

New York State Energy Research and Development Authority

Green Jobs – Green New York Q4 2018 Quarterly Update

Quarter ending December 31, 2018

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Program Description

Green Jobs – Green New York (GJGNY) provides funding for energy assessments, low-cost financing for energy upgrades, and technical and financial support to develop a clean energy workforce. GJGNY is a statewide effort to strengthen communities through energy efficiency and uses constituency-based organizations to support program outreach in underserved communities. GJGNY enables New Yorkers to make a significant difference in homes, businesses and neighborhoods—making them more comfortable, more sustainable, and more economically sound. GJGNY is administered by NYSERDA and made available by the [Green Jobs – Green New York Act of 2009](#).

1 Workforce Development

GJGNY supports a broad range of education and training programs aimed at creating an experienced green collar workforce. This workforce will have the relevant skills and credentials needed to support New York State’s growing clean energy economy. The workforce training programs help meet the demand for energy efficiency and renewable energy measures and technologies. Through public-private partnerships, workforce development programs fund the development and delivery of cutting-edge training programs and provide financial support to those who wish to pursue new career training, professional certifications, and critical on-the-job training.

1.1 Clean Energy Technical Training

From the program’s inception through December 31, 2017, over 3,900 New Yorkers were trained in a range of energy efficiency and renewable energy courses.

While most GJGNY-funded training partnership agreements ended by December 2016, NYSERDA has one active GJGNY-funded training partnership agreement with Green City Force (GCF), a Brooklyn-based provider of training and job placement support to disadvantaged young adults. The first cohort of 35 students graduated in June 2017, a second cohort of 18 students graduated in February 2018, and the third cohort of 18 students completed training in June 2018 — bringing the total trained to date to 71. Additionally, 14 students received OSHA 10 certification, 18 received OSHA 30 certification, and 10 received GPRO Fundamentals certification.

To date, a total of 68 of the 71 students trained have been placed in jobs. The project scope was recently updated to offer additional training to all the students trained to date and to offer training to up to 65 additional students.

Additionally, NYSERDA recently issued the On-the-Job Training for Energy Efficiency and Clean Technology Program Opportunity Notice which includes approximately \$520,000 in GJGNY workforce training funds that will be made available to eligible New York State employers outside of the SBC service territory. This program supports wages for new hires on a first-come, first-served basis for eligible clean energy businesses. The program includes higher wage subsidies for employers that hire workers with additional barriers to employment.

2 Outreach

2.1 Community Energy Engagement Program

The Community Energy Engagement Program (CEEP) incorporates and builds upon the success of previous engagement efforts including the Green Jobs, Green New York (GJGNY) Outreach Initiative. Historically, outreach and engagement were conducted as part of the CBO program funded by GJGNY. While the initial GJGNY funding allocated for outreach activities has been exhausted, NYSERDA continues locally-based outreach and engagement efforts through the CEEP program with funding provided via the Clean Energy Fund (CEF) and Regional Greenhouse Gas Initiative (for contractors located on Long Island that cannot be funded with CEF funds).

Through CEEP, NYSERDA awarded approximately \$5.5 million to deploy Community Energy Advisors to conduct engagement activities to New York State residents, small businesses, and multifamily building owners, with an emphasis on low-to-moderate income (LMI) households and communities. These Community Energy Advisors focus on improving energy affordability and increasing deployment of distributed energy resources for community members of all income levels.

Additionally, the program seeks to address energy affordability needs, reduce energy bills, and increase participation in energy efficiency and renewable energy solutions and programs for residential, multifamily and small business customers. The program also seeks to ensure residential, multifamily and small business customers' awareness of and access to financing options for energy efficiency and renewable energy projects while educating households and communities to achieve greater energy literacy, understand the value proposition of clean energy solutions, enable informed energy decisions, facilitate action in completing clean energy projects, and decrease energy consumption.

