

New York State Energy Research and Development Authority

## Green Jobs – Green New York February 2016 Monthly Update

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Period ending February 29, 2016

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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 February 2016, 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. The vast majority of NYSERDA’s GJGNY-funded training partnership agreements concluded by December 31, 2015 with just two remaining training contract in 2016.

The Clean Energy Certifications and Accreditation Incentives Program Opportunity Notice (PON 2397), an open enrollment solicitation providing BPI exam fee reimbursement to individuals across New York, closed on February 29, 2016. Limited exam fee reimbursements will remain available to Home Performance Contractors through the Single Family Residential program but will not be available to the general public as they were in previous years.

## 2 Outreach and Marketing

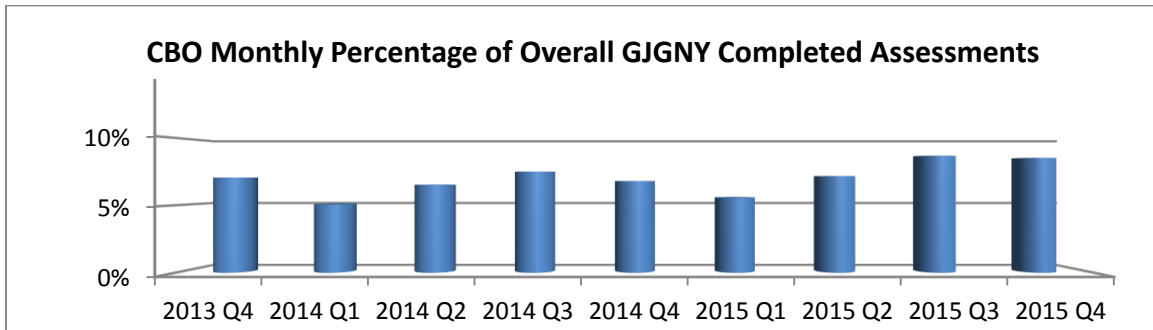
GJGNY Outreach and Marketing provides for community-based outreach, enabling one-on-one assistance with the process of participating in the GJGNY Program. This, combined with both print and electronic statewide marketing initiatives, increases the reach of the program, particularly among disadvantaged 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 February 2016, CBOs are responsible for 6,460 completed assessments resulting in 1,988 completed retrofits. Approximately 49 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 51 percent of customers reached by CBOs are higher income households.

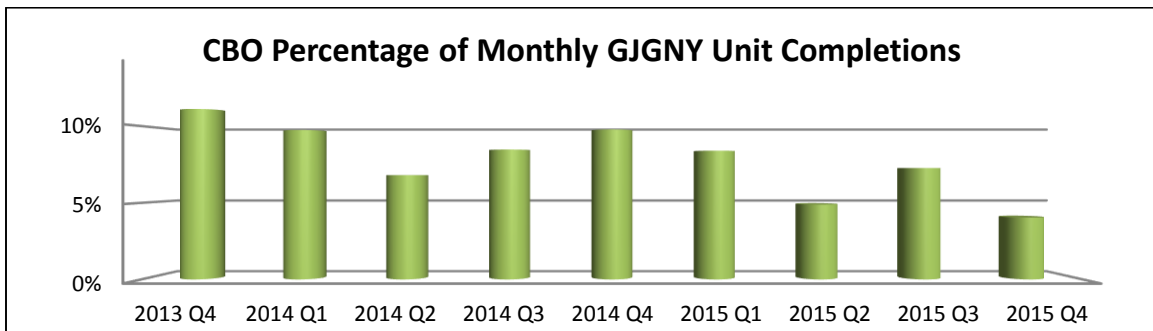
**Figure 2-1. CBO Percentage of GJGNY Completed Assessments.**

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 for Assisted Customers.**

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



### **Innovative Outreach**

Long Island Progressive Coalition continues to work on their initiative to aggregate through a strategic partnership with the Long Island Presbytery Board of Trustees.

Adirondack North Country Association continues to work with the Diocese of Ogdensburg to obtain a group of retrofit candidates.

Sustainable South Bronx is making arrangements to present information on how to participate in Home Performance at several Community Board meetings in their area.

RUPCO is preparing to launch a campaign which leaves door-hanger cards on homes in the immediate neighborhood where retrofit work is being performed for a neighbor.

