

New York State Energy Research and Development Authority

# Green Jobs – Green New York June 2015 Monthly Update

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Period ending June 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 June 2015, NYSERDA’s GJGNY training partners have trained 3,615 individuals in courses including solar thermal installation, introductory photovoltaic training, advanced air sealing, pressure diagnostics, Building Performance Institute (BPI) basic air sealing and insulation, oilheat technology, and thermography. Training partnerships include public and private educators, professional associations, and nonprofits. In addition, NYSERDA support individuals in earning BPI certifications under the open enrollment Clean Energy Certifications and Accreditation Incentives program opportunity notice (PON 2397)—many of whom complete field testing at NYSERDA-sponsored pressure houses across the state.

The 32 BJ Training Fund was recently granted an eight month extension to continue through December 13, 2015 in order to facilitate the following enhancements:

- Develop a Train-the-Trainer webinar series.
- Develop five or more training videos of building systems from an analyst perspective.
- Continue recruiting union members for the Multifamily Building Analyst (MFBA) course.
- Assist NYSERDA in making the MFBA curriculum available on the NYSERDA website.

### **On-the-Job Training for Clean Energy**

The GJGNY-funded portion of the on-the-job training program concluded in December 2014 and resulted in the direct hire of 265 New Yorkers for technical jobs in the energy efficiency and renewable energy fields.

## 2 Outreach and Marketing

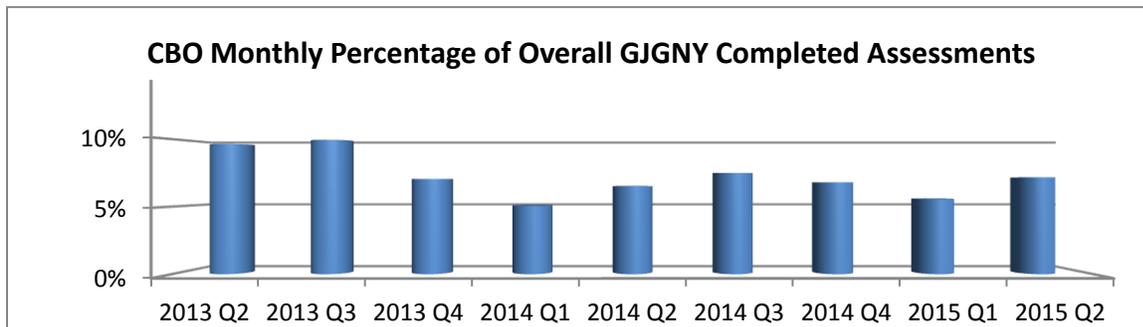
GJGNY Outreach and Marketing provides for community-based outreach, enabling one-on-one assistance with the process of participating in the GJGNY Program. This, combined with both print and electronic statewide marketing initiatives, increases the reach of the program, particularly among disadvantaged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

### 2.1 Outreach Activities

Community-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 June 2015, CBOs are responsible for 5,270 completed assessments resulting in 1,528 completed retrofits. Approximately 52 percent of those retrofits were for Assisted HPwES customers who have a household income of up to 80 percent of the county median income.

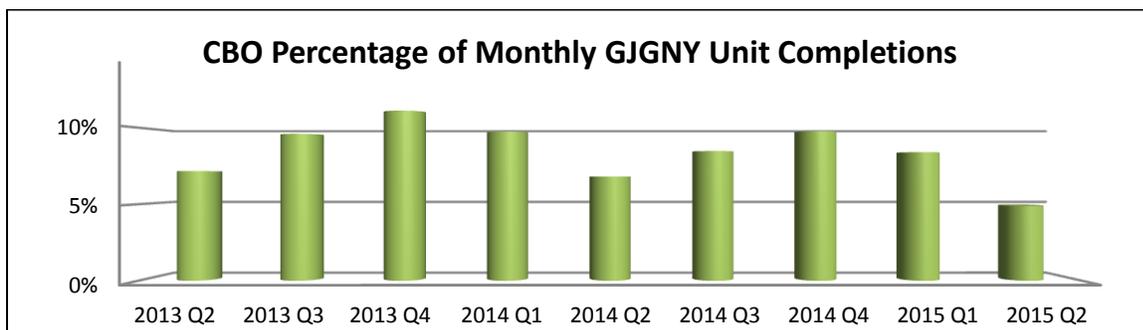
**Figure 2-1. CBO Percentage of GJGNY Completed Assessments.**

Figure 2-1 provides percentages of GJGNY residential assessment completions by quarter that were initiated by CBOs.



