# Gas Safety

Smell Gas. Act  
Fast.

## Gas Safety | Before You Dig

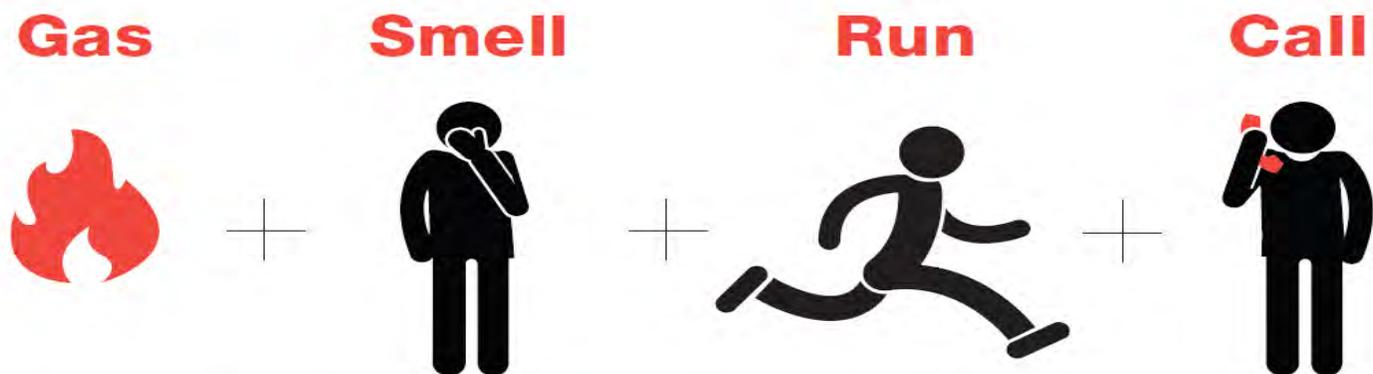
# Agenda

- Smell Gas? Act Fast!
- How to Recognize a Gas Leak?
- Call Before You Dig
- Gas Service Line Inspections
- Additional Gas Safety Tips
- Informational Resources



Know what's below.  
**Call before you dig.**

# Smell Gas? Act Fast!



## Smell Gas. Act Fast.

- 1** Smell – Natural gas smells like rotten eggs.
- 2** Gas – If gas is in the air, a spark could cause an explosion. Don't light a match, smoke, flip a switch, ring a doorbell, or touch appliances or electronics, including phones.
- 3** Run – If you suspect a gas leak, get everyone out immediately.
- 4** Call – When you're safe, call **911**, Con Edison (**1-800-75-CONED**), or National Grid (**1-718-643-4050**).

*Don't assume someone else has already called. You can report leaks anonymously.*

**[conEd.com/gassafety](https://conEd.com/gassafety)**

# How to Recognize a Gas Leak?

- **Smell:** An odor similar to rotten eggs
- **See:** A white cloud, bubbles in water, blowing dust, dying plants
- **Hear:** A roar, hiss, or whistle



# Before you Dig

*There are nearly 4,300 miles of underground gas pipelines in our service area. Digging blind can cause major damages to property and lives.*

## ✓ Call 811 Before You Dig

- ✓ Know what's underground before you start a project.
- ✓ Get your underground utilities marked for free.
- ✓ Keep your home, business, and neighborhood safe.
- ✓ Prevent an emergency, property damage, or fines.

**If a digging accident occurs, get to a safe place.**

**Call 911 and 1-800-75-CONED.**



# Gas Service Line Inspections

New York State law requires that Con Edison perform an inspection of gas service lines

- Residential – Once every 3 years | Commercial – Annually
- Includes a gas leakage survey and a visual inspection for atmospheric corrosion on all exposed piping
- Performed by a hired contractor or Con Edison
- Con Edison is notified immediately of any safety issues and a Gas Emergency crew is dispatched



# Additional Safety Tips

- Carbon Monoxide (CO)
  - Maintain Alarm
  - Know the Signs of CO Poisoning
  - Call 911 or Con Ed (800-75-CONED)
- Licensed Contractors
  - Proper Training
  - Safety Standards
  - Mandatory
- Heating
  - NO Oven/Stove
  - Electric Heaters



# Informational Resources

- Consolidated Edison: [conEd.com/GasSafety](https://conEd.com/GasSafety)
- National Call Before You Dig organization: [Call811.com](https://Call811.com)
- American Gas Association: [AGA.org](https://AGA.org)
- Consumer Products Safety Commission: [CPSC.gov](https://CPSC.gov)
- Northeast Gas Association: [NorthEastGas.org](https://NorthEastGas.org)





# Electric Safety

# Indoor Electric Safety



- Don't overload electric outlets or power strips.
- Plug unused outlets with safety covers, especially if you have young children.
- Only use extension cords temporarily. Do not overload or connect them to other extension cords.

