



New York State Energy Research and Development Authority

# Green Jobs – Green New York February 2014 Monthly Update

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Period ending February 28, 2014

# Table of Contents

<b>1</b>	<b>Workforce Development</b> .....	<b>2</b>
1.1	Program Opportunity Notice Activity .....	2
<b>2</b>	<b>Outreach and Marketing</b> .....	<b>3</b>
2.1	Outreach Activities .....	3
<b>3</b>	<b>One- to Four-Family Residential Buildings Program</b> .....	<b>5</b>
3.1	Home Performance with ENERGY STAR® Audits.....	5
3.2	Home Performance with ENERGY STAR® Projects.....	6
3.3	One- to Four-Family Residential Buildings Financing.....	7
<b>4</b>	<b>Multifamily Performance Program</b> .....	<b>16</b>
4.1	Multifamily Performance Audits .....	16
4.2	Multifamily Performance Projects .....	17
4.3	Multifamily Performance Financing.....	18
<b>5</b>	<b>Small Commercial Energy Efficiency Program</b> .....	<b>19</b>
5.1	Small Commercial Energy Efficiency Audits .....	19
5.2	Small Commercial Energy Efficiency Projects .....	19
5.3	Small Commercial Energy Efficiency Financing .....	20
<b>6</b>	<b>Evaluation</b> .....	<b>22</b>
6.1	Evaluation Activities Currently Underway .....	22

## List of Figures

---

Figure 2-1. CBO Monthly Percentage of Overall GJGNY Completed Audits, Quarterly.....	3
Figure 2-2. CBO Percentage of Monthly GJGNY Unit Completions, Quarterly.....	3
Figure 3-1. Home Performance with ENERGY STAR Completions, Quarterly.....	9
Figure 3-2. Home Performance with ENERGY STAR Completions, Monthly.....	9
Figure 3-3. Green Jobs-Green New York Financing Applications Received, Quarterly.....	10
Figure 3-4. Green Jobs-Green New York Financing Applications Received, Monthly.....	10
Figure 3-5. Green Jobs-Green New York Financing Loans Issued by Type, Quarterly.....	11
Figure 3-6. Green Jobs-Green New York Financing Loans Issued by Type, Monthly.....	11
Figure 3-7. Green Jobs-Green New York Financing Loans Issued by Tier, Quarterly.....	12
Figure 3-8. Green Jobs-Green New York Financing Loans Issued by Tier, Monthly.....	12
Figure 3-9. Green Jobs-Green New York Financing Loans Denied by Type, Quarterly.....	13
Figure 3-10. Green Jobs-Green New York Financing Loans Denied by Type, Monthly.....	13
Figure 3-11. Green Jobs-Green New York Financing Loans Denied for Debt-to-Income Ratio, by Region.....	14
Figure 3-12. Green Jobs-Green New York Financing Loans Denied for Debt-to-Income Ratio, Comparative by Quarter.....	14

## List of Tables

---

Table 3-1. Home Performance with ENERGY STAR Audits .....	5
Table 3-2. Home Performance with ENERGY STAR Projects .....	6
Table 3-3. One- to Four-Family Residential Buildings Financing Details.....	7
Table 3-4. Green Jobs-Green New York Financing Summary.....	8
Table 3-5. Green Jobs-Green New Financing Loans Transferred from OBR to Smart Energy.....	16
Table 4-1. Multifamily Performance Audits .....	17
Table 4-2. Multifamily Performance Projects .....	18
Table 4-3. Multifamily Performance Financing .....	19
Table 5-1. Small Commercial Energy Efficiency Audits .....	20
Table 5-2. Small Commercial Energy Efficiency Projects.....	20
Table 5-3. Small Commercial Energy Efficiency Financing .....	21

## 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 NYSEERDA and made available by the Green Jobs – Green New York Act of 2009.

# 1 Workforce Development

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## 1.1 Program Opportunity Notice Activity

### ***Green Jobs-Green New York Technical Training and Certifications (PON 2032)***

Through February 2014, PON 2032 training partners have trained 563 individuals in courses including advanced air sealing, pressure diagnostics, Building Performance Institute (BPI) Basic Air Sealing and Insulation, solar thermal installation, and thermography. Training partnerships include public and private educators, professional associations, and nonprofits. GJGNY training will continue under PON 2032 through 2014.

### ***Clean Energy On-the-Job Training (PON 2033)***

NYSERDA has executed on-the-job training agreements with 42 businesses seeking to hire new employees or advance incumbent workers under GJGNY. As of February 28, 2014, 157 people have been hired from NYS Department of Labor's (NYSDOL) New York State Career Centers (formerly NYSDOL One Stop Centers) lists, and 13 incumbent workers have been advanced due to training. Among those hired under the program, 87.3% were retained through the period of on-the-job training. Approximately \$1.33M in wage and training subsidies has been awarded. The average wage of workers hired under the program is \$16.39 per hour.

### ***Special Update: New York Youth Works***

Governor Andrew M. Cuomo signed the NY Youth Works Program into law on December 9, 2011 to encourage businesses to hire unemployed, disadvantaged youth. In May 2012, NYSERDA provided GJGNY funding to leverage NYSDOL solicitations for training and job placement partnerships. NYSERDA funds were used to support four contracts administered by the New York State Department of Labor as follows:

The Urban League of Rochester was funded to deliver hands-on construction and green building training, building science, and pre-apprenticeship certificate training developed by the Home Builders Institute. Seventy one individuals were trained and 20 were placed in green jobs, under two separate contracts. NYSDOL defines green jobs as those that produce goods or deliver services that increase energy efficiency or generate renewable energy.

Northeast Parent and Child Society were funded to deliver courses in green energy sales and education, energy efficiency, air sealing, energy auditing, and BPI Building Analyst. Twenty two individuals were trained and six were placed in green jobs.

Henkels and McCoy, Inc., partnering with STRIVE International Columbia University, was funded to deliver training in green construction, Roots of Success: Your Role in the Green Environment, National Center for Construction Education coursework, and U.S. Green Buildings Council (USBC) Leadership in Energy and Environmental Design (LEED). Seventy Eight individuals were trained and one placed in green jobs.