Key activities this quarter included:

- Contractor engagement meetings with Building Performance Institute (BPI) and solar contractors to better inform opportunities for collaboration and to drive an increase in the number of completed projects.
- General outreach and engagement at a variety of public events where Community Energy Advisors exhibited and encouraged residential and business customers to be better informed about available resources such as financing options for energy efficiency and renewable energy projects.

- Targeted program outreach for this quarter focused on promoting the *Solar for All* program and the *Energy Study Aggregation Program*.
- During the winter heating season Community Energy Advisors continued engaging customers on a 1-on-1 basis and walked customers through the process of applying for and implementing clean energy projects with a focus on residential programs such as *Home Performance with ENERGY STAR®*, *Assisted Home Performance with ENERGY STAR®* and *EmPower New York*.
- Community Energy Advisors continued establishing relationships with partners within their regions with groups including, but not limited to, weatherization assistance providers, utilities, local social service agencies, chambers of commerce, etc. to identify opportunities to leverage partners' networks and to drive further adoption of energy efficiency and renewable energy projects.

3 One- to Four-Family Residential Buildings Program

GJGNY provides home assessments and financing to support energy efficiency and renewable energy improvements to one-to-four family homes.

NYSERDA's Home Performance with ENERGY STAR® (HPwES) program offers homeowners in New York State a comprehensive approach to improving energy efficiency and home comfort while saving money. Participating Building Performance Institute (BPI) Gold Star contractors conduct energy assessments and upgrades. Income-qualified homeowners are eligible for additional incentives to make energy improvements.

The GJGNY loan also supports deployment of solar photovoltaic (PV) through the NY-Sun program, solar thermal (hot water) systems, and certain wood and pellet stove replacements through Renewable Heat NY.

3.1 Home Performance with ENERGY STAR® Assessments

In the fourth quarter of 2018, 4,407 free/reduced-cost comprehensive home energy assessment applications were received. The program to date conversion rate from assessment to energy retrofit remains strong at 31%. The conversion rate for the period between December 2017 and December 2018 was 46%. The average cycle time between assessment completion to project completion for the period between December 2017 and December 2018 was 72 days.

Table 3-1. Home Performance with ENERGY STAR Assessments.

Timeframe	GJGNY Totals since 11/15/10 ^a	
Received Audit Applications		
4th Quarter 2018	4,407	
Program to Date	176,301	
Average # of Applications Received per Month	1,866	
Approved Audit Applications		
Free		
4th Quarter 2018	4,255	
Program to Date	157,431	
Reduced Cost		
4th Quarter 2018	399	
Program to Date	12,844	
Total Approved Audit Applications	170,275	
Average # of Applications Approved Per Month	1,801	
Scheduled Audits		
Scheduled Audits as of End of Current Month	6,306	
Completed Audits^b		
Goal: (77,500-Audits)	Free	
	4th Quarter 2018	2,764
	Program to Date	119,469
	Reduced Cost	
	4th Quarter 2018	200
	Program to Date	9285
Total Completed Audits	128,754	
Audit Funds Invoiced to Date	\$33,201,315	
^a GJGNY totals since 11/15/10 are inclusive of CBO initiated activities. ^b Reported data includes all audits offered through the Residential Free/Reduced-Cost Energy Audit Program. In mid-2016, NYSERDA began using CEF funds for audits in CEF electric utility territories.		

3.2 One- to Four-Family Residential Buildings Financing

New York residents can apply for Home Performance with ENERGY STAR® (HPwES) to finance energy efficiency work, including, but not limited to, upgrading insulation, air sealing, and replacing outdated appliances with ENERGY STAR® certified products that may render savings on their monthly utility bill. Green Jobs-Green New York (GJGNY) financing has also expanded to net-metered technologies, such as solar electric systems and solar thermal systems, that have attracted many customers statewide.

GJGNY provides two loan options for consumers: On-Bill Recovery (OBR) loans, which enable customers to make payments through their utility bills; and Smart Energy loans, unsecured loans that are paid back directly to NYSERDA’s loan servicing contractor. Both loans offer expanded credit qualification criteria (Tier 2) enabling some applicants who would not qualify for a loan based on more traditional criteria (Tier 1) to qualify for GJGNY loans.

