

New York State Energy Research and Development Authority

Green Jobs – Green New York September 2015 Monthly Update

Period ending September 30, 2015

Table of Contents

1	Workforce Development	2
	Training Program Updates	2
2	Outreach and Marketing	3
	2.1 Outreach Activities	3
	2.2 Marketing Activities	7
3	One- to Four-Family Residential Buildings Program	7
	3.1 Home Performance with ENERGY STAR® Assessments	7
	3.2 Home Performance with ENERGY STAR® Projects.....	9
	3.3 One- to Four-Family Residential Buildings Financing.....	10
4	Multifamily Energy Performance Portfolio	17
	4.1 Multifamily Energy Performance Assessments	17
	4.2 Multifamily Energy Performance Projects	18
	4.3 Multifamily Energy Performance Financing	19
5	Small Commercial Energy Efficiency Program	20
	5.1 Small Commercial Energy Efficiency Assessments	20
	5.2 Small Commercial Energy Efficiency Projects	21
	5.3 Small Commercial Energy Efficiency Financing	21
6	Evaluation	22
	Evaluation Activities Currently Underway	22

List of Figures

Figure 2-1. CBO Monthly Percentage of Overall GJGNY Completed Assessments, Quarterly.....	3
Figure 2-2. CBO Percentage of Monthly GJGNY Unit Completions, Quarterly.....	3
Figure 2-3. Percentage of CBO-initiated Projects that are Assisted Customers, Quarterly.....	4
Figure 3-1. Home Performance with ENERGY STAR Completions, Quarterly.....	13
Figure 3-2. Green Jobs-Green New York Financing Applications Received, Quarterly.....	14
Figure 3-3. Green Jobs-Green New York Financing Loans Issued by Type, Quarterly.....	14
Figure 3-4. Green Jobs-Green New York Financing Loans Issued by Tier, Quarterly.....	15
Figure 3-5. Green Jobs-Green New York Financing Loans Denied by Type, Quarterly.....	15
Figure 3-6. Green Jobs-Green New York Financing Loans Denied for Debt-to-Income Ratio, by Region.....	16
Figure 3-7. Green Jobs-Green New York Financing Percentage by Applications Denied, Comparative by Quarter.....	16

List of Tables

Table 3-1. Home Performance with ENERGY STAR Assessments	8
Table 3-2. Home Performance with ENERGY STAR Projects	9
Table 3-3. One- to Four-Family Residential Buildings Financing Details.....	11
Table 3-4. Green Jobs-Green New York Financing Summary.....	12
Table 3-5. Green Jobs-Green New Financing Loans Transferred from OBR to Smart Energy.....	16
Table 4-1. Multifamily Energy Performance Assessments.....	17
Table 4-2. Multifamily Energy Performance Project.....	18
Table 4-3. Multifamily Energy Performance Financing.....	19
Table 5-1. Small Commercial Energy Efficiency Assessments	22
Table 5-2. Small Commercial Energy Efficiency Projects.....	23
Table 5-3. Small Commercial Energy Efficiency Financing	23

Program Description

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

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 September 2015, NYSERDA’s GJGNY training partners have trained over 3,750 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 September 2015, CBOs are responsible for 5,812 completed assessments resulting in 1,678 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, which is the target market for CBOs. The remaining 49 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.

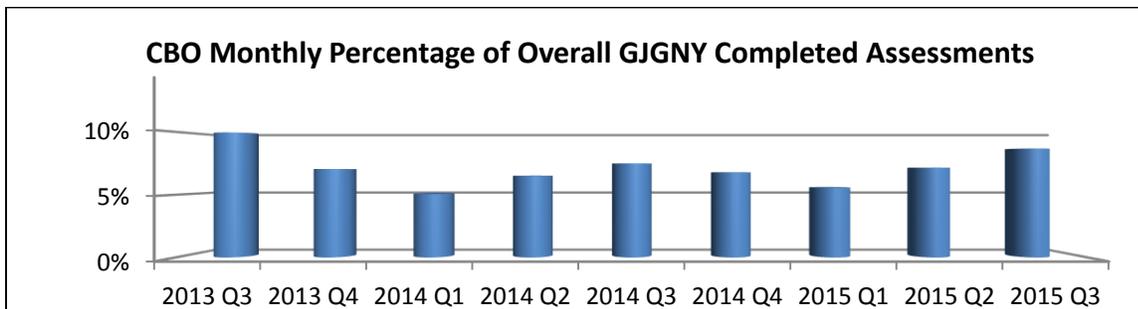


Figure 2-2. CBO Percentage of GJGNY Unit Completions.

