

New York State Energy Research and Development Authority

## Green Jobs – Green New York November 2015 Monthly Update

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Period ending November 30, 2015

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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 NYSERDA 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 November 2015, NYSERDA’s GJGNY training partners have trained over 3,800 individuals in courses including solar thermal installation, introductory photovoltaic training, advanced air sealing, pressure diagnostics, Building Performance Institute (BPI) Basic Air Sealing and Insulation, oil heat technology, and thermography. Training partnerships include public and private educators, professional associations, and not-for-profits. All of NYSERDA’s GJGNY-funded training partnership agreements will conclude by the end of 2015. The Clean Energy Certifications and Accreditation Incentives Program Opportunity Notices (PON 2397), an open enrollment solicitation providing BPI exam fee reimbursement to individuals across New York, will remain open through 2016 or while funds remain available.

## 2 Outreach and Marketing

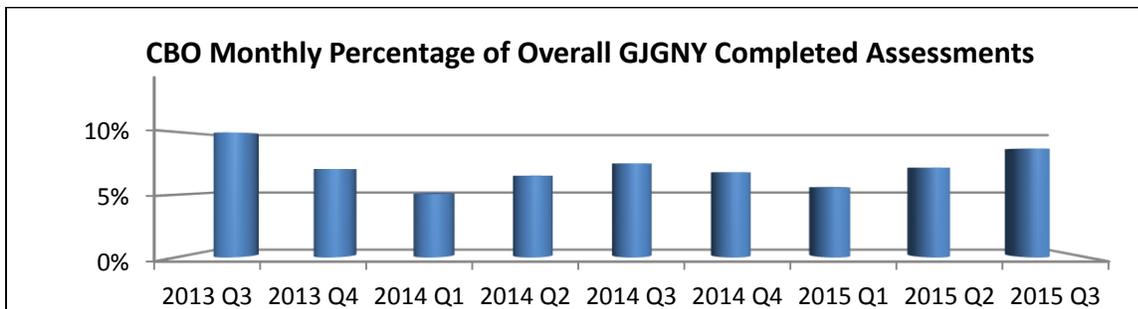
GJGNY Outreach and Marketing provides for community-based outreach, enabling one-on-one assistance with the process of participating in the GJGNY Program. This, combined with both print and electronic statewide marketing initiatives, increases the reach of the program, particularly among disadvantaged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

### 2.1 Outreach Activities

Constituency-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 November 2015, CBOs are responsible for 6,121 completed assessments resulting in 1,879 completed retrofits. Approximately 50 percent of those retrofits were for Assisted HPwES customers who have a household income of up to 80 percent of the county median income, which is the target market for CBOs. The remaining 50 percent of customers reached by CBOs are higher income households.

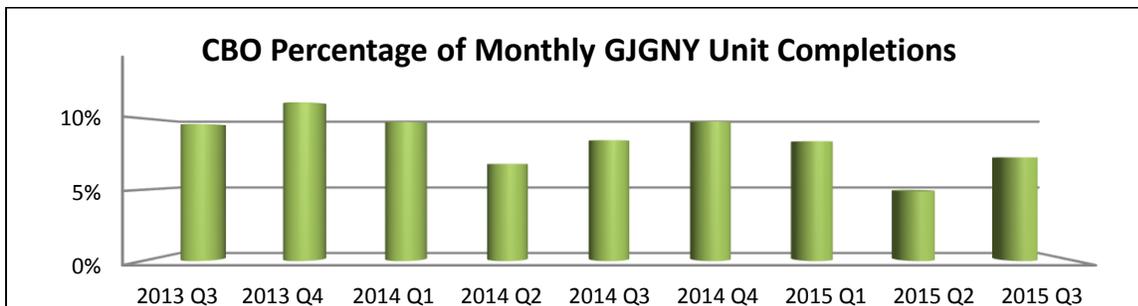
**Figure 2-1. CBO Percentage of GJGNY Completed Assessments.**

Figure 2-1 provides percentages of GJGNY residential assessment completions by quarter that were initiated by CBOs versus other sources, such as home performance contractors or online searches.



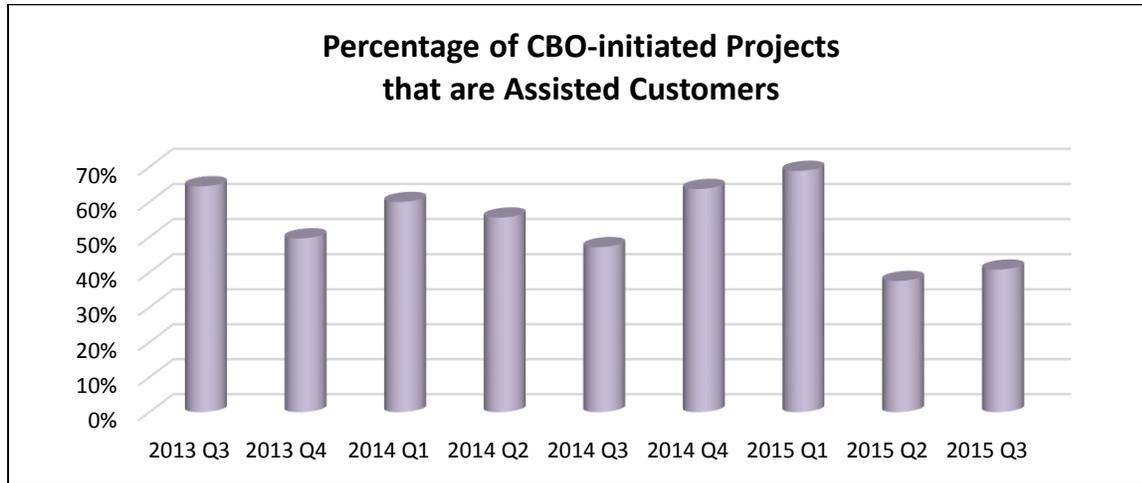
**Figure 2-2. CBO Percentage of GJGNY Unit Completions.**