# Indoor Electric Safety

- Use UL-tested surge protectors to safeguard appliances
- Don't overload outlets or power strips with large appliances, such as refrigerators or toaster ovens.
- Never remove 3<sup>rd</sup> prong from a plug to make it fit into a two-prong outlet
- If an outlet or wall plate feels hot, immediately shut off the circuit and have a professional, licensed electrician check it.

# Outdoor Electric Safety

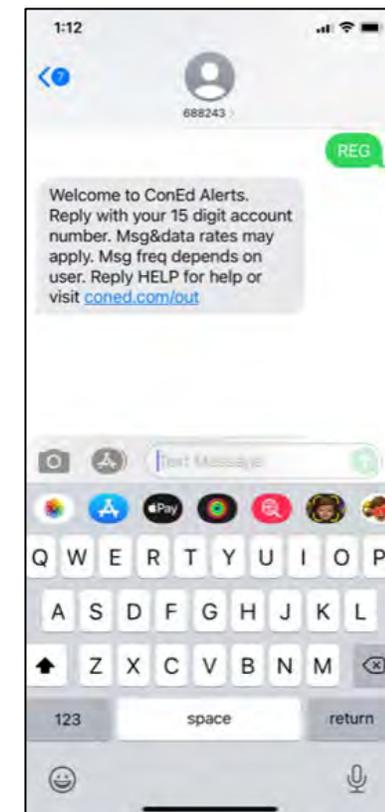
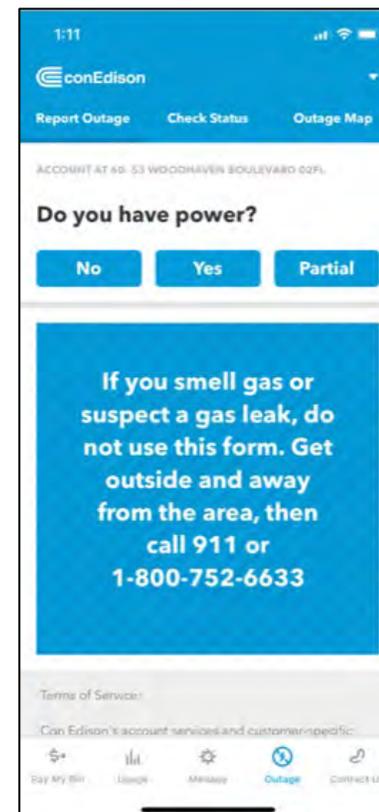
- Never go near, touch, or drive over a downed line or wire.
- If you do drive over a line, do NOT get out of your vehicle. Call 911 and keep nonemergency people away
- Keep pets away from lamp posts, metal grates, and manhole covers- especially when it is cold and wet.
- For more tips, visit **[coned.com/EnergySafety](https://www.coned.com/EnergySafety)**

# How to Report an Outage or Electrical Hazard:

- conEd.com
- conEd Mobile App
- Call 1-800-75-CONED

## Reportable hazards include:

- Low or hanging wires
- Broken or leaning utility poles
- Trees leaning against poles or wires