**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.



## **CBO Meetings**

On June 10, 2015, a meeting was held with HPwES staff on best methods for outreach and coordination with RUPCO and other outreach partners in the Heritage Hills development in Westchester County.

On June 17, 2015, the GJGNY Outreach team held the first HPwES / CBO coordination meeting. The meeting agenda covered aggregation issues, contractor recommendations, CBO project tracking, a proposed RUPCO outreach pilot, NYSERDA EmPower program updates, and the upcoming Creating an Industry Working Group meeting.

On June 24, 2015, a meeting was held to discuss the proposed “stalled HPwES customer” pilot in the Mid-Hudson region. In May, RUPCO requested high level data from NYSERDA on the number of completed assessments and retrofits by zip code in the regions that they service. RUPCO additionally requested the customer information on all customers who have completed an assessment but had not moved forward with completing measures through the HPwES program. A proposed outreach plan to reach these customers was discussed during the meeting.

## **Monthly CBO Downstate Convening**

The monthly CBO Downstate Convening was held on June 17, 2015 at the Green Jobs Training Center in Howard Beach, Long Island. The Downstate CBOs discussed NY HP Portal campaign codes, NYSERDA logo and guidelines protocol, updating the CBO SharePoint calendar, completing the Contract Pricing Proposal Form necessary for the 2016 CBO Contract Extensions, and NYSERDA’s upcoming Low-to-Moderate Income Working Group meeting. After the general meeting, the Green Jobs Training Center provided a full day building science training to attending CBO staff.

## **Communications with CBOs**

In the month of June, the Training and Implementation Contractor (TIC) posted to SharePoint information on summer energy savings tips, registration information for the *Selection of Heating Equipment for Home Performance* Salesforce webinar training, HPwES participating contractor updates, a HPwES program announcement alerting CBOs to core updates to HPwES program documents, information on using campaign codes to track audit applications, HPwES program rules for second audit reservation numbers, and an announcement on NYSERDA’s release of the Clean Energy Fund Information Supplement. Other programmatic updates were disseminated through Home Performance webinars as well as SharePoint announcements, blog posts, and calendar events.

## **2.2 Marketing Activities**

NYSERDA continues to assist CBO's with updating their logos to be in compliance with the statewide rebranding effort. Ongoing print marketing initiatives include the production and distribution of brochures and related promotional materials intended 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

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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 June 2015, from the 98,784 approved assessment applications, 75,467 (76 percent) assessments have been completed.

In the month of June, 2,374 free/reduced-cost comprehensive home energy assessment applications were received. The conversion rate from assessment to energy retrofit is 31 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>			
Month	176	2,374	
Program to Date	8,682	104,030	
<b>Average # of Applications Received per Month</b>	<b>197</b>	<b>1,874</b>	
<b>Approved Audit Applications</b>			
Free			
Month	168	2,089	
Program to Date	8,000	91,205	
Reduced Cost			
Month	9	192	
Program to Date	447	7,579	
<b>Total Approved Audit Applications</b>	<b>8,447</b>	<b>98,784</b>	
<b>Average # of Applications Approved Per Month</b>	<b>192</b>	<b>1,780</b>	
<b>Scheduled Audits</b>			
<b>Scheduled Audits as of End of Current Month</b>	<b>77</b>	<b>5,685</b>	
<b>Completed Audits</b>			
Goal: (77,500-Audits)	Free		
	Month	128	1,590
	Program to Date	5,108	69,876
	Reduced Cost		
	Month	6	125
	Program to Date	296	5,591
<b>Total Completed Audits</b>	<b>5,404</b>	<b>75,467</b>	
<b>Audit Funds Invoiced to Date</b>		<b>\$19,245,310</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 20,893 projects completed through HPwES resulting from a GJGNY assessment and/or GJGNY financing, 6,670 (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 June 2015, there were 501 HPwES project completions. Of the 501 HPwES project completions, 449 (90 percent) were associated with a GJGNY assessment or loan. Thirty-five percent of the June 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	1,692	20,196	NA
<b>Completed Projects/Units<sup>c</sup></b>			
<b>Assisted</b>			
Month	14 / 14	156 / 160	175 / 180
Program to Date	693 / 815	6,670 / 7,029	10,389 / 10,867
<b>Market Rate</b>			
Month	26 / 28	293 / 294	326 / 327
Program to Date	700 / 755	14,223 / 14,391	18,691 / 18,912
<b>Total Completed Projects/Units (Project Goal: 25,000)</b>	<b>1,393 / 1,570</b>	<b>20,893 / 21,420</b>	<b>29,080 / 29,779</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.			