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



**Figure 2-3. Percentage of CBO-initiated Projects that are Assisted Customers.**

Figure 2-3 provides percentages of project completions for Assisted Home Performance customers by quarter that were initiated by CBOs.



### **Innovative Outreach**

PUSH Buffalo’s small commercial outreach is gaining momentum with 74 small commercial audits completed, 19 small commercial retrofits completed, and 6 projects in the pipeline scheduled for completion in December. PUSH credits their success in small business outreach to the availability of NYSERDA’s Small Commercial On-Bill Recovery loan offered through Pathstone Enterprise Center Inc. By partnering with NYSERDA, PathStone Enterprise Center can offer small businesses and non-profits with energy efficiency financing at half the cost of market rate for projects up to \$100,000. Historically, businesses in Buffalo, especially in LMI communities, have found financing energy efficiency projects extremely challenging. When promoting small commercial retrofits, PUSH Buffalo reports small business owners respond favorably to NYSERDA’s On-Bill Recovery (OBR) and Smart Energy loan options.

### **Monthly CBO Downstate Convening**

The monthly CBO Downstate Convening was held on November 17, 2015 at El Puente’s Brooklyn offices. Training on NYSERDA’s Economic Development Growth Extension (EDGE) program and associated staff was provided along with an overview of residential financing offered through New York City Housing, Preservation and Development. Information was shared about the forthcoming

## **CBO Meetings**

In November 2015, one on-site meeting was held with Neighborhood Housing Services of Staten Island (NHSSI) to review outreach capability and plans as well as to discuss training needs.

On November 17, the training and implementation contractor (TIC) participated in a demonstration of the new NY HP Portal CBO Express Audit process and provided feedback on CBO process functionality.

To support CBO outreach for energy audits and residential energy efficiency retrofits, the TIC held the fourth NYSERDA Home Performance with ENERGY STAR® (HPwES) / Constituency Based Organization program coordination meeting on November 18. The agenda included discussion on various aspects of bridging the gaps between CBOs and contractors.

On November 19, RUPCO held their 2nd Annual Mid-Hudson and Westchester Region HPwES Contractor Mixer in Middletown, New York. The goal of the event was to facilitate communication and understanding between RUPCO and the HPwES contractors in the region. RUPCO's presentation included information on the contractual role of the CBO to provide outreach on NYSERDA's residential programs and their obligation to not simply generate leads but to generate retrofits. RUPCO presented information on the GJGNY program and ways they can assist contractors with their stalled leads as well their current partnerships and events at which RUPCO presents Home Performance information to the public. In addition to RUPCO, the TIC and two contractors presented information on RUPCO's partnerships, metrics, and customer relations skills.

## One- to Four-Family Residential Buildings Program

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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 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.

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**

Through November 2015, from the 110,778 approved assessment applications, 84,173 (76 percent) assessments have been completed. In the month of November, 2,488 free/reduced-cost comprehensive home energy assessment applications were received. The Program-to-date conversion rate from assessment to energy retrofit is 31 percent. The 2015 conversion rate from assessment to energy retrofit is 41 percent. The average cycle time between assessment completion to 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>                       |  |  |        |
| November   | 226                                      | 2,488                                    |        |
| Program to Date  | 9,652                                    | 116,799                                  |        |
| <b>Average Number of Applications Received per Month</b> | <b>193</b>                               | <b>1,931</b>                             |        |
| <b>Approved Audit Applications</b>                       |  |  |        |
| Free   |  |  |        |
| November   | 209                                      | 2,180                                    |        |
| Program to Date  | 9,090                                    | 102,417                                  |        |
| Reduced Cost   |  |  |        |
| November   | 14                                       | 139                                      |        |
| Program to Date  | 517                                      | 8,371                                    |        |
| <b>Total Approved Audit Applications</b>                 | <b>9,607</b>                             | <b>110,788</b>                           |        |
| <b>Average Number of Applications Approved Per Month</b> | <b>192</b>                               | <b>1,831</b>                             |        |
| <b>Scheduled Audits</b>                                  |  |  |        |
| <b>Scheduled Audits as of End of Current Month</b>       | <b>102</b>                               | <b>6,100</b>                             |        |
| <b>Completed Audits</b>                                  |  |  |        |
| Goal: (77,500-Audits)                                    | Free                                     |  |        |
|  | November                                 | 179                                      | 1,631  |
|  | Program to Date                          | 5,781                                    | 77,990 |
|  | Reduced Cost                             |  |        |
|  | November                                 | 18                                       | 127    |
|  | Program to Date                          | 340                                      | 6,183  |
| <b>Total Completed Audits</b>                            | <b>6,121</b>                             | <b>84,173</b>                            |        |
| <b>Audit Funds Invoiced to Date</b>                      |  | <b>\$21,526,400</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 23,412 projects completed through HPwES resulting from a GJGNY assessment and/or GJGNY financing, 7,877 (34 percent) projects are associated with income-qualified customers who have a household income of up to 80 percent of the county median income.