### **CBO Meetings**

The Training and Implementation Contractor held individual conference calls with several CBO's to discuss the outreach planned by each. The remaining CBO's will participate in calls over the coming month. Highlights included presentations planned within community facilities and partnerships with organizations that can yield several buildings and/or leads; such as a diocese or utility payment-assistance office. CBO's were reminded that marketing flyers, press releases and similar material must be approved by NYSERDA prior to printing/distribution.

A conference call was held on February 4 with Sustainable South Bronx, CLEAResult, Pratt Institute, and contractor BrightHome to address questions regarding applications related to retrofit work planned for Shorehaven, a condominium development. Questions regarding equipment specifications and modeling were directed toward CLEAResult’s technical analyst so that the contractor can add information necessary to finish the modeling.

### **Monthly CBO Downstate Convening**

The monthly CBO Downstate Convening was held on February 17 at NYSERDA’s Manhattan office. A new staff member with Long Island Progressive Coalition was introduced. Among the topics were invoicing procedures, Earth Day outreach activities, upcoming conference calls with each CBO to discuss March-April planning, and a potential vetting survey for contractors.



## 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 February 2016, from the 117,096 approved assessment applications, 89,282 (76 percent) assessments have been completed. In the month of February, 2,598 free/reduced-cost comprehensive home energy assessment applications were received. The Program-to-date conversion rate from assessment to energy retrofit is 30 percent. The conversion rate for the period between February 2015 and February 2016 was a robust 40 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>			
February	18	2,598	
Program to Date	9,939	123,538	
<b>Average # of Applications Received per Month</b>	<b>188</b>	<b>1,945</b>	
<b>Approved Audit Applications</b>			
Free			
February	96	2,341	
Program to Date	9,484	108,242	
Reduced Cost			
February	7	215	
Program to Date	541	8,854	
<b>Total Approved Audit Applications</b>	<b>10,025</b>	<b>117,096</b>	
<b>Average # of Applications Approved Per Month</b>	<b>189</b>	<b>1,844</b>	
<b>Scheduled Audits</b>			
<b>Scheduled Audits as of End of Current Month</b>	<b>58</b>	<b>5,889</b>	
<b>Completed Audits</b>			
Goal: (77,500-Audits)	Free		
	Month	87	1,702
	Program to Date	6,102	82,763
	Reduced Cost		
	Month	4	123
	Program to Date	358	6,519
<b>Total Completed Audits</b>	<b>6,460</b>	<b>89,282</b>	
<b>Audit Funds Invoiced to Date</b>		<b>\$ 22,834,780.00</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 25,575 projects completed through HPwES resulting from a GJGNY assessment and/or GJGNY financing, 8,225 (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 February 2016, there were 1,044 HPwES project completions, of which 497 (48 percent) were associated with a GJGNY assessment or loan. Forty percent of the February 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.

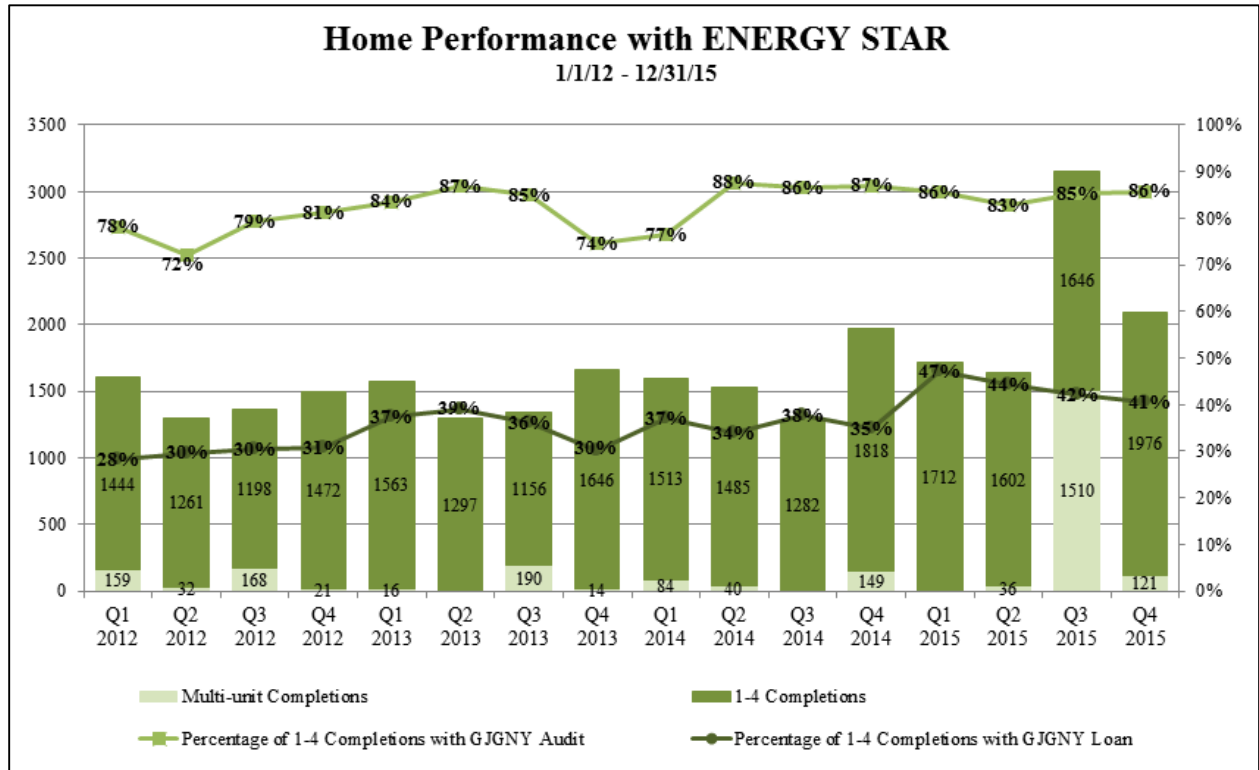
**Table 3-2. Home Performance with ENERGY STAR Projects.**

