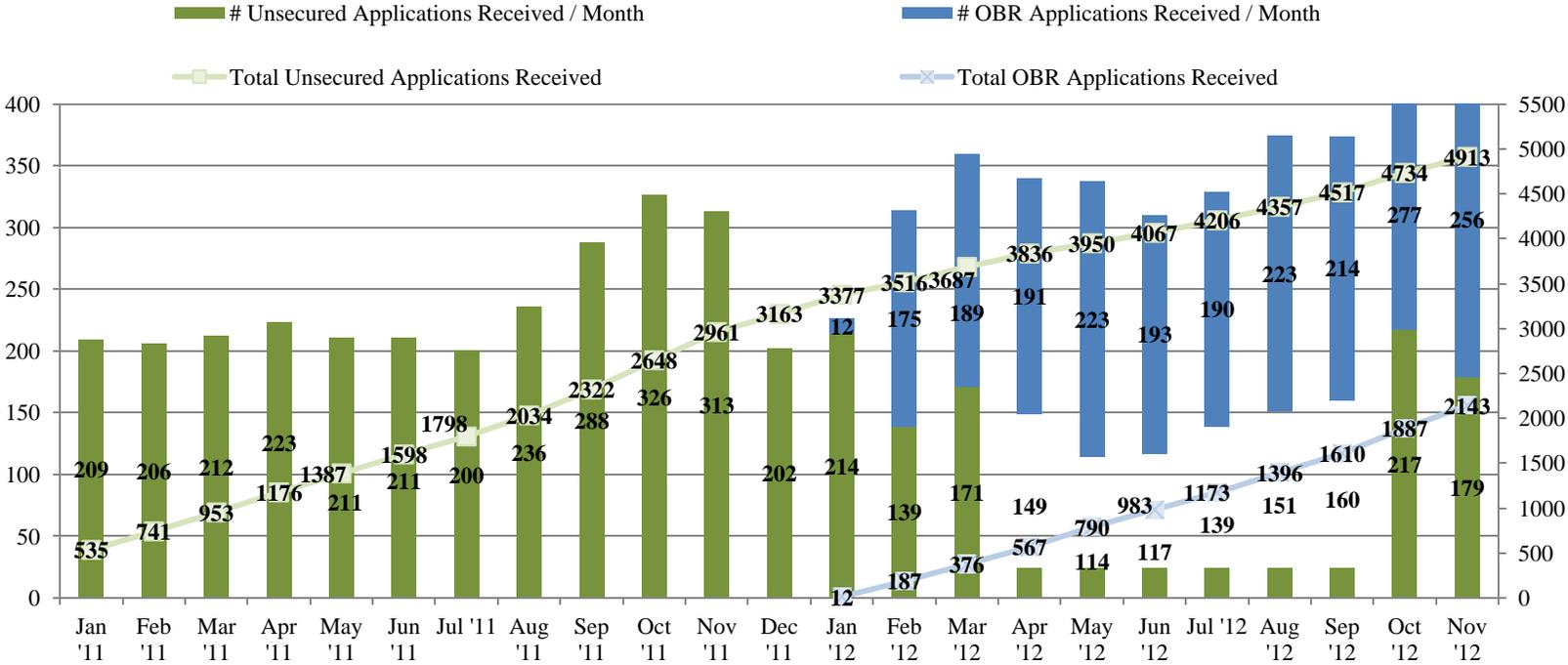


# Green Jobs-Green New York Residential Financing Status Update Advisory Council Meeting December 12, 2012

John Ahearn, Program Manager

# GJGNY Residential Financing Application History

**Green Jobs-Green New York Financing Applications Received**



# GJGNY Financing

Loans Transferred from OBR to Unsecured  
November 30, 2012

Current Unsecured Loan Status	# of Loans
Pre -Approved	25
Loan Approved	48
Loan Sold	69
Loan Withdrawn	1
No Loan – Subsidy Only	1
<b>Total # Loans Transferred</b>	<b>151</b>