In November 2015, there were 563 HPwES project completions, of which 504 (90 percent) were associated with a GJGNY assessment or loan. Thirty-three percent of the November GJGNY HPwES project completions were for income-qualified customers who have a household income of up to 80 percent of the state or county median income.

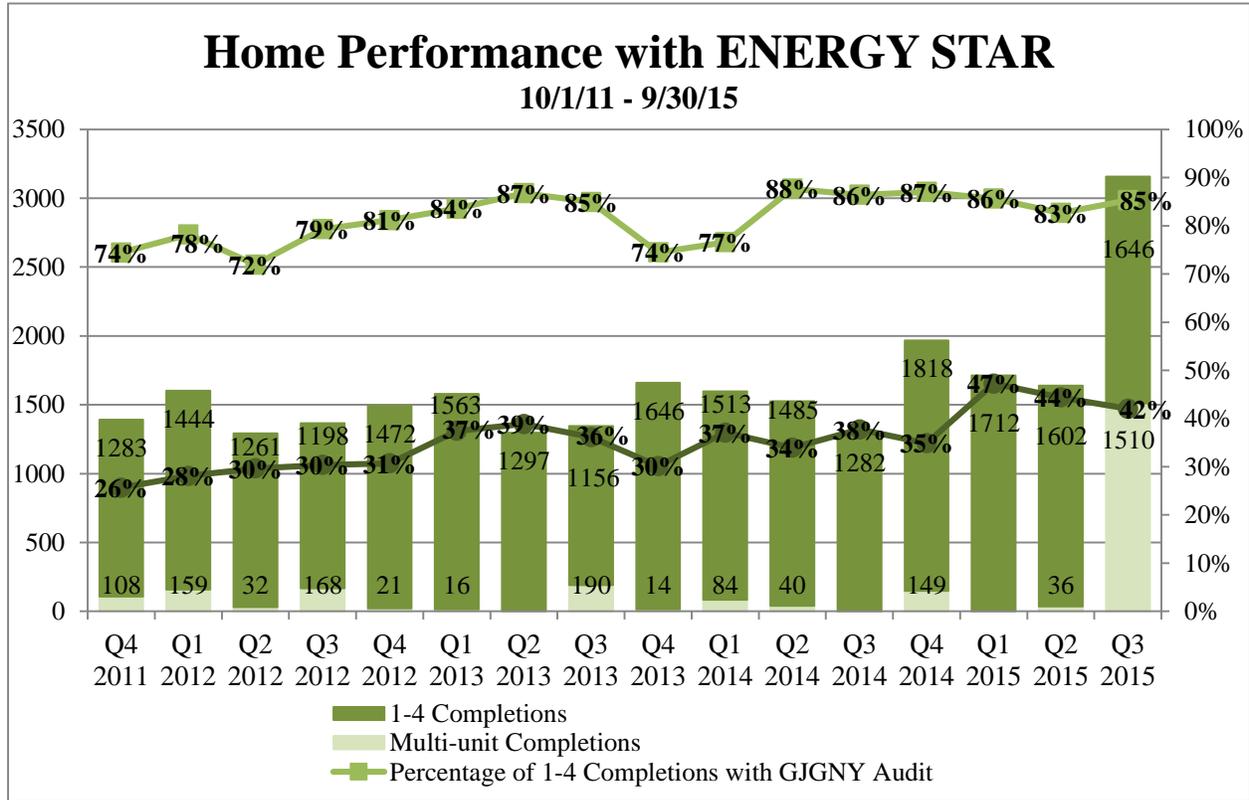
**Table 3-2. Home Performance with ENERGY STAR Projects.**

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

| Timeframe  | CBO Initiated since 11/1/11 | GJGNY Totals since 11/15/10 <sup>a</sup> | HPwES Totals since 11/15/10 <sup>b</sup> |
|--|-----------------------------|--|--|
| <b>Projects Contracted</b>   |                             |  |  |
| To Date  | 1,869                       | 24,006                                   | NA                                       |
| <b>Completed Projects/Units<sup>c</sup></b>  |                             |  |  |
| <b>Assisted</b>  |                             |  |  |
| November   | 14 / 15                     | 168 / 173                                | 185 / 190                                |
| Program to Date  | 796 / 947                   | 7,491 / 7,877                            | 12,847 / 13,404                          |
| <b>Market Rate</b>   |                             |  |  |
| November   | 13 / 13                     | 336 / 339                                | 378 / 381                                |
| Program to Date  | 864 / 932                   | 15,922 / 16,104                          | 20,547 / 20,782                          |
| <b>Total Completed Projects/Units (Project Goal: 25,000)</b>   | <b>1,660 / 1,879</b>        | <b>23,413 / 23,981</b>                   | <b>33,394 / 34,186</b>                   |
| <sup>a</sup> Projects completed resulting from a GJGNY Audit and/or GJGNY Financing.<br><sup>b</sup> Total HPwES including GJGNY Projects.<br><sup>c</sup> Projects completed and units served resulting from GJGNY. |                             |  |  |

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

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



### **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.

As of November 30, 2015, 11,778 Residential GJGNY Loans have closed to date, comprising of 9,395 Home Performance with Energy Star® (HPwES) loans, 2,379 Photovoltaic (PV) loans, 1 Solar Thermal (ST) loan and 3 Renewable Heat NY (RHNY) loans. Of the 11,778 total loans closed, 14.1 percent are Tier 2 customers, representing 14.0 percent of the total funds, while 85.9 percent are Tier 1 customers representing 86.0 percent of the funds.