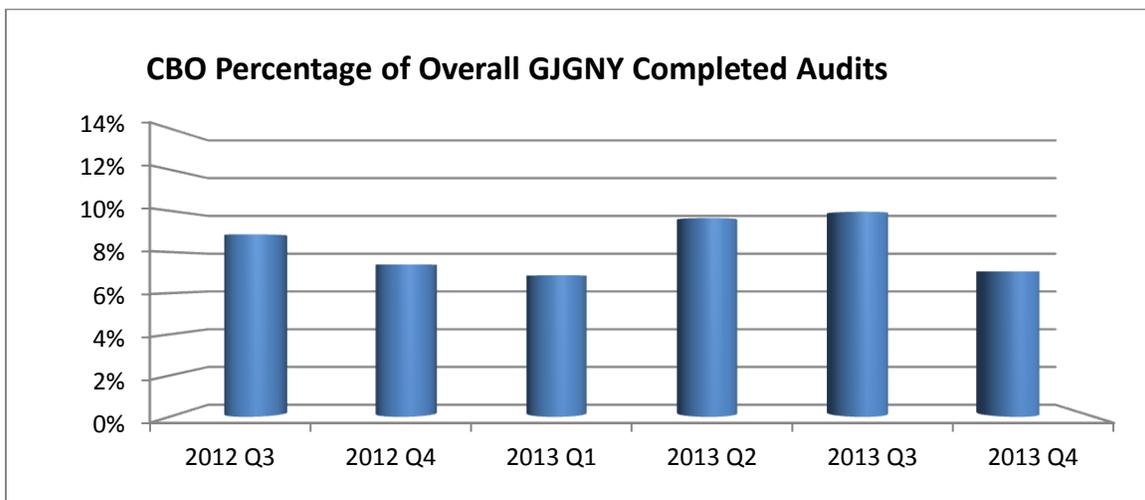
## 2 Outreach and Marketing

### 2.1 Outreach Activities

CBOs continue to assist customers to access the Home Performance with ENERGY STAR program (HPwES) offered through Green Jobs-Green New York. Through February 2014, CBOs are responsible for 3,427 completed audits resulting in 909 completed retrofits. Approximately 48 percent of those retrofits were for Assisted HPwES customers.

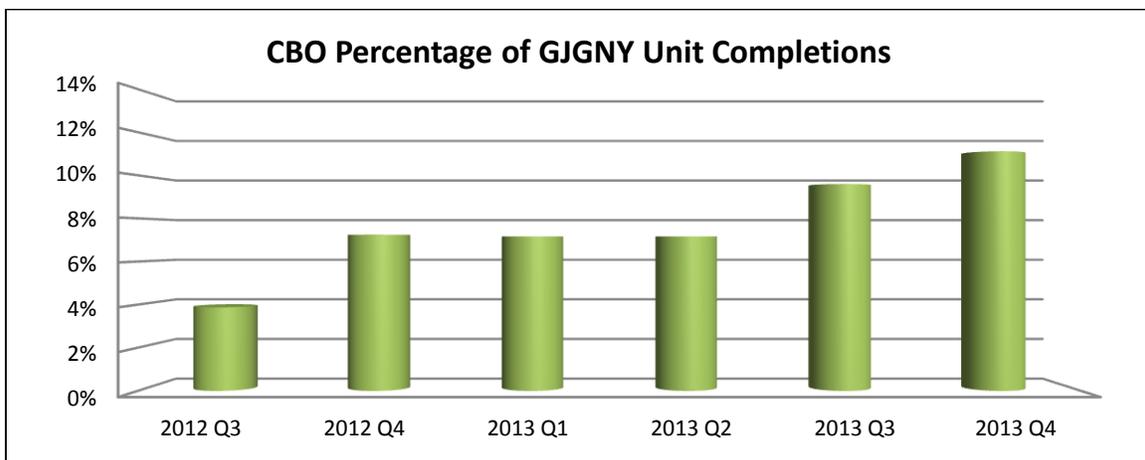
**Figure 2-1. CBO Percentage of GJGNY Completed Audits.**

Figure 2-1 provides percentages of GJGNY residential audit 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.



The CBO SharePoint site is going through a significant redesign. Roll out of the new site is estimated for mid-March 2014. A CBO Focus Group was held during February 2014. A full CBO training will be conducted when the site is fully launched.

Outreach staff is planning a one-day CBO Outreach Program meeting to discuss how the program will proceed in Round 2. A survey was issued to the CBOs to solicit potential discussion topics. An agenda for the day is currently under development.

Outreach staff is working with Long Island Progressive Coalition (LIPC) to evaluate the current Home Performance contractors participating in the Aggregation Program in Suffolk County to see if there is interest by them in expanding further into Suffolk County. LIPC is now servicing both counties as a result of RFP 2773: GJGNY Outreach Program Round 2. LIPC will be working with the Training and Implementation contractor and Home Performance staff to revisit Aggregation Addendums and expand the program into the county.

Staff is working with CBOs selected through RFP 2038: Green Jobs Green New York Outreach Program and RFP 2327: Green Jobs Green New York Outreach Program on end-of-contract obligations. Final reports are due from each of the CBOs 90 days after the end of the contract. Staff has already received final reports from Public Policy Education Fund-Central, Adirondack North Country Association (ANCA), Rural Ulster Preservation Company (RUPCO) and Affordable Housing Program (AHP).

The monthly CBO webinar was held on February 27, 2014. Agenda topics included:

- Residential Solar Photovoltaic (PV) Financing – Jen Shauger and Luke Forster, NYSERDA
- Biodiesel: America’s First Advanced Biofuel – Ray Albrecht, National Biodiesel Board
- Miscellaneous updates including: The conclusion of the Owner-Occupied Low-Rise Incentive Program; customer relationship management updates; an introduction to Nick Lombardi, a new staff member at Conservation Services Group in New York City who is focusing on downstate market development activities; changes to the Lockheed Martin ordering tool, an online tool used to purchase outreach and marketing materials directly from the Lockheed Martin website.

## 2.2 Marketing Activities

During February 2014, there were 495 visits to the CBO Locator webpage (<http://nyserdagreen.org/cbo-locator>), representing 431 unique visitors. A sample case study linked to the CBO Locator webpage was downloaded 19 times. There were 95 clicks from the CBO Locator webpage to the Home Performance with ENERGY STAR application webpage and/or various CBO websites. The CBO Locator webpage was visited by 196 people who submitted their information through the webform to get connected to their local CBO.