# FDNY Tips: Lithium-Ion Battery Safety

## Be #FDNYSmart if using any devices powered by lithium-ion batteries:

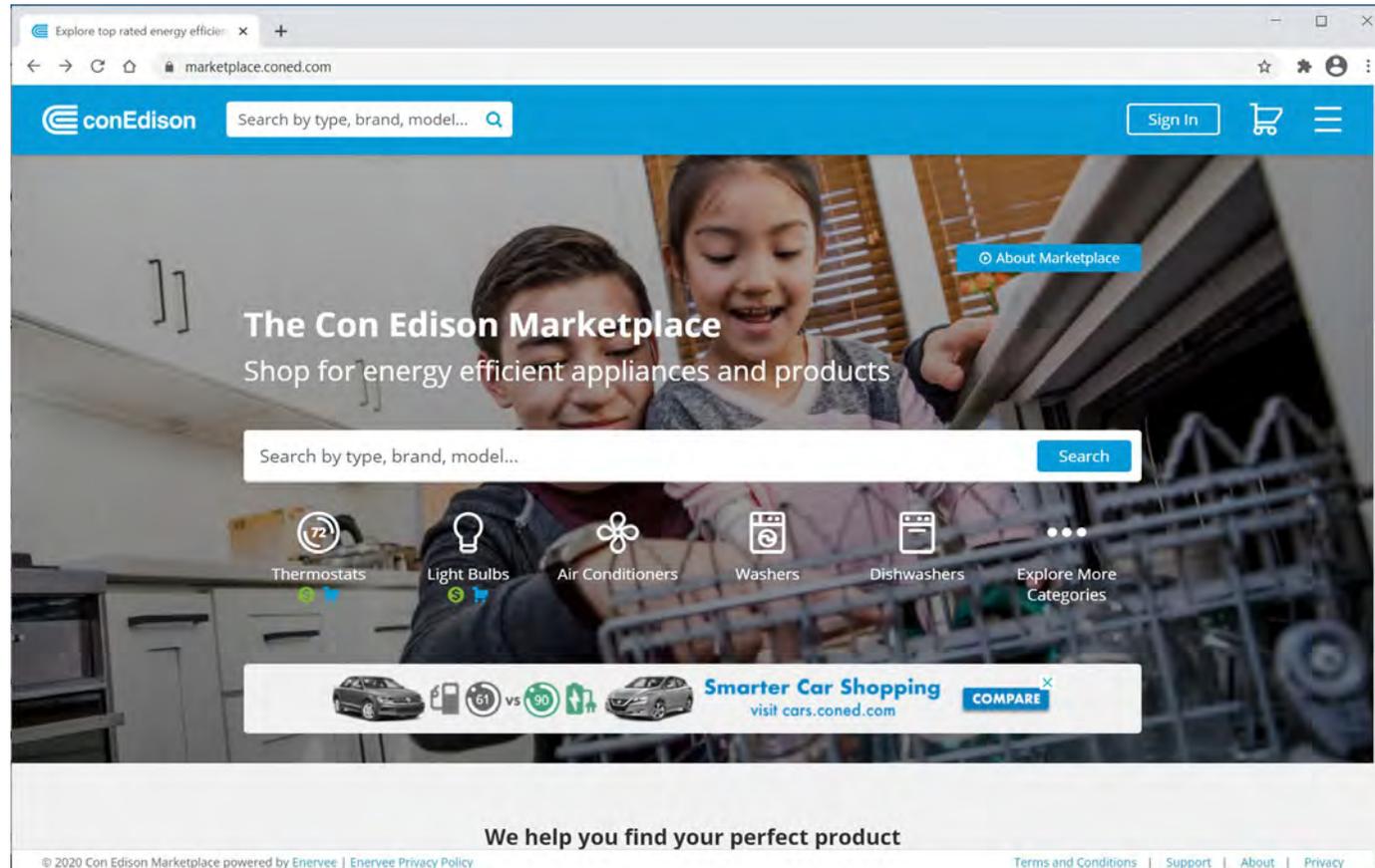
-  When purchasing devices, be sure that the equipment has the Underwriters Laboratories Mark. The UL mark shows that the product has been safety tested.
- Follow the manufacturer's instructions for charging and storage.
- Do not charge a device under your pillow, on your bed, or a couch.
- Always use the manufacturer's cord and power adapter made specifically for the device.
- Keep batteries/devices at room temperature. Do not place in direct sunlight.
- Store batteries away from anything flammable.
- If a battery overheats or you notice an odor, change in shape/color, leaking, or odd noises from a device discontinue use immediately. If safe to do so, move the device away from anything that can catch fire and call 9-1-1.

## Battery Disposal:

- Putting lithium-ion batteries in the trash or recycling at home is illegal.
- Recycle batteries by taking them to a battery recycling location or visiting [nyc.gov/batteries](https://www.nyc.gov/batteries) for disposal instructions is always the best option.

# Marketplace

- Con Ed's Marketplace offers energy efficient products and appliances for purchase. Efficiency ratings, product reviews, and rebates are available.
- Visit [marketplace.coned.com](https://marketplace.coned.com) to learn more.





## Shared Meter Process

# What is a Shared Meter?

- Defined as paying for service being used outside of a tenant's dwelling (residential tenant accounts only)
- Public Service Law s52 states that a shared metering condition is illegal

# Share Meter Process

- Tenant calls and reports a possible shared meter condition
- Appointment is scheduled and the Field Representative goes to the premises
  - Check the meter
  - Survey all appliances and equipment that are and can be plugged in
  - Note the number and size of boilers and hot water tanks at location
- All appliances and equipment are unplugged and the meter is checked for any movement
- If a Shared Meter is determined, letters are sent to the tenant and the landlord of the findings
- Property owner is given 120 days to correct the shared meter condition
- If the condition is not corrected, on the 121<sup>st</sup> day, the landlord/owner will be placed on record for the account.

