Welcome to the LIFE Webinar Series.
We will be starting soon.
Using Community Development Block Grant Funding to Support Local Low- to Moderate-Income Solar Participation

James Hartz, Director of Community Development for Tonawanda, New York

March 21, 2018
1:30 p.m. – 2:30 p.m. ET
LIFE, the Low-Income Forum on Energy, is a unique statewide dialogue that brings together organizations and individuals committed to addressing the challenges and opportunities facing low-income New Yorkers as they seek safe, affordable and reliable energy.

Supported by the New York State Public Service Commission and the New York State Energy Research and Development Authority (NYSERDA), the LIFE dialogue encourages an interactive exchange of information and collaboration among the programs and resources that assist low-income energy consumers.
→ Monthly webinars  

→ Monthly email newsletter  
  Sign up at nyserda.ny.gov/LIFE – “Join the email list.”

→ Social media  
  LinkedIn: Low-Income Forum on Energy  
  Twitter: @LIFEnys
Registration is Open

LIFE 2018 Statewide Conference

New York State: Leadership in Advancing Clean Energy Solutions for Low-Income Residents and Communities

May 22-23, 2018
Albany, New York

events.lifenys.org
Find more information on the website
nyserda.ny.gov/LIFE

Join the mailing list
nyserda.ny.gov/LIFE – “Join the email list.”

Newsletter suggestions, webinar ideas, event announcements
LIFE@nyserda.ny.gov

Contact LIFE
Phone: 866-697-3732 – Request “Low-Income Forum on Energy”
Email: LIFE@nyserda.ny.gov
Asking Questions During Today’s Webinar

Welcome! We will be starting soon.

Type into the text field and click “send.”
Technical Difficulties or Contacting the Host

Click on the “Chat” icon to activate the chat function.
Town of Tonawanda, NY
Office of Planning and Development

Using CDBG for LMI Solar

NYSERDA LIFE Webinar
March 21, 2018
Ceased Operations March 1, 2016
Tonawanda Tomorrow Plan

Growing the Town’s economic future

http://tonawandatomorrow.org/
Solar Electric Panels convert sunlight to DC electric power

Excess electricity produced by the solar electric system goes into the utility grid where others can use it.

Electricity Meter

Inverter (DC to AC)

Electrical Service Panel
Campaign Results

- 58 Residential contracts for solar PV systems
- 938 solar panels installed
- 331,645 kWh of pollution free energy
- Equivalent energy savings of 27,773 gallons of gas per year
- $865,000 invested in our neighborhoods
Low-Moderate Income Population

Total Population – **73,147**

Pop.<80% AMI – **32,104**

44% LMI Households

Average Cost of System:

$13,145
Mission of the Planning and Development Office

- Improve the quality of our neighborhoods through best practices in urban planning

- Effectively administrate U.S. Housing and Urban Development (HUD) programs
Community Development Programs

- Acquisition/Demolition
- Public Infrastructure
- Residential Rehabilitation
- First-Time Homebuyer
- Code Enforcement
- Public Facilities
- Economic Development
- Youth Services
HUD CDBG Entitlement Communities in NYS

**Municipalities over 50,000 pop.**
Examples:
- City of Syracuse
- City of Utica
- Town of Hempstead

**Urban Counties:**
Examples:
- Erie County
- Monroe County
- Suffolk County

NYS HCR covers the balance
Eligible Rehabilitation and Preservation Activities

24 CFR Part 570.202 (b)(4)

“Improvements to increase the efficient use of energy in structures...including the use of solar energy equipment.”
Residential Rehabilitation Program

• Policies and Procedures Manual:

  • Loan Structure – 0% Interest, Deferred Payment Loan

  • Underwriting Criteria – Taxes Paid, Available Equity, etc.