### 3 One- to Four-Family Residential Buildings Program

#### 3.1 Home Performance with ENERGY STAR® Audits

Through February 28, 2014, from the 64,721 approved audit applications, 60,909 (94 percent) audits have been completed. The conversion rate from audit to HPwES project is 31.7 percent. Additional work may be proceeding outside the HPwES program, some with the support of utility rebates. The average cycle time between audit completion to project completion is 110 days.

An additional \$4.8 million GJGNY funds has been transferred to the Home Performance with ENERGY STAR residential energy audit budget. These additional funds will allow for the free and reduced cost residential audits to be offered through 2014.

**Table 3-1. Home Performance with ENERGY STAR Audits.**

Table 3-1 provides HPwES monthly and cumulative audit 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	118	1,909	
Program to Date	5,180	64,721	
<b>Average # of Applications Received per Month</b>	<b>185</b>	<b>1,639</b>	
<b>Approved Audit Applications</b>			
<b>Free</b>			
February	128	1,838	
Program to Date	5,180	56,259	
<b>Reduced Cost</b>			
February	6	219	
Program to Date	271	4,650	
<b>Total Approved Audit Applications</b>	<b>4,868</b>	<b>60,909</b>	
<b>Average # of Applications Approved Per Month</b>	<b>174</b>	<b>1,542</b>	
<b>Scheduled Audits</b>			
<b>Scheduled Audits as of End of Current Month</b>	<b>294</b>	<b>3,107</b>	
<b>Completed Audits</b>			
Goal: (77,500-Audits) Budget: (\$19,396,000)	<b>Free</b>		
	February	59	1,112
	Program to Date	3,232	45,312
	<b>Reduced Cost</b>		
	February	5	98
Program to Date	195	3,523	
<b>Total Completed Audits</b>	<b>3,427</b>	<b>48,835</b>	
<b>Audit Funds Invoiced to Date</b>		<b>\$12,152,500</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 13,711 completed units served through HPwES resulting from a GJGNY audit and/or GJGNY financing, 9,408 (69 percent) units are associated with market rate customers and 4,303 (31 percent) units are associated with assisted customers.

In February, there were 532 HPwES completions. Of the 532 HPwES project completions, 415 (78 percent) were associated with a GJGNY audit or loan. Fourty-two percent of the February GJGNY HPwES project completions were GJGNY Assisted HPwES customers.

**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	936	13,393	NA
<b>Completed Projects/Units<sup>c</sup></b>			
<b>Assisted</b>			
February	16 / 20	175 / 178	213 / 216
Program to Date	360 / 433	4,029 / 4,303	7,146 / 7,520
<b>Market Rate</b>			
February	13 / 13	276 / 278	319 / 321
Program to Date	443 / 476	9,284 / 9,408	13,322 / 13,498
<b>Total Completed Projects/Units (Project Goal: 25,000)</b>	<b>803 / 909</b>	<b>13,313 / 13,711</b>	<b>20,468 / 21,018</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

**Table 3-3. Green Jobs–Green New York Financing Details.**

Table 3-3 provides monthly and cumulative details of the Green Jobs–Green New York financing program.

1- to 4- Family Homes		Loan Product	Applications Received	Applications Approved	Loans Closed			
					Value	Total	Market Rate	Assisted
Tier 1	February	Smart Energy	224	337	\$1,154,376	124	91	33
		On-Bill Recovery	210	222	\$658,698	60	44	16
	Program to Date	<b>Smart Energy</b>	<b>7,920</b>	<b>4,764</b>	<b>\$28,988,088</b>	<b>3,133</b>	<b>2,339</b>	<b>794</b>
		<b>On-Bill Recovery</b>	<b>5,060</b>	<b>2,708</b>	<b>\$13,928,571</b>	<b>1,287</b>	<b>1016</b>	<b>271</b>
Tier 2	February	Smart Energy	12	15	\$52,355	8	5	3
		On-Bill Recovery	7	10	\$69,381	7	3	4
	Program to Date	<b>Smart Energy</b>	<b>544</b>	<b>467</b>	<b>\$3,222,748</b>	<b>341</b>	<b>146</b>	<b>195</b>
		<b>On-Bill Recovery</b>	<b>383</b>	<b>254</b>	<b>\$1,351,842</b>	<b>137</b>	<b>60</b>	<b>77</b>
February		Smart Energy	236	352	\$1,206,731	132	96	36
		On-Bill Recovery	217	232	\$728,079	67	47	20
<b>Total</b>			<b>453</b>	<b>584</b>	<b>\$1,934,810</b>	<b>199</b>	<b>143</b>	<b>56</b>
Program to Date		Smart Energy	7,920	5,231	\$32,210,837	3,474	2,485	989
		On-Bill Recovery	5,060	2,962	\$15,280,414	1,424	1,076	348
<b>Total</b>			<b>12,980</b>	<b>8,193</b>	<b>\$47,491,250</b>	<b>4,898</b>	<b>3,561</b>	<b>1,337</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
3,133	341	Loans Closed*	1,287	137
\$28,988,088	\$3,222,748	Value*	\$13,928,571	\$1,351,842
\$9,253	\$9,451	Average Loan*	\$10,823	\$9,867
12.4 Years	13.5 Years	Average Term*	14.6 Years	14.3 Years
N/A	N/A	2.99%	61.69%	64.23%
82.03%	79.18%	3.49%*	38.31%	35.77%
17.97%	20.82%	3.99%*	N/A	N/A
71.04%		Approval Rate**	67.46%	
21.46%		Denial Rate**	25.80%	
7.50%		Denied Tier 1, didn't pursue Tier 2**	6.74%	

\* Refers to loans originated and closed by EFS. The number and value of OBR Loans varies from Concord's report due to treatment of successor loans.  
 \*\* Does not include applications pending review or withdrawn.