Of the 9,395 HPwES loans closed to date, 29.3 percent are for Assisted HPwES customers, representing 21.9 percent of the total funds; while 70.7 percent are for Market Rate customers representing 78.1 percent of the total funds; 14.2 percent are Tier 2 customers, representing 13.7 percent of the total funds, while 85.8 percent are Tier 1 customers representing 86.3 percent of the funds. Of the loans closed for Assisted HPwES customers, 73.7 percent are Tier 1 loans, while 26.3 percent are Tier 2.

Since the launch of On-Bill Recovery, 29.6 percent of the Assisted HPwES customers who access financing use OBR Loans, while 36.3 percent of the Market Rate HPwES customers who access financing use OBR Loans; 30 percent of Tier 2 customers use OBR Loans while 35 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. EE= energy efficiency only. PV = PV only. EE & PV = a loan incorporating both energy efficiency and PV. RH = renewable heat (pellet or wood stoves).

| GJGNY Loan Type               | Applications Received (Number) | Applications Approved (Number) | Loans Closed (Number) | Loans Closed (Dollars) | Loans Awaiting Closing (Number) | Loans Awaiting Closing (Dollars) |
|-------------------------------|--------------------------------|--------------------------------|-----------------------|------------------------|---------------------------------|----------------------------------|
| EE Smart Energy Loan          | 13,831                         | 10,014                         | 6,541                 | \$62,222,792           | 690                             | \$6,791,351                      |
| EE On-Bill Recovery Loan      | 8,010                          | 5,411                          | 2,854                 | \$32,099,487           | 180                             | \$2,925,981                      |
| <b>Total</b>                  | <b>21,841</b>                  | <b>15,425</b>                  | <b>9,395</b>          | <b>\$94,322,279</b>    | <b>870</b>                      | <b>\$9,717,332</b>               |
| PV Smart Energy Loan          | 2,406                          | 2,207                          | 1,161                 | \$20,045,336           | 434                             | \$7,143,526                      |
| PV On-Bill Recovery Loan      | 3,488                          | 3,004                          | 1,207                 | \$21,002,935           | 496                             | \$8,070,415                      |
| <b>Total</b>                  | <b>5,894</b>                   | <b>5,211</b>                   | <b>2,368</b>          | <b>\$41,048,271</b>    | <b>930</b>                      | <b>\$15,213,940</b>              |
| EE & PV Smart Energy Loan     | 67                             | 49                             | 8                     | \$136,264              | 3                               | \$55,886                         |
| EE & PV On-Bill Recovery Loan | 184                            | 103                            | 3                     | \$67,843               | 1                               | \$21,502                         |
| <b>Total</b>                  | <b>251</b>                     | <b>152</b>                     | <b>11</b>             | <b>\$204,107</b>       | <b>4</b>                        | <b>\$77,388</b>                  |
| RHNY Smart Energy Loan        | 6                              | 6                              | 2                     | \$35,500               | 2                               | \$26,800                         |
| RHNY On-Bill Recovery Loan    | 1                              | 1                              | 1                     | \$13,445               | 0                               | \$0                              |
| <b>Total</b>                  | <b>7</b>                       | <b>7</b>                       | <b>3</b>              | <b>\$48,945</b>        | <b>2</b>                        | <b>\$26,800</b>                  |
| ST Smart Energy Loan          | 1                              | 1                              | 1                     | 5,075                  | 0                               | 0                                |
| ST On-Bill Recovery Loan      | 0                              | 0                              | 0                     | 0                      | 0                               | 0                                |
| <b>Total</b>                  | <b>1</b>                       | <b>1</b>                       | <b>1</b>              | <b>\$5,075</b>         | <b>0</b>                        | <b>\$0</b>                       |
| <b>Grand Total</b>            | <b>27,994</b>                  | <b>20,796</b>                  | <b>11,778</b>         | <b>\$135,628,677</b>   | <b>1,806</b>                    | <b>\$25,035,461</b>              |