  • Eligible Work Items – Roof, HVAC, Siding, Foundation
    - No Luxury Items or Building Additions

  • Homeowner/Contractor Agreement

  • Homeowner/Town Agreement
Program Details

• Applicant Qualification Phase
• Property Review Phase
• Lead Based Paint Phase
• Bid Phase
• Home Improvement Phase

CDBG Loan Program
Office of Planning and Development
(716) 871-8847 ext. 3

Program Description:
Income eligible homeowners in the Town of Tonawanda may be eligible for a 0% interest, deferred payment loan program that provides qualified applicants with funding for solar panel installation and other needed housing repairs. Eligible work items may include things such as your roof, siding, windows, heating system, and electrical system. The program may not be used for room additions or luxury items.

A CDBG Solarize loan is secured on your property through a mortgage filed in the Erie County Clerk’s Office. The loan does not have to be paid back until the property transfers in the future or if it ceases to be your principal residence.

Some Eligibility Criteria Include:
• Taxes must be current on your property.
• You must have some equity in your home to secure the loan.
• If you have a mortgage, payments must be current.

For more information and details, resident homeowners in the Town of Tonawanda who wish to participate in the 0% interest, deferred payment loan program or desire further information should call Dawn Lisowski at (716) 871-8847 ext. 3 or send an email to dlisowski@tonawanda.ny.us.

The Town of Tonawanda does not discriminate on the basis of race, color, religion, sex, national origin, age, marital status, disability, or the presence of children in determining admission to the housing programs we administer.

This program is funded by the U.S. Dept. of Housing & Urban Development.
Client X – 1-person household – Currently unemployed
   Home Value: $128,000  Mortgage: $36,000

Client Y – 2-person Household – SSI and small pension
   Home Value: $111,000  Mortgage: $58,000

Client Z – 4- person Household – Single parent with
   school-aged children – P/T job - $32K/yr.
   Home Value: $133,000  Mortgage: $0
Client X

8-Panel Solar PV system - 2,400 W output

Gross Cost - $6,600
NYSERDA incentive - $840
Federal Tax Credit - $1,980
State Tax Credit - $1,440

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Net System Cost - $2,340

Annual Utility Bill Savings - $336/yr. $10,201 over 25 years

Years to Payoff System Cost – 6.5

Value Added - $13,200
Client Y

12-Panel Solar PV system – 3,924 W output

Gross Cost - $12,164
NYSERDA incentive - $ 1,373
Federal Tax Credit - $ 3,649
State Tax Credit - $ 2,698

Net System Cost - $ 4,444

Annual Utility Bill Savings - $784/yr. $19,600 over 25 years

Years to Payoff System Cost – 5.6

Value Added - $24,200
Client Z

21-Panel Solar PV system – 6,867 W output

Gross Cost - $21,287
NYSERDA incentive - $2,403
Federal Tax Credit - $6,386
State Tax Credit - $4,721

Net System Cost - $7,776

Annual Utility Bill Savings - $1,044/yr. $37,600 over 25 years

Years to Payoff System Cost – 7.5

Value Added - $42,000
Benefits of LMI Solarize

• Environmental Benefits

• Economic Benefits to Both Homeowner and Community

• Added Value to Neighborhoods

• Sell your home as having “Free Electricity”
Issues to Consider

Program Underwriting Criteria –
  Loan Structure vs. Grant
  Home Equity Considerations
  Comprehensive Home Repair Program vs. Solar Only

Other Uses of CDBG funds – Solar Access vs. Trees

Different Quality Solar Panel Manufacturing Specifications
Year to Year Comparison

Effects of Inflation on CDBG

Source: U.S. Bureau of Labor Statistics
Town Solar Farm Array
Solar Farm Details
Comments & Questions

- Office of Planning & Development
  169 Sheridan-Parkside Drive
  Tonawanda, NY 14150
  Phone: 871-8847 ext.1
  Website: [www.tonawanda.ny.us](http://www.tonawanda.ny.us)
  Email: jhartz@tonawanda.ny.us
Join us for upcoming webinars.

The LIFE Monthly Webinar Series is on hiatus for April and May 2018. Join us again in June.

nyserda.ny.gov/LIFE-Webinar-Series
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