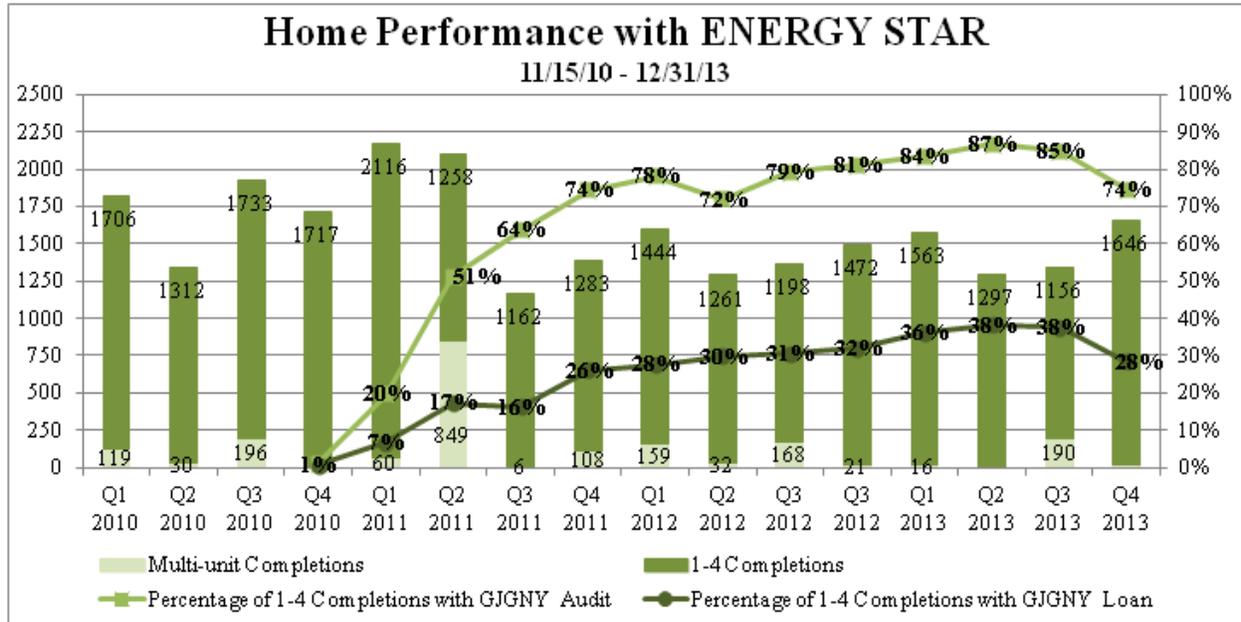
Of the 4,898 Residential GJGNY Loans closed to date, 27.3 percent are for Assisted HPwES customers, representing 21 percent of the total funds; while 72.7 percent are for Market Rate customers representing 79 percent of the total funds; 9.8 percent are Tier 2 customers, representing 9.6 percent of the total funds, while 90.2 percent are Tier 1 customers representing 90.4 percent of the funds. Of the loans closed for Assisted HPwES customers, 79.7 percent are Tier 1 loans, while 20.3 percent are Tier 2.

Since the launch of On-Bill Recovery, 32.2 percent of the Assisted HPwES customers who access financing use OBR Loans, while 39.1 percent of the Market Rate HPwES customers who access financing use OBR Loans; 32.9 percent of Tier 2 customers use OBR Loans while 37.6 percent of Tier 1 customers use OBR Loans.

On February 3, 2014, NYSERDA launched GJGNY financing for residential solar photovoltaics (PV). Customers of RPS-participating utilities can finance stand-alone PV projects, or combine solar PV with efficiency upgrades through HPwES. Residential Financing and PV staff has been collaborating with Public Service Enterprise Group to extend the financing opportunities for solar PV on Long Island, with an expected launch in early Q2 2014.

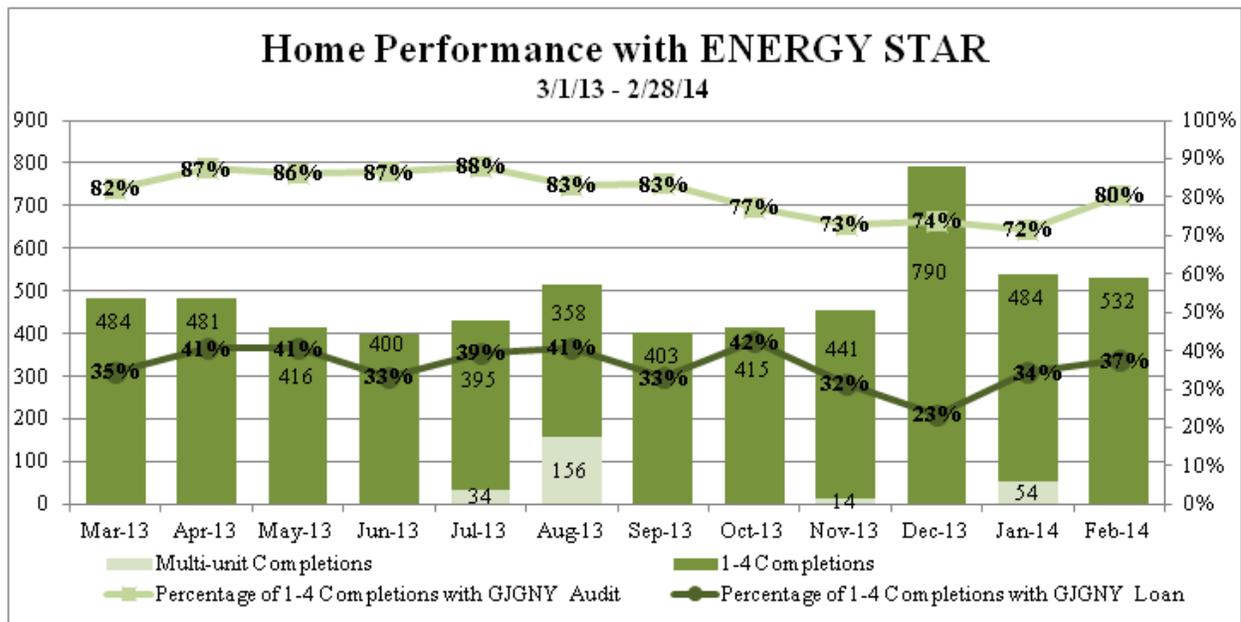
**Figure 3-1. Home Performance with ENERGY STAR Completions, Quarterly.**