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

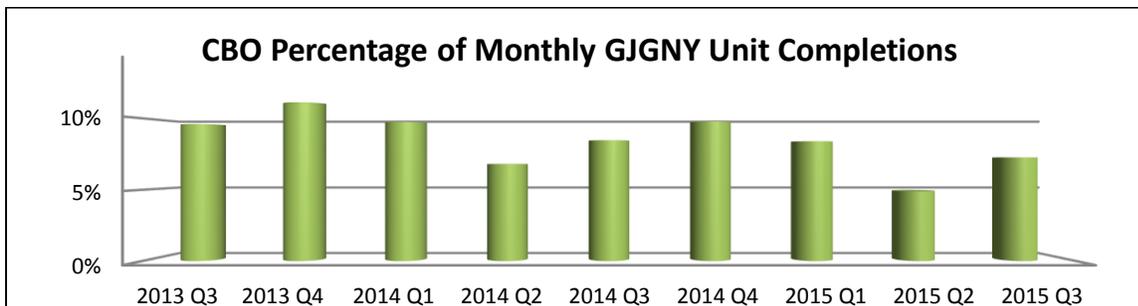
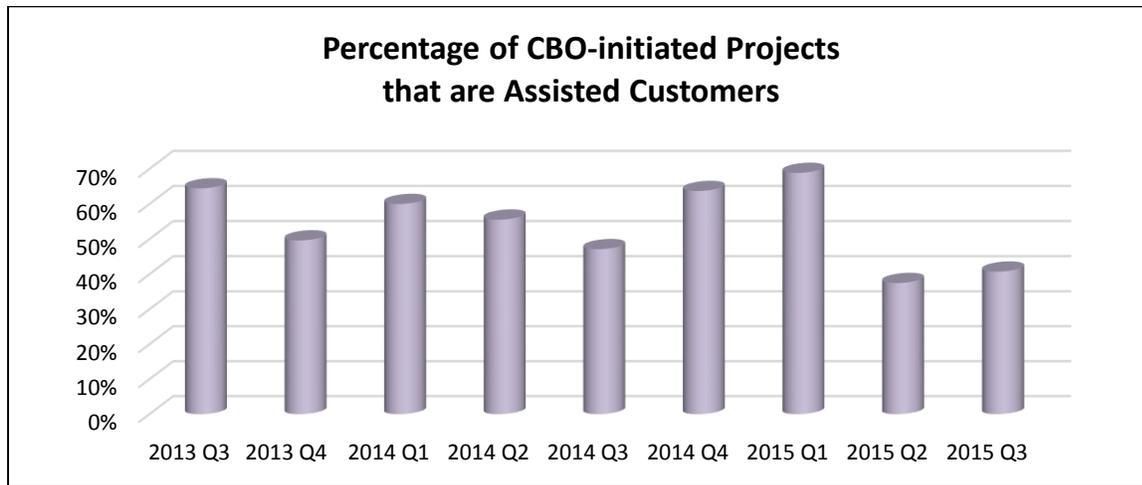


Figure 2-3. Percentage of CBO-initiated Projects that are Assisted Customers.

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



Innovative Outreach

Following up on discussions held in the first quarter of 2015, RUPCO furthered plans to launch a program in partnership with Hudson Heritage Federal Credit Union (HHFCU) offering free energy assessments in conjunction with a competitive 1.75 percent interest rate for their secured loan product. Program launch is expected in October 2015. RUPCO will assist with generating retrofits from provided leads, generating loans for HHFCU, and building customer relationships.

In September 2016, plans for an integrated campaign using the credit union’s website and social media were finalized with the input of HHFCU’s product development team. It will be launched on October 15 and runs through March 2016. RUPCO will do intake and pass the leads to three Home Performance contractors participating in the promotion. If the homeowner is interested in a loan, the credit union will give the customer information on their loan and RUPCO provides information the Home Performance with ENERGYSTAR® program, the Smart Energy and On-Bill Recovery loan products. This new partnership provides access to multiple venues of financing options for customers and further encourages clean energy investment by the credit union members.

Monthly CBO Downstate Convening

The monthly CBO Downstate Convening was held on September 16, 2015 at the Pratt Institute in Manhattan. The Downstate CBOs brainstormed possibilities for future outreach activities. Attendees received updates on NYSERDA's Multifamily Performance Program, participated in a Building Science Principles webinar, and reviewed the updated HPwES participating contractor list.

CBO Meetings

To support CBO outreach for energy audits and residential energy efficiency retrofits, the training and implementation contractor (TIC) held the third NYSERDA Home Performance with ENERGY STAR® (HPwES) / Constituency Based Organization program coordination meeting on September 16.

Participants discussed Empower NY and Assisted Home Performance program customer communication channels, NY HP Portal functionality, plans for a CBO training on how to interpret Comprehensive Home Assessment reports, and updates on CBO Project Tracking in the NYSERDA tracking database.

The TIC and representatives from RUPCO attended the September 11 Creating an Industry Working Group meeting, hosted by Efficiency First New York at NYSERDA's offices. The agenda for the meeting focused on the Clean Energy Fund transition, HPwES program technology enhancements, the new Quality Assurance Process and Scoring System, and the GJGNY Low to Moderate Income Working Group's recommendations to NYSERDA.

On September 22, the TIC attended the seventh Capital District Regional Planning Commission Regional Solarize Meeting. Five local Solarize campaigns were in attendance. Solarize Albany is currently working with Affordable Housing Partnership (AHP) to incorporate energy efficiency into their solar aggregation program. The TIC received updates from NYSERDA's NY-Sun team on the second round of Community Solar solicitations and required trainings.

