



New York State Energy Research and Development Authority

# Green Jobs – Green New York December 2014 Monthly Update

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Period ending December 30, 2014

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## Program Description

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Green Jobs – Green New York 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 NYSEERDA and made available by the [Green Jobs – Green New York Act of 2009](#).

# 1 Workforce Development

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The Green Jobs – Green New York Program 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.

## Training Program Updates

### Clean Energy Technical Training

Through December 2014, NYSERDA’s GJGNY training partners have trained more than 2,700 individuals in courses including solar thermal installation, introductory photovoltaic training, advanced air sealing, pressure diagnostics, BPI Basic Air Sealing and Insulation, oilheat technology, and thermography. Training partnerships include public and private educators, professional associations, and not-for-profits. In addition, NYSERDA supported more than 40 individuals in earning 72 BPI certifications—many of whom completed field testing at NYSERDA-sponsored pressure houses across the state. GJGNY training and certification reimbursement will continue through 2015.

### On-the-Job Training for Clean Energy

NYSERDA partners with businesses seeking incentives to hire and provide on-the-job training (OJT) for clean energy workers. This initiative is designed to advance the clean energy skills of new workers, provide job-related experience, and connect new workers to employers.

The OJT incentive, an open enrollment program, was fully expended in December 2014. There are a number of applications that have been placed on a wait list pending disencumbrance of unspent funds from agreements where an employee was terminated or resigned, and they will be approved on a first-come, first-served basis as funding becomes available.

NYSERDA has executed on-the-job training agreements with 59 businesses seeking to hire new employees or advance incumbent workers under GJGNY. Through December 2014, 263 people have been hired from NYS Department of Labor’s (NYSDOL) New York State Career Centers (formerly NYSDOL One Stop Centers) lists, and 13 incumbent workers have been advanced due to training. Approximately \$1.7M in wage and training subsidies has been awarded. The average wage of workers hired under the program is \$16.99 per hour.

## 2 Outreach and Marketing

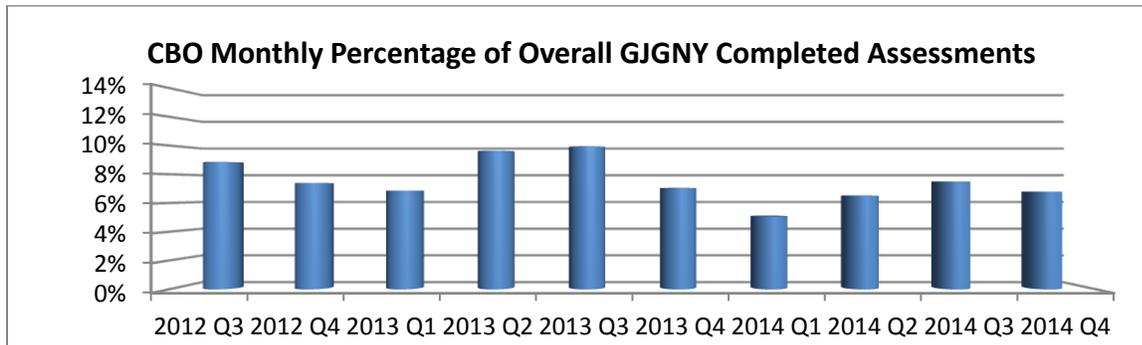
GJGNY Outreach and Marketing provides for community-based outreach, enabling one-on-one assistance with the process of participating in the GJGNY Program. This, combined with both print and electronic statewide marketing initiatives, increases the reach of the program, particularly among disadvantaged populations and those not traditionally participating in energy-efficiency programs.

### 2.1 Outreach Activities

Community-based organizations (CBOs) continue to assist customers to access the Home Performance with ENERGY STAR program (HPwES) offered through Green Jobs-Green New York. Through December 2014, CBOs are responsible for 4,726 completed assessments resulting in 1,367 completed retrofits. Approximately 51 percent of those retrofits were for Assisted HPwES customers who have a household income of up to 80 percent of the county median income.

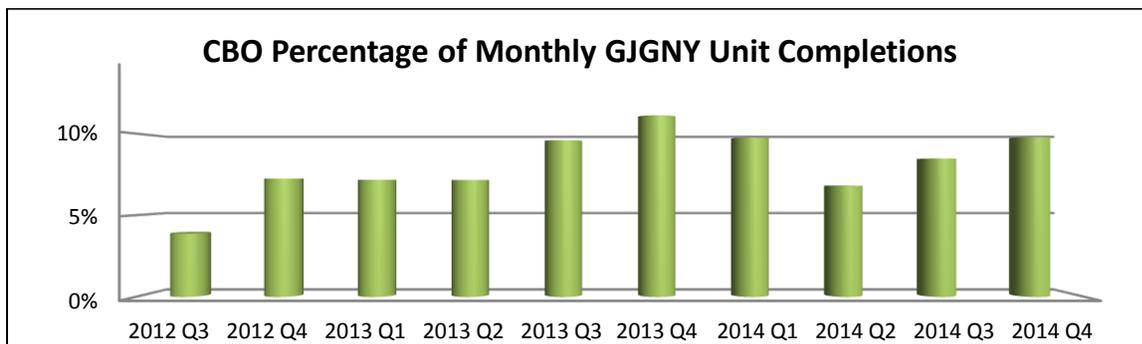
**Figure 2-1. CBO Percentage of GJGNY Completed Assessments.**

Figure 2-1 provides percentages of GJGNY residential assessment completions by quarter that were initiated by CBOs.