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



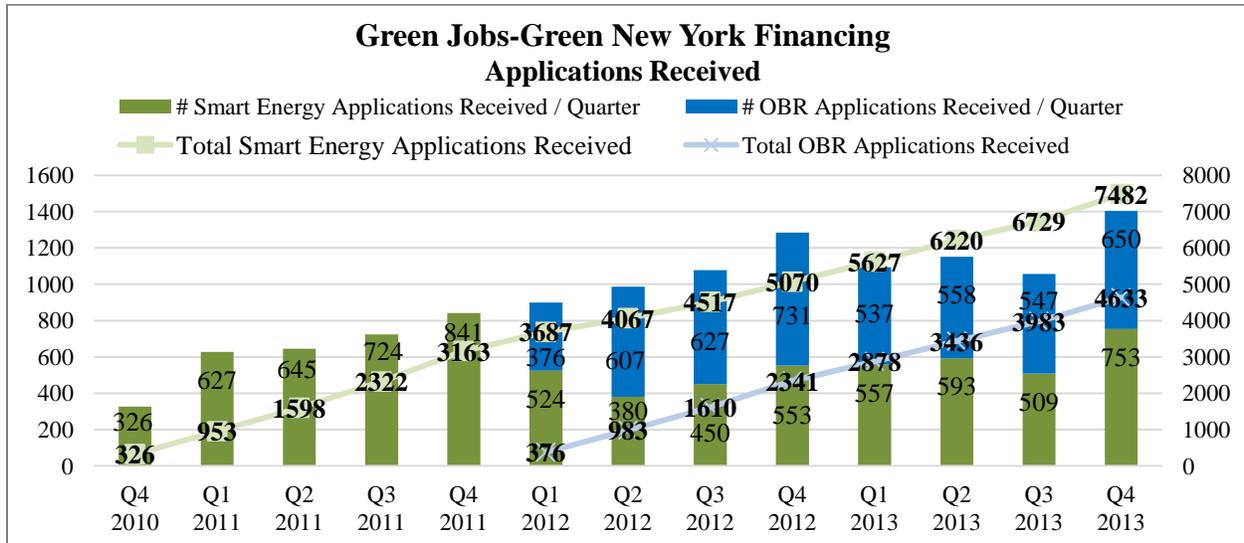
**Figure 3-2. Home Performance with ENERGY STAR Completions, Monthly.**

Figure 3-2 illustrates trends in HPwES project completions associated with GJGNY audits and loans, over the last 12 months.



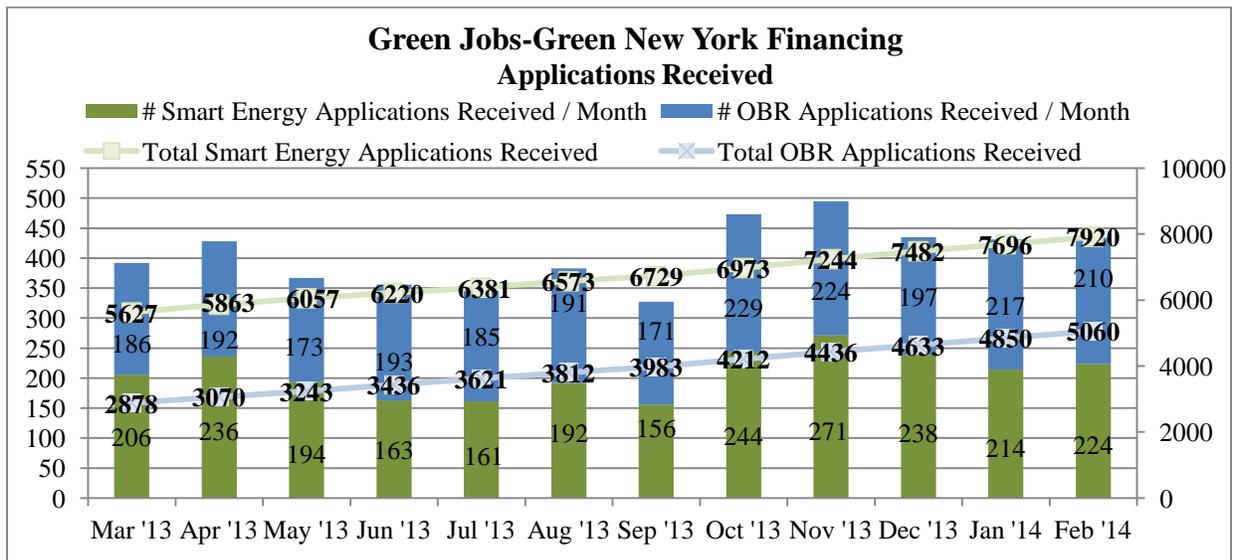
**Figure 3-3. Green Jobs–Green New York Financing Applications Received, Quarterly.**

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



**Figure 3-4. Green Jobs–Green New York Financing Applications Received, Monthly.**

Figure 3-4 illustrates the rate of applications received for GJGNY Smart Energy Loans and GJGNY On-Bill Recovery Loans, over the last 12 months.



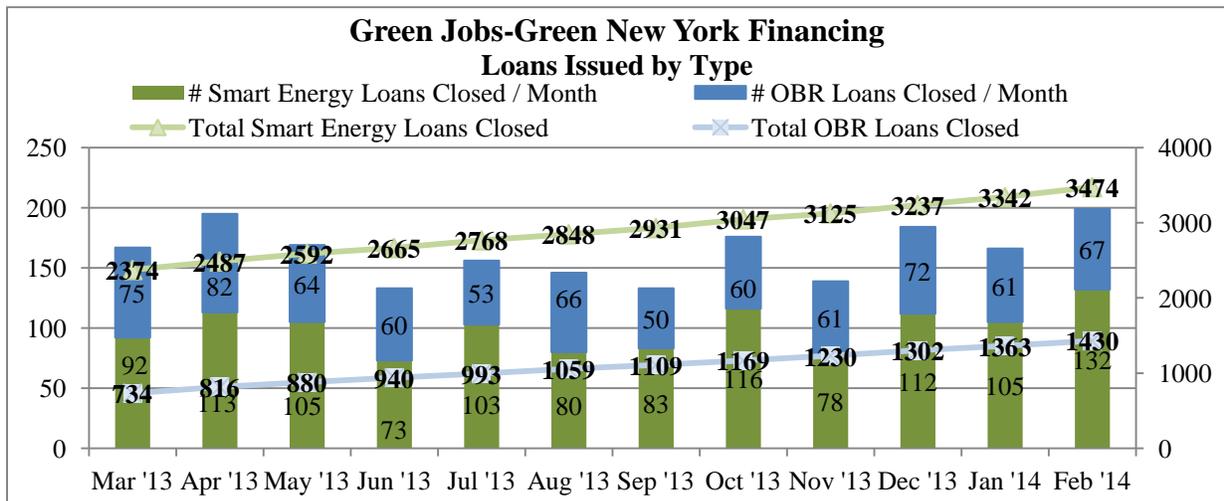
**Figure 3-5. Green Jobs–Green New York Financing Loans Issued by Type, Quarterly.**