# Types of Shared Metering

- **Billable**

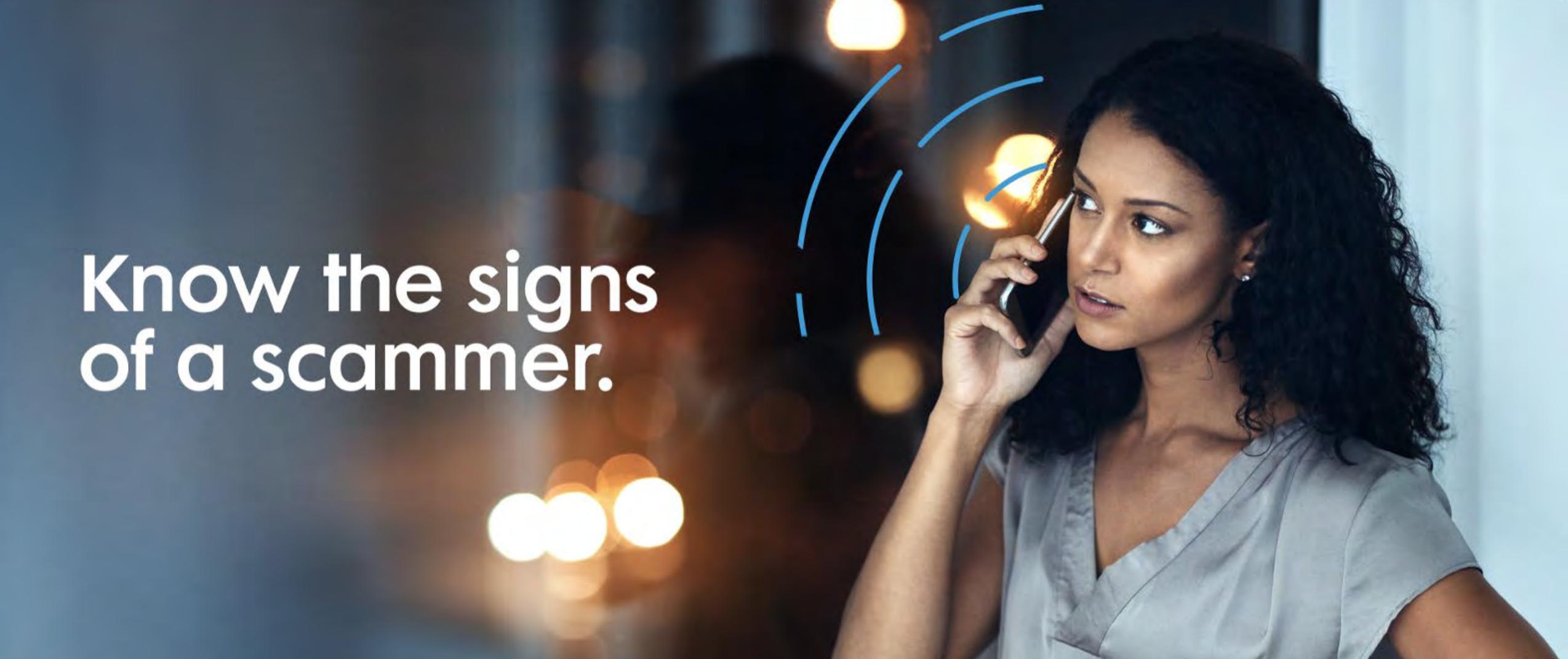
- Greater than 75 kWhrs electricity and/or 5 ccfs of gas per month
- Only landlord/owner can be on record for the account
- Shared meter charge and assessment debited to the landlord and credited to the tenant

- **Minimal**

- Less than 75 kWhrs electricity and/or 5 ccfs of gas per month
- Tenant can be on record if there are no outlets involved and we receive a valid minimal shared agreement,
- No shared meter charge and assessment applied

# Types of Shared Meter

- Legal Impediment
  - Landmark building
- Extraordinary Cost
  - Cost to correct the shared meter condition is more than four months rent



**Know the signs  
of a scammer.**

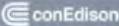
## **Scam Awareness**

# Scam Awareness – Education Campaign

**You have the power to avoid scams.**

We'll never request unusual forms of payment, threaten to turn off your power within the hour, or charge for the installation of smart meters. If someone claiming to be from Con Edison makes any of those requests or seems suspicious, trust your gut and call 1-800-75-CONED immediately.

