



New York State Energy Research and Development Authority

# Green Jobs – Green New York July 2014 Monthly Update

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Period ending July 31, 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 July 2014, NYSERDA’s GJGNY training partners have trained more than 1,500 individuals in courses including solar thermal installation, advanced air sealing, pressure diagnostics, Building Performance Institute Basic Air Sealing and Insulation, and thermography. Training partnerships include public and private educators, professional associations, and not-for-profits. GJGNY training will continue through 2014.

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

NYSERDA partners with businesses seeking incentives to hire and provide on-the-job training (OJT) for green workers. On-the-job training assists in developing a workforce equipped to implement energy efficiency, weatherization, green building principles, renewable energy, and advanced technology system design and installation. This initiative is designed to advance the skills of new and existing workers, provide job-related experience, and connect new workers to employers.

NYSERDA has executed on-the-job training agreements with 42 businesses seeking to hire new employees or advance incumbent workers under GJGNY. Through July 2014, 159 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 \$1.33M in wage and training subsidies has been awarded. The average wage of workers hired under the program is \$16.39 per hour.

## 2 Outreach and Marketing

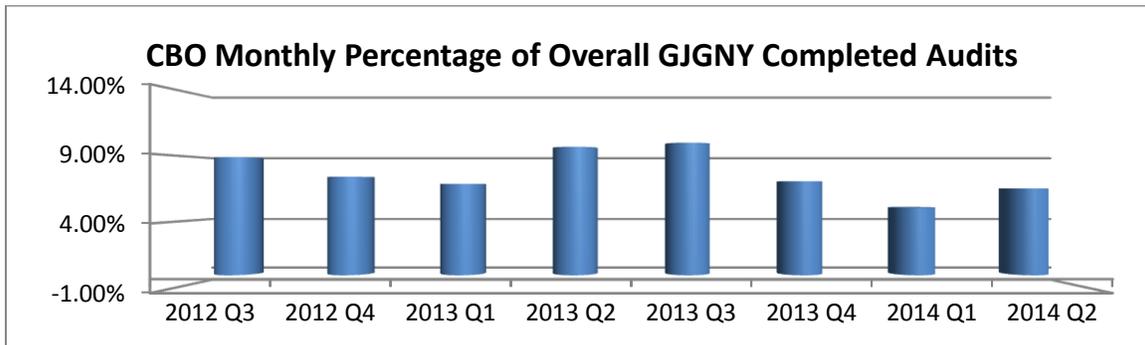
GJGNY Outreach and Marketing provides for community-based outreach, enabling one-on-one assistance with the process of participating in the GJGNY Program. This, combined with both print and electronic statewide marketing initiatives, increases the reach of the program, particularly among disadvantaged 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 July 2014, CBOs are responsible for 4,047 completed assessments resulting in 1092 completed retrofits. Approximately 49 percent of those retrofits were for Assisted HPwES customers who have a household income of less than 80 percent of the county median income.

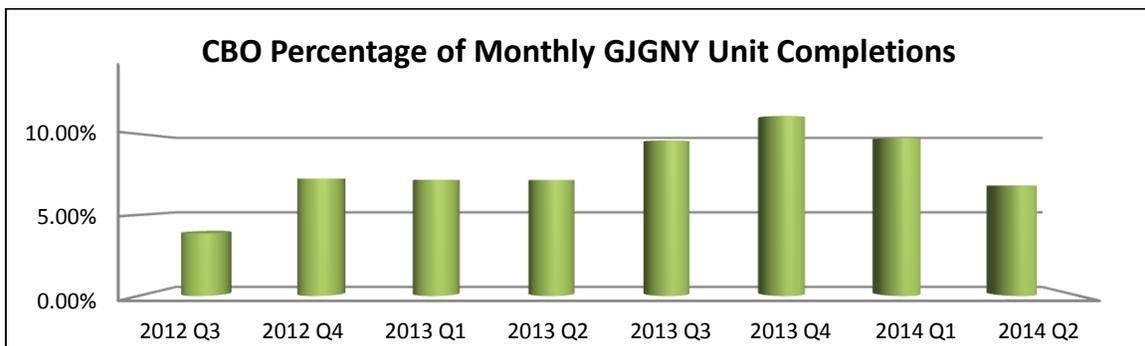
**Figure 2-1. CBO Percentage of GJGNY Completed Assessments.**

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 NYSERDA Outreach Program. Under the 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. During July, four organizations signed up to become Energy Champion Partner Organizations.