The TIC met with the Adirondack North Country Association (ANCA) on September 30 to discuss ANCA's four years of experience promoting NYSERDA's suite of residential and small commercial energy efficiency programs in the North Country. The discussion was open ended with the intent of gathering feedback on ANCA's approach to successful delivery of services: outreach strategies, marketing initiatives, partnerships, customer management strategies, as well as the unique challenges and barriers impeding customer participation in the North Country.

Incorporating Energy Efficiency into Solarize Campaign

Adirondack North Country Association (ANCA), in partnership with the Village of Canton, First Nation Akwesasne, and the Town of Franklin launched Solarize Akwesasne, Solarize Canton, and Solarize Tri-Lakes in June of 2015. ANCA worked with each of these communities to solicit and select an installer as well as provided support setting up their campaigns. During the campaigns, ANCA supports the efforts by tabling and presenting at events. ANCA staff provides education to potential customers on solar as well as energy efficiency encouraging participation in the HPwES and the Assisted Home Performance program. ANCA's experience from this joint initiative has been positive – people in the community come to the event due to their interest in solar but gain knowledge of NYSERDA's HPwES program and often sign up for energy assessments at the event.

ANCA has found greater customer interest in solar than energy efficiency with enthusiastic participation at Solarize events from residents interested in: lowering their energy bills, gaining energy independence, and for environmental reasons such as reducing their carbon footprint. ANCA has found that residents who do attend Solarize events respond positively to the “reduce before you produce” message and this has driven customers into the HPwES program. ANCA's observational experience is energy efficiency upgrades are less trendy than solar power, and customers are often discouraged to pursue energy efficiency as it seems more complicated. Additionally, solar messaging is prevalent and prior to these presentations customers did not have knowledge of the NYSERDA's free/reduced cost audits, HPwES or Assisted Home Performance programs.

On September 1, RUPCO held a conference call with Apex Solar Power about working together with their customers who are interested in financing a solar electric or solar thermal project through GJGNY financing. Apex Solar Power was not aware of the geographical limitations of the CBO's but is enthusiastic about working with RUPCO and customers in their shared territory, especially in towns that are currently involved in the Solarize campaigns. Moving forward, RUPCO will maintain communication with Apex Solar to identify customers interested in using GJGNY financing.

On Sept 9, RUPCO hosted a low to moderate income solar installation workshop presented by GRID Alternatives Tri-State. Representatives from three Home Performance contractors were on hand to explain the NYSERDA HPwES program including the energy assessment, which RUPCO has mandated to be part of this program for a solar install. The event was attended by 10 people. Two assessment applications were collected.

2.2 Marketing Activities

NYSERDA continues to assist CBOs with updating their logos to be in compliance with the statewide rebranding effort. CBOs utilized the print marketing materials (i.e. the “So What’s Next” brochure) 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

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.

3.1 Home Performance with ENERGY STAR® Assessments

Through September 2015, from the 105,511 approved assessment applications, 80,406 (76 percent) assessments have been completed. In the month of September, 2,092 free/reduced-cost comprehensive home energy assessment applications were received. The conversion rate from assessment to energy retrofit is 30 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 ^a	GJGNY Totals since 11/15/10 ^b	
Received Audit Applications			
Month	195	2,495	
Program to Date	9,247	111,031	
Average # of Applications Received per Month	193	1,898	
Approved Audit Applications			
Free			
Month	190	2,358	
Program to Date	8,596	97,467	
Reduced Cost			
Month	15	178	
Program to Date	484	8,044	
Total Approved Audit Applications	9,080	105,511	
Average # of Applications Approved Per Month	189	1,804	
Scheduled Audits			
Scheduled Audits as of End of Current Month	63	6,099	
Completed Audits			
Goal: (77,500-Audits)	Free		
	Month	123	1,460
	Program to Date	5,497	74,473
	Reduced Cost		
	Month	4	89
	Program to Date	315	5,933
Total Completed Audits		5,812	80,406
Audit Funds Invoiced to Date			\$20,531,460

^a Round 2 CBO production as of 6/1/2012.

^b GJGNY totals since 11/15/10 are inclusive of CBO initiated activities.

3.2 Home Performance with ENERGY STAR® Projects

Of the 22,388 projects completed through HPwES resulting from a GJGNY assessment and/or GJGNY financing, 7,149 (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 September 2015, there were 2,092 HPwES project completions. A large project of 1,510 units was completed this month in a low-rise project that did not receive GJGNY funding. Of the 582 HPwES project completions in September that were eligible for GJGNY funding, 520 (89 percent) were associated with a GJGNY assessment or loan. Thirty-two percent of the September 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 ^a	HPwES Totals since 11/15/10 ^b
Projects Contracted			
To Date	1,789	22,712	NA
Completed Projects/Units^c			
Assisted			
Month	21 / 21	166 / 168	1,701 / 1,708
Program to Date	737 / 859	7,149 / 7,527	12,438 / 12,942
Market Rate			
Month	14 / 14	354 / 355	391 / 392
Program to Date	764 / 819	15,239 / 15,415	19,797 / 20,026
Total Completed Projects/Units (Project Goal: 25,000)	1,501 / 1,678	22,388 / 22,942	32,235 / 32,968
^a Projects completed resulting from a GJGNY Audit and/or GJGNY Financing. ^b Total HPwES including GJGNY Projects. ^c 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.