10.4% of Pre-Approved OBR Loans are transferred to Unsecured

# Residential Loan Portfolio Status 11/30/2012

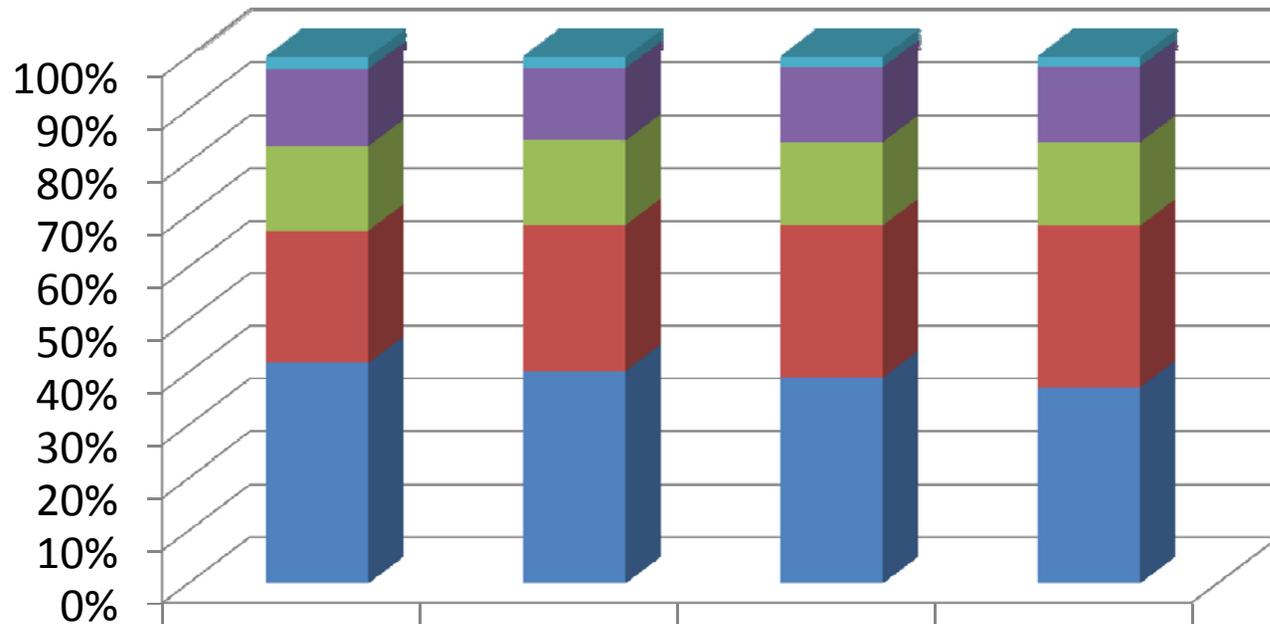
## Approved Loans

<u>Status</u>	<u>Unsecured</u>		<u>On-Bill Recovery</u>		<u>Total</u>	
Closed Loans	1,975	\$18,190,085	376	\$4,022,539	2,351	\$22,212,624
Approved Pending Completion	<u>231</u>	<u>\$2,205,538</u>	<u>239</u>	<u>\$2,575,501</u>	<u>470</u>	<u>\$4,781,039</u>
Subtotal	2,206	<u>\$20,395,622</u>	<u>615</u>	<u>\$6,598,040</u>	2,821	<u>\$26,993,662</u>
Preapproved	269		486		755	
Withdrawn	<u>546</u>		<u>198</u>		<u>744</u>	
Total	<u>3,021</u>		<u>1,299</u>		<u>4,320</u>	