Ten Home Performance contractors have signed partnership agreements for the Energy Champions Referral Program: Association for Energy Affordability, Bright Homes, Brooklyn Green Homes Solutions, Drumriver Consultants, EnergyPro Insulation, Grant Engineering, Green Audit USA, Green Home Logic, NYS Energy Audits, and You Save Green. These ten contractors offer significant downstate coverage, serving the Bronx (6 contractors), Brooklyn (6 contractors), Staten Island (5 contractors), Queens (9 contractors), and Manhattan (3 contractors). Staff is currently developing template emails for recruiting Energy Champions and Partner Organizations in addition to an Energy Champion welcome letter. The Energy Champions Referral Program Kick-Off Breakfast was held on July 1, 2014 in New York City. Five contracting firms were in attendance.

## **Community-based Organization Vetted Contractor List**

Work is underway to update the CBO vetted lists of Home Performance contractors. The lists include contractors who have chosen to work with the CBOs in their respective territories and include additional information about the contractors such as languages spoken by staff. The full list is distributed to all CBO-initiated customers interested in participating in the Home Performance program.

## **Monthly CBO Webinar**

In lieu of the monthly CBO webinar for July, CBOs participated in the July 18 Early Wins for Home Performance informational webinar. The regular monthly webinars will resume in August. For details about the Early Wins for Home Performance initiative, see the [GJGNY May 2014 Monthly Update](#), page 5.

## **2.2 Marketing Activities**

During July 2014, there were 154 visits to the CBO Locator webpage (<http://nyserdagreenny.org/cbo-locator>), representing 144 unique visitors. There were 19 clicks from the CBO Locator webpage to the Home Performance with ENERGY STAR application webpage and/or various CBO websites, while 60 individuals submitted their information to the CBO Locator tool.

Review of the NYSEERDA website was conducted to identify potential issues related to changes made during the Early Wins for Home Performance process. CBO marking materials were revisited to ensure that customers are directed properly, and the CBO Locator webpage was updated to include expanded zip code coverage.

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 initiation and 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® (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® Assessments

Through July 2014, from the 70,764 approved assessment applications, 57,439 (81 percent) assessments have been completed. The conversion rate from assessment to HPwES project is 31.4 percent. The average cycle time between assessment completion and project completion is 110 days.

On July 14, 2014, NYSEERDA released a revised and streamlined version of the HPwES home energy assessment application as a result of the Early Wins for Home Performance initiative. (See the [GJGNY May 2014 Monthly Update](#), page 5, for details.) The revised application has a reduced number of questions with no requirement for energy usage information to be submitted by the homeowner in order to receive an assessment reservation number. Early results are positive and the Program has seen an increase in the number of assessment applications submitted.

**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	GJGNY Totals since 11/15/10 <sup>a</sup>	
<b>Received Assessment Applications</b>			
July	217	2,218	
Program to Date	6,188	74,454	
<b>Average # of Applications Received per Month</b>	<b>188</b>	<b>1,673</b>	
<b>Approved Assessment Applications</b>			
Free			
July	248	2,282	
Program to Date	5,541	65,288	
Reduced Cost			
July	18	185	
Program to Date	326	5,476	
<b>Total Approved Assessment Applications</b>	<b>5,867</b>	<b>70,764</b>	
<b>Average # of Applications Approved Per Month</b>	<b>178</b>	<b>1,590</b>	
<b>Scheduled Assessments</b>			
<b>Scheduled Assessments as of End of Current Month</b>	<b>438</b>	<b>3,579</b>	
<b>Completed Assessments</b>			
Goal: (77,500-Audits) Budget: (\$19,396,000)	Free		
	July	80	1,314
	Program to Date	3,825	53,160
	Reduced Cost		
	July	4	108
	Program to Date	222	4,279
<b>Total Completed Assessments</b>	<b>4,047</b>	<b>57,439</b>	
<b>Assessment Funds Invoiced to Date</b>		<b>\$14,439,460</b>	

<sup>a</sup> GJGNY totals since 11/15/10 are inclusive of CBO initiated activities.

### 3.2 Home Performance with ENERGY STAR® Projects

Of the 15,498 projects completed through HPwES resulting from a GJGNY assessment and/or GJGNY financing, 10,653 (69 percent) units are associated with market rate customers and 4,845 (31 percent) units are associated with income-qualified customers who have a household income of less than 80 percent of the county median income.

In July 2014, there were 449 HPwES project completions. Of the 449 HPwES project completions, 408 (91 percent) were associated with a GJGNY assessment or loan. Thirty-six percent of the July GJGNY HPwES project completions were for income-qualified customers who have a household income of less than 80 percent of the county median income.