Table 3-2. Green Jobs–Green New York Financing, Summary by Loan Purpose and Loan Type.

EE= energy efficiency only. PV = PV only. EE & PV = a loan incorporating both energy efficiency and PV. RHNY = renewable heat (pellet or wood stoves). GSHP = ground source heat pump. ST = solar thermal.

GJGNY Loan Type	Applications Received (Number) ^a	Loans Issued (Number)	Loans Issued (Dollars)
EE Smart Energy Loan		12,363	\$110,110,195
EE On-Bill Recovery Loan		4,000	\$44,941,208
Total	35,740	16,363	\$155,051,403
PV Smart Energy Loan		3,577	\$58,664,569
PV On-Bill Recovery Loan		3,989	\$67,571,282
Total	12,097	7,566	\$126,235,852
EE & PV Smart Energy Loan		26	\$473,301
EE & PV On-Bill Recovery Loan		9	\$197,383
Total	385	35	\$670,685
RHNY Smart Energy Loan ^b		37	\$353,463
RHNY On-Bill Recovery Loan		3	\$17,208
Total	145	40	\$370,671
GSHP Smart Energy Loan		4	\$87,710
GSHP On-Bill Recovery Loan		6	\$114,685
Total	23	10	\$202,395
ST Smart Energy Loan		9	\$64,039
ST On-Bill Recovery Loan		2	\$11,510
Total	18	11	\$75,549
Grand Total	48,408	24,025	\$282,606,557
<p>^{a.} Applicants are not required to choose loan type (Smart Energy vs On-Bill Loan) at time of application, therefore only total applications are shown.</p> <p>^{b.} Includes an EE & RHNY loan.</p>			

Table 3-3. Green Jobs–Green New York Financing, Summary by Loan Type and Underwriting

Loan Type Summary							
	Smart Energy			On-Bill Recovery			Total
	Tier 1	Tier 2	Total	Tier 1	Tier 2	Total	
Loans Issued	12,854	3,162	16,016	6,760	1,249	8,009	24,025
Value (Dollars)	\$138,369,989	\$31,383,290	169,753,279	\$95,698,454	\$17,154,824	112,853,278	\$282,606,557
Average Loan	\$10,765	\$9,925	\$10,599	\$14,157	\$13,735	\$14,091	
Average Term (Years)	13.6	14.2	13.7	14.6	14.7	14.7	

Table 3-4. Green Jobs–Green New York Financing, Energy Efficiency Loans, by Market Indicator and Underwriting

Energy Efficiency Loans (Assisted vs. Market Rate)							
	Assisted			Market Rate			Grand Total
	Tier 1	Tier 2	Total	Tier 1	Tier 2	Total	
Loans Issued	4,302	2,034	6,336	8,832	1,195	10,027	16,363
Value (Dollars)	\$29,829,981	\$14,713,460	\$44,543,441	\$96,849,819	\$13,658,143	\$110,507,962	\$155,051,403
Tier % (Loan Count)	68%	32%	100%	88%	12%	100%	
% of Total Loans issued			39%			61%	100%
% of Total Funds Issued			29%			71%	100%
Average Loan Amount	\$7,030			\$11,021			\$9,476

Table 3-5. Green Jobs–Green New York Financing, Photovoltaic Loan Summary, by Market Indicator and Underwriting

Photovoltaic Loan Summary (Affordable Solar vs. Market Rate)							
	Affordable Solar			Market Rate			Grand Total
	Tier 1	Tier 2	Total	Tier 1	Tier 2	Total	
Loans Issued	147	48	195	6,291	1,111	7,402	7,597
Value (Dollars)	\$2,032,190	\$714,603	\$2,746,793	\$104,846,942	\$19,232,585	\$124,079,527	\$126,826,320
Tier % (Loan Count)	75%	25%	100%	85%	15%	100%	
% of Total Loans Issued			3%			97%	100%
% of Total Loans Issued			2%			98%	100%
Average Loan Amount	\$14,086			\$16,763			\$16,694

Figure 3-1. Green Jobs–Green New York Financing, Residential Applications Received and Denied, per Quarter, for the Past Three Years.