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	2,121	25,575	NA
<b>Completed Projects/Units<sup>c</sup></b>			
<b>Assisted</b>			
February	15 / 21	199 / 208	696 / 707
Program to Date	970 / 1159	8,225 / 8,629	14,259 / 14,843
<b>Market Rate</b>			
February	13 / 13	298 / 300	348 / 350
Program to Date	1018 / 949	17,144 / 17,334	21,905 / 22,148
<b>Total Completed Projects/Units (Project Goal: 25,000)</b>	<b>1988 / 2108</b>	<b>25,369 / 25,963</b>	<b>36,164 / 36,991</b>
<sup>a</sup> Projects completed resulting from a GJGNY Audit and/or GJGNY Financing. <sup>b</sup> Total HPwES including GJGNY Projects. <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 February 29, 2016, 13,488 Residential GJGNY Loans have closed to date, comprising of 10,339 Home Performance with Energy Star® (HPwES) loans, 3,140 Photovoltaic (PV) loans, 3 Solar Thermal (ST) loans and 6 Renewable Heat NY (RHNY) loans. Of the 13,488 total loans closed, 14.8 percent are Tier 2 customers, representing 14.6 percent of the total funds, while 85.2 percent are Tier 1 customers representing 85.4 percent of the funds.

Of the 10,339 HPwES loans closed to date, 29.9 percent are for Assisted HPwES customers, representing 22.4 percent of the total funds; while 70.1 percent are for Market Rate customers representing 77.6 percent of the total funds; 15.0 percent are Tier 2 customers, representing 14.5 percent of the total funds, while 85.0 percent are Tier 1 customers representing 85.5 percent of the funds. Of the loans closed for Assisted HPwES customers, 72.7 percent are Tier 1 loans, while 27.3 percent are Tier 2.

Since the launch of On-Bill Recovery, 28.2 percent of the Assisted HPwES customers who access financing use OBR Loans, while 34.9 percent of the Market Rate HPwES customers who access financing use OBR Loans; 28.3 percent of Tier 2 customers use OBR Loans while 33.7 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	14,785	10,758	7,290	\$68,830,165	707	\$6,684,399
EE On-Bill Recovery Loan	8,400	5,525	3,049	\$34,558,058	170	\$2,539,633
<b>Total</b>	<b>23,185</b>	<b>16,283</b>	<b>10,339</b>	<b>\$103,388,222</b>	<b>877</b>	<b>\$9,224,032</b>
PV Smart Energy Loan	2,914	2,690	1,534	\$26,142,566	537	\$8,692,901
PV On-Bill Recovery Loan	4,027	3,476	1,590	\$27,771,581	607	\$9,839,767
<b>Total</b>	<b>6,941</b>	<b>6,166</b>	<b>3,124</b>	<b>\$53,914,147</b>	<b>1,144</b>	<b>\$18,532,668</b>
EE & PV Smart Energy Loan	67	49	12	\$216,517	5	\$101,415
EE & PV On-Bill Recovery Loan	187	101	4	\$89,932	4	\$74,878
<b>Total</b>	<b>254</b>	<b>150</b>	<b>16</b>	<b>\$306,450</b>	<b>9</b>	<b>\$176,292</b>
RHNY Smart Energy Loan	9	9	5	\$93,503	3	\$25,819
RHNY On-Bill Recovery Loan	1	1	1	\$13,445	0	\$0
<b>Total</b>	<b>10</b>	<b>10</b>	<b>6</b>	<b>\$106,948</b>	<b>3</b>	<b>\$25,819</b>
ST Smart Energy Loan	3	3	3	14,555	0	0
ST On-Bill Recovery Loan	0	0	0	0	0	0
<b>Total</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>\$14,555</b>	<b>0</b>	<b>\$0</b>
<b>Grand Total</b>	<b>30,393</b>	<b>22,612</b>	<b>13,488</b>	<b>\$157,730,322</b>	<b>2,033</b>	<b>\$27,958,811</b>