Figure 3-5 illustrates the rate of loans issued for GJGNY Smart Energy Loans and GJGNY On-Bill Recovery Loans, by quarter.



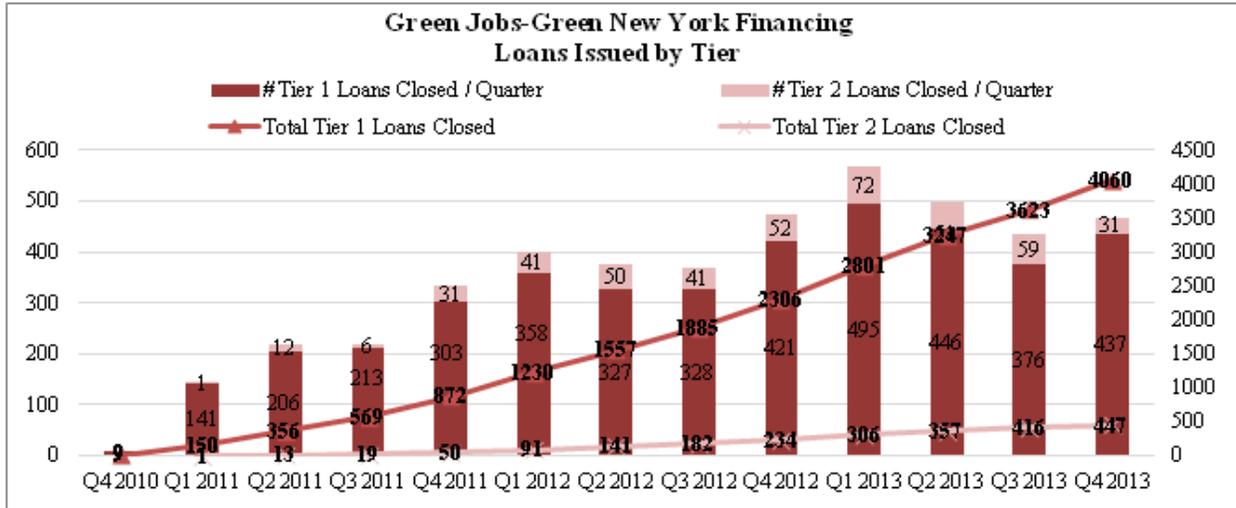
**Figure 3-6. Green Jobs–Green New York Financing Loans Issued by Type, Monthly.**

Figure 3-6 illustrates the rate of loans issued for GJGNY Smart Energy Loans and GJGNY On-Bill Recovery Loans, over the last 12 months.



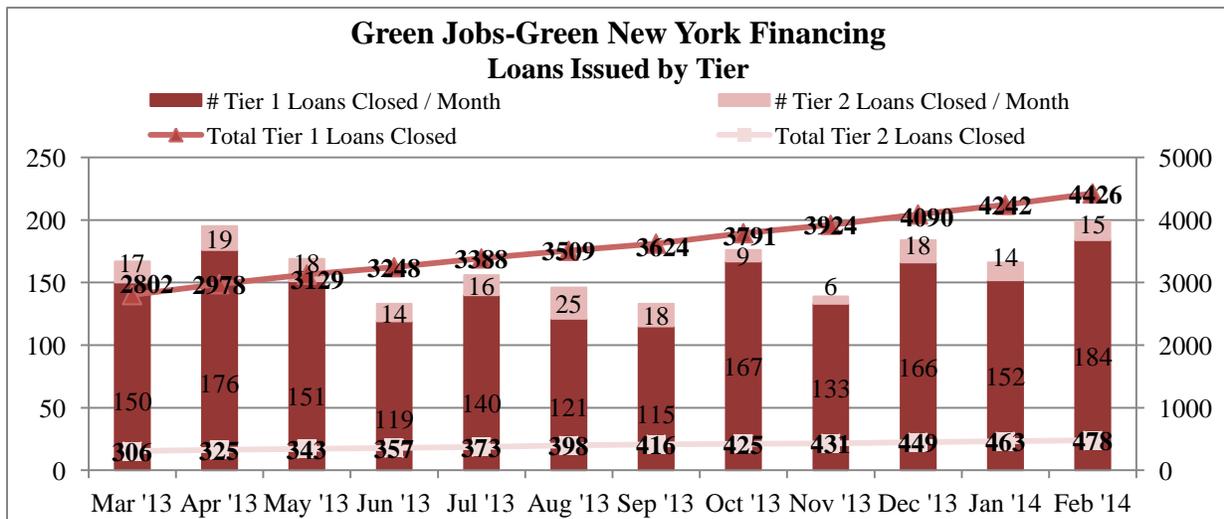
**Figure 3-7. Green Jobs–Green New York Financing Loans Issued by Tier, Quarterly.**

Figure 3-7 illustrates trends in GJGNY loans issued, distinguished between Tier 1 and Tier 2 loans, by quarter.