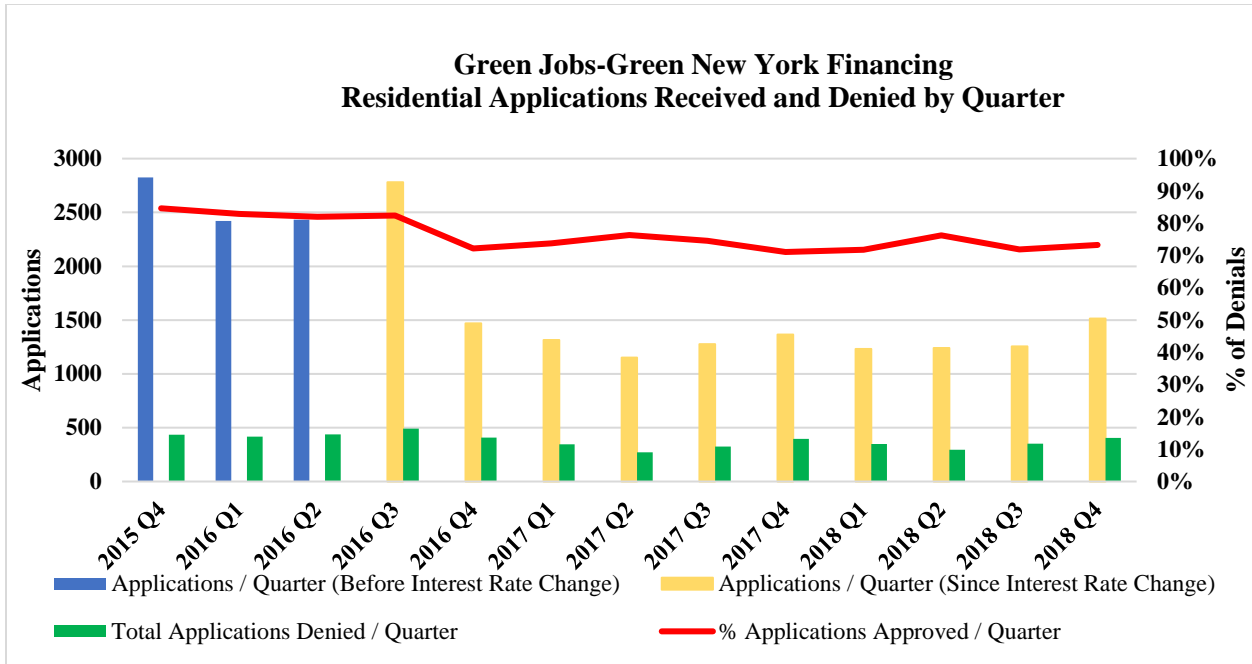


Figure 3-2. Green Jobs–Green New York Financing, Smart Energy and On-Bill Recovery Loans Issued per Quarter.