**Figure 2-2. CBO Percentage of GJGNY Unit Completions.**

Figure 2-2 provides percentages of project (by number of units) completions by quarter that were initiated by CBOs.



## **Energy Champions Referral Program**

In an effort to address the New York City market for Home Performance, an Energy Champions Referral Program was developed by the GJGNY outreach program. Under the referral program, the four NYC-based CBOs (El Puente, Neighborhood Housing Services of Jamaica, Neighborhood Housing Services of Staten Island, and Sustainable South Bronx) will allow individuals to become “Energy Champions” and nonprofits to become “Energy Champion Partner Organizations” and refer homeowners into the Home Performance with ENERGY STAR® (HPwES) Program. Energy Champions as well as Partner Organizations will receive monetary as well as non-monetary benefits from the Home Performance contractor for successfully recruiting homeowners who complete a retrofit. To date there are 30 individual Energy Champions and 13 Partner Organizations participating. An Energy Champions training is scheduled for January 8, 2015.

## **Shorehaven Project Collaboration**

Shorehaven Condominiums was established in 1989 and is located on the southern point of Clason Point in the Bronx overlooking the Hudson River and the Long Island Sound. Shorehaven’s Home Owner’s Association (HOA) is interested in getting residents to go through the Home Performance program. All the buildings in the HOA are townhomes with a similar layout, built in two phases by the same developer. The homes from each phase will likely have similar issues and energy saving potential, so an aggregation-type approach is proceeding. The complex is moving forward with using BrightHome as the Home Performance contractor to complete the assessments. The Home Performance program has requested the contractor submit a sampling plan for assessments of each unique condo model. Once approval of the sampling plan is received, the initial assessments will be scheduled.

## **CBO Survey**

A CBO survey was conducted by Conservation Services Group, the implementation contractor, to understand CBO training needs for 2015. Responses are being compiled and a strategy for training will be developed.

## **CBO Aggregation**

The process for reporting aggregation jobs to NYSEERDA has been streamlined. Up until now, the lack of compatibility between aggregation jobs, which are bundled by the CBO for submittal, and NYSEERDA’s Portal made the aggregation process unwieldy for the CBOs. The new process allows the Home Performance contractor to submit the contract projects through the Portal. CBOs no longer have to rely on the contractors to send them the signed customer contracts, and they will be able to review the Eligibility Screening Tool Report generated on the projects. Technical instructions on the new process have been developed by the outreach implementation contractor. A meeting with the aggregation contractors and the CBOs will be held in February 2015.

## **2.2 Marketing Activities**

Pratt Center for Community Development, working with Brooklyn CBO El Puente, has translated the Home Performance flyers into Spanish. They have been distributed to the downstate CBOs.

Ongoing print marketing initiatives include the production and distribution of brochures and related promotional materials intended to expand the reach of the Green Jobs-Green New York Program. Ongoing electronic marketing initiatives include the maintenance of a CBO Locator webpage that assists customers in finding a participating CBO in their region.

## 3 One- to Four-Family Residential Buildings Program

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NYSEERDA's Home Performance with ENERGY STAR<sup>®</sup> (HPwES) program offers homeowners in New York State a comprehensive, whole-house approach to improving energy efficiency and home comfort while saving money. Participating Home Performance contractors accredited by the Building Performance Institute (BPI) conduct energy assessments and upgrades. Income-qualified homeowners are eligible for additional incentives to make energy improvements.

### 3.1 Home Performance with ENERGY STAR<sup>®</sup> Assessments

Through December 2014, from the 83,744 approved assessment applications, 64,924 (78 percent) assessments have been completed.

In the month of December, 2,114 free/reduced-cost comprehensive home energy assessment applications were received. The conversion rate from assessment to energy retrofit is 32 percent. The average cycle time between assessment completion and project completion is 110 days.

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

Table 3-1 provides HPwES monthly and cumulative assessment figures.

Timeframe	CBO Initiated since 11/1/11 <sup>a</sup>	GJGNY Totals since 11/15/10 <sup>b</sup>	
<b>Received Audit Applications</b>			
December	114	2,114	
Program to Date	7,642	87,811	
<b>Average # of Applications Received per Month</b>	<b>201</b>	<b>1,774</b>	
<b>Approved Audit Applications</b>			
Free			
December	138	2,096	
Program to Date	6,901	77,388	
Reduced Cost			
December	2	145	
Program to Date	371	6,356	
<b>Total Approved Audit Applications</b>	<b>7,272</b>	<b>83,744</b>	
<b>Average # of Applications Approved Per Month</b>	<b>191</b>	<b>1,692</b>	
<b>Scheduled Audits</b>			
<b>Scheduled Audits as of End of Current Month</b>	<b>118</b>	<b>4,795</b>	
<b>Completed Audits</b>			
Goal: (77,500-Audits) Budget: (\$19,396,000)	Free		
	December	126	1,638
	Program to Date	4,470	60,153
	Reduced Cost		
	December	3	116
	Program to Date	256	4,771
<b>Total Completed Audits</b>	<b>4,726</b>	<b>64,924</b>	
<b>Audit Funds Invoiced to Date</b>		<b>\$16,437,440</b>	
<sup>a</sup> Round 2 CBO production as of 6/1/2012. <sup>b</sup> GJGNY totals since 11/15/10 are inclusive of CBO initiated activities.			

### 3.2 Home Performance with ENERGY STAR® Projects

Of the 17,926 projects completed through HPwES resulting from a GJGNY assessment and/or GJGNY financing, 5,663 (32 percent) projects are associated with income-qualified customers who have a household income of up to 80 percent of the county median income.