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

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

Timeframe	CBO Initiated since 11/1/11	GJGNY Totals since 11/15/10a	HPwES Totals since 11/15/10b
<b>Projects Contracted</b>			
To Date	1,131	15,579	NA
<b>Completed Projects/Units<sup>c</sup></b>			
<b>Assisted</b>			
July	15 / 18	145 / 148	166 / 172
Program to Date	442 / 533	4,845 / 5,236	14,826 / 15,013
<b>Market Rate</b>			
July	18 / 20	263 / 266	283 / 285
Program to Date	518 / 559	10,653 / 10,789	8,144 / 8,550
<b>Total Completed Projects/Units (Project Goal: 25,000)</b>	<b>960 / 1092</b>	<b>15,498 / 16,025</b>	<b>22,970 / 23,563</b>
<sup>a</sup> Projects completed resulting from a GJGNY Assessment 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.

In July 2014, NYSERDA implemented several HPwES program and process enhancements through the Early Wins for Home Performance review and revision process. (See the [GJGNY May 2014 Monthly Update](#), page 5, for details.) Improvements to the financing program include:

- Modification of the GJGNY Loan Underwriting Standards for Tier 2 (including changes to FICO, Debt-to-Income, utility payment history, bankruptcy/foreclosure/repossession, and mortgage payment history),
- Elimination of the requirement for utility bill payment history for all but the lowest credit scores to streamline the loan approval process,
- Streamlining of the Residential Credit and Assisted Subsidy Applications to reduce complexity and remove non-essential fields,

In addition, loan applicants denied within 60 days of the implementation of Early Wins for Home Performance were re-evaluated under the revised underwriting guidelines, which have increased loan approval from approximately 70 percent to 80 percent.

Of the 5,748 Residential GJGNY Loans closed to date, inclusive of all loan types, 28 percent are for income-qualified customers who have a household income of less than 80 percent of the county median income, representing 21.5 percent of the total funds; while 72 percent are for market rate customers representing 78.5 percent of the total funds; 9.7 percent are Tier 2 customers, representing 9.3 percent of the total funds, while 90.3 percent are Tier 1 customers representing 90.7 percent of the funds. Of the loans closed for income-qualified customers who have a household income of less than 80 percent of the county median income, 79.8 percent are Tier 1 loans, while 20.2 percent are Tier 2.

Since the launch of On-Bill Recovery, 31.7 percent of income-qualified customers who access financing use OBR Loans, while 38.7 percent of the market rate HPwES customers who access financing use OBR Loans; 32.7 percent of Tier 2 customers use OBR Loans while 37.4 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.

GJGNY Loan Type	Applications Received #	Applications Approved #	Loans Closed #	Loans Closed \$	Loans Awaiting Closing #	Loans Awaiting Closing \$
EE Smart Energy Loan	8,928	6,048	4,003	\$37,168,634	339	\$3,461,947
EE On-Bill Recovery Loan	6,062	3,583	1,726	\$18,626,655	248	\$3,091,590
<b>Total</b>	<b>14,990</b>	<b>9,631</b>	<b>5,729</b>	<b>\$55,795,289</b>	<b>587</b>	<b>\$6,553,538</b>
PV Smart Energy Loan	296	259	15	\$255,245	78	\$1,426,351
PV On-Bill Recovery Loan	283	203	4	\$74,245	29	\$399,768
<b>Total</b>	<b>579</b>	<b>462</b>	<b>19</b>	<b>\$329,490</b>	<b>107</b>	<b>\$1,826,119</b>
EE & PV Smart Energy Loan	27	20	0	\$0	2	\$28,994
EE & PV On-Bill Recovery Loan	86	46	0	\$0	5	\$68,236
<b>Total</b>	<b>113</b>	<b>66</b>	<b>0</b>	<b>\$0</b>	<b>7</b>	<b>\$97,229</b>
<b>Grand Total</b>	<b>15,682</b>	<b>10,159</b>	<b>5,748</b>	<b>\$56,124,779</b>	<b>701</b>	<b>\$8,476,886</b>