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

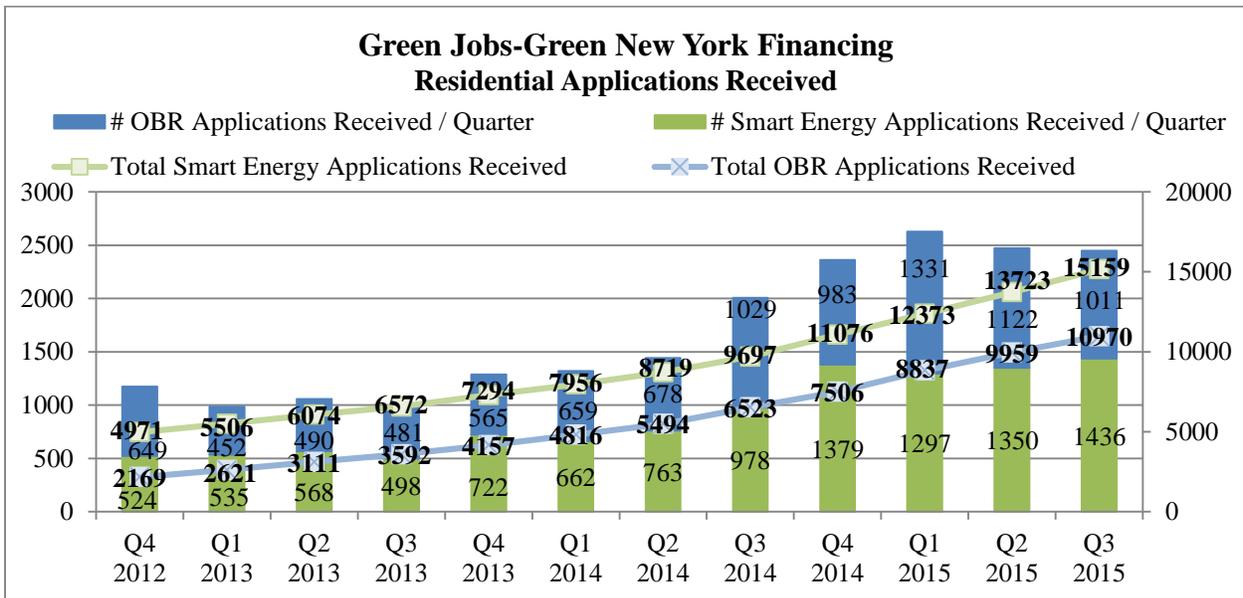
Table 3-4 provides a cumulative summary of Smart Energy Loan and On-Bill Recovery Loan activity.

| Smart Energy |              | Financing Summary                    | On-Bill Recovery |             |
|--------------|--------------|--------------------------------------|------------------|-------------|
| Tier 1       | Tier 2       |                                      | Tier 1           | Tier 2      |
| 6,602        | 1111         | Loans Closed                         | 3,510            | 555         |
| \$70,681,902 | \$11,763,065 | Value                                | \$46,020,411     | \$7,163,299 |
| \$10,706     | \$10,588     | Average Loan                         | \$13,111         | \$12,907    |
| 13.0 Years   | 13.9 Years   | Average Term                         | 14.6 Years       | 14.7 Years  |
| N/A          | N/A          | 2.99%                                | 23.30%           | 16.76%      |
| 84.69%       | 81.82%       | 3.49%                                | 76.70%           | 83.24%      |
| 15.31%       | 18.18%       | 3.99%                                | N/A              | N/A         |
| 78.57%       |              | Approval Rate*                       | 76.06%           |             |
| 16.86%       |              | Denial Rate*                         | 19.84%           |             |
| 4.57%        |              | Denied Tier 1, didn't pursue Tier 2* | 4.10%            |             |

\* Does not include applications pending review or withdrawn.

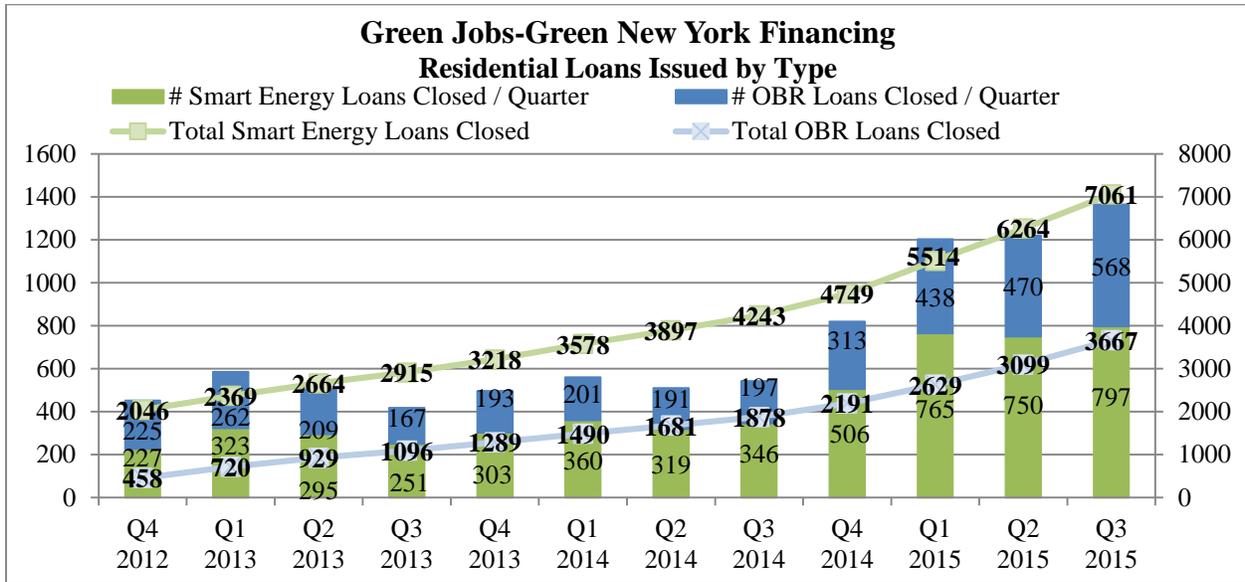
**Figure 3-2. Green Jobs–Green New York Financing Applications Received, Quarterly.**