### **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 enacted in the FY 2015-16 New York State budget, the Green Jobs-Green New York (GJGNY) loan program has been extended through March 31, 2016 for all customers previously eligible for the program, which includes renewables.

As of June 30, 2015, 9,364 Residential GJGNY Loans have closed to date, comprising of 8,210 Home Performance with Energy Star® (HPwES) loans, 1,152 Photovoltaic (PV) loans, 1 Solar Thermal (ST) loan and 1 Renewable Heat NY (RHNY) loan. Of the 9,364 total loans closed, 12.9 percent are Tier 2 customers, representing 12.6 percent of the total funds, while 87.1 percent are Tier 1 customers representing 87.4 percent of the funds.

Of the 8,210 HPwES loans closed to date, 28.8 percent are for Assisted HPwES customers, representing 21.7 percent of the total funds; while 71.2 percent are for Market Rate customers representing 78.3 percent of the total funds; 12.9 percent are Tier 2 customers, representing 12.4 percent of the total funds, while 87.1 percent are Tier 1 customers representing 87.6 percent of the funds. Of the loans closed for Assisted HPwES customers, 75.2 percent are Tier 1 loans, while 24.8 percent are Tier 2.

Since the launch of On-Bill Recovery, 30.8 percent of the Assisted HPwES customers who access financing use OBR Loans, while 37.6 percent of the Market Rate HPwES customers who access financing use OBR Loans; 30.9 percent of Tier 2 customers use OBR Loans while 36.3 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).

<b>GJGNY Loan Type</b>	<b>Applications Received (number)</b>	<b>Applications Approved (number)</b>	<b>Loans Closed (number)</b>	<b>Loans Closed (dollars)</b>	<b>Loans Awaiting Closing (number)</b>	<b>Loans Awaiting Closing (dollars)</b>
EE Smart Energy Loan	12,059	8,640	5,667	\$53,845,464	525	\$5,507,130
EE On-Bill Recovery Loan	7,325	4,959	2,543	\$28,302,823	208	\$3,140,972
<b>Total</b>	<b>19,384</b>	<b>13,599</b>	<b>8,210</b>	<b>\$82,148,287</b>	<b>733</b>	<b>\$8,648,102</b>
PV Smart Energy Loan	1,602	1,445	592	\$10,040,942	405	\$7,175,039
PV On-Bill Recovery Loan	2,488	2,107	555	\$9,498,963	515	\$8,660,446
<b>Total</b>	<b>4,090</b>	<b>3,552</b>	<b>1,147</b>	<b>\$19,539,905</b>	<b>920</b>	<b>\$15,835,484</b>
EE & PV Smart Energy Loan	58	43	3	\$46,435	8	\$129,046
EE & PV On-Bill Recovery Loan	146	78	2	\$42,993	2	\$30,539
<b>Total</b>	<b>204</b>	<b>121</b>	<b>5</b>	<b>\$89,427</b>	<b>10</b>	<b>\$159,585</b>
RHNY Smart Energy Loan	3	3	1	\$24,850	1	\$1,950
RHNY On-Bill Recovery Loan	0	0	0	\$0	0	\$0
<b>Total</b>	<b>3</b>	<b>3</b>	<b>1</b>	<b>\$24,850</b>	<b>1</b>	<b>\$1,950</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>23,682</b>	<b>17,276</b>	<b>9,364</b>	<b>\$101,807,545</b>	<b>1,664</b>	<b>\$24,645,122</b>