In December 2014, there were 766 HPwES project completions. Of the 766 HPwES project completions, 614 (80 percent) were associated with a GJGNY assessment or loan. Twenty-one percent of the December GJGNY HPwES project completions were for income-qualified customers who have a household income of up to 80 percent of the county median income.

NYSERDA announced a new process for submitting work scopes to the Home Performance with ENERGY STAR Program in October 2014. Since its launch, approval times on projects using the new process are averaging less than one business day and the Program has received a significant increase in project submissions. The web-based work scope submission and approval process allows Contractors to receive immediate feedback regarding the incentive and financing eligibility of the project before submitting the project for approval on-line. Effective January 1, 2015, all projects submitted to the Program will follow the new work scope submission process using the NY HP Portal.

**Table 3-2. Home Performance with ENERGY STAR Projects.**

Table 3-2 provides HPwES monthly and cumulative project figures.

#### One- to Four Family Residential Buildings Home Performance with ENERGY STAR® Projects

Timeframe	CBO Initiated since 11/1/11	GJGNY Totals since 11/15/10 <sup>a</sup>	HPwES Totals since 11/15/10 <sup>b</sup>
<b>Projects Contracted</b>			
To Date	1,397	18,283	NA
<b>Completed Projects/Units<sup>c</sup></b>			
<b>Assisted</b>			
Month	54 / 56	131 / 138	246 / 253
Program to Date	585 / 695	5,663 / 5,995	9,204 / 9,646
<b>Market Rate</b>			
Month	13 / 17	483 / 485	520 / 522
Program to Date	622 / 672	12,263 / 12,411	16,565 / 16,766
<b>Total Completed Projects/Units (Project Goal: 25,000)</b>	<b>1,207 / 1,367</b>	<b>17,926 / 18,406</b>	<b>25,769 / 26,412</b>
<sup>a</sup> Projects completed resulting from a GJGNY Audit and/or GJGNY Financing. <sup>b</sup> Total HPwES including GJGNY Projects. <sup>c</sup> Projects completed and units served resulting from GJGNY.			

### **3.3 One- to Four-Family Residential Buildings Financing**

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.

Of the 6,940 Residential GJGNY Loans closed to date, 27.3 percent are for Assisted HPwES customers, representing 20.3 percent of the total funds; while 72.7 percent are for Market Rate customers representing 79.7 percent of the total funds; 10.2 percent are Tier 2 customers, representing 9.8 percent of the total funds, while 89.8 percent are Tier 1 customers representing 90.2 percent of the funds. Of the loans closed for Assisted HPwES customers, 79.2 percent are Tier 1 loans, while 20.8 percent are Tier 2.

Since the launch of On-Bill Recovery, 32.8 percent of the Assisted HPwES customers who access financing use OBR Loans, while 39.0 percent of the Market Rate HPwES customers who access financing use OBR Loans; 32.5 percent of Tier 2 customers use OBR Loans while 37.9 percent of Tier 1 customers use OBR Loans.

**Table 3-3. Green Jobs–Green New York Financing Details.**

Table 3-3 provides cumulative details of the Green Jobs–Green New York financing program.

<b>GJGNY Loan Type</b>	<b>Applications Received (number)</b>	<b>Applications Approved (number)</b>	<b>Loans Closed (number)</b>	<b>Loans Closed (dollars)</b>	<b>Loans Awaiting Closing (number)</b>	<b>Loans Awaiting Closing (dollars)</b>
EE Smart Energy Loan	10,500	7,261	4,591	\$43,133,265	612	\$6,340,116
EE On-Bill Recovery Loan	7,187	4,260	2,099	\$22,969,969	306	\$4,135,641
<b>Total</b>	<b>17,687</b>	<b>11,521</b>	<b>6,690</b>	<b>\$66,103,234</b>	<b>918</b>	<b>\$10,475,756</b>
PV Smart Energy Loan	828	726	156	\$2,682,647	253	\$4,311,860
PV On-Bill Recovery Loan	1,222	953	92	\$1,533,618	270	\$4,492,231
<b>Total</b>	<b>2,050</b>	<b>1,679</b>	<b>248</b>	<b>\$4,216,265</b>	<b>523</b>	<b>\$8,804,091</b>
EE & PV Smart Energy Loan	38	25	2	\$31,392	1	\$15,043
EE & PV On-Bill Recovery Loan	126	56	0	\$0	2	\$48,978
<b>Total</b>	<b>164</b>	<b>81</b>	<b>2</b>	<b>\$31,392</b>	<b>3</b>	<b>\$64,021</b>
<b>Grand Total</b>	<b>19,901</b>	<b>13,281</b>	<b>6,940</b>	<b>\$70,350,890</b>	<b>1,444</b>	<b>\$19,343,868</b>