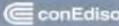
Visit [conEd.com/ScamAlert](http://conEd.com/ScamAlert) for more information about scammers.




**Tiene el poder de evitar estafas.**

Nunca le solicitaremos métodos de pago inusuales, amenazaremos con apagar su energía en una hora, o cobraremos por la instalación de medidores inteligentes. Si alguien que dice ser de Con Edison hace alguna de esas solicitudes o parece sospechoso, confíe en su instinto y llame al 1-800-75-CONED de inmediato.

Visite [conEd.com/ScamAlert](http://conEd.com/ScamAlert) para obtener más información sobre las estafadores.




**Con Edison** 22h · 🌐

You're being scammed if someone claiming to be Con Edison cannot show ID or demands immediate payment through cash apps.

**Know the signs of a scammer.**



CONED.COM  
**Suspect a scam?** [Learn More](#)  
Call us at 1-800-75-CONED

**CON EDISON WARNS CUSTOMERS: SCAM ATTEMPTS ARE ON THE RISE IN 2020**

[Company Working with Other Utilities During Scam Awareness Week; #StopScams](#)

**NEW YORK** – The merciless scammers who seek to steal from Con Edison customers have increased their efforts as the region and nation fight through a health crisis.

Con Edison gets up to 20 complaints a day from customers who say they received suspicious phone calls from people claiming to be from the company and demanding money. That is a marked increase from past years. (See a [video on avoiding scams](#).)

In one of the most common scams, someone calls and says the customer's bill is delinquent and service will be turned off unless the customer immediately buys a pre-paid card and provides the scammer with the number. Once the customer puts money on the card and provides the scammer with the card number, the scammer steals the money.

These callers sometimes point the customer to a store that sells pre-paid cards. The scammers target residential and business customers in all parts of Con Edison's New York City and Westchester County service area. Spanish-speaking customers often receive calls from scammers who are fluent in Spanish.

**Con Edison does not accept payment by pre-paid debit cards, MoneyGram or similar transfers. The company does not call customers and demand immediate payment. Further, Con Edison has stopped turning off service for non-payment during the health emergency.**



**conEdison**

**Beware of Scams, Especially Now**

Criminals are trying to take advantage of the coronavirus outbreak.

[Learn More →](#)

**5 Things to Remember Right Now**

- 1. Beware of anyone coming to your door to demand immediate payment for outstanding bills.** We're not doing that now, no matter what your situation.
- 2. If anyone asks you for money for "new meters because of coronavirus," that's bogus.** We don't charge for meters.
- 3. If someone comes to your door, verify they are who they say they are.** We'll only enter your home or business for emergencies, safety reasons and upon your request. If someone claims to be from Con Edison, call 1-800-75-CONED (1-800-752-6633) and check the employee's name and ID#.
- 4. If you are making a payment, do it safely.** We never accept payment by cash apps such as Venmo, or bitcoin. We only accept online payments through [conEd.com](http://conEd.com) and [conEd.com/GuestPayment](http://conEd.com/GuestPayment).
- 5. Suspicious about an email from Con Edison?** Don't click on any links you're unsure about.

[Learn More →](#)



# Scam Awareness

## **Is it a real Con Edison employee?**

How to verify a Con Edison employee or contractor

## **Scammers are sophisticated**

- Beware of ‘Spoof’ phone numbers on your Caller-ID
- Check the URL. We only accept payments via two websites:
  - [conEd.com](http://conEd.com) – bank account (checking or savings)
  - [webpayments.billmatrix.com/ConEdResidential](http://webpayments.billmatrix.com/ConEdResidential) – credit or debit card

## **Con Edison will never:**

- Threaten to turn off your electricity or gas without showing you identification
- Demand payment via pre-paid debit card, gift card, Zelle, Cash app or Bitcoin
- Request any payment for a smart meter