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

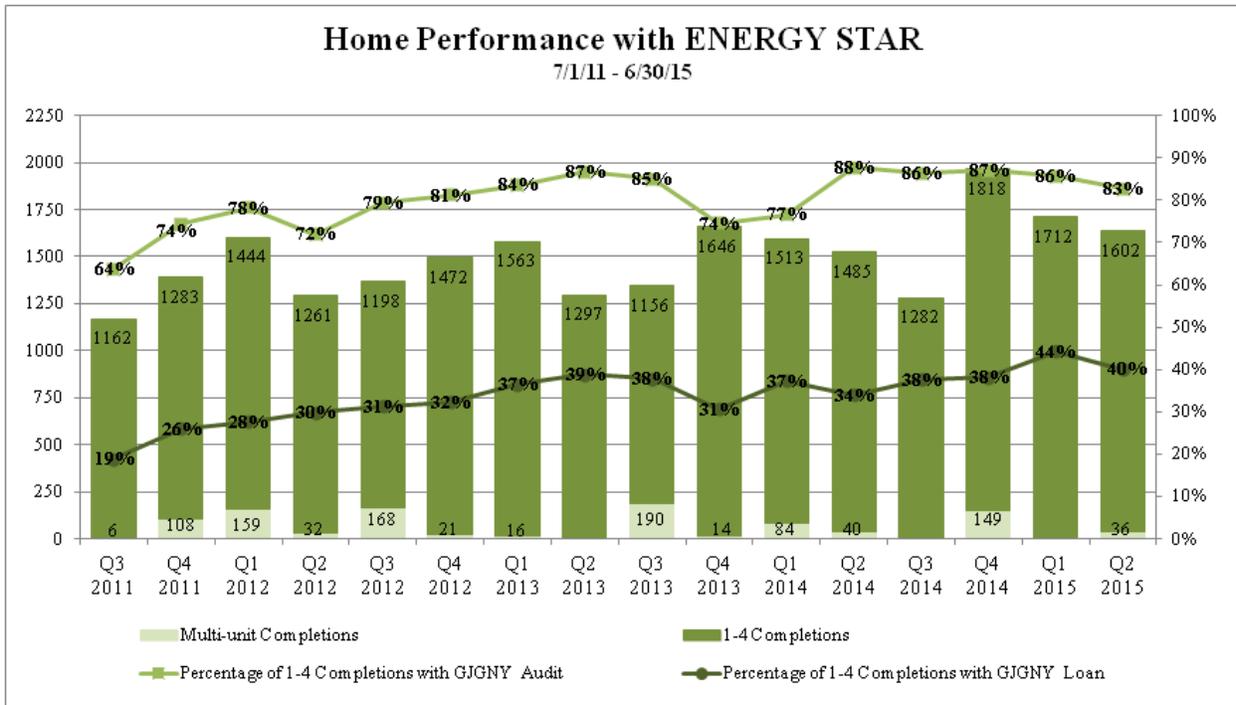
Table 3-4 provides a cumulative summary of Smart Energy Loan and On-Bill Recovery Loan activity.

Smart Energy		Financing Summary	On-Bill Recovery	
Tier 1	Tier 2		Tier 1	Tier 2
5,439	825	Loans Closed	2,718	382
\$55,670,921	\$8,291,844	Value	\$33,346,385	\$4,498,395
\$10,236	\$10,051	Average Loan	\$12,269	\$11,776
12.9 Years	13.9 Years	Average Term	14.6 Years	14.6 Years
N/A	N/A	2.99%	29.91%	24.08%
83.38%	81.45%	3.49%	70.09%	75.92%
16.62%	18.55%	3.99%	N/A	N/A
77.08%		Approval Rate*	74.80%	
17.66%		Denial Rate*	20.67%	
5.26%		Denied Tier 1, didn't pursue Tier 2*	4.53%	

\* Does not include applications pending review or withdrawn.

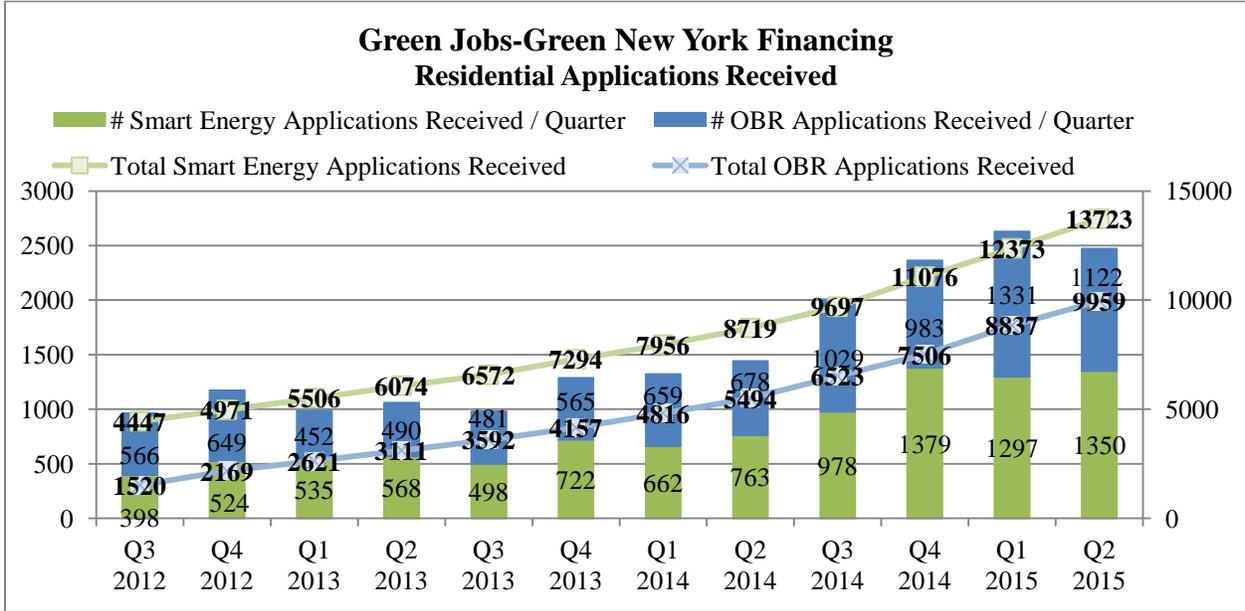
**Figure 3-1. Home Performance with ENERGY STAR Completions, Quarterly.**