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

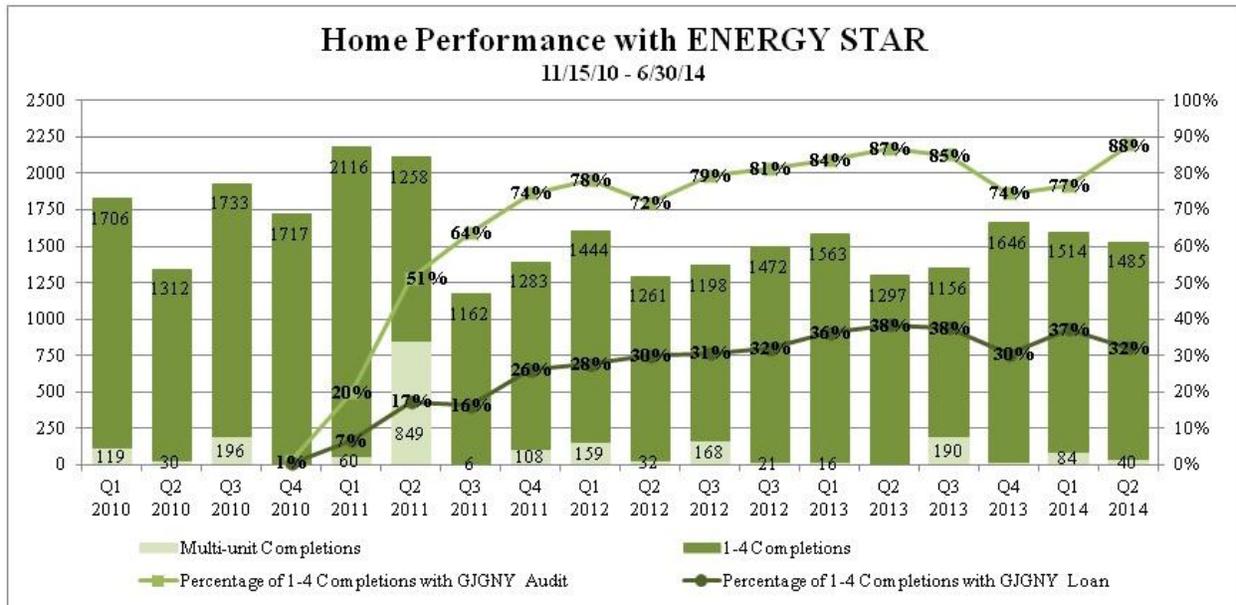
Table 3-4 provides a cumulative summary of Smart Energy Loan and On-Bill Recovery Loan activity.

Smart Energy		Financing Summary	On-Bill Recovery	
Tier 1	Tier 2		Tier 1	Tier 2
3,623	395	Loans Closed*	1,568	162
\$33,777,532	\$3,646,347	Value*	\$17,121,117	\$1,579,782
\$9,323	\$9,231	Average Loan*	\$10,919	\$9,752
12.5 Years	13.6 Years	Average Term*	14.5 Years	14.4 Years
N/A	N/A	2.99%	54.85%	54.32%
82.69%	79.75%	3.49%*	45.15%	45.68%
17.31%	20.25%	3.99%*	N/A	N/A
73.37%		Approval Rate**	69.09%	
19.65%		Denial Rate**	24.56%	
6.98%		Denied Tier 1, didn't pursue Tier 2**	6.35%	

\* Refers to loans originated and closed by EFS (loan originator). The number and value of OBR Loans varies from Concord's (loan servicer) report due to timing issues and the treatment of successor loans.  
 \*\* Does not include applications pending review or withdrawn.

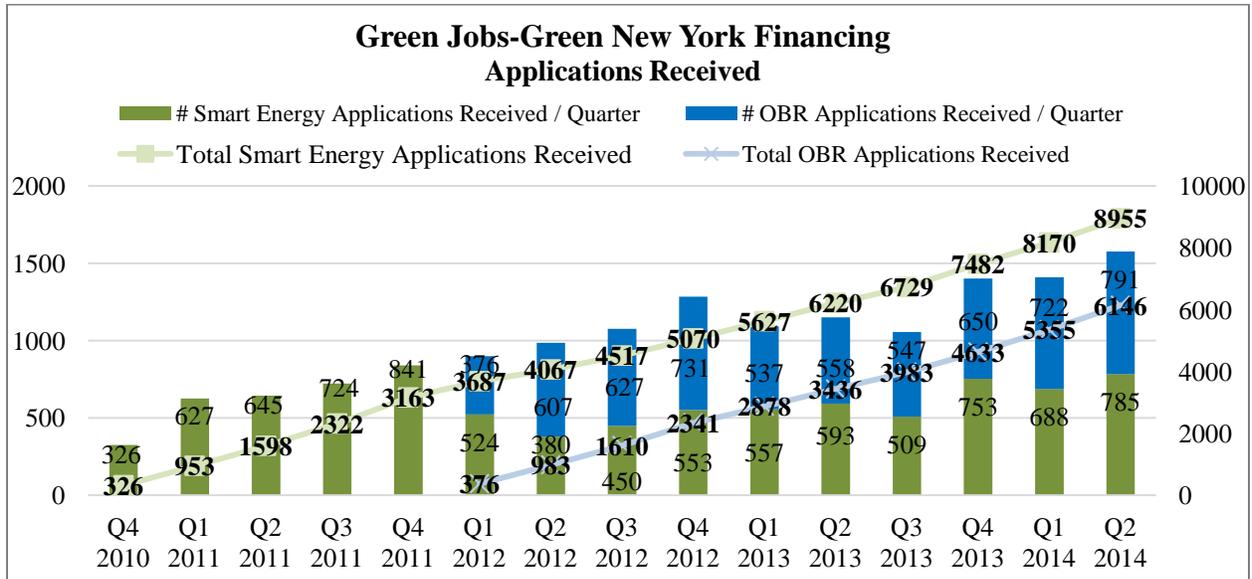
**Figure 3-1. Home Performance with ENERGY STAR Completions, Quarterly.**