**Table 3-4. Green Jobs–Green New York Financing Summary.**

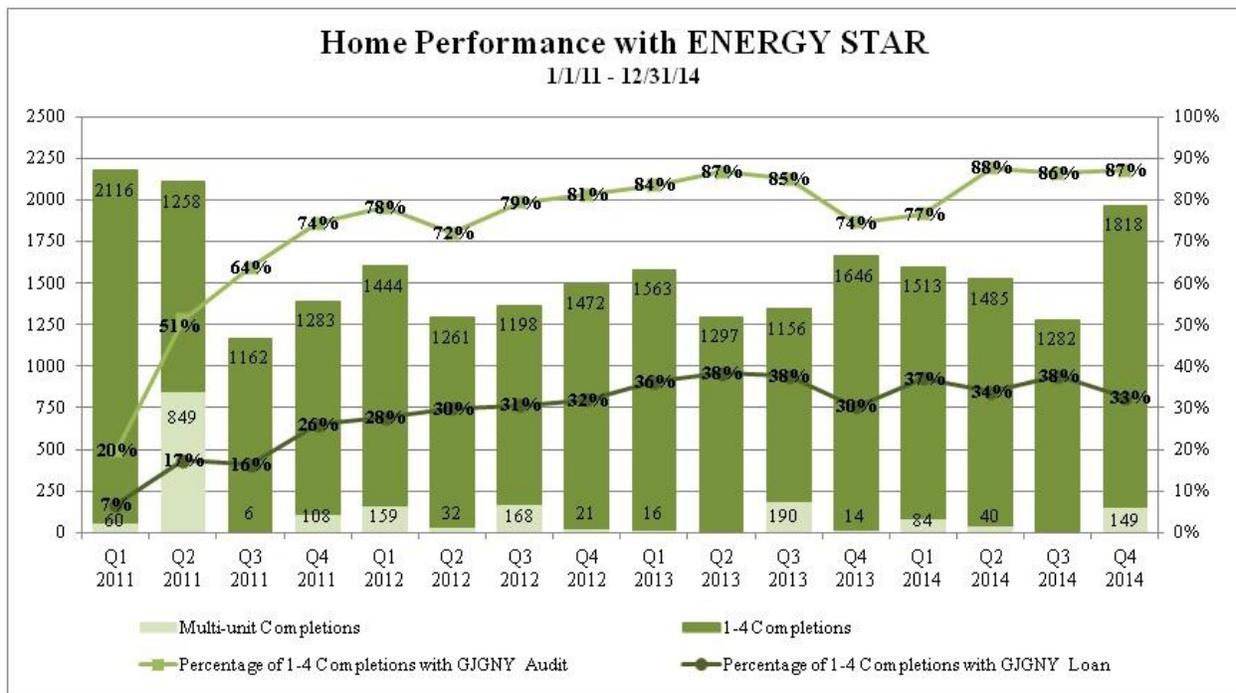
Table 3-4 provides a cumulative summary of Smart Energy Loan and On-Bill Recovery Loan activity.

Smart Energy		Financing Summary	On-Bill Recovery	
Tier 1	Tier 2		Tier 1	Tier 2
4,250	499	Loans Closed	1,980	211
\$41,147,119	\$4,700,185	Value	\$22,303,433	\$2,200,154
\$9,682	\$9,419	Average Loan	\$11,264	\$10,427
12.7 Years	13.7 Years	Average Term	14.6 Years	14.5 Years
N/A	N/A	2.99%	40.56%	43.60%
82.05%	80.16%	3.49%	59.44%	56.40%
17.95%	19.84%	3.99%	N/A	N/A
75.36%		Approval Rate*	72.38%	
18.41%		Denial Rate*	21.98%	
6.23%		Denied Tier 1, didn't pursue Tier 2*	5.65%	

\* Does not include applications pending review or withdrawn.

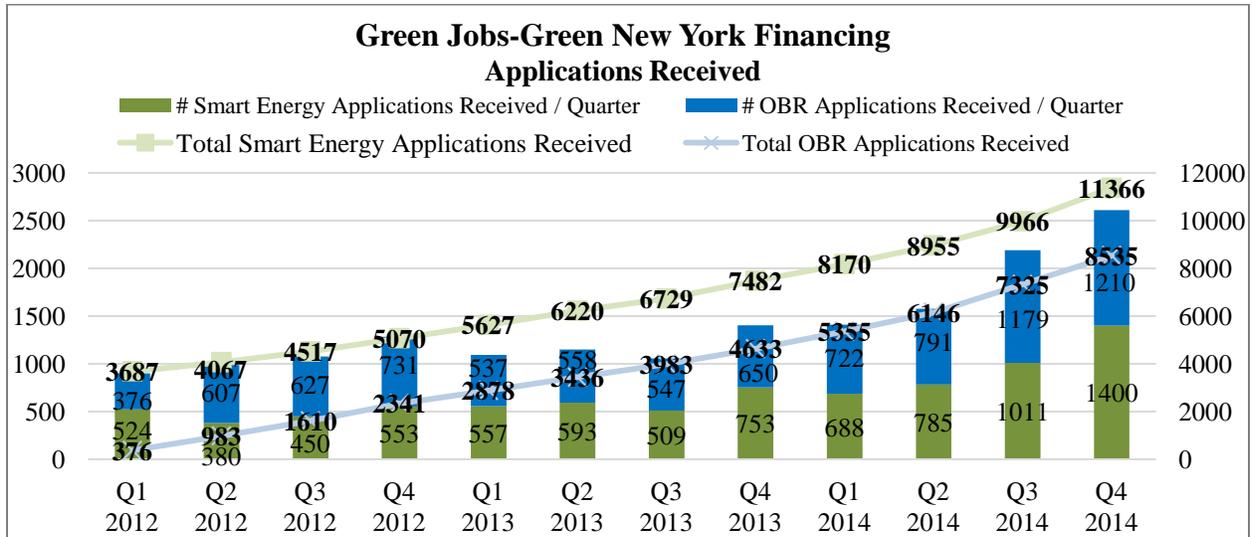
**Figure 3-1. Home Performance with ENERGY STAR Completions, Quarterly.**

Figure 3-1 illustrates trends in HPwES project completions associated with GJGNY assessments and loans, by quarter.