## **What should you do if you suspect you are being scammed?**

Call 1-800-75-CONED (1-800-752-6633) or police

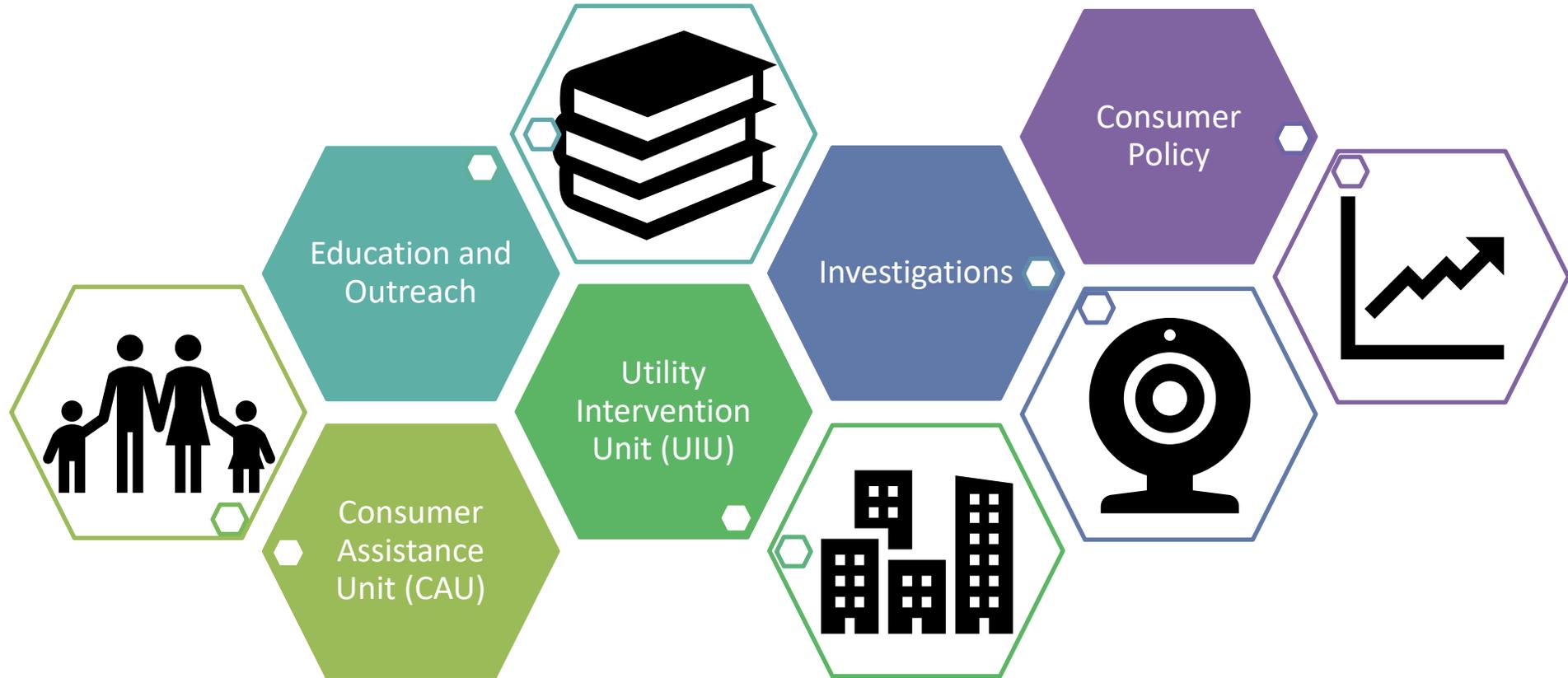


**Division of  
Consumer Protection**

# **Avoiding Scams and Identity Theft**

**A Division of the New York Department of State**

# Division of Consumer Protection (DCP)



# This Presentation Will Describe:

- Warning signs of identity theft
- Who are the targets
- How is information stolen
- How to prevent identity theft
- Responding to identity theft
- Avoiding various scams



# Identity Theft

# What is Identity Theft?

- The practice of stealing someone's personal information to fraudulently obtain goods, property, credit, utility services, employment or government documents
- Can damage your finances, credit history and reputation



## Who are the targets?

- According to the Federal Trade Commission (FTC), adults over 60 are the **least likely** of any age group to report losing money to scams. When older consumers experience fraud, their reported financial losses are **greater than** what younger consumers report. **Those over 80 report losing the most, \$1,700.**
- Younger consumers in their 20s and 30s are **25% more likely** to report losing money to fraud than people over 40 and **their reported financial losses average around \$400.**
- Older consumers are **5xs more likely** to report losing money to tech support scams and **3xs more likely** to report losses to imposter fraud when someone is impersonating a friend or family member. Younger consumers are **twice as likely** to report losing money while shopping online.



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# What do scammers want from you?

- Your full legal name
- Social Security number
- Medicare ID number
- Credit Card number
- Bank account numbers
- Driver's license
- Passwords
- Family relationship information
- Military history/benefits
- Tax refunds
- Business identity
- Professional licenses
- Your good name and reputation
- And more!