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



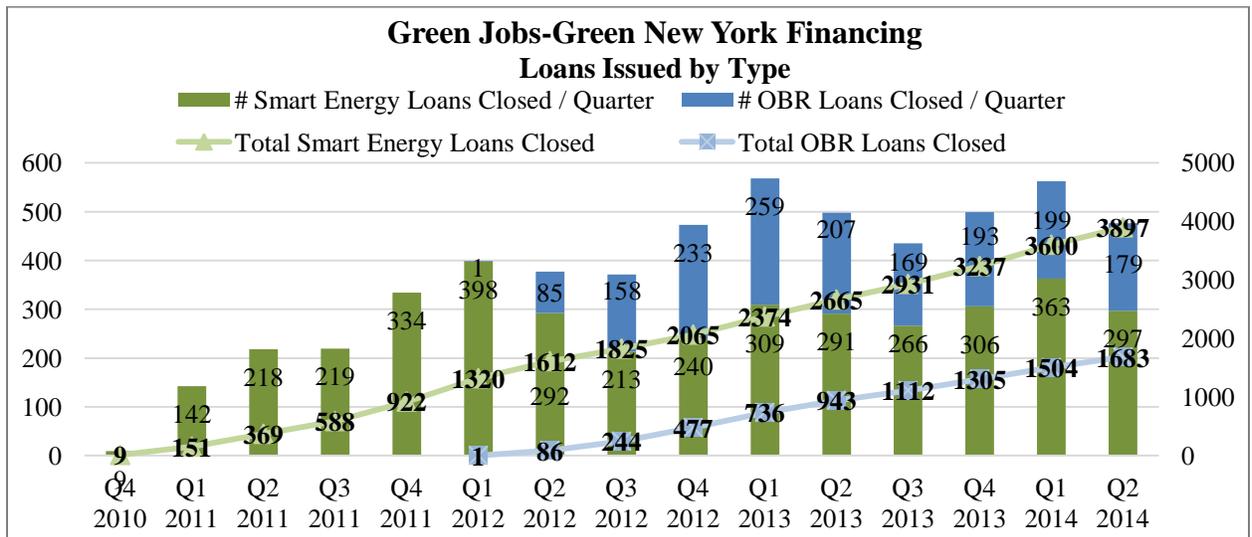
**Figure 3-2. Green Jobs–Green New York Financing Applications Received, Quarterly.**

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



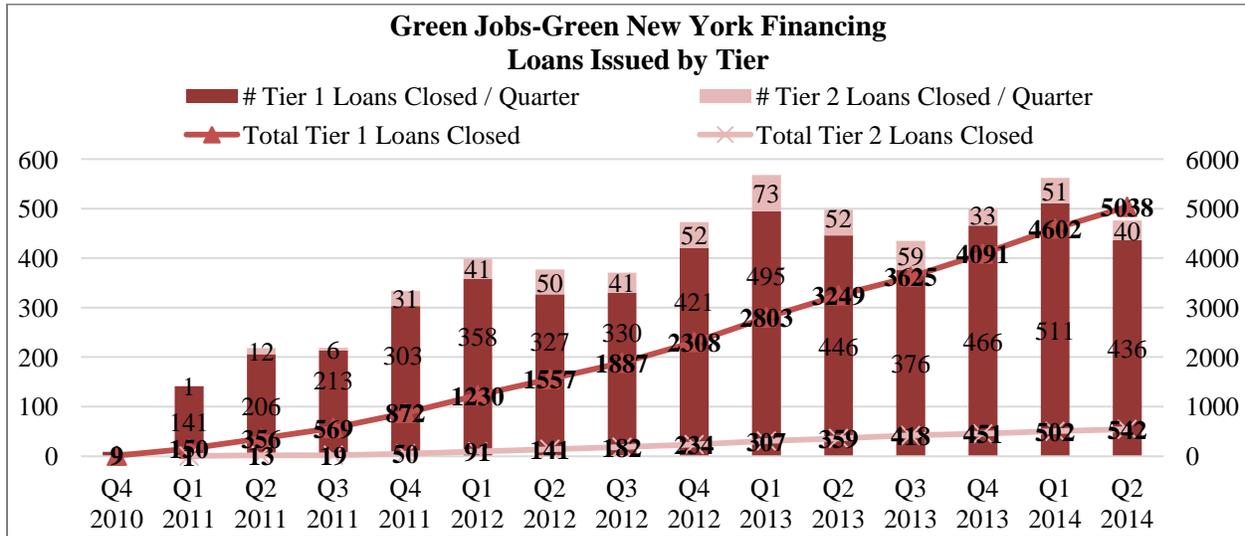
**Figure 3-3. Green Jobs–Green New York Financing Loans Issued by Type, Quarterly.**