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



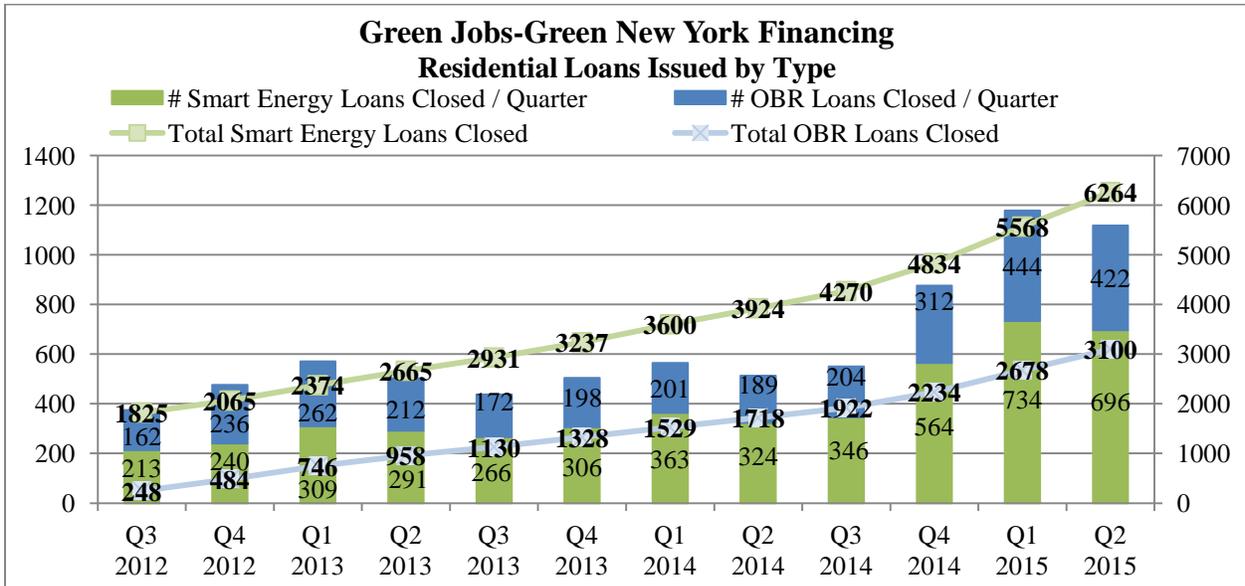
**Figure 3-2. Green Jobs–Green New York Financing Applications Received, Quarterly.**