As of September 30, 2015, 10,728 Residential GJGNY Loans have closed to date, comprising of 8,902 Home Performance with Energy Star® (HPwES) loans, 1,824 Photovoltaic (PV) loans, 1 Solar Thermal (ST) loan and 1 Renewable Heat NY (RHNY) loan. Of the 10,728 total loans closed, 13.6 percent are Tier 2 customers, representing 13.4 percent of the total funds, while 86.4 percent are Tier 1 customers representing 86.6 percent of the funds.

Of the 8,902 HPwES loans closed to date, 29 percent are for Assisted HPwES customers, representing 21.9 percent of the total funds; while 71 percent are for Market Rate customers representing 78.1 percent of the total funds; 13.5 percent are Tier 2 customers, representing 13 percent of the total funds, while 86.5 percent are Tier 1 customers representing 87 percent of the funds. Of the loans closed for Assisted HPwES customers, 74.5 percent are Tier 1 loans, while 25.5 percent are Tier 2.

Since the launch of On-Bill Recovery, 30.4 percent of the Assisted HPwES customers who access financing use OBR Loans, while 36.6 percent of the Market Rate HPwES customers who access financing use OBR Loans; 30.5 percent of Tier 2 customers use OBR Loans while 35.5 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	13,048	9,418	6,178	\$58,978,335	613	\$6,165,893
EE On-Bill Recovery Loan	7,720	5,233	2,724	\$30,484,651	211	\$3,393,186
Total	20,768	14,651	8,902	\$89,462,986	824	\$9,559,079
PV Smart Energy Loan	2,037	1,857	873	\$14,857,864	443	\$7,709,238
PV On-Bill Recovery Loan	3,080	2,643	941	\$16,319,998	481	\$7,887,768
Total	5,117	4,500	1,814	\$31,177,862	924	\$15,597,006
EE & PV Smart Energy Loan	68	48	8	\$136,264	0	\$0
EE & PV On-Bill Recovery Loan	170	93	2	\$42,993	3	\$55,389
Total	238	141	10	\$179,257	3	\$55,389
RHNY Smart Energy Loan	5	5	1	\$24,850	2	\$12,600
RHNY On-Bill Recovery Loan	0	0	0	\$0	0	\$0
Total	5	5	1	\$24,850	2	\$12,600
ST Smart Energy Loan	1	1	1	5,075	0	0
ST On-Bill Recovery Loan	0	0	0	0	0	0
Total	1	1	1	\$5,075	0	\$0
Grand Total	26,129	19,298	10,728	\$120,850,030	1,753	\$25,224,074

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
6,085	976	Loans Closed	3,183	484
\$63,888,154	\$10,114,235	Value	\$40,744,948	\$6,102,694
\$10,499	\$10,363	Average Loan	\$12,801	\$12,609
13.0 Years	13.9 Years	Average Term	14.6 Years	14.6 Years
N/A	N/A	2.99%	25.64%	19.01%
84.06%	81.86%	3.49%	74.36%	80.99%
15.94%	18.14%	3.99%	N/A	N/A
77.93%		Approval Rate*	75.74%	
17.24%		Denial Rate*	20.02%	
4.83%		Denied Tier 1, didn't pursue Tier 2*	4.24%	

* 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 or loans, by quarter.