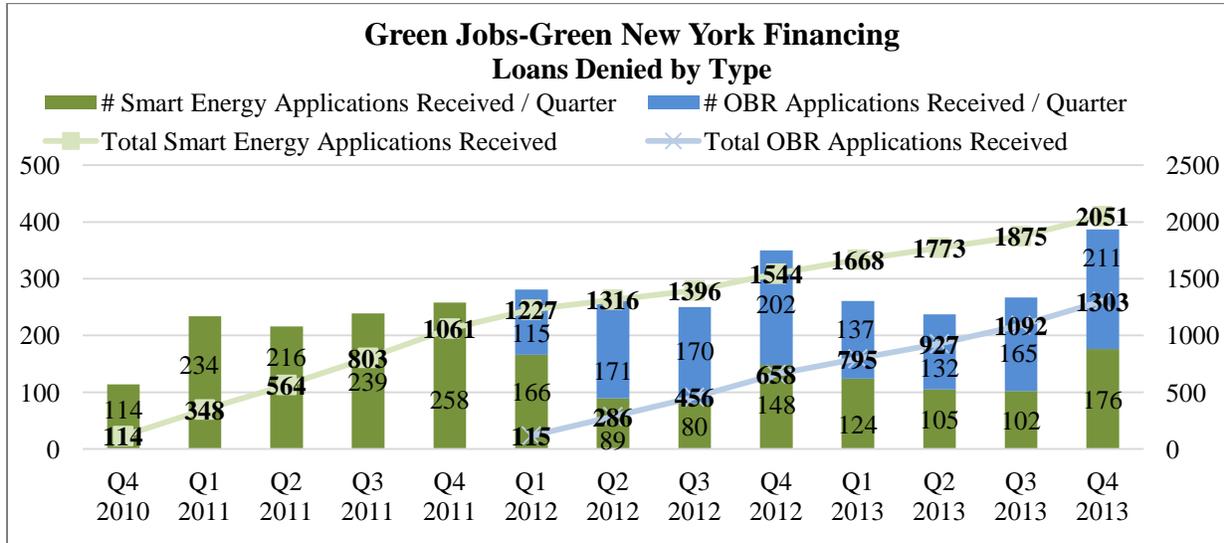
**Figure 3-8. Green Jobs–Green New York Financing Loans Issued by Tier, Monthly.**

Figure 3-8 illustrates trends in GJGNY loans issued, distinguished between Tier 1 and Tier 2 loans, over the last 12 months.



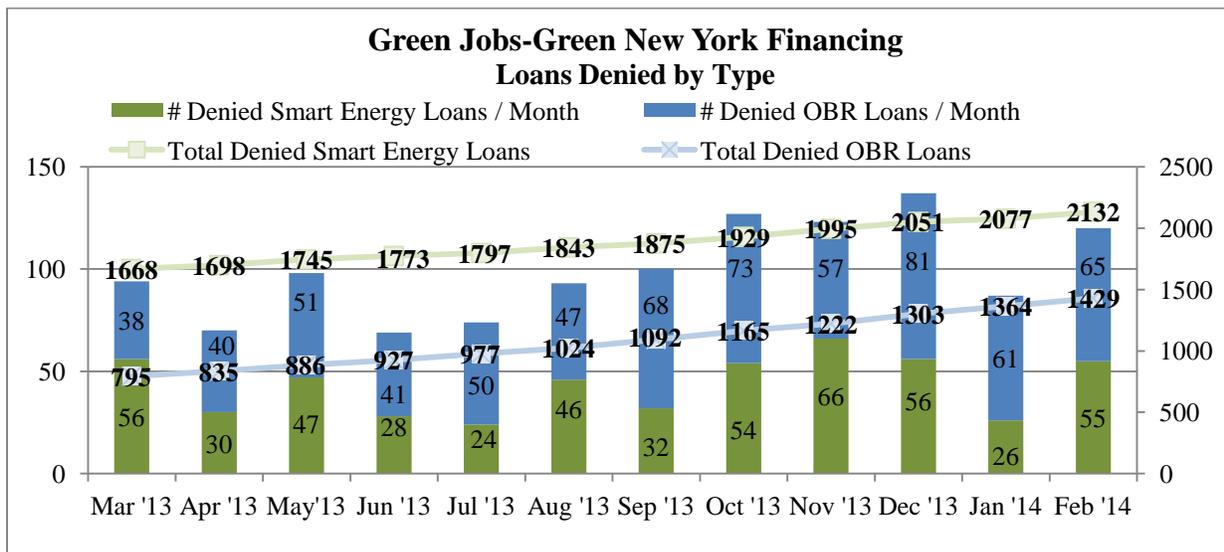
**Figure 3-9. Green Jobs–Green New York Financing Loans Denied by Type, Quarterly.**

Figure 3-9 illustrates trends in GJGNY loan denials, distinguished between Smart Energy Loans and On-Bill Recovery Loans, by quarterly.



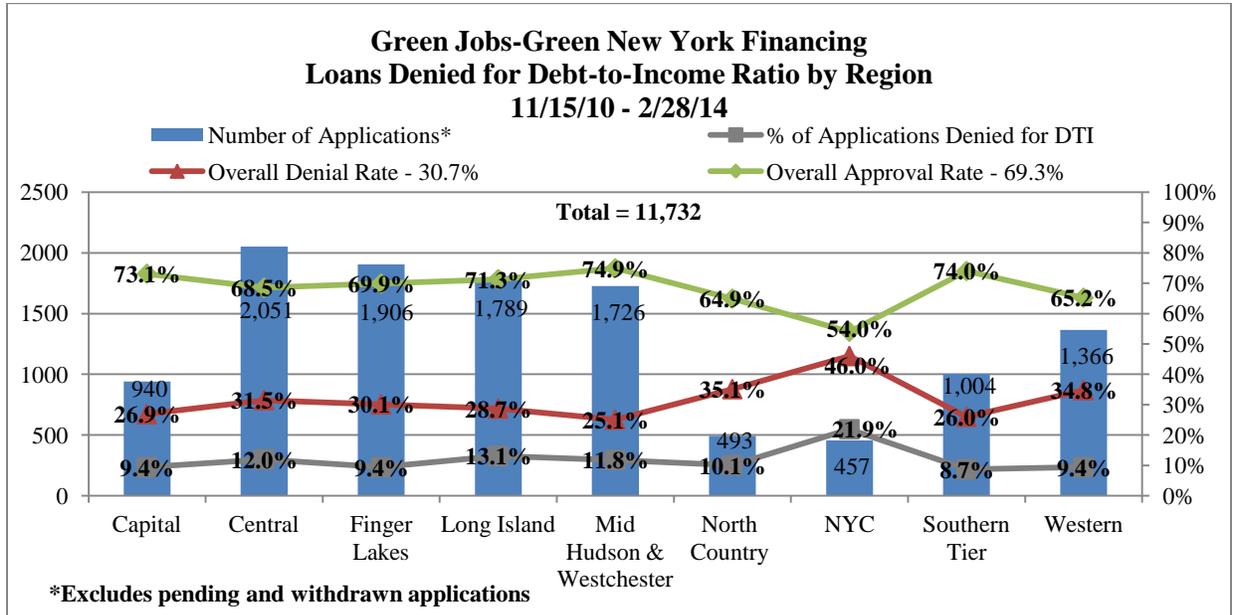
**Figure 3-10. Green Jobs–Green New York Financing Loans Denied by Type, Monthly.**