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



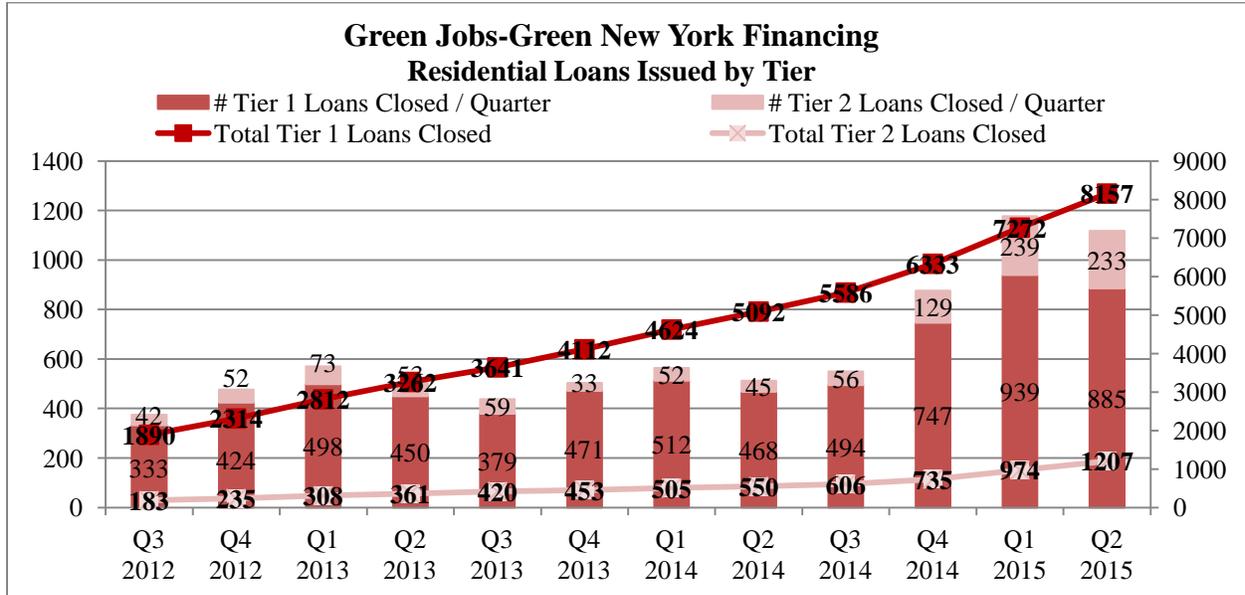
**Figure 3-3. Green Jobs–Green New York Financing Loans Issued by Type, Quarterly.**

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



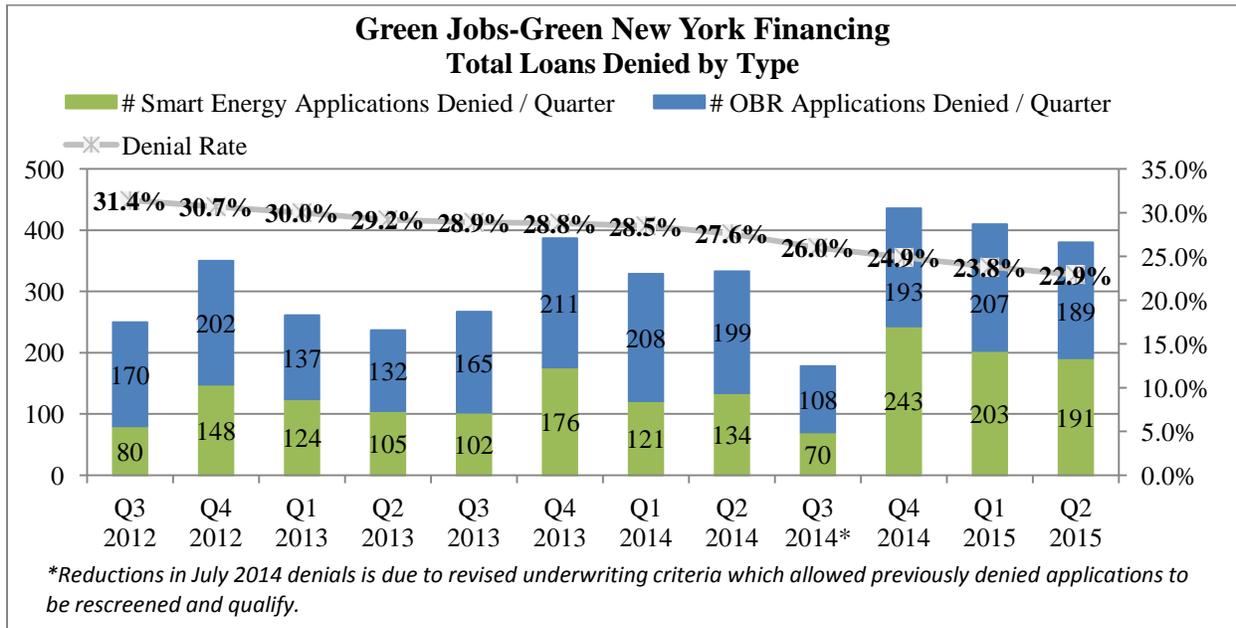
**Figure 3-4. Green Jobs–Green New York Financing Loans Issued by Tier, Quarterly.**