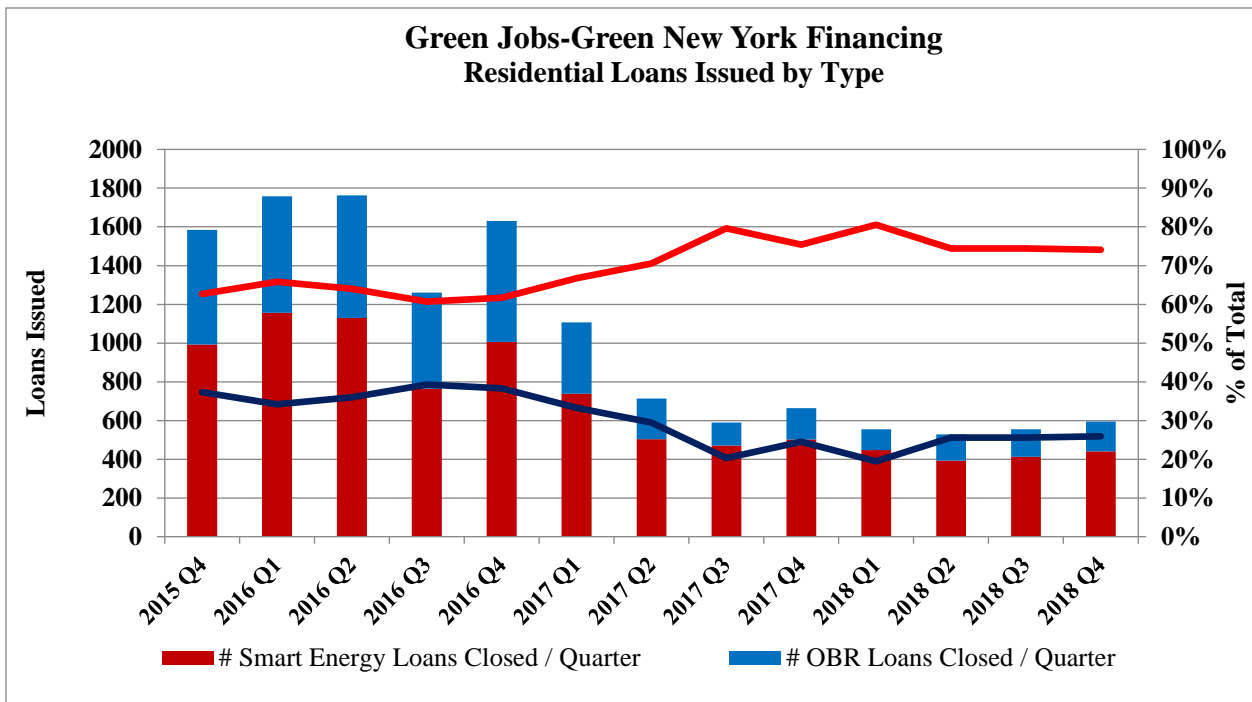


Figure 3-3. Green Jobs–Green New York Financing, Loans Issued by Tier, per Quarter