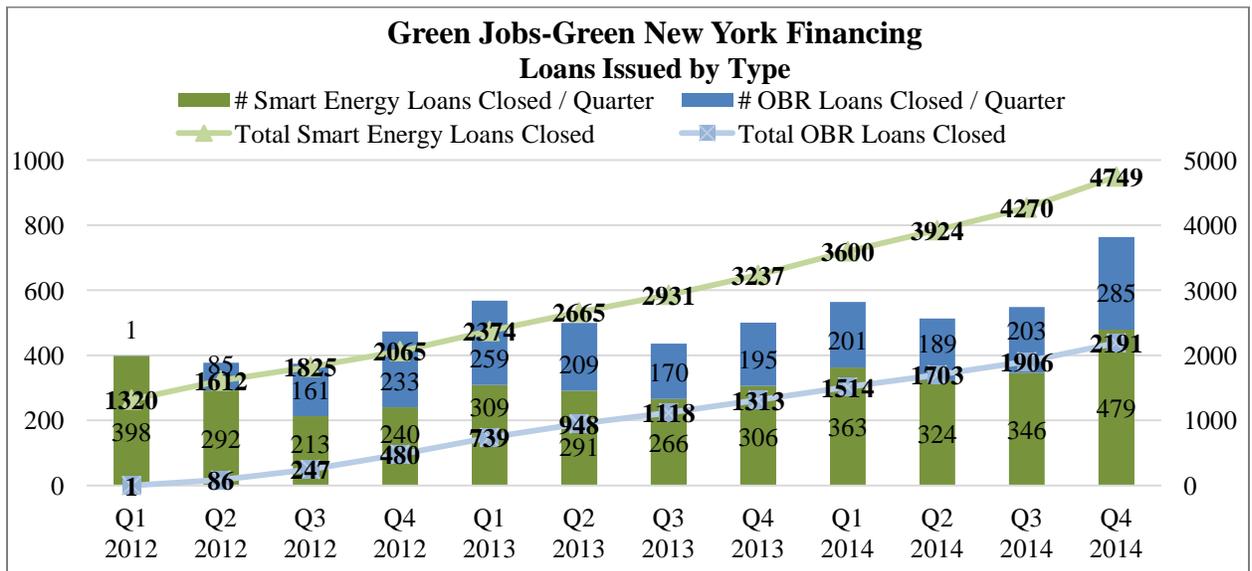
**Figure 3-2. Green Jobs–Green New York Financing Applications Received, Quarterly.**

Figure 3-2 illustrates the rate of applications received for GJGNY Smart Energy Loans and GJGNY On-Bill Recovery Loans, by quarter.



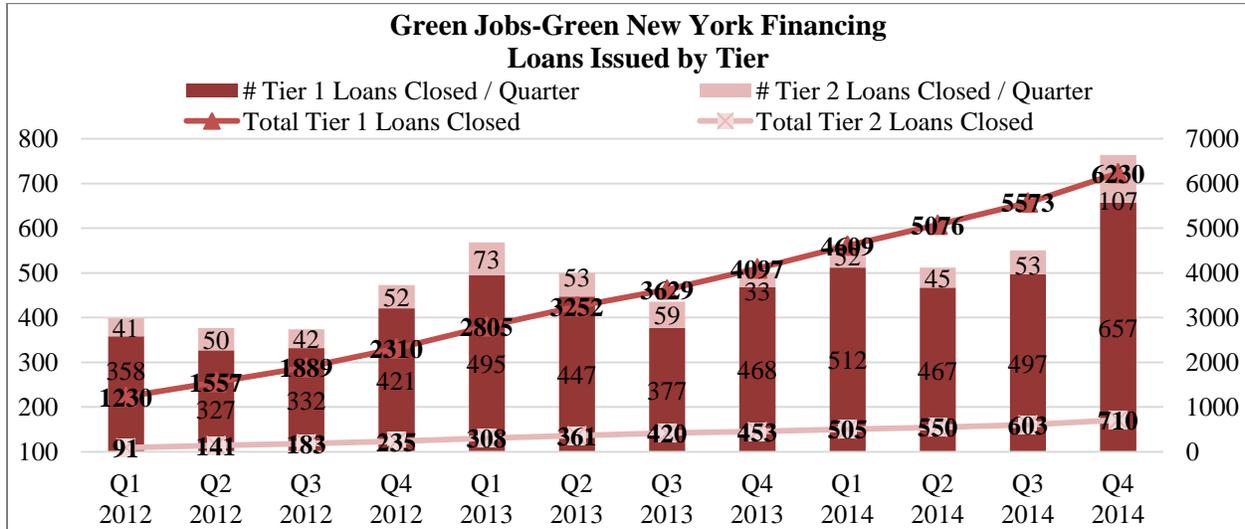
**Figure 3-3. Green Jobs–Green New York Financing Loans Issued by Type, Quarterly.**

Figure 3-3 illustrates the rate of loans issued for GJGNY Smart Energy Loans and GJGNY On-Bill Recovery Loans, by quarter.



