

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(d) OF
THE SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported): NOVEMBER 14, 2005

CENTERPOINT ENERGY, INC.
(Exact name of registrant as specified in its charter)

TEXAS
(State or other jurisdiction
of incorporation)

1-31447
(Commission File Number)

74-0694415
(IRS Employer
Identification No.)

1111 LOUISIANA
HOUSTON, TEXAS
(Address of principal executive offices)

77002
(Zip Code)

Registrant's telephone number, including area code: (713) 207-1111

CENTERPOINT ENERGY HOUSTON ELECTRIC, LLC
(Exact name of registrant as specified in its charter)

TEXAS
(State or other jurisdiction
of incorporation)

1-3187
(Commission File Number)

22-3865106
(IRS Employer
Identification No.)

1111 LOUISIANA
HOUSTON, TEXAS
(Address of principal executive offices)

77002
(Zip Code)

Registrant's telephone number, including area code: (713) 207-1111

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

ITEM 2.03 CREATION OF A DIRECT FINANCIAL OBLIGATION OR AN OBLIGATION
UNDER AN OFF-BALANCE SHEET ARRANGEMENT OF A REGISTRANT.

On November 14, 2005, CenterPoint Energy Houston Electric, LLC ("CenterPoint Houston"), an indirect wholly owned subsidiary of CenterPoint Energy, Inc., borrowed \$1.31 billion under its \$1.31 billion credit facility with Deutsche Bank Securities, Inc., as Syndication Agent, ABN AMRO Bank N.V., JPMorgan Chase Bank, N.A., and Wachovia Bank, National Association, as Co-Documentation Agents, and Citibank, N.A., as Administrative Agent. CenterPoint Houston used the borrowing to repay its \$1.31 billion term loan that matured on November 14, 2005. Pursuant to the terms of the credit facility, the borrowing has been converted to a term loan maturing in November 2007 and is secured by CenterPoint Houston general mortgage bonds. The interest rate on the new loan is the London interbank offered rate plus 75 basis points, a 900-basis point reduction on the term loan that has matured.

For a summary of the material terms of CenterPoint Houston's \$1.31 billion credit facility, please see Item 2.03 of CenterPoint Houston's Current Report on Form 8-K filed March 11, 2005, which is incorporated by reference herein.

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

CENTERPOINT ENERGY, INC.

Date: November 14, 2005

By: /s/ James S. Brian

James S. Brian
Senior Vice President and
Chief Accounting Officer

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

CENTERPOINT ENERGY HOUSTON ELECTRIC, LLC.

Date: November 14, 2005

By: /s/ James S. Brian

James S. Brian
Senior Vice President and
Chief Accounting Officer