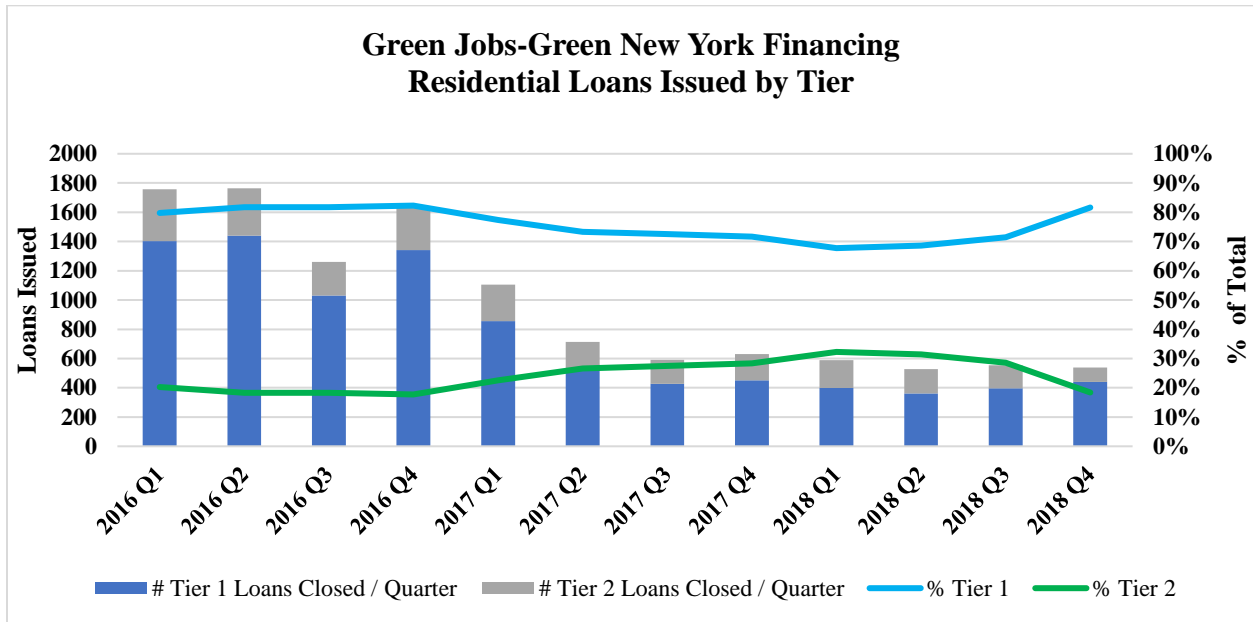


Table 3-6. Green Jobs–Green New York Financing, Residential Energy Efficiency Loans Issued for Applications Received on or after 9/01/16.

Green Jobs-Green New York Financing (Energy Efficiency Only)		
Residential Loans Issued for Applications Received on or after 9/01/16		
Income Category	# Loans	% of Loans
<80% AMI *	2,110	65%
80-120% AMI*	408	13%
>120% AMI* (Tier 1)	590	18%
>120% AMI* (Tier 2)	115	4%
Total Loans Issued	3,223	100%

* AMI = Area Median Income, which is the greater of the State or County Median Income. Households with incomes greater than 120% AMI are further grouped by underwriting Tier, with different interest rates applying to each group.

Table 3-7. Green Jobs–Green New York Financing, Residential Renewables and Combined Technologies Loans Issued for Applications Received on or after 9/01/16.

Green Jobs-Green New York Financing (Renewables & Combined Technologies Only)		
Residential Loans Issued for Applications Received on or after 9/01/16		
<u>Income Category</u>	<u># Loans</u>	<u>% of Loans</u>
<80% AMI*	248	24%
80-120% AMI*	250	24%
>120% AMI* (Tier 1)	453	44%
>120% AMI* (Tier 2)	85	8%
Total Loans Issued	1036	100%

* AMI = Area Median Income, which is the greater of the State or County Median Income. Households with incomes greater than 120% AMI are further grouped by underwriting Tier, with different interest rates applying to each group.

4 Multifamily Energy Performance Portfolio

NYSERDA offers a portfolio of programs and incentives for owners, facility managers, developers, and condo/co-op boards of multifamily buildings with five or more units in New York State. NYSERDA’s programs make it easier to assess, fund, implement, and measure energy efficiency upgrades that improve building performance and save money.

4.1 Multifamily Energy Performance Assessments

Through December 2018, from the 316 approved assessment applications, 316 (100 percent) assessments have been completed.

Table 3-1. Multifamily Energy Performance Assessments.

Metric	Q4 2018			Cumulative			
	Affordable Housing	Market Rate Housing	Monthly Total	Affordable Housing	Market Rate Housing	Program Total	Budget/ Goal
Received Assessment Applications	0	0	0	193	140	333	
Approved Assessment Applications	0	0	0	193	140	333	500
Assessment Funds Encumbered (\$)	0	0	0	2,342,960	1,120,987	3,463,947	
Assessment Funds Invoiced (\$)	0	0	0	2,221,324	\$1,006,639	3,227,964	3,000,000
Completed Assessments	0	0	0	186	130	316	400
Number of Projects Withdrawing from MPP after Assessment*	0	0	0	17	29	46	
*MPP Projects must achieve a minimum of 15 percent in energy savings. Projects may choose to proceed outside MPP. Some may choose smaller work scopes which will not achieve program standard and thus not be eligible for MPP and some may elect to access utility incentives. If energy efficiency projects are completed, building owners that have an authorized assessment would still be eligible to apply for GJGNY financing.							