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

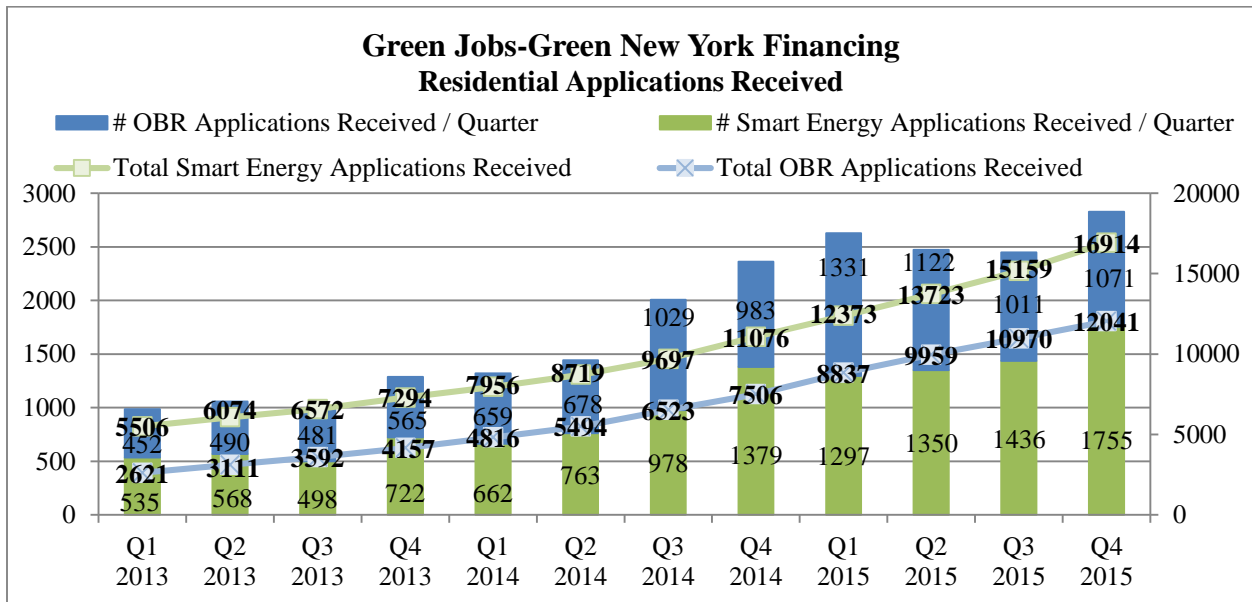
Table 3-4 provides a cumulative summary of Smart Energy Loan and On-Bill Recovery Loan activity.

Smart Energy		Financing Summary	On-Bill Recovery	
Tier 1	Tier 2		Tier 1	Tier 2
7,498	1346	Loans Closed	3,994	650
\$80,988,556	\$14,308,750	Value	\$53,714,004	\$8,719,012
\$10,801	\$10,631	Average Loan	\$13,449	\$13,414
13.1 Years	14 Years	Average Term	14.7 Years	14.7 Years
N/A	N/A	2.99%	20.53%	14.46%
84.77%	82.47%	3.49%	79.47%	85.54%
15.23%	17.53%	3.99%	N/A	N/A
79.07%		Approval Rate*	75.97%	
16.38%		Denial Rate*	20.06%	
4.55%		Denied Tier 1, didn't pursue Tier 2*	3.97%	

\* Does not include applications pending review or withdrawn.