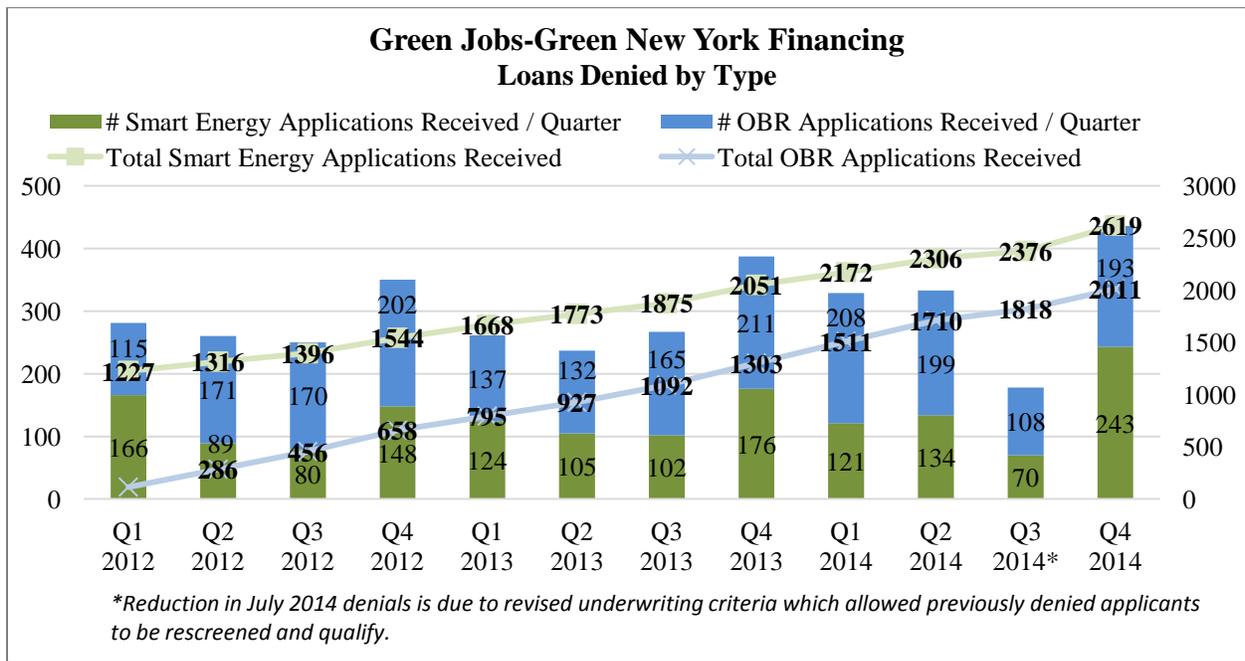
**Figure 3-4. Green Jobs–Green New York Financing Loans Issued by Tier, Quarterly.**

Figure 3-4 illustrates trends in GJGNY loans issued, distinguished between Tier 1 and Tier 2 loans, by quarter.



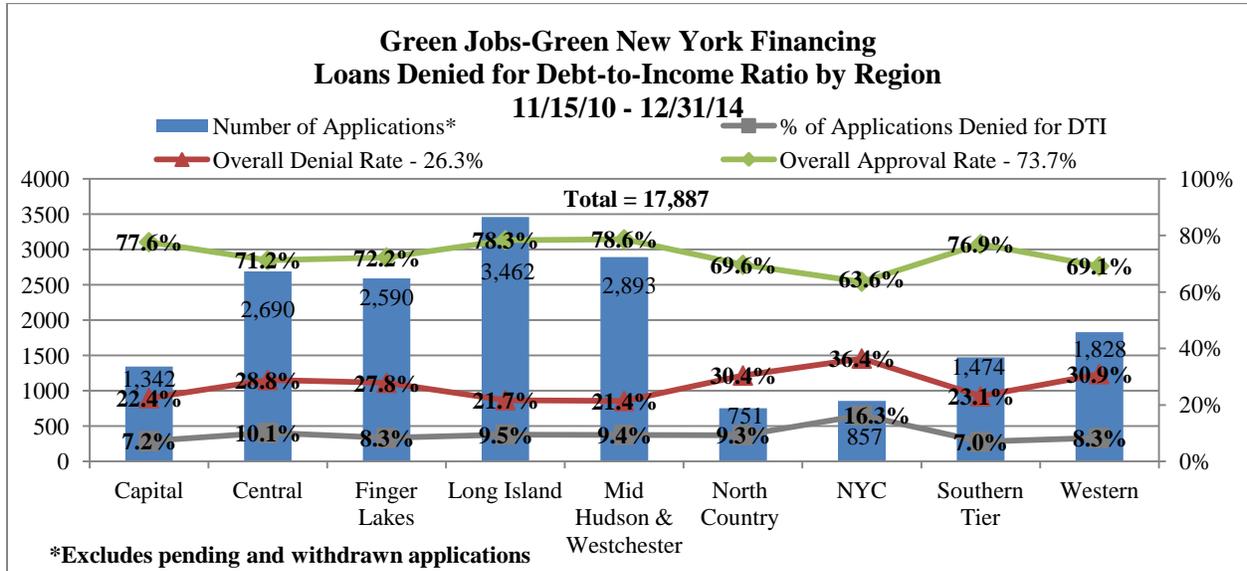
**Figure 3-5. Green Jobs–Green New York Financing Loans Denied by Type, Quarterly.**

Figure 3-5 illustrates trends in GJGNY loan denials, distinguished between Smart Energy Loans and On-Bill Recovery Loans, by quarter.