4.2 Multifamily Energy Performance Projects

Through December 2018, the Multifamily Energy Performance Program has completed 61,795 housing units with installed measures. Of those units with installed measures, 30,853 (50 percent) are associated with affordable housing.

Table 4-2. Multifamily Energy Performance Projects.

Metric	Q4 2018			Cumulative		
	Affordable Housing	Market Rate Housing	Monthly Total	Affordable Housing	Market Rate Housing	Program Total
Projects in Pipeline*	0	0	0	186	130	316
Projects Contracted to have Measures Installed	0	0	0	186	130	316
Households Associated with Projects Contracted	0	0	0	30,853	30,942	61,795
Projects with Installed Measures (units)	0	0	0	30,853	30,942	61,795
kWh Savings of Installed Measures	0	0	0	36,240,711	16,967,556	53,208,267
MMBtu Savings of Installed Measures	0	0	0	475,792	364,525	840,317
Dollar Savings of Installed Measures	0	0	0	\$115,597,850	\$45,182,257	\$160,780,106
*Projects that receive GJGNY-supported assessments and/or financing may also receive incentives through the System Benefits Charge (SBC), Energy Efficiency Portfolio Standard (EEPS), Regional Green House Gas Initiative (RGGI), and/or utility programs, such that the projects' energy savings may not all be attributable solely to GJGNY.						

4.3 Multifamily Energy Performance Financing

Through December 2018, the Multifamily Performance Program has closed 22 loans with a total value of \$12,099,798. NYSERDA’s share of that total loan value is \$3,834,685.

Table 4-3. Multifamily Energy Performance Financing.

Loan Status	Q4 2018			Cumulative		
	Number	NYSERDA Share of Total Loan Value	Total Loan Value	Number	NYSERDA Share of Total Loan Value	Total Loan Value
Participation Agreements Approved	0	\$0	\$0	22	\$3,834,685	\$12,099,798
Loans Closed	0	\$0	\$0	22	\$3,834,685	\$12,099,798

5 Small Commercial Energy Efficiency Program

NYSERDA's Small Commercial Energy Efficiency Program offers financial assistance to help small businesses and not-for-profit organizations improve their energy efficiency and reduce their energy costs. This program offers two low-interest loan options to finance energy efficiency projects. On-Bill Recovery Financing offers eligible small businesses and not-for-profit customers up to \$50,000 at 2.5% for a maximum 10 years. Borrowers use the savings on their energy bills to pay for their energy efficiency upgrades by repaying the loan through a monthly assessment on the organization's electric utility bill. For the second loan option, a Participation Loan, NYSERDA partners with lenders across New York State to help small businesses and not-for-profit organizations access below-market financing. NYSERDA provides 50% of the loan principal, up to \$50,000, at a 2% rate of interest for not more than 10 years. The lender provides the remaining principal of the loan at market rate. In addition, eligible small business and not-for-profit customers participating in NYSERDA's NY-Sun Solar PV Incentive Program can access low-interest GJGNY financing to install solar PV systems of up to 200 kW. Financing is also available for the purchase of solar thermal systems, pellet stoves, and advanced cord wood boilers as approved under NYSERDA's Renewable Heat NY Program.

5.1 Small Commercial Energy Efficiency Assessments

Through December 2018, the Small Commercial Energy Efficiency Program completed 4,216 assessments. The assessment program closed in December 2016, however starting in Q1 of 2019, NYSERDA will offer subsidized energy studies (assessments) for GJGNY-eligible small businesses and not-for-profit organizations. Eligible¹ small businesses and not-for-profit organizations may choose to receive an energy audit on a cost-shared basis via NYSERDA's FlexTech program² or Energy Study Aggregation Program with a participating FlexTech Consultant.³

¹ Small businesses and not-for-profit corporations must pay a System Benefits Charge through their electric utility to be eligible for these NYSERDA programs.

² Visit nyserdera.ny.gov/All-Programs/Programs/FlexTech-Program for information about NYSERDA's FlexTech Program.