# Residential Loan Portfolio Status 11/30/2012

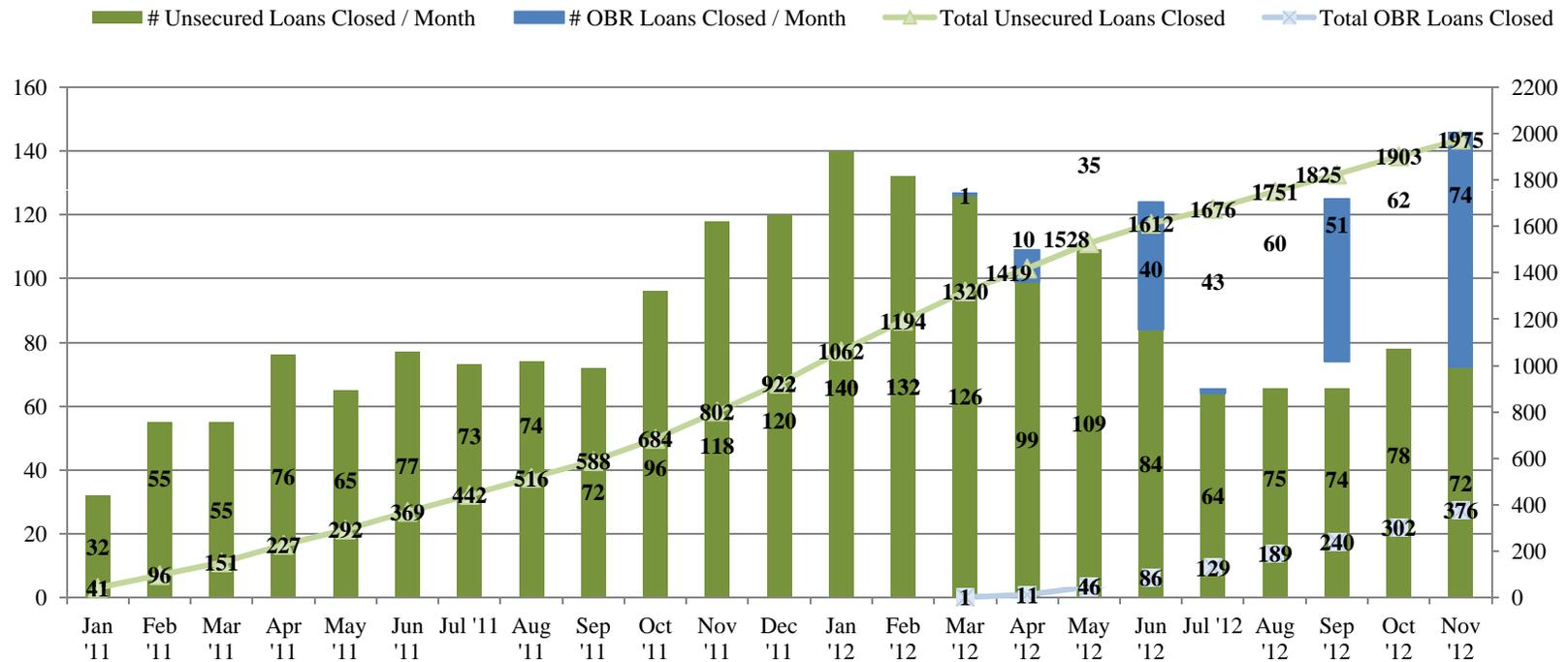
## Cumulative Application Denials



	Feb 2012	May 2012	Aug 2012	Nov 2012
Other	30	34	35	39
Collections	189	214	254	302
Bankruptcy history	207	249	283	333
Credit Score	326	433	518	646
Debt-Income	539	627	697	781