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



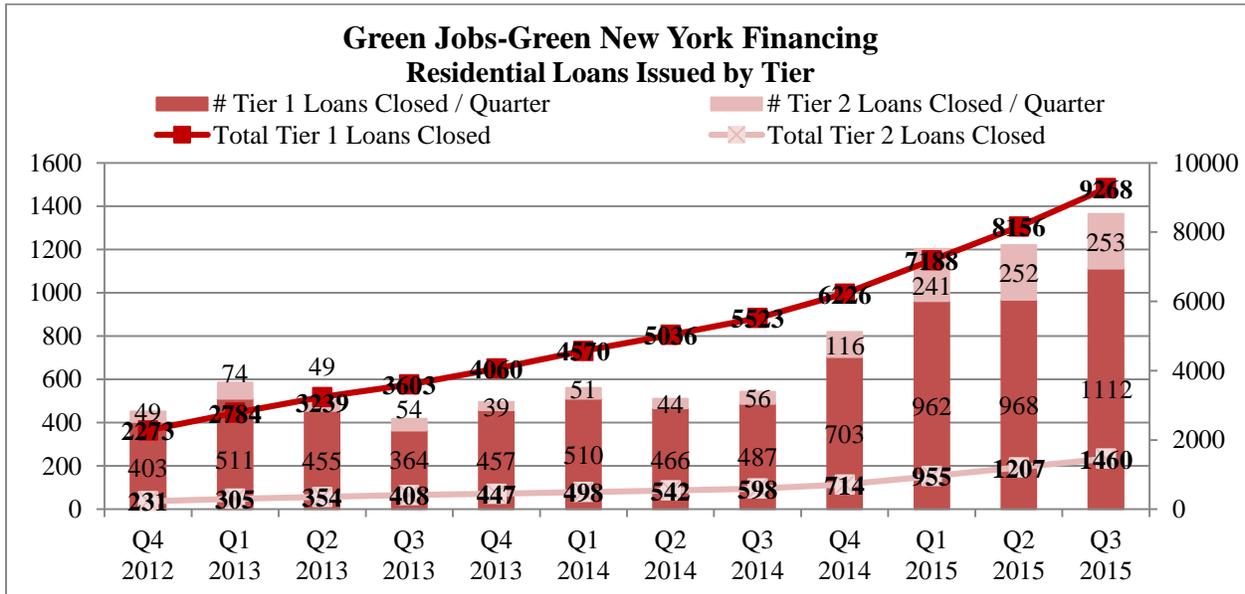
**Figure 3-3. Green Jobs–Green New York Financing Loans Issued by Type, Quarterly.**

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



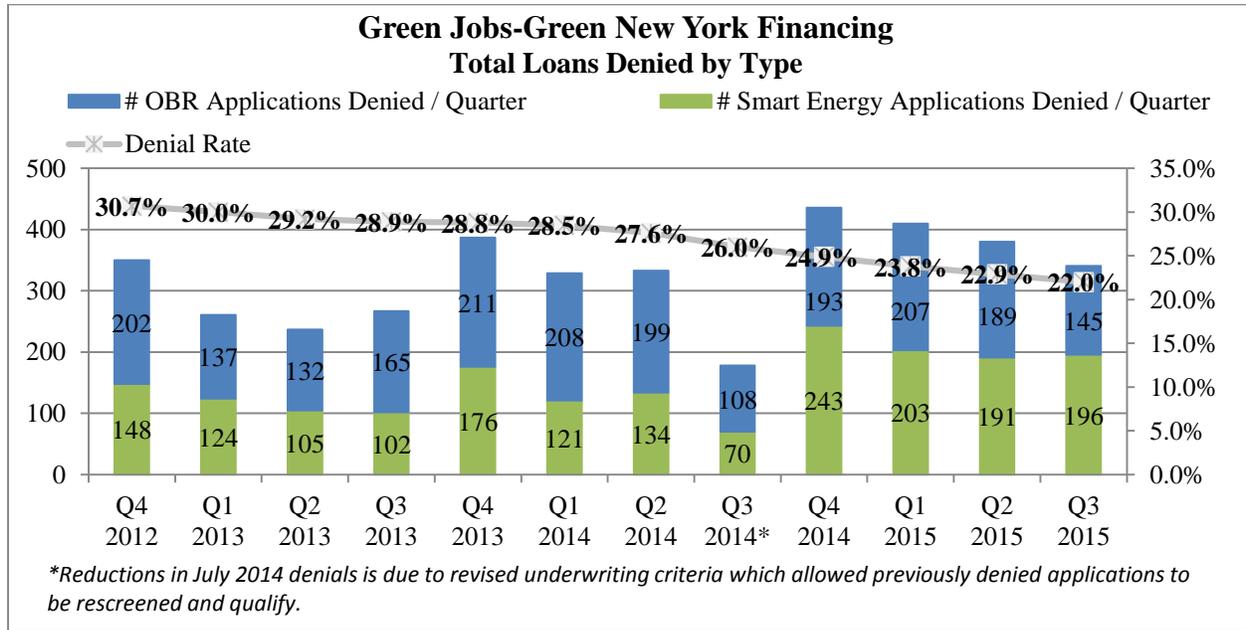
**Figure 3-4. Green Jobs–Green New York Financing Loans Issued by Tier, Quarterly.**