³ Visit nyserdera.ny.gov/All-Programs/Programs/Energy-Study-Aggregation-Program for information about NYSERDA's Energy Study Aggregation Program.

Table 5-1. Small Commercial Energy Efficiency Assessments.

Metric	Q4 2018			Program Cumulative		
	GJGNY	ARRA*	Monthly Total	GJGNY	ARRA*	Program Total
Received Assessment Applications	0	0	0	3,574	934	4,508
Completed Assessments	0	0	0	3,367	849	4,216
*The Small Commercial Energy Efficiency Program (assessment program closed in 2016) restricted the provision of GJGNY-funded energy assessments to small business and not-for-profit organizations with 10 employees or less. American Recovery and Reinvestment Act of 2009 (ARRA) funds were used for eligible small business and not-for-profit organizations that have more than ten employees. ARRA funding expired on September 30, 2013.						

5.2 Small Commercial Energy Efficiency Projects

Through December 2018, the Small Commercial Energy Efficiency Program estimates 1,855 project completions as a result of GJGNY funded assessments.

Table 5-2. Small Commercial Energy Efficiency Projects.

Metric	Q4 2018	GJGNY Program Cumulative
Estimated Projects Completed*	0	1855
*The 2015 Small Commercial Energy Efficiency Program Impact Evaluation found that 44 percent of the energy savings recommended through program audits were reported to be implemented. Estimated projects completed are inclusive of those that used ARRA funds referenced in Table 5-1 above.		

5.3 Small Commercial Energy Efficiency Financing

Through December 2018, the Small Commercial Energy Efficiency Program has closed 75 loans with a total value of \$3,655,822. NYSERDA’s share of that total loan value is \$2,446,370.

Table 5-3. Small Commercial Energy Efficiency Financing.

Loan Status	Q4 2018			Program Cumulative		
	Number	NYSERDA Share of Total Loan Value	Total Loan Value**	Number	NYSERDA Share of Total Loan Value	Total Loan Value**
Applications Approved*						
Participation Loans	0	\$0	\$0	150	\$3,070,091	\$6,439,073
On-Bill Recovery	0	\$0	\$0	91	\$2,851,504	\$3,551,619
Loans Closed						
Participation Loans	0	\$0	\$0	31	\$999,892	\$2,106,204
On-Bill Recovery	0	\$0	\$0	44	\$1,446,478	\$1,549,618
Total	0	\$0	\$0	75	\$2,446,370	\$3,655,822
The Small Commercial Energy Efficiency Financing Program has 13 participating lenders.						
* Customer applications are assessed for both Participation Loan and On-Bill Recovery Loan eligibility prior to approval. Approved application values are inclusive of loans that have moved forward to closure. **The total loan value represents the total value of the loan issued by the lender to the borrower. The total loan value may include financing for non-energy efficiency projects. NYSERDA's share of the total loan value represents 50% of the total energy project cost or \$50,000, whichever is less.						

6 Evaluation

The overarching goals of Evaluation are to provide objective and credible information that supports optimum program operation and outcomes, as well as program accountability. Three major types of evaluation are implemented for the GJGNY program. Process evaluation provides information to support program operations by addressing program efficiency and effectiveness, satisfaction and barriers to participation, among other issues. Impact evaluation provides information to help understand actual program impact and improve energy impact estimates, including economic, environmental, and non-energy benefits; in doing so it supports program accountability. Market evaluation also provides information to support program operations and accountability by characterizing and assessing target markets for programs.

Evaluation Activities

NYSERDA is planning to conduct an evaluation of GJGNY-funded audit-only projects for studies completed between 2014 and 2017 to estimate these savings. This evaluation is anticipated to begin in mid-2019. In addition, a billing analysis of Home Performance with Energy Star on-bill recovery projects is underway. As appropriate, results will be summarized in future reports to the Advisory Council.

[GJGNY evaluation reports](#) can be found on NYSERDA's website.