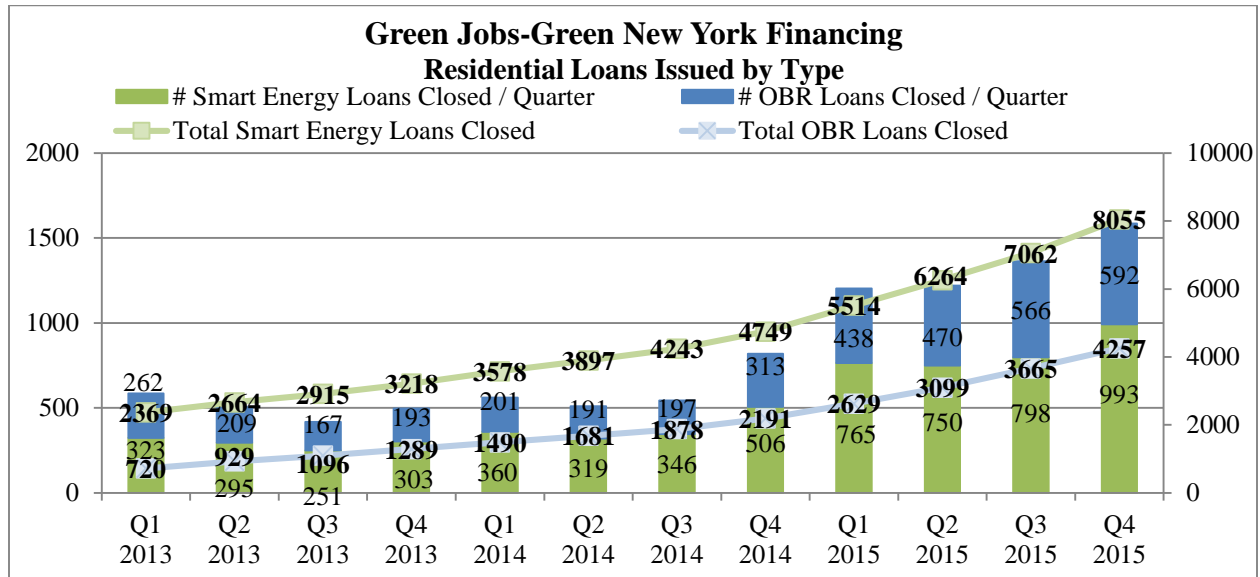
**Figure 3-2. Green Jobs–Green New York Financing Applications Received, Quarterly.**

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



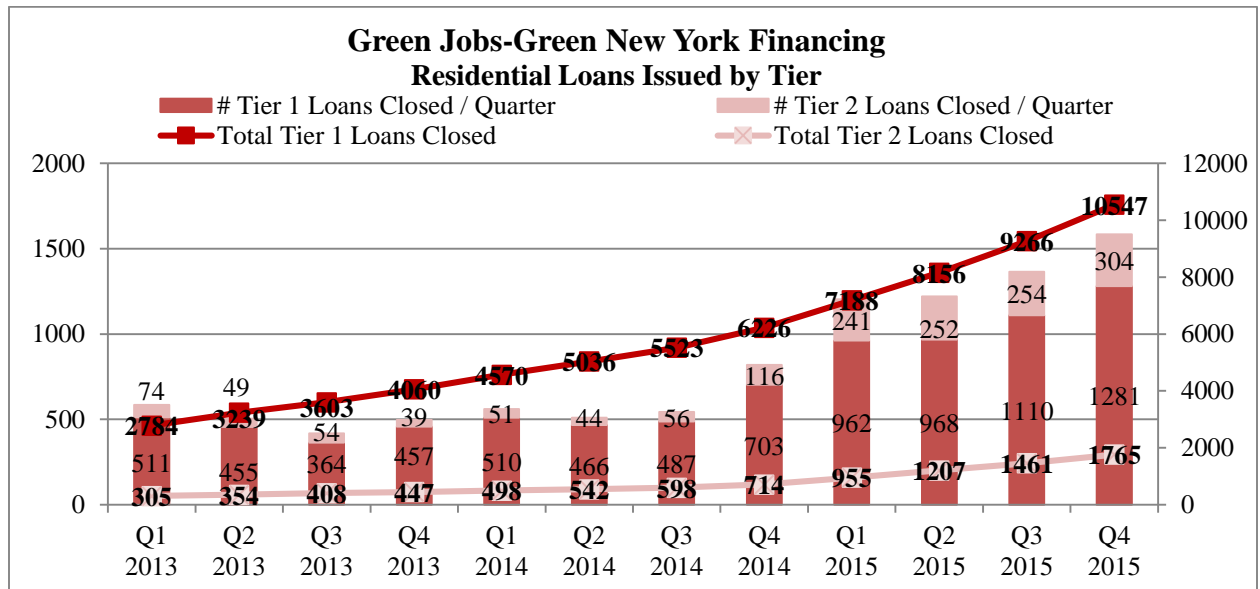
**Figure 3-3. Green Jobs–Green New York Financing Loans Issued by Type, Quarterly.**