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



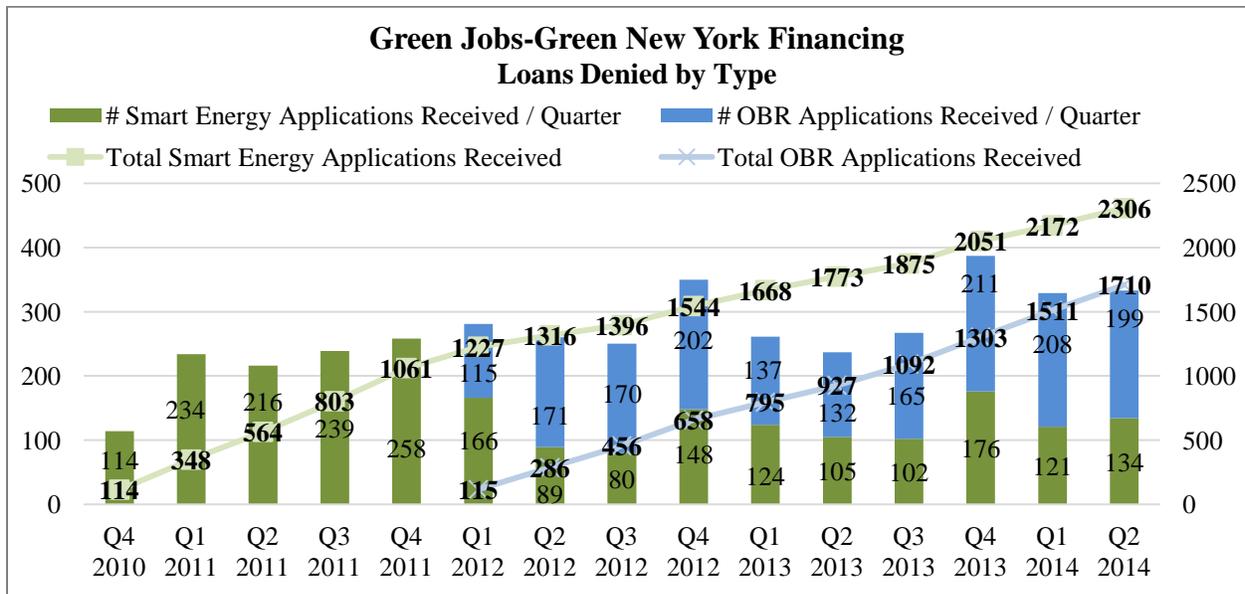
**Figure 3-4. Green Jobs–Green New York Financing Loans Issued by Tier, Quarterly.**

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



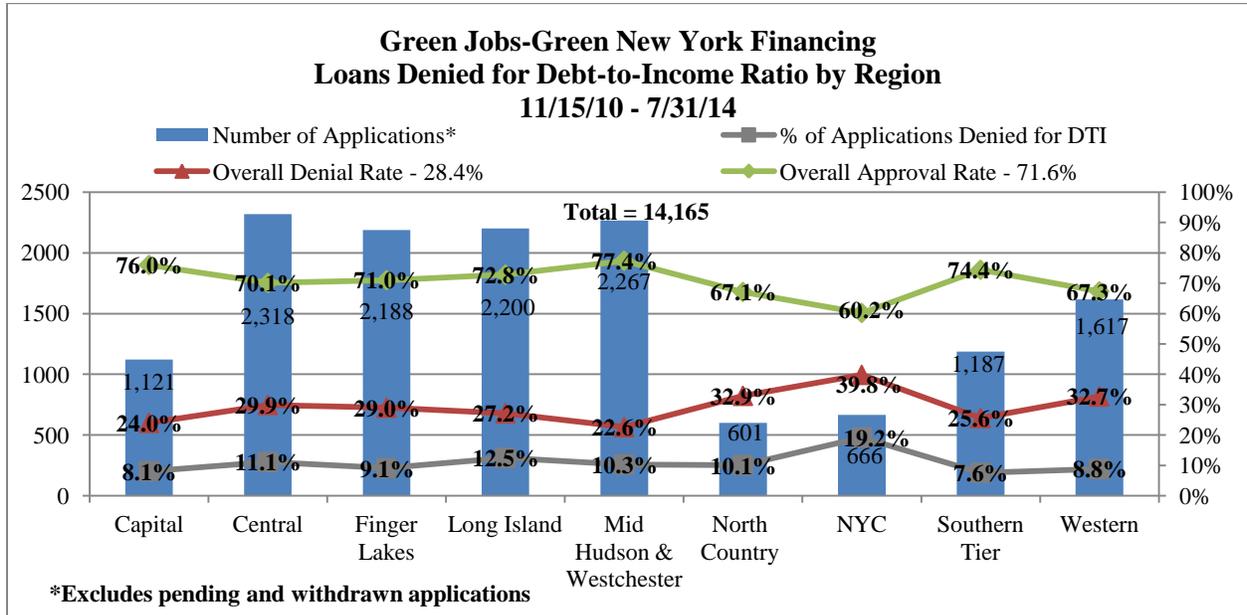
**Figure 3-5. Green Jobs–Green New York Financing Loans Denied by Type, Quarterly.**