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



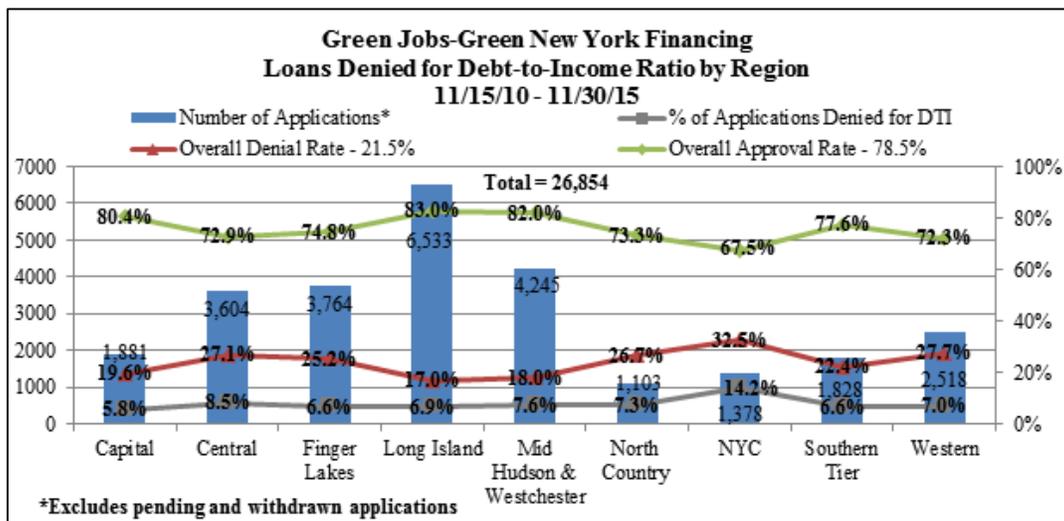
**Figure 3-5. Green Jobs–Green New York Financing Loans Denied by Type, Quarterly.**

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



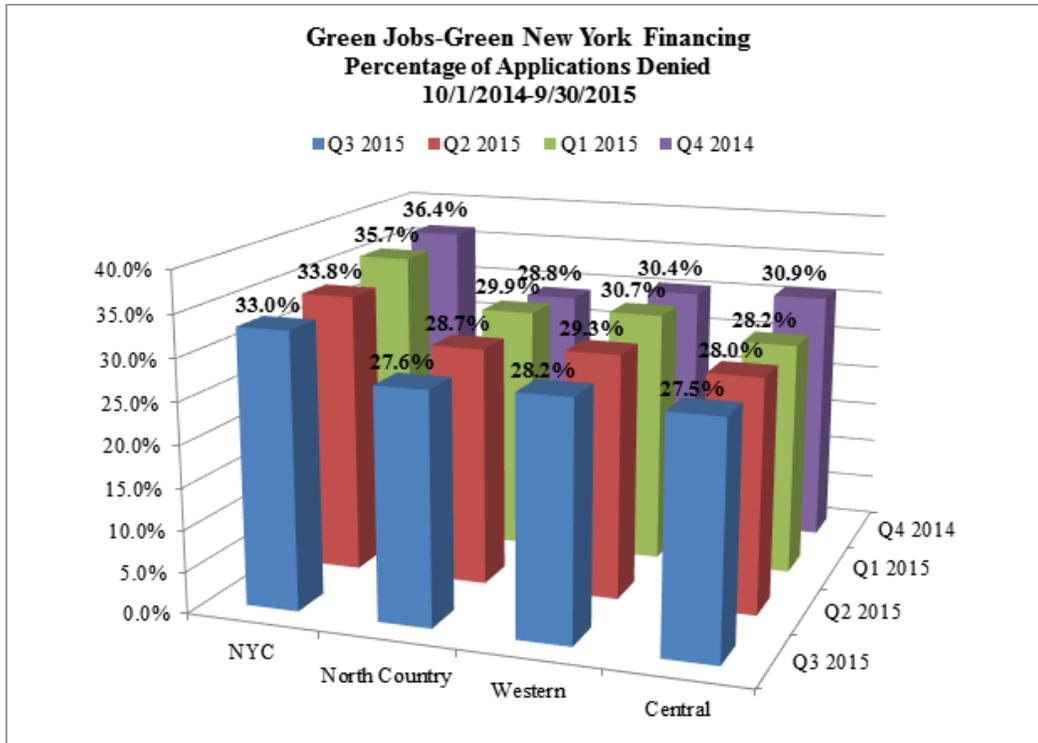
**Figure 3-6. Green Jobs–Green New York Financing Loans Denied for Debt-to-Income Ratio, by Region.**

Figure 3-6 illustrates regional differentiation for received GJGNY loan applications and loan denial rates. Over time, the loan denial rate across all regions has dropped from 39.8 percent in November 2010 to 21.5 percent in November 2015.



**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 November 2015, 66 loans were transferred from OBR to Smart Energy. Over the life of the program, 16.9 percent of pre-approved OBR loans were transferred to Smart Energy loans.

| Smart Energy Loan Status                 | Cumulative Number of Loans |
|--|----------------------------|
| Pre-Approved                             | 171                        |
| Loan Approved                            | 177                        |
| Loan Sold                                | 1,214                      |
| Loan Withdrawn                           | 105                        |
| Loan Denied                              | 17                         |
| No Loan - Subsidy Only                   | 51                         |
| <b>Total Number of Loans Transferred</b> | <b>1,735</b>               |

### 3 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 November 2015, from the 333 approved assessment applications, 304 (91 percent) assessments have been completed.