Conversational questions (think Facebook quizzes) can be a means to a goal; access to your personal information and maybe even your money!



# Warning Signs of Identity Theft

## Is there anything “off”?

- Inaccuracy of credit report information
- Receipt of bills for purchases never made
- Denial of credit for no apparent reason
- Cessation of monthly bank or credit card statements
- Contact by creditors, debt collection agencies and law enforcement\*
- Mistakes on accounts or Explanation of Medical Benefits
- **For child identity theft:** your child receives offers for credit in the mail or calls about accounts in child’s name.



# How to Prevent Identity Theft

## Make it a Routine:

- Get your credit report **FREE** every four months (you can get a free report from each of the three major credit bureaus -- Experian, Equifax, and TransUnion -- once a year, for a total of three free reports annually).
  - Visit [annualcreditreport.com](https://annualcreditreport.com) or call 1-877-322-8228 to get your free reports.
  - **Note:** You can now obtain copies of your credit report every week until April 20, 2022.
- Check your financial statements promptly. Time is critical!
- Monitor your electronic bank transactions daily.



# How to Prevent Identity Theft

## Guard Your Social Security Number:

- Be stingy when giving out your Social Security Number!
- Ask:
  - Why do you need it?
  - How will it be used?
  - How do you protect it?
- When is it probably OK to give my Social Security Number?
  - Financial institutions, employers (for wage/benefits purposes), Federal government/tax purposes, colleges or universities (limits apply), credit/loan applications

# How to Prevent Identity Theft



## Watch Out for Technology Pitfalls:

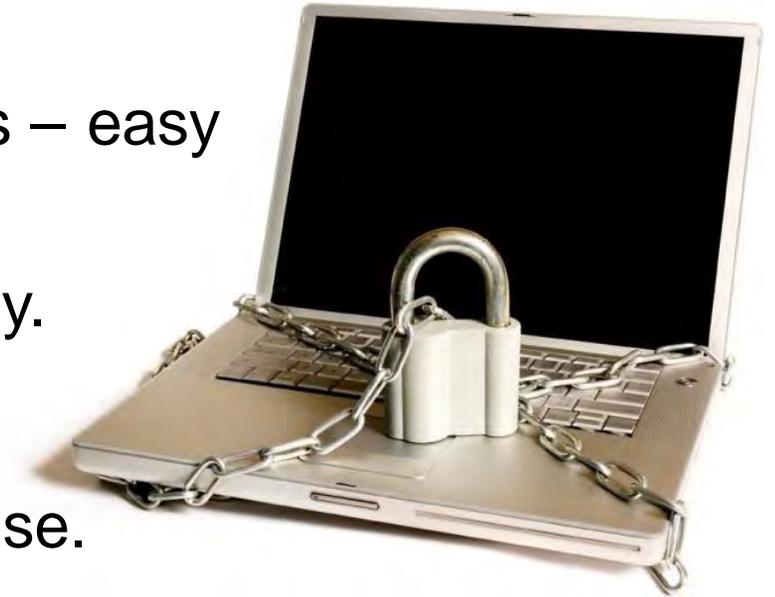


- **Remember that public WiFi is PUBLIC!**
  - Close out of apps you are not using before connecting.
  - Do not access banking apps or enter credit card information.
  - Resist using social media apps to log in to games.
- **Turn off automatic network connections and make sure you know what wireless network you are connecting to.**
- **For home WiFi check whether there is a default router IP to connect and work with the router provider or trusted expert to secure your router.**
- **Watch for phishing attempts online.**
  - Check your social media settings regularly to keep private information private.
- **Verify communication you are not expecting to avoid spoofing attempts.**

# How to Prevent Identity Theft

## Protect Your Computer:

- Keep your computer's operating system, browser and security up-to-date.
- Do not auto save passwords and credit card details – easy for you means easy for thieves too!
- Use complex passwords and change them regularly.
- Think twice before you click links in emails.
- Lock your computer with a password when not in use.
- CAMERAS and MICROPHONES are everywhere and they operate separately – **cover them** to prevent people knowing what you are up to!