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



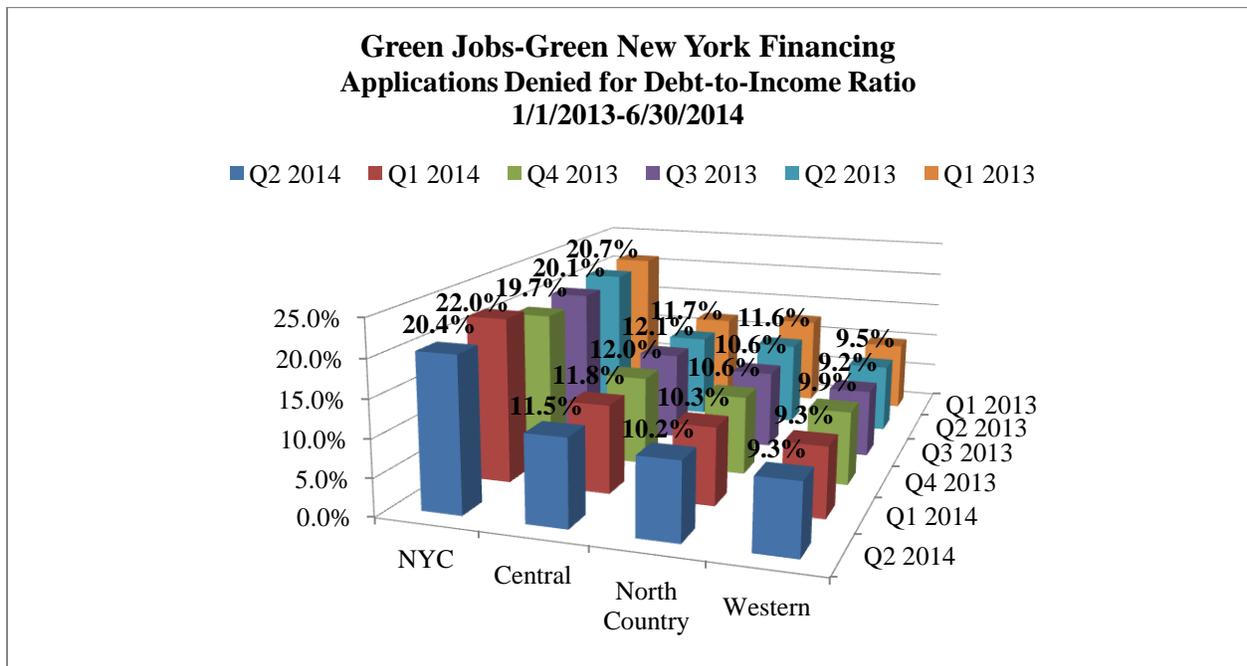
**Figure 3-6. Green Jobs–Green New York Financing Loans Denied for Debt-to-Income Ratio, by Region.**

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



**Figure 3-7. Green Jobs–Green New York Financing Loans Denied for Debt-to-Income Ratio, comparative by quarter.**

Figure 3-7 illustrates comparative quarterly changes in the regions with the highest loan denials for debt-to-income ratio. 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 July 2014, 57 loans were transferred from OBR to Smart Energy. Over the life of the program, 15 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	58
Loan Approved	81
Loan Sold	485
Loan Withdrawn	46
Loan Denied	7
No Loan - Subsidy Only	22
<b>Total # Loans Transferred</b>	<b>699</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 July 2014, from the 336 approved assessment applications, 303 (90 percent) assessments have been completed.