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



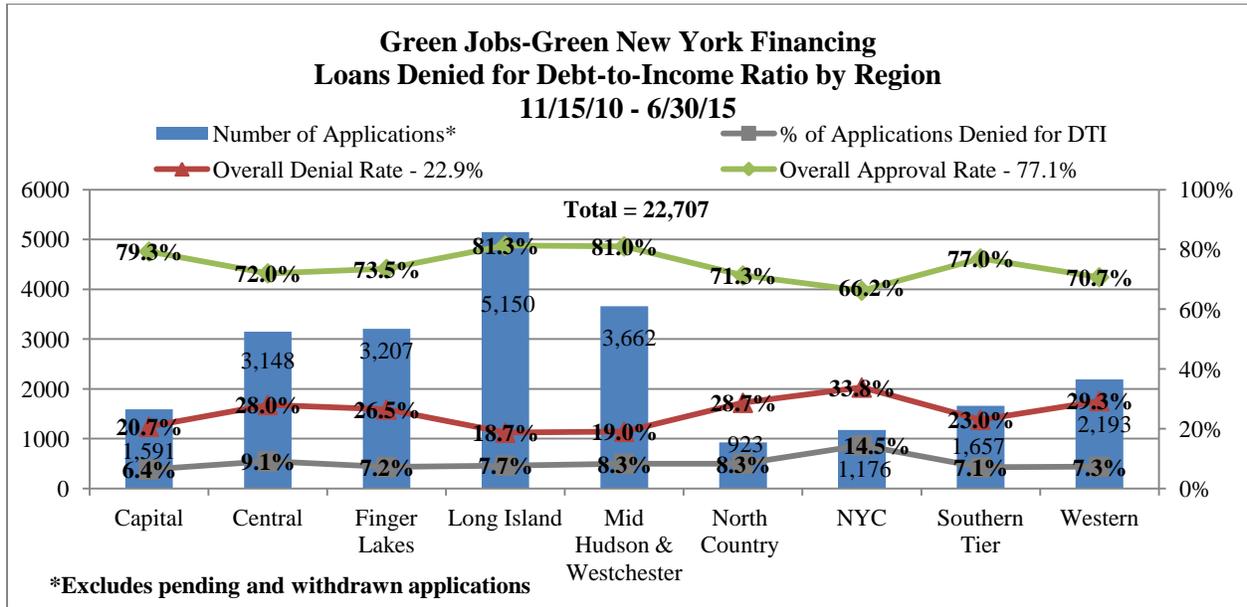
**Figure 3-5. Green Jobs–Green New York Financing Loans Denied by Type, Quarterly.**

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



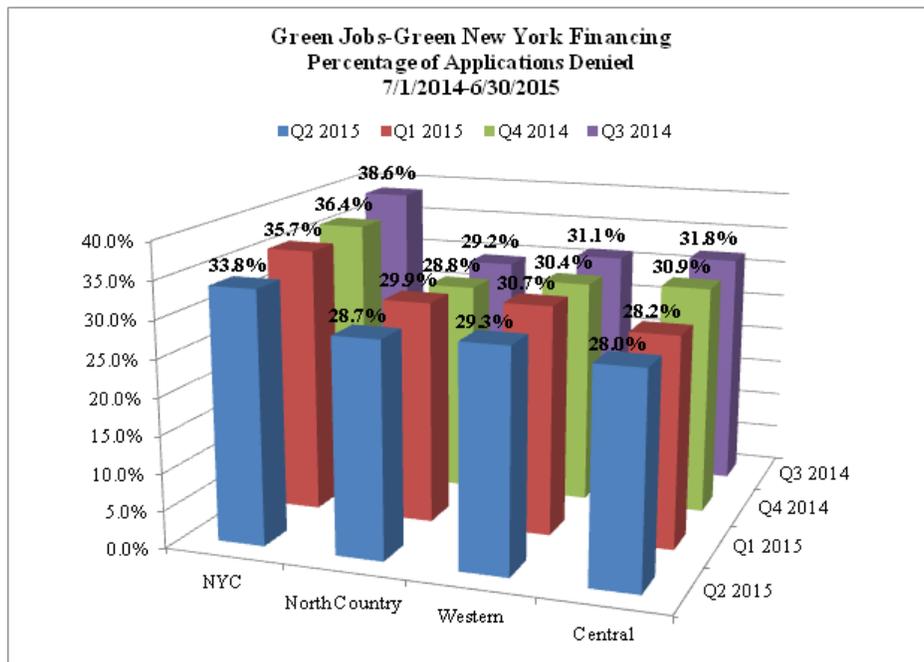
**Figure 3-6. Green Jobs–Green New York Financing Loans Denied for Debt-to-Income Ratio, by Region.**

Table 3-6 illustrates regional differentiation for received GJGNV 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 22.9 percent in June 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 June 2015, 80 loans were transferred from OBR to Smart Energy. Over the life of the program, 16.1 percent of pre-approved OBR loans were transferred to Smart Energy loans.