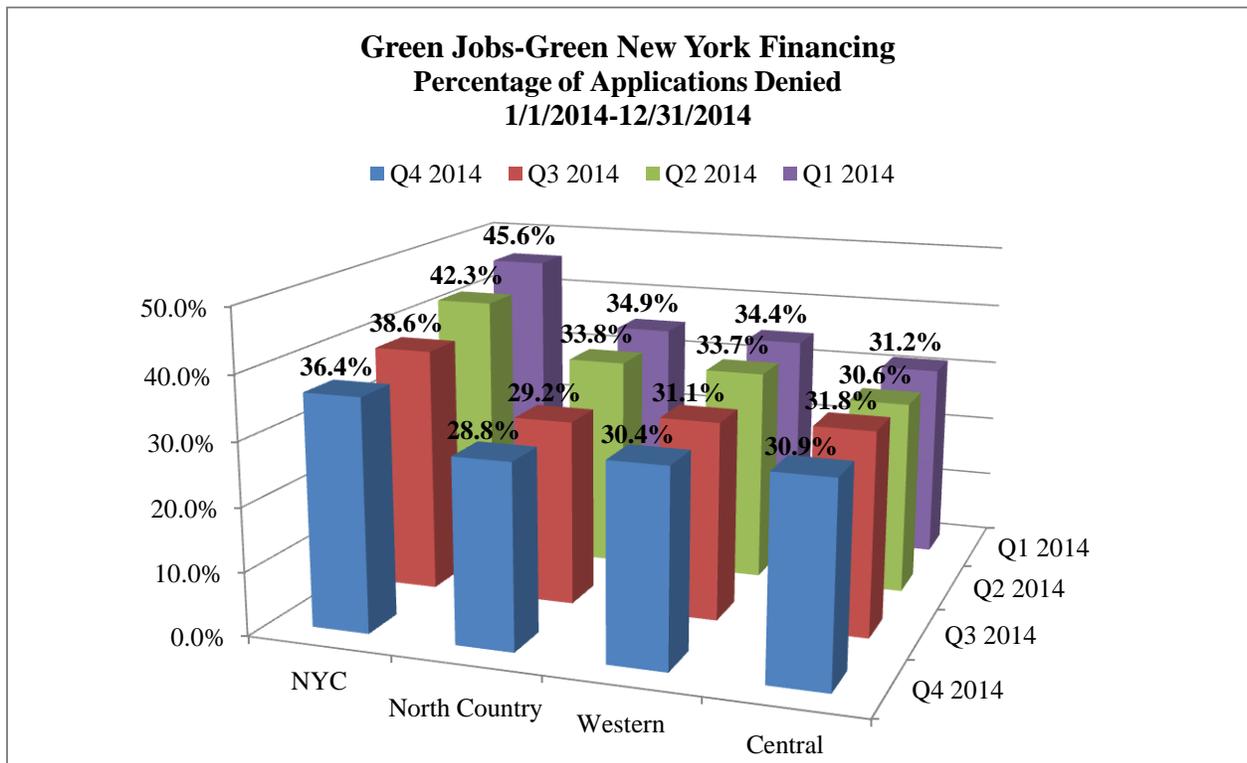
**Figure 3-6. Green Jobs–Green New York Financing Loans Denied for Debt-to-Income Ratio, by Region.**

Table 3-6 illustrates regional differentiation for received GJGNY loan applications and loan denial rates.



**Figure 3-7. Green Jobs–Green New York Financing Percentage of Applications Denied, comparative by quarter.**

Figure 3-7 illustrates comparative quarterly changes in loan denial rates. The four regions displayed represent those with the highest denial rates in the program.



**Table 3-5. Green Jobs–Green New York Financing Loans Transferred from OBR to Smart Energy.**

NYSERDA allows applicants whose projects are unable to meet the cost-effectiveness requirements of the On-Bill Recovery (OBR) loan product transfer to the Smart Energy loan product. Table 3-5 illustrates the transfer activity between the On-Bill Recovery and Smart Energy loan products. In December 2014, 73 loans were transferred from OBR to Smart Energy. Over the life of the program, 15.6 percent of pre-approved OBR loans were transferred to Smart Energy loans.

<b>Smart Energy Loan Status</b>	<b>Cumulative Number of Loans</b>
Pre-Approved	79
Loan Approved	130
Loan Sold	680
Loan Withdrawn	75
Loan Denied	11
No Loan - Subsidy Only	36
<b>Total Number of Loans Transferred</b>	<b>1011</b>

## 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 2014, from the 335 approved assessment applications, 313 (93 percent) assessments have been completed.

**Table 4-1. Multifamily Energy Performance Assessments.**

Table 4-1 provides Multifamily Performance monthly and cumulative assessment figures.

Metric	December			Cumulative			
	Affordable Housing	Market Rate Housing	Monthly Total	Affordable Housing	Market Rate Housing	Program Total	Budget/ Goal
Received Assessment Applications	0	0	0	194	141	335	
Approved Assessment Applications	0	0	0	194	141	335	500
Assessment Funds Encumbered (\$)	\$0	\$0	\$0	\$2,361,485	\$1,123,190	\$3,484,675	
Assessment Funds Invoiced (\$)	\$99,525	\$0	\$99,525	\$2,240,420	\$1,090,227	\$3,330,647	\$3,000,000
Completed Assessments	0	0	0	175	138	313	400
Number of Projects withdrawing from MPP after assessment*	2	5	7	22	38	60	

\*MPP Projects must achieve a minimum of 15% in energy savings. Projects may choose to proceed outside MPP. Some may chose 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.

\*\*Decreases reported in received assessment applications and assessment funds encumbered are due to project attribution.

## 4.2 Multifamily Energy Performance Projects

Through December 2014, the Multifamily Energy Performance Program has completed 30,104 housing units with installed measures. Of those units with installed measures, 16,451 (55 percent) are associated with affordable housing.

**Table 4-2. Multifamily Energy Performance Projects.**

Table 4-2 provides Multifamily Performance monthly and cumulative project figures.