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

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

Metric	July			Cumulative			
	Affordable Housing	Market Rate Housing	Monthly Total	Affordable Housing	Market Rate Housing	Program Total	Budget/ Goal
Received Assessment Applications	0	0	0	195	141	336	
Approved Assessment Applications	0	0	0	195	141	336	500
Assessment Funds Encumbered (\$)	1,650	0	1,650	2,352,460	1,127,707	3,480,167	
Assessment Funds Invoiced (\$)	0	0	0	1,259,450	\$587,030	1,846,480	3,000,000
Completed Assessments	6	1	7	170	133	303	400
Number of Projects withdrawing from MPP after assessment*	0	0	0	17	29	46	
<p>*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.</p>							

## 4.2 Multifamily Energy Performance Projects

Through July 2014, the Multifamily Energy Performance Program has completed 22,056 housing units with installed measures. Of those units with installed measures, 11,717 (53 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	July			Cumulative		
	Affordable Housing	Market Rate Housing	Monthly Total	Affordable Housing	Market Rate Housing	Program Total
Projects in Pipeline*	0	0	0	195	141	336
Projects Contracted to have Measures Installed	1	0	1	195	141	336
Households Associated with Projects Contracted	0	0	0	32,935	32,945	65,880
Projects with Installed Measures (units)	197	2,478	2,675	11,717	10,339	22,056
kWh Savings of Installed Measures	24,698	2,021,869	2,046,567	13,858,387	4,532,844	18,391,231
MMBtu Savings of Installed Measures**	-1,350	48,398	47,048	198,425	173,249	371,674
Dollar Savings of Installed Measures	\$0	\$0	\$0	\$6,073,677	\$2,970,865	\$9,044,542
<p>*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.</p> <p>**Negative savings is attributed to a misreported measure during the month.</p>						

### 4.3 Multifamily Energy Performance Financing

As of July 2014, the Multifamily Performance Program has closed 15 loans with a total value of \$9,593,689.

NYSERDA’s share of that total loan value is \$2,975,608.

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

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

Loan Status	July			Cumulative		
	Number	NYSERDA Share of Total Loan Value	Total Loan Value	Number	NYSERDA Share of Total Loan Value	Total Loan Value
Participation Agreements Approved	7	\$1,602,912	\$0	21	\$4,403,520	\$9,243,689
Loans Closed	1	175,000	350,000	15	\$2,975,608	\$9,593,689

## 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 July 2014, the Small Commercial Energy Efficiency Program has received 3,316 assessment applications. Of those received applications, 2,981 (90 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	July			Program Cumulative		
	GJGNY	ARRA*	Monthly Total	GJGNY	ARRA*	Program Total
Received Assessment Applications	34	0	34	2,382	934	3,316
Completed Assessments	32	0	32	2,132	849	2,981
*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

As of June 30, 2014, the Small Commercial Energy Efficiency Program estimates 426 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	July	GJGNY Program Cumulative
<b>Estimated Projects Completed*</b>	6	426
*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

As of July 2014, the Small Commercial Energy Efficiency Program has closed 11 loans with a total value of \$577,225. NYSERDA's share of that total loan value is \$300,883.

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

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

Loan Status	July			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	30	\$567,396	\$1,145,796
On-Bill Recovery	0	\$0	\$0	18	\$564,834	\$564,834
Loans Closed						
Participation Loans	0	\$0	\$0	9	\$237,563	\$513,905
On-Bill Recovery	0	\$0	\$0	2	\$63,320	\$63,320
<b>Total</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>	<b>11</b>	<b>\$300,883</b>	<b>\$577,225</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**

The process evaluation/market characterization and assessment (PE/MCA) evaluation of the Multifamily Energy Performance Program is in the final stage of completion. This evaluation effort was leveraged to collect data to inform GJGNY and includes interviews with participating owners, managers, and developers regarding knowledge of GJGNY financing options and decision making. The results of this evaluation were presented to program staffs, feedback has been received and incorporated, and the final report is under review. Staff will work toward having the final report available in August 2014.

Other evaluations are in early stages of planning or implementation. These studies are described below.

- The Home Performance with ENERGY STAR (HPwES) PE/MCA work plan, which includes the assessment of HPwES and CBO-related activities, is final. In addition, planning and coordination with the impact evaluation team is currently underway. Data collection instruments are developed and being reviewed by program and New York State Department of Public Services staffs. The survey efforts are targeted to commence in August 2014.
- As part of the impact evaluation of the HPwES program, NYSERDA is planning an assessment of the GJGNY assessment-only participant impacts resulting from homeowners who received a GJGNY assessment and did not pursue further program support through incentive programs. The HPwES impact evaluation work plan is in the final stage of development. The impact evaluation of this program aligns with and will be coordinated with the process/market and impact evaluation described above. Survey development is currently underway and data collection efforts are targeted to commence in August 2014.
- NYSERDA is planning an impact evaluation of the Small Commercial Energy Efficiency Program that will focus on quantifying the measure adoption rate over time, the degree of program influence on the participant decision making, and the proportion of installed measures for which customers accessed other NYSERDA funding. The work plan for the evaluation effort is in review and evaluation activities are planned to commence in early August 2014.