

PROSPECTUS SUPPLEMENT NO. 20  
 (TO PROSPECTUS DATED DECEMBER 4, 2003)

(CENTERPOINT ENERGY LOGO)

\$575,000,000  
 3.75% Convertible Senior Notes due 2023  
 and  
 Common Stock Issuable Upon Conversion of the Notes

This document supplements our prospectus dated December 4, 2003, relating to \$575,000,000 aggregate principal amount of our 3.75% Convertible Senior Notes Due 2023 and the common stock issuable upon conversion of the notes. You should read this prospectus supplement in conjunction with the accompanying prospectus, which is to be delivered by selling securityholders to prospective purchasers along with this prospectus supplement. The information in the following table supplements the information set forth under the caption "Selling Security Holders" in the prospectus.

PRINCIPAL AMOUNT OF  
 NUMBER OF SHARES  
 NOTES BENEFICIALLY  
 PERCENTAGE OF OF  
 COMMON STOCK  
 PERCENTAGE OF OWNED  
 THAT MAY NOTES THAT  
 COMMON STOCK NAME BE  
 SOLD OUTSTANDING MAY  
 BE SOLD OUTSTANDING  
 (1) ----  
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Citigroup Alternative Investments Diversified Arbitrage Strategies Fund Ltd	(2).....	\$2,731,000 * 235,838
* Citigroup Alternative Investments Enhanced Arbitrage Strategies Fund	(2).....	\$761,000 * 65,717 *
* Citigroup Alternative Investments Market Neutral Arbitrage Fund L.P	(2).....	\$378,000 * 32,642 *
* Citigroup Alternative Investments QIP Multi Strategy Arbitrage Portfolio	(2).....	\$12,276,000 2.13%
* Saranac Erisa Arbitrage LTD	(2).....	1,060,104 * Saranac
* Saranac Erisa Arbitrage LP	(2).....	\$1,543,000 * 133,247
	(2).....	\$311,000 * 26,857 *

\* Less than 1%

- (1) Calculated using 306,077,942 shares of common stock outstanding as of November 3, 2003. In calculating this amount for each holder, we treated as outstanding the number of shares of common stock issuable upon conversion of all of that holder's notes, but we did not assume conversion of any other holder's notes.
- (2) Saranac Capital Management L.P. acts as a discretionary investment advisor with respect to the notes held by the selling security holder and, accordingly, may be deemed a beneficial owner of the notes held by the selling security holder.

INVESTING IN THE NOTES INVOLVES RISKS. SEE "RISK FACTORS" BEGINNING ON PAGE 10 OF THE ACCOMPANYING PROSPECTUS.

NEITHER THE SECURITIES AND EXCHANGE COMMISSION NOR ANY STATE SECURITIES COMMISSION HAS APPROVED OR DISAPPROVED OF THESE SECURITIES OR PASSED UPON THE ADEQUACY OR ACCURACY OF THIS PROSPECTUS SUPPLEMENT OR THE ACCOMPANYING PROSPECTUS. ANY REPRESENTATION TO THE CONTRARY IS A CRIMINAL OFFENSE.

The date of this prospectus supplement is January 18, 2005.