# Identity Theft: What To Do

If you or someone you know is a victim of identity theft:



**Step 1:**  
Complete the Identity  
Theft Victims Report at  
[www.identitytheft.gov](http://www.identitytheft.gov)



**Step 2:**  
Call the 3 Credit  
Bureaus  
Equifax, Experian,  
Transunion to report the  
theft



**Step 3:**  
Call your bank(s), credit  
card companies and  
online payment  
companies to report the  
theft



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# Security Protections

## Fraud Alert - FREE

- Requires any business to check with you before opening a new account:
  - Fraud Alert – 1 year
  - Extended Fraud Alert – (for Identity Theft Victims only) – 7 years
  - Active Duty Military Alert – length of deployment
- Contact 1 credit bureau only

## Security Freeze – FREE

- Restricts access to your credit file.
- Contact all 3 credit bureaus: Equifax, Experian, and TransUnion.
- May request a freeze via mail, online portal or phone.
  - Mail requests must be processed within 3 business days.
  - The credit bureau must place the freeze within 1 business day for any requests received via phone or online.
- Permanent, unless you remove.



# Avoiding Scams

# How to Recognize a Scam

- 1. Scammers pretend to be someone you know**
  - Example: a government official or utility company
  - Use tech to mask phone numbers
- 2. There's a problem or a prize**
  - Examples of problems: a debt, a bill, an emergency with someone you know
  - Ask to verify information in order to receive a payment or a prize
- 3. Under pressure to act immediately**
  - Give you no time to think
  - Includes a threat, such as an arrest or loss of services
- 4. Scammers insist you pay in a specific way**
  - Often payment methods are hard to trace back
  - Examples: pay with a gift card, transfer company
  - May send a check that turns out to be fake

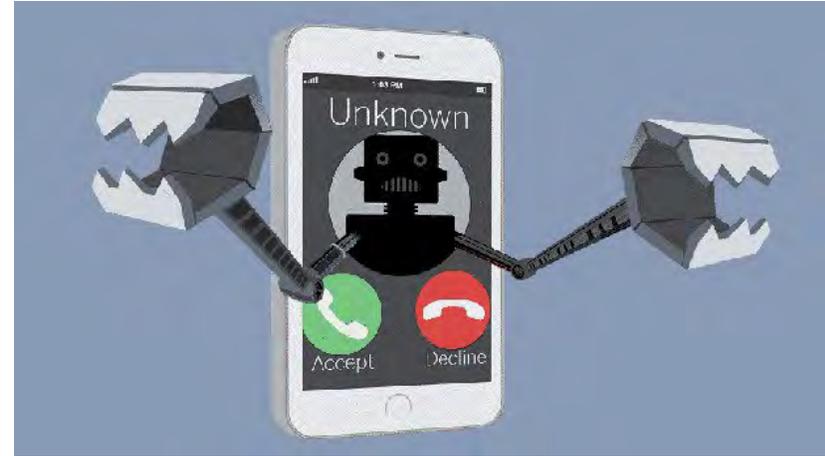
*From FTC "How to Avoid a Scam"*



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# Avoid Robocalls:

- Do not pick up unknown numbers. If it's important, they will leave a message.
- Do not rely on the number that comes up on your phone. Scammers can “spoof” a phone number to look like anything they want such as a govt. agency or local utility company.
- Do not press any numbers to Opt-Out. The recording or text message may say to press 1 to speak to a live operator or press 2 to opt-out or stop the calls or texts, but any action on your part will lead to more calls. It's best to just hang up.
- Use call blocking tools from your phone provider.
- Never give out personal information in response to an unexpected call.
- When in doubt, hang up and call the agency or company directly to confirm.



# Avoid Email Phishing Scams:

- Question the source. Beware of emails coming from unknown senders.
- Do not click on links from sources that you do not know. If you do not recognize the sender, delete the email.
- Make sure that your anti-virus and anti-malware software is up to date.
- Use multi-factor authentication which requires two or more credentials to log into your accounts.
- Back up your data and make sure those backups aren't connected to your home network. Use an external hard drive or cloud storage.



# Avoid Text Scams:

- Delete text messages from numbers you do not recognize especially if they ask you to confirm information by clicking on a link.
- Filter and block messages on your phone from unknown senders. Your phone carrier may be able to help.
- Report it to the Federal Trade Commission (FTC):
  - You can copy the message and forward it 7726 (SPAM) or,
  - File a complaint at [www.ftc.gov/complaint](http://www.ftc.gov/complaint)



# Questions?



## Division of Consumer Protection

[E-mail: DCPOutreach@dos.ny.gov](mailto:DCPOutreach@dos.ny.gov)

[www.dos.ny.gov/consumer-protection](http://www.dos.ny.gov/consumer-protection)

*Advocating for and Empowering NY Consumers*

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 Facebook.com/NYSConsumer

Consumer Helpline:  
1-800-697-1220



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