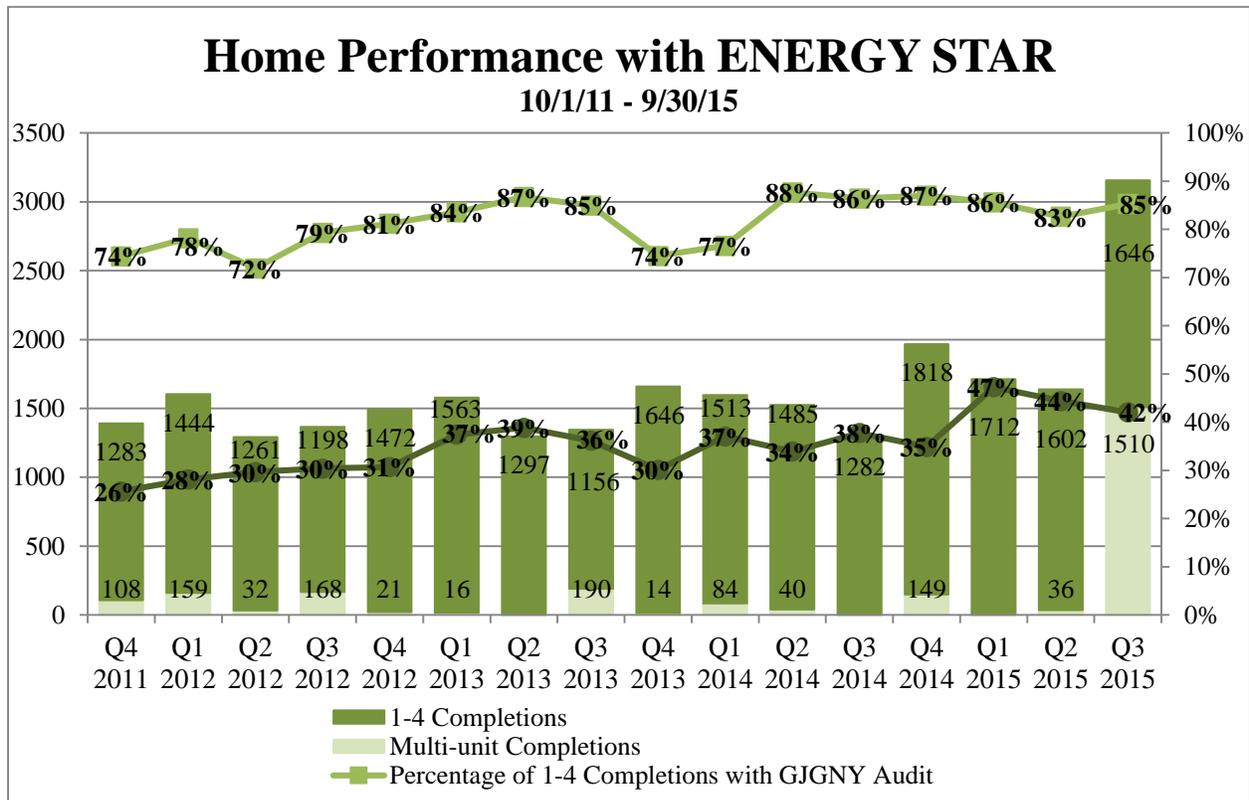


Figure 3-2. Green Jobs–Green New York Financing Applications Received, Quarterly.

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

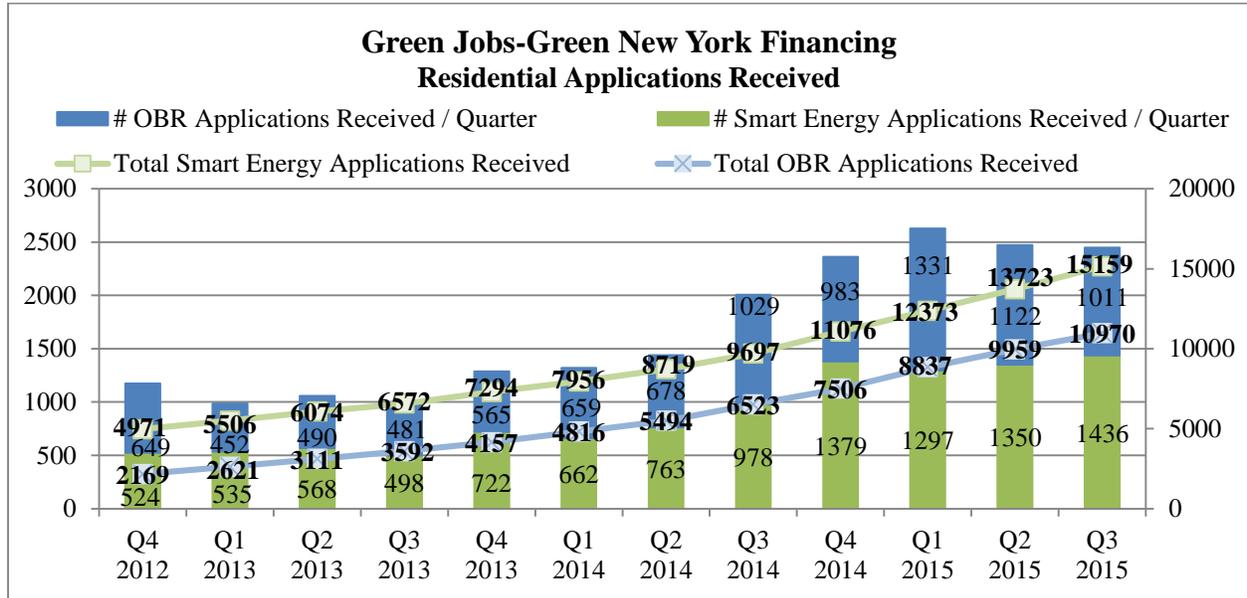


Figure 3-3. Green Jobs–Green New York Financing Loans Issued by Type, Quarterly.