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

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

| Metric  | November           |                     |               | 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             | 1,291,100          | \$694,930           | 1,986,030     | 3,000,000    |
| Completed Assessments                                     | 0                  | 0                   | 0             | 170                | 134                 | 304           | 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 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.

## 4.2 Multifamily Energy Performance Projects

Through November 2015, the Multifamily Energy Performance Program has completed 32,894 housing units with installed measures. Of those units with installed measures, 15,539 (47 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   | November           |                     |               | Cumulative         |                     |                 |
|--|--------------------|---------------------|---------------|--------------------|---------------------|-----------------|
|  | Affordable Housing | Market Rate Housing | Monthly Total | Affordable Housing | Market Rate Housing | Program Total   |
| Projects in Pipeline*  | 0                  | 0                   | 0             | 193                | 140                 | 333             |
| Projects Contracted to have Measures Installed   | 0                  | 0                   | 0             | 193                | 140                 | 333             |
| Households Associated with Projects Contracted   | 0                  | 0                   | 0             | 32,785             | 32,817              | 65,602          |
| Projects with Installed Measures (units)   | 0                  | 0                   | 0             | 15,539             | 17,355              | 32,894          |
| kWh Savings of Installed Measures  | 0                  | 0                   | 0             | 13,810,878.6       | 4,103,148.2         | 17,914,027      |
| MMBtu Savings of Installed Measures  | 0                  | 0                   | 0             | 198,280.1          | 177,455.9           | 375,736         |
| Dollar Savings of Installed Measures   | 0                  | 0                   | 0             | \$9,611,178.24     | \$7,147,540.00      | \$16,758,718.24 |
| <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.<br/>                     **The projects in pipeline program total includes all projects that are part of GJGNY, inclusive of those projects that dropped out.</p> |                    |                     |               |                    |                     |                 |

### 4.3 Multifamily Energy Performance Financing

As of November 2015, 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                       | November |                                   |                  | 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              | 21         | \$4,403,520                       | \$9,243,688      |
| Loans Closed                      | 0        | \$0                               | \$0              | 16         | \$3,438,883                       | \$10,520,238     |

## 4 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 November 2015, the Small Commercial Energy Efficiency Program has received 3,962 assessment applications. Of those received applications, 3,616 (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  | November |       |               | Program Cumulative |       |               |
|---|----------|-------|---------------|--------------------|-------|---------------|
|   | GJGNY    | ARRA* | Monthly Total | GJGNY              | ARRA* | Program Total |
| Received Assessment Applications  | 52       | 0     | 52            | 3,028              | 934   | 3,962         |
| Completed Assessments   | 56       | 0     | 56            | 2,767              | 849   | 3,616         |
| *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 November 2015, the Small Commercial Energy Efficiency Program estimates 723 project completions as a result of GJGNY funded assessments.

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

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

| Metric  | November | GJGNY Program Cumulative |
|---|----------|--------------------------|
| <b>Estimated Projects Completed*</b>  | 11       | 723                      |
| *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 November 2015, the Small Commercial Energy Efficiency Program has closed 28 loans with a total value of \$1,478,401. NYSERDA’s share of that total loan value is \$790,072.

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

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

| Loan Status  | November |                                   |                    | 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  | 4        | \$59,246                          | \$118,492          | 89                 | \$2,041,717                       | \$4,355,611        |
| On-Bill Recovery   | 1        | \$23,590                          | \$23,590           | 49                 | \$1,638,239                       | \$2,259,372        |
| Loans Closed   |          |                                   |                    |                    |                                   |                    |
| Participation Loans  | 4        | \$167,075                         | \$334,150          | 23                 | \$766,890                         | \$1,622,294        |
| On-Bill Recovery   | 4        | \$128,924                         | \$128,924          | 15                 | \$389,852                         | \$389,852          |
| <b>Total**</b>   | <b>8</b> | <b>\$295,999</b>                  | <b>\$463,074</b>   | <b>28</b>          | <b>\$790,072</b>                  | <b>\$1,478,401</b> |
| 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 percent of the total energy efficiency project cost or \$50,000, whichever is less. |          |                                   |                    |                    |                                   |                    |

## 5 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 various stages of implementation and nearing completion.

- The evaluation of the Home Performance with ENERGY STAR (HPwES), which includes a process evaluation, market characterization, and an analysis of CBO efforts is nearing completion. Preliminary results were presented to program staff for review and comment. Comments received will be addressed in the final report.
- As a part of the impact evaluation of the HPwES program, the evaluators are seeking to assess the energy-related impacts of GJGNY audit-only participants. Results of the pre- and post-consumption billing analysis, which assessed the energy saving impacts associated with homeowners who received a GJGNY audit and did not pursue participation in the NYSERDA residential programs, were presented to program staff for review and comment.
- The evaluation of the Small Commercial Energy Efficiency Program seeks to quantify the impacts of the program by measuring the adoption rate over time, assessing the degree of program influence on the participant decision making and the proportion of installed measures for which customers accessed other NYSERDA funding. The draft report assessing the results of this evaluation were presented to program staff and feedback received is being incorporated into the final report.