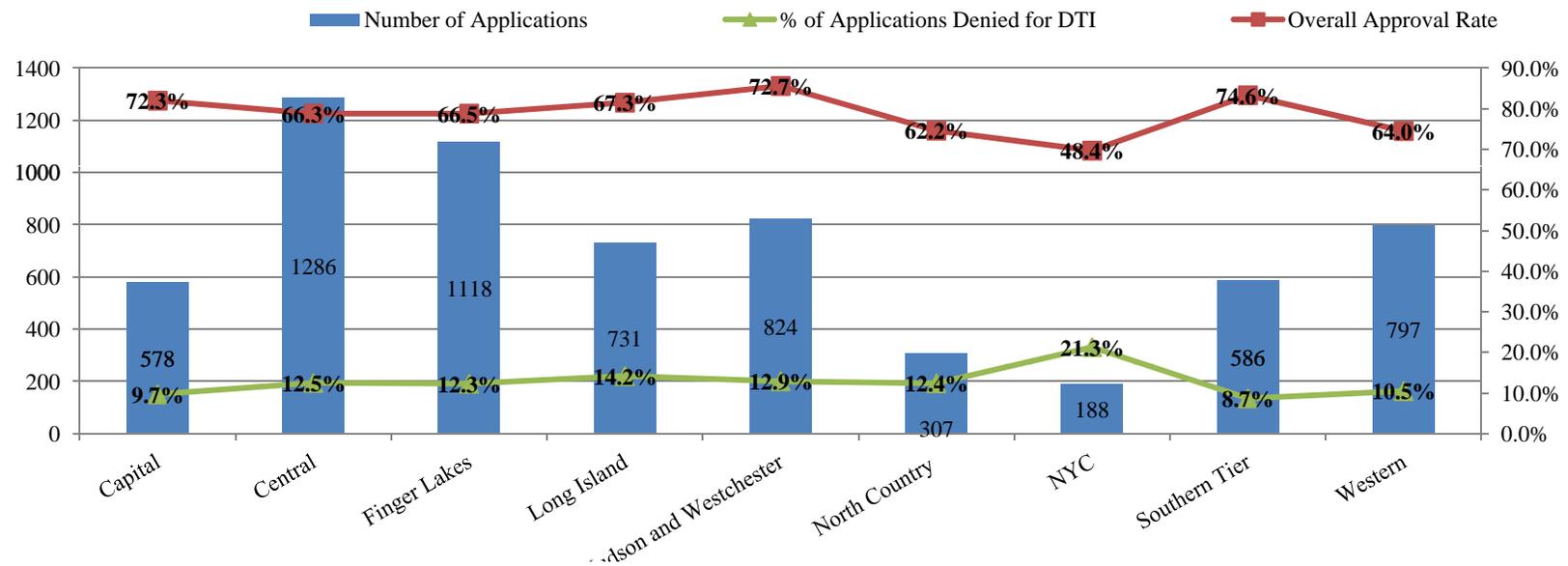
# GJGNY Residential Loan History

Green Jobs-Green New York Financing  
Loans Issued by Type



# GJGNY Financing

**Green Jobs-Green New York Financing  
Loans Denied for Debt-to-Income Ratio by Region**



# Residential Loan Portfolio Status 11/30/2012

## Loan Performance

<u>Status</u>	<u>Unsecured Loans</u>				<u>On-Bill Recovery Loans</u>				<u>Total</u>
	<u>Tier 1</u>		<u>Tier 2</u>		<u>Tier 1</u>		<u>Tier 2</u>		
	<u>#</u>	<u>% of \$</u>	<u>#</u>	<u>% of \$</u>	<u>#</u>	<u>% of \$</u>	<u>#</u>	<u>% of \$</u>	<u>% of \$</u>
Current	1,733	99.42%	180	100%	339	99.14%	33	100%	99.43%
31-60 days	4	0.30%	0	0%	3	.86%	0	0%	.37%
61-90 days	4	0.17%	0	0%	0	0%	0	0%	.13%
90+ days	2	0.10%	0	0%	0	0%	0	0%	.08%
<b>Total</b>	<b>1,743</b>	<b>100%</b>	<b>180</b>	<b>100%</b>	<b>342</b>	<b>100%</b>	<b>33</b>	<b>100%</b>	<b>100%</b>
<u>Chargeoffs</u> (>120days)									
- # loans	4		2		0		0		6
- Amount	\$25,608		\$4,968		0		0		\$30,576
- % of loan\$ issued	.16%		.28%		0		0		.14%



# On-Bill Recovery Loans by Utility

## 11-30-2012

Utility	Initial Cap (.5%)	Preapproved		Approved		Issued		Total # In Process	% of Cap	Total \$
		# Loans	Loan Amt	# Loans	Loan Amt	# Loans	Loan Amt			
Central Hudson	1,524	51	\$469,200	21	\$213,839	26	\$317,449	98	6.4%	\$1,000,488
Con Edison	17,066	41	\$377,200	30	\$406,603	39	\$492,130	110	0.6%	\$1,275,933
LIPA	5,591	113	\$1,039,600	62	\$717,814	82	\$968,086	257	4.6%	\$2,725,500
National Grid upstate	8,419	148	\$1,361,600	69	\$654,024	123	\$1,132,290	340	4.0%	\$3,147,914
<b>NYSEG</b>	<b>4,675</b>	<b>103</b>	<b>\$947,600</b>	<b>38</b>	<b>\$391,751</b>	<b>74</b>	<b>\$804,662</b>	<b>215</b>	<b>4.6%</b>	<b>\$2,144,013</b>
Orange & Rockland	1,123	17	\$156,400	13	\$132,401	21	\$244,890	51	4.5%	\$533,691
RG&E	2,026	13	\$119,600	6	\$59,069	11	\$63,032	30	1.5%	\$241,701
<b>Total</b>	<b>40,423</b>	<b>486</b>	<b>\$4,471,200</b>	<b>239</b>	<b>\$2,575,501</b>	<b>376</b>	<b>\$4,022,539</b>	<b>1101</b>	<b>2.7%</b>	<b>\$11,069,240</b>