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

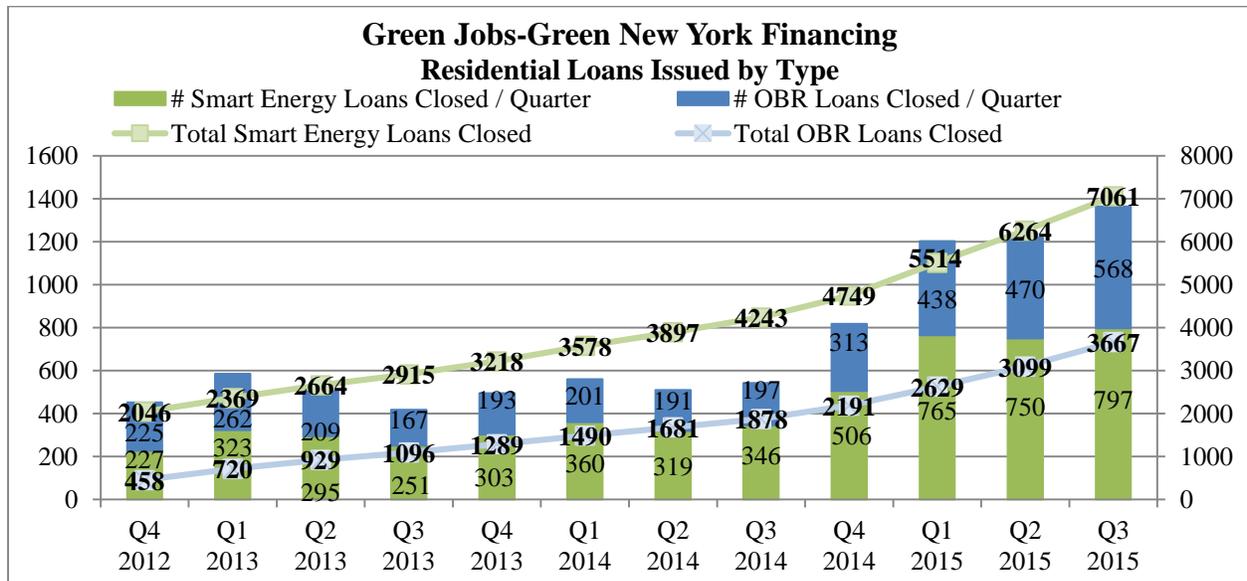


Figure 3-4. Green Jobs–Green New York Financing Loans Issued by Tier, Quarterly.

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

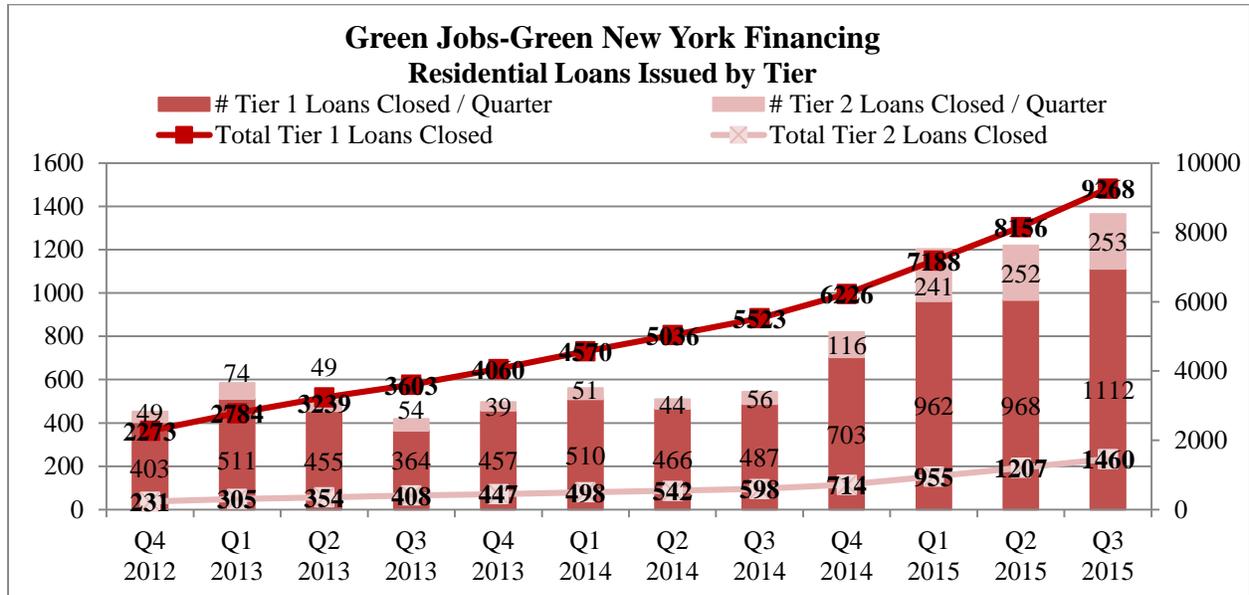


Figure 3-5. Green Jobs–Green New York Financing Loans Denied by Type, Quarterly.