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.**

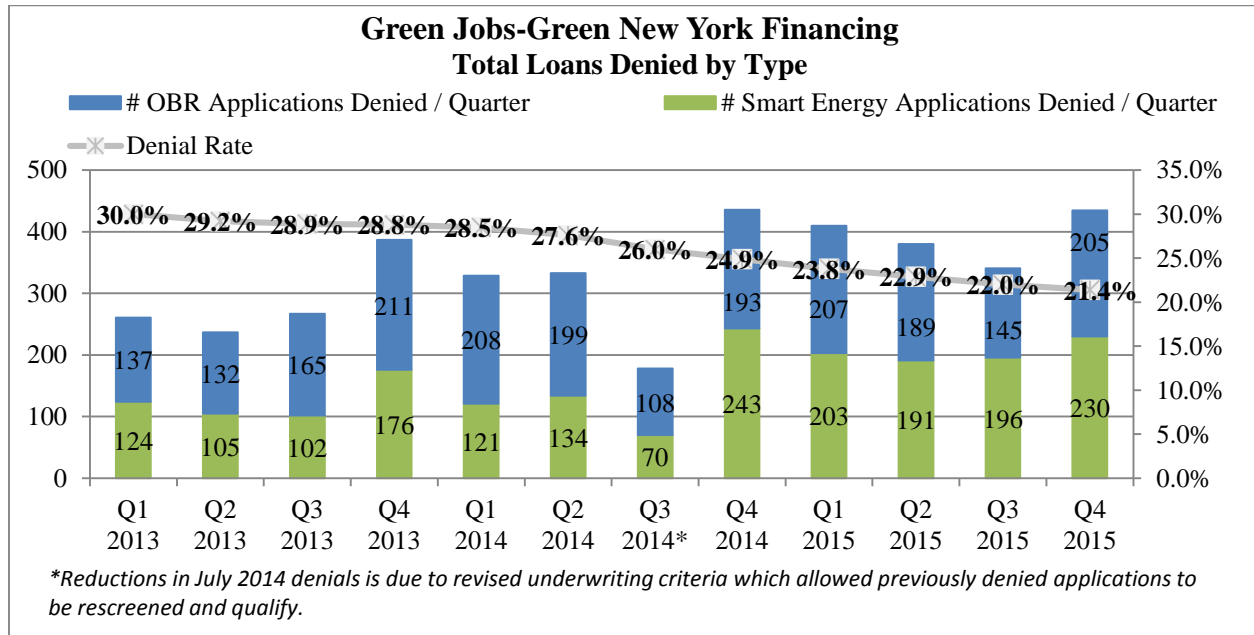
Figure 3-4 illustrates trends in GJGNY loans issued, distinguished between Tier 1 and Tier 2 loans, by quarter.