Metric	December			Cumulative		
	Affordable Housing	Market Rate Housing	Monthly Total	Affordable Housing	Market Rate Housing	Program Total
Projects in Pipeline*	0	0	0	194	141	335
Projects Contracted to have Measures Installed	0	0	0	194	140	334
Households Associated with Projects Contracted	0	0	0	32,911	32,945	65,856
Projects with Installed Measures (units)	1,746	353	2,099	16,451	13,653	30,104
kWh Savings of Installed Measures	11,478,014	234,240	11,712,254	26,947,518.1	6,634,768.5	33,582,287
MMBtu Savings of Installed Measures	16,513	14,674	31,187	288,369.2	241,714.5	530,084
Dollar Savings of Installed Measures	\$2,277,655	\$189,250	\$2,466,905	\$9,966,169	\$6,195,778	\$16,161,947
*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

As of December 2014, the Multifamily Performance Program has closed 16 loans with a total value of \$10,416,508. NYSERDA’s share of that total loan value is \$3,289,451.

**Table 4-3. Multifamily Energy Performance Financing.**

Table 4-3 provides Multifamily Performance monthly and cumulative financing figures.

Loan Status	December			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	\$342,479	\$1,172,819	21	\$4,745,999	\$10,416,508
Loans Closed*	0	-\$149,433	-\$103,731	16	\$3,289,451	\$10,416,508

\* Negative loan total is due to a project dropping out for which funding was fully encumbered.

## 5 Small Commercial Energy Efficiency Program

NYSERDA’s Small Commercial Energy Efficiency Program offers financial and technical assistance to help small businesses and not-for-profit organizations improve their energy efficiency and reduce their energy costs. This program offers free assessments to help identify economically viable improvements, (e.g. lighting, motors or thermostats) that may yield substantial annual energy savings and two low-interest loan options to finance energy efficiency projects. The first one is On-Bill Recovery Financing, which makes it possible for small businesses and nonprofits to use the savings on their energy bills to pay for their energy efficiency upgrades. The second one is the Participation Loan, where NYSERDA partners with lenders across New York State to help small businesses and nonprofits access low-interest financing for energy efficiency improvements.

The Small Commercial Energy Efficiency Program continues to improve processes and services that enable Program participants to increase project installations resulting from energy assessments. This includes improving the communication of energy assessment results to small business and nonprofit customers, providing additional follow-up services to support implementation, and increasing outreach to lenders in order to raise lender awareness and increase lender participation in Small Commercial Energy Efficiency Financing made available by GJGNY. In addition, eligible small business and not-for-profit customers participating in NYSERDA’s NY-Sun Solar PV Incentive Program can now access low-interest GJGNY financing to install solar PV systems of up to 200 kW.

### 5.1 Small Commercial Energy Efficiency Assessments

Through December 2014, the Small Commercial Energy Efficiency Program has received 3,476 assessment applications. Of those received applications, 3,156 (91 percent) have resulted in completed assessments.

**Table 5-1. Small Commercial Energy Efficiency Assessments.**

Table 5-1 provides Small Commercial Energy Efficiency monthly and cumulative assessment figures.

Metric	December			Program Cumulative		
	GJGNY	ARRA*	Monthly Total	GJGNY	ARRA*	Program Total
Received Assessment Applications	30	0	30	2,548	934	3,482
Completed Assessments	42	0	42	2,313	849	3,162
*The GJGNY Act of 2009 restricts 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 2014, the Small Commercial Energy Efficiency Program estimates 631 project completions as a result of GJGNY funded assessments.

**Table 5-2. Small Commercial Energy Efficiency Projects.**

Table 5-2 provides Small Commercial Energy Efficiency monthly and cumulative project figures.

Metric	December	GJGNY Program Cumulative
<b>Estimated Projects Completed*</b>	8	632
*NYSERDA conservatively estimates that twenty percent of energy efficiency improvements recommended on energy assessments are implemented by small business and not-for-profit customers. 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 2014, the Small Commercial Energy Efficiency Program has closed 13 loans with a total value of \$601,837. NYSERDA's share of that total loan value is \$325,495.

**Table 5-3. Small Commercial Energy Efficiency Financing.**

Table 5-3 provides Small Commercial Energy Efficiency monthly and cumulative financing figures.

Loan Status	December			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	3	\$74,106	\$187,791	46	\$1,008,218	\$2,081,046
On-Bill Recovery	1	\$6,505	\$6,505	26	\$776,505	\$999,831
Loans Closed						
Participation Loans	0	\$0	\$0	9	\$237,563	\$513,905
On-Bill Recovery	2	\$24,612	\$24,612	4	\$87,932	\$87,932
<b>Total</b>	<b>2</b>	<b>\$24,612</b>	<b>\$24,612</b>	<b>13</b>	<b>\$325,495</b>	<b>\$601,837</b>
The Small Commercial Energy Efficiency Financing Program has 11 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 percent of the total energy efficiency project cost or \$50,000, whichever is less.						

## 6 Evaluation

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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 Currently Underway**

Three evaluations are in early stages of implementation.

- A study on Home Performance with ENERGY STAR (HPwES) addressing process evaluation, market characterization, an analysis of CBOs and impact evaluation-related research objectives is underway. Telephone interviews with participating contractor firms and BPI-related stakeholders was completed and analysis is underway. A telephone and web-based survey of participants is planned to commence early January 2015. NYSERDA is working to make the preliminary results of this evaluation available in early 2015.
- An assessment of the GJGNY audit-only participant impacts resulting from homeowners who received a GJGNY audit and did not pursue further support through incentive programs is currently underway. Data collection, via telephone and web-based surveys of GJGNY audit-only participants, continues. NYSERDA will work toward having the results preliminary of this evaluation available February 2015.
- An impact evaluation of the Small Commercial Energy Efficiency Program will quantify measure adoption rate over time, assess the degree of program influence on the participant decision making and the proportion of installed measures for which customers accessed other NYSERDA funding. Data collection continues.