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

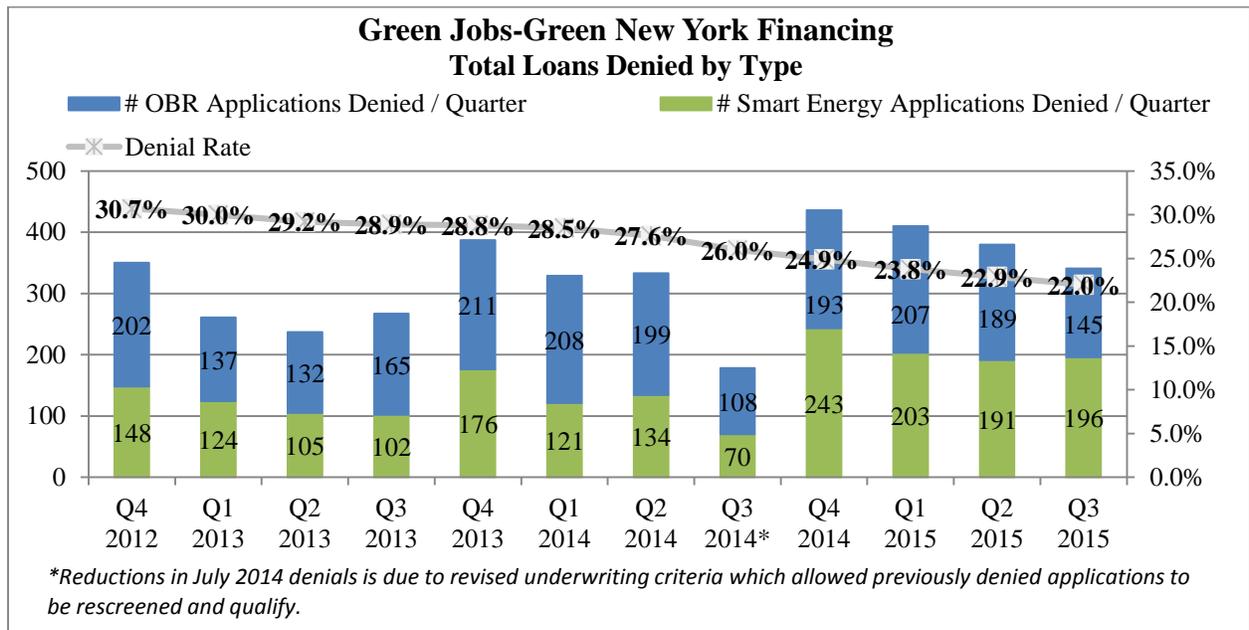


Figure 3-6. Green Jobs–Green New York Financing Loans Denied for Debt-to-Income Ratio, by Region.

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 22 percent in September 2015.

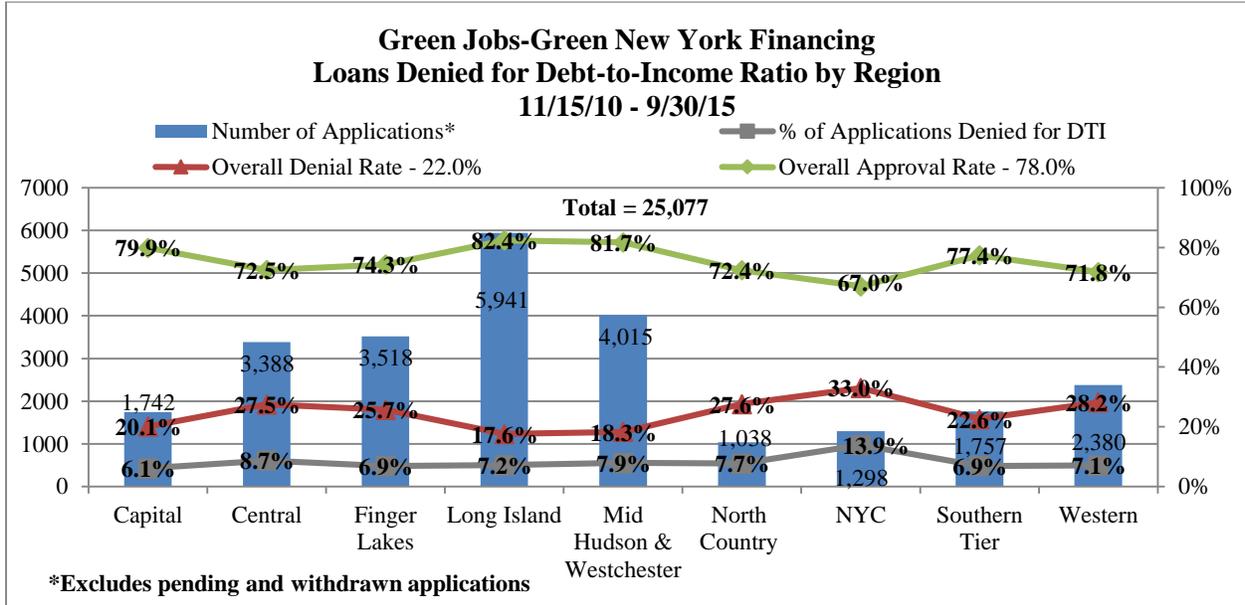


Figure 3-7. Green Jobs–Green New York Financing Percentage of Applications Denied, comparative by quarter.

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.