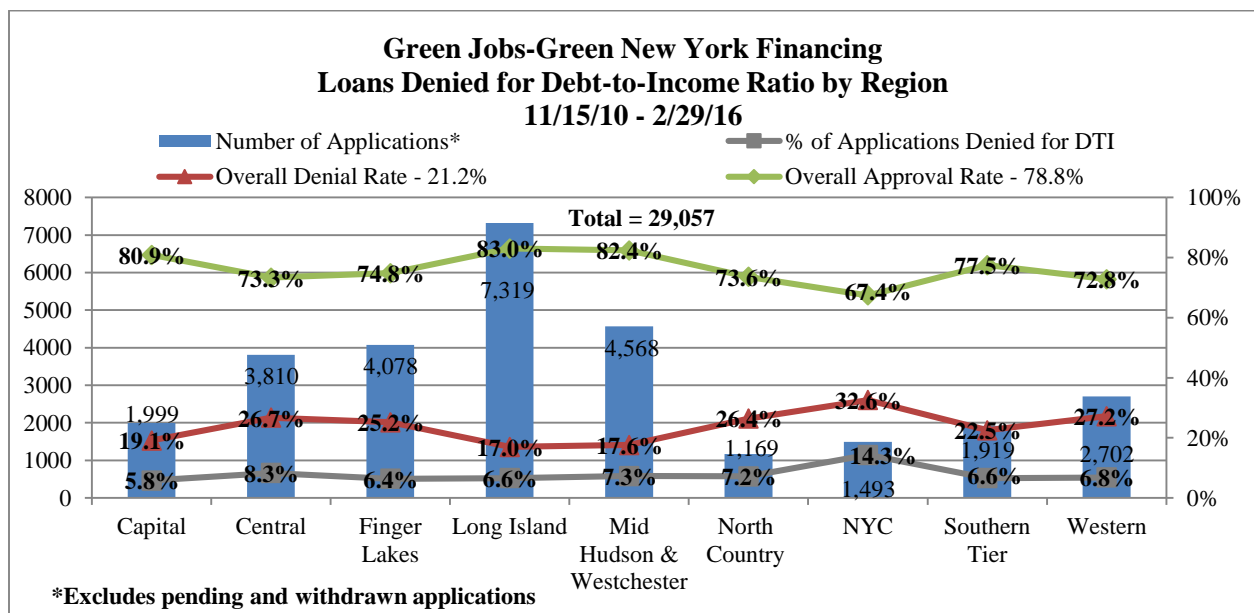
**Figure 3-5. Green Jobs–Green New York Financing Loans Denied by Type, Quarterly.**

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



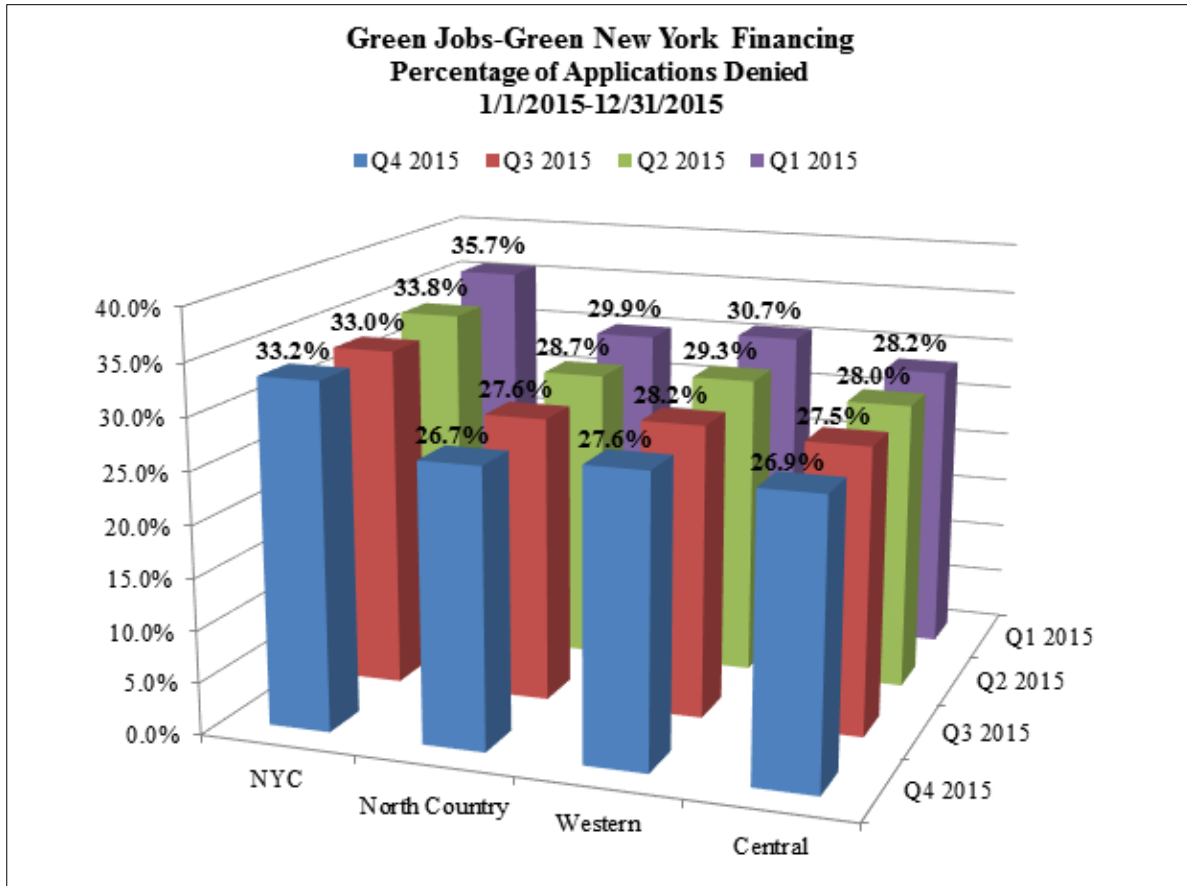
**Figure 3-6. Green Jobs–Green New York Financing Loans Denied for Debt-to-Income Ratio, by Region.**

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 21.2 percent in February 2016.