<b>Smart Energy Loan Status</b>	<b>Cumulative Number of Loans</b>
Pre-Approved	121
Loan Approved	159
Loan Sold	968
Loan Withdrawn	108
Loan Denied	18
No Loan - Subsidy Only	3
<b>Total Number of Loans Transferred</b>	<b>1,377</b>

## 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 June 2015, from the 335 approved assessment applications, 320 (96 percent) assessments have been completed.

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

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

Metric	June			Cumulative			
	Affordable Housing	Market Rate Housing	Monthly Total	Affordable Housing	Market Rate Housing	Program Total	Budget/ Goal
Received Assessment Applications	0	0	0	194	141	335	
Approved Assessment Applications	0	0	0	194	141	335	500
Assessment Funds Encumbered (\$)	0	0	0	2,376,730	1,116,790	3,493,520	
Assessment Funds Invoiced (\$)	0	0	0	2,286,820	1,083,827	3,370,647	3,000,000
Completed Assessments	0	0	0	182	138	320	400
Number of Projects Withdrawing from MPP after Assessment*	0	0	0	22	39	61	

\*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.

## 4.2 Multifamily Energy Performance Projects

Through June 2015, the Multifamily Energy Performance Program has completed 31,696 housing units with installed measures. Of those units with installed measures, 17,498 (55 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	June			Cumulative		
	Affordable Housing	Market Rate Housing	Monthly Total	Affordable Housing	Market Rate Housing	Program Total
Projects in Pipeline*	0	0	0	194	141	335
Projects Contracted to have Measures Installed	0	0	0	194	140	334
Households Associated with Projects Contracted	0	0	0	32,911	32,945	65,856
Projects with Installed Measures (units)	0	0	0	17,498	14,198	31,696
kWh Savings of Installed Measures	0	0	0	27,855,945.4	7,509,455.1	35,365,400
MMBtu Savings of Installed Measures	0	0	0	308,823.4	247,442.8	556,266
Dollar Savings of Installed Measures	\$0	\$0	\$0	\$10,335,050	\$6,411,405	\$16,746,455
<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.</p> <p>**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 June 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	June			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	\$0.00	\$0.00	21	\$4,745,999	\$10,416,508
Loans Closed	0	\$0.00	\$0.00	16	\$3,289,451	\$10,416,508

## 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 June 2015, the Small Commercial Energy Efficiency Program has received 6,719 assessment applications. Of those received applications, 3,370 (90 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	June			Program Cumulative		
	GJGNY	ARRA*	Monthly Total	GJGNY	ARRA*	Program Total
Received Assessment Applications	38	0	38	2,823	934	3,757
Completed Assessments	53	0	53	2,575	849	3,424
*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 June 2015, the Small Commercial Energy Efficiency Program estimates 674 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	June	GJGNY Program Cumulative
<b>Estimated Projects Completed*</b>	11	685
*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 June 2015, the Small Commercial Energy Efficiency Program has closed 24 loans with a total value of \$1,408,565. NYSERDA’s share of that total loan value is \$749,418.

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

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

Loan Status	June			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	5	\$94,469	\$188,937	65	\$1,436,628	\$3,056,845
On-Bill Recovery	3	\$130,417	\$130,417	36	\$1,176,412	\$1,515,121
Loans Closed						
Participation Loans	0	\$0	\$15,816	16	\$547,213	\$1,206,360
On-Bill Recovery	0	\$0	\$0	8	\$202,205	\$202,205
<b>Total**</b>	<b>0</b>	<b>\$0</b>	<b>\$15,816</b>	<b>24</b>	<b>\$749,418</b>	<b>\$1,408,565</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.						

## 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**

Three evaluations are in various stages of implementation.

- 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 underway and NYSERDA is working to make the preliminary results of this evaluation available in July 2015.
- As a part of the impact evaluation of the HPwES program, the evaluators are seeking to assess the energy-related impacts of GJGNY assessment-only participants. Data collection is complete and the evaluators are conducting the pre- and post-consumption billing analysis to assess the energy saving impacts associated with homeowners who received a GJGNY assessment and did not pursue financial support through the NYSERDA residential programs. NYSERDA will work toward having the preliminary results of this evaluation available summer 2015.
- The impact evaluation of the Small Commercial Energy Efficiency Program seeks to quantify measure adoption rate over time, assess the degree of program influence on the participant decision making and the proportion of installed measures for which customers accessed other NYSERDA funding. Data analysis is underway and preliminary results of this evaluation are anticipated July 2015.