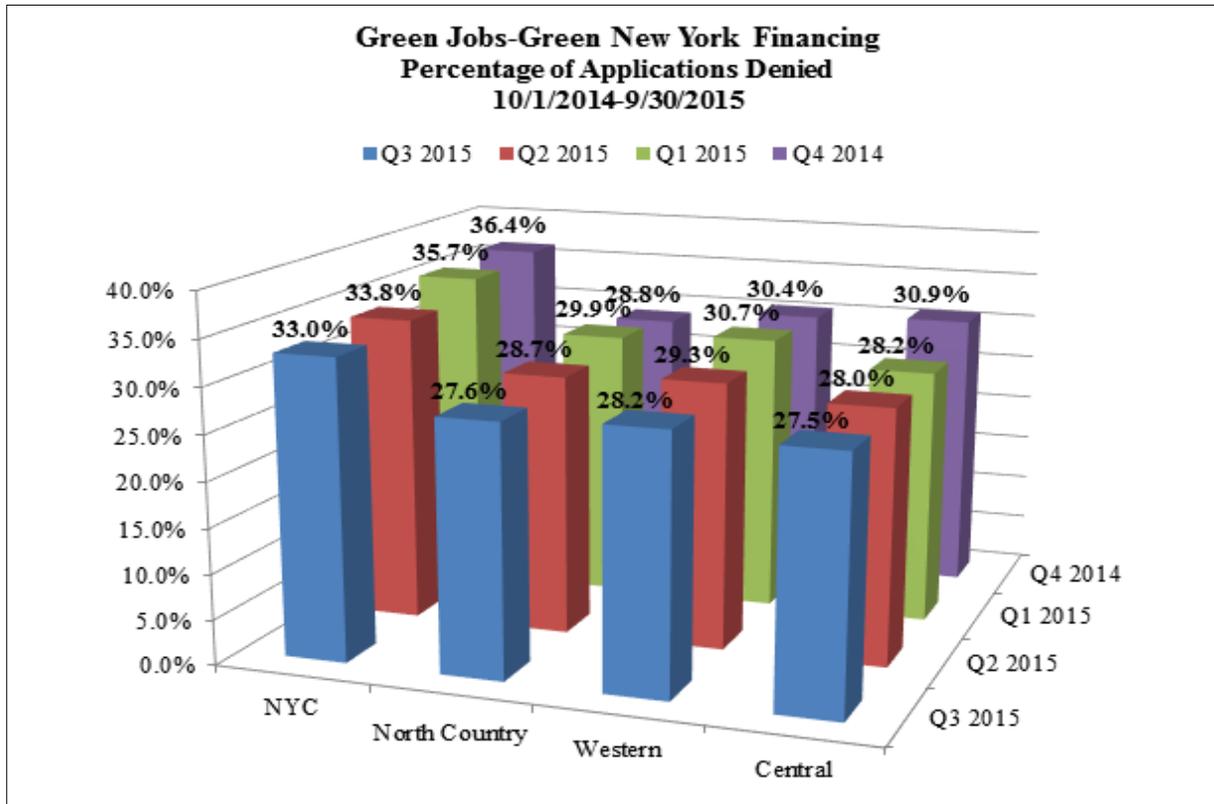


Table 3-5. Green Jobs–Green New York Financing Loans Transferred from OBR to Smart Energy.

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 August 2015, 54 loans were transferred from OBR to Smart Energy. Over the life of the program, 16.2 percent of pre-approved OBR loans were transferred to Smart Energy loans.

Smart Energy Loan Status	Cumulative Number of Loans
Pre-Approved	150
Loan Approved	140
Loan Sold	1,141
Loan Withdrawn	114
Loan Denied	22
No Loan - Subsidy Only	3
Total Number of Loans Transferred	1,570

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 September 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	September			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 September 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	September			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. **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 September 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	September			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

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 September 2015, the Small Commercial Energy Efficiency Program has received 3,856 assessment applications. Of those received applications, 3,501 (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	September			Program Cumulative		
	GJGNY	ARRA*	Monthly Total	GJGNY	ARRA*	Program Total
Received Assessment Applications	61	0	61	2,922	934	3,856
Completed Assessments	34	0	34	2,652	849	3,501
*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 September 2015, the Small Commercial Energy Efficiency Program estimates 700 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	September	GJGNY Program Cumulative
Estimated Projects Completed*	7	700
*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 September 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	September			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	6	\$149,350	\$210,822	84	\$1,964,533	\$4,201,254
On-Bill Recovery	4	\$86,767	\$86,767	48	\$1,614,649	\$2,235,782
Loans Closed						
Participation Loans	0	\$0	\$0	18	\$576,212	\$1,264,541
On-Bill Recovery	2	\$11,655	\$11,655	10	\$213,860	\$213,860
Total**	2	\$11,655	\$11,655	28	\$790,072	\$1,478,401
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.						

6 Evaluation

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. The data analysis is complete and NYSERDA is working to publish the results of this evaluation in October 2015.
- 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. Evaluators have completed the pre- and post-consumption billing analysis designed to assess the energy saving impacts associated with homeowners who received a GJGNY audit and did not pursue participation in the NYSERDA residential programs. NYSERDA will work toward having the results of this evaluation available November 2015.
- 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. NYSERDA will work toward having the results of this evaluation available November 2015.