**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 February 2016, 79 loans were transferred from OBR to Smart Energy. Over the life of the program, 18.1 percent of pre-approved OBR loans were transferred to Smart Energy loans.

Smart Energy Loan Status	Cumulative Number of Loans
Pre-Approved	186
Loan Approved	218
Loan Sold	1,423
Loan Withdrawn	124
Loan Denied	27
No Loan - Subsidy Only	5
<b>Total Number of Loans Transferred</b>	<b>1,983</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 February 2016, 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	February			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 choose 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.

NOTE: Decreases reported in Received Assessment Applications, Approved Assessment Applications and Assessment Funds Encumbered are due to project attrition.

## 4.2 Multifamily Energy Performance Projects

Through February 2016, 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	February			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
*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.						

### 4.3 Multifamily Energy Performance Financing

As of February 2016, the Multifamily Performance Program has closed 22 loans with a total value of \$12,099,798. NYSERDA’s share of that total loan value is \$3,834,685.

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

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

Loan Status	February			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	22	\$3,834,685	\$12,099,798
Loans Closed	0	\$0	\$0	22	\$3,834,685	\$12,099,798

NOTE: Decreases reported in reported NYSERDA Share of Total Loan Value are due to project attrition.

## 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 February 2016, the Small Commercial Energy Efficiency Program has received 4,069 assessment applications. Of those received applications, 3,742 (92 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	February			Program Cumulative		
	GJGNY	ARRA*	Monthly Total	GJGNY	ARRA*	Program Total
Received Assessment Applications	25	0	25	3,135	934	4,069
Completed Assessments	30	0	30	2,893	849	3,742
*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 February 2016, the Small Commercial Energy Efficiency Program estimates 1,646 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	February	GJGNY Program Cumulative
<b>Estimated Projects Completed*</b>	13	1646
*The 2015 Small Commercial Energy Efficiency Program Impact Evaluation found that 44 percent of the energy savings recommended through program audits were reported to be implemented. 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 February 2016, the Small Commercial Energy Efficiency Program has closed 43 loans with a total value of \$2,363,563. NYSERDA’s share of that total loan value is \$1,334,989.

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

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

Loan Status	February			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	3	\$36,167	\$72,333	95	\$2,030,781	\$4,401,408
On-Bill Recovery	3	\$72,333	\$72,333	57	\$1,761,372	\$2,388,228
Loans Closed						
Participation Loans	0	\$0	\$0	26	\$845,137	\$1,796,694
On-Bill Recovery	1	\$50,000	\$50,000	17	\$489,852	\$566,869
<b>Total</b>	<b>1</b>	<b>\$50,000</b>	<b>\$50,000</b>	<b>43</b>	<b>\$1,334,989</b>	<b>\$2,363,563</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% of the total energy 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**

Two evaluations are nearing completion and one is currently underway.

- The evaluation of the residential GJGNY activities is nearing completion. This evaluation of the Home Performance with ENERGY STAR (HPwES) program, which includes a process evaluation, market characterization, and an analysis of CBO efforts is in the final stages of review. Feedback received from program staff was incorporated in the final draft report. NYSERDA is working toward finalizing this report in mid-2016.
- Additionally, as a part of the impact evaluation of the HPwES program, the evaluators assessed the energy saving impacts associated with homeowners who received a GJGNY audit and did not pursue participation in the NYSERDA residential programs. NYSERDA is working toward having the evaluation results available in mid-2016.
- An evaluation of the GJGNY Jobs impacts is currently underway. This study is designed to update to the GJGNY Jobs analysis that was conducted in 2013. This GJGNY Jobs assessment will be conducted using a phased approach. Phase 1 involves primary data collection via telephone surveys of various GJGNY market actors and the Phase 2 component of the evaluation includes an update to the 2013 macroeconomic assessment of indirect jobs. Evaluation contractors are working to finalize survey instruments and anticipate commencing data collection in June 2016. NYSERDA will work toward a final report in November of 2016.