Figure 3-10 illustrates trends in GJGNY loan denials, distinguished between Smart Energy Loans and On-Bill Recovery Loans, over the last 12 months.



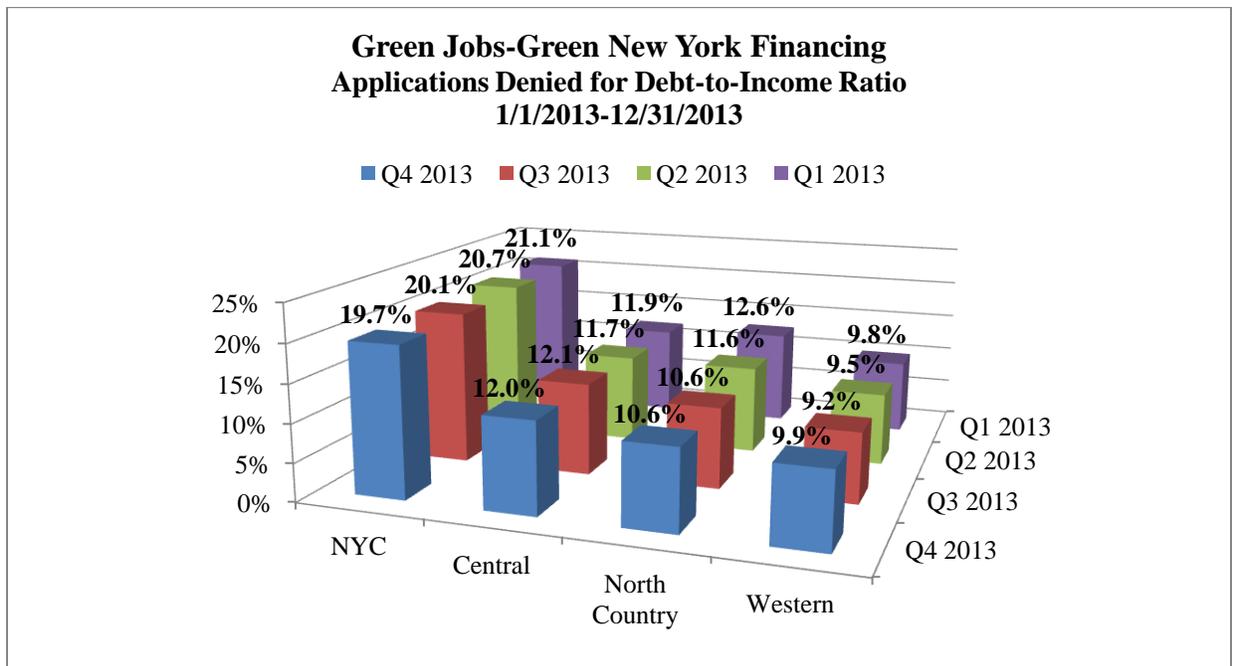
**Figure 3-11. Green Jobs–Green New York Financing Loans Denied for Debt-to-Income Ratio, by Region.**

Table 3-11 illustrates regional differentiation for received GJGNY loan applications and loan denial rates.



**Figure 3-12. Green Jobs–Green New York Financing Loans Denied for Debt-to-Income Ratio, comparative by quarter.**

Figure 3-12 illustrates comparative quarterly changes in the regions with the highest loan denials for debt-to-income ratio.



**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 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 2014, 25 loans were transferred from OBR to Smart Energy. Over the life of the program, 14.3 percent of pre-approved OBR loans were transferred to Smart Energy loans.

<b>Smart Energy Loan Status</b>	<b>Cumulative Number of Loans</b>
PreApproved	35
Loan Approved	47
Loan Sold	379
Loan Withdrawn	30
Loan Denied	4
No Loan - Subsidy Only	18
<b>Total # Loans Transferred</b>	<b>513</b>

## 4 Multifamily Performance Program

### 4.1 Multifamily Performance Audits

Through February 28, 2014, the Multifamily Performance Program has received 341 audit applications associated with GJGNY. Of the received audit applications, 341 (100 percent) have been approved. From those approved applications, 253 (74 percent) audits have been completed.

**Table 4-1. Multifamily Performance Audits.**

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

Metric	February			Program Cumulative			
	Affordable Housing	Market Rate Housing	Monthly Total	Affordable Housing	Market Rate Housing	Program Total	Budget/ Goal
Received Audit Applications	1	0	1	196	145	341	
Approved Audit Applications	1	0	1	196	145	341	500
Audit Funds Encumbered (\$)	11,020	1,785	12,805	2,313,995	1,141,930	3,455,925	
Audit Funds Invoiced (\$)	24,895	5,850	30,745	1,163,735	537,700	1,701,435	3,000,000
Completed Audits	5	2	7	136	117	253	400
Number of Projects withdrawing from MPP after audit*	1	0	1	18	25	43	

\*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 audit would still be eligible to apply for GJGNY financing.

## 4.2 Multifamily Performance Projects

Through February 28, 2014, the Multifamily Performance Program has completed 17,796 projects with installed measures. Of those projects with installed measures, 6,926 (39 percent) are associated with market rate housing and 10,870 (61 percent) are associated with affordable housing.

**Table 4-2. Multifamily 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*	1	0	1	196	145	341
Projects Contracted to have Measures Installed	0	1	1	177	114	291
Households Associated with Projects Contracted	0	40	40	29,215	26,252	55,467
Projects with Installed Measures (units)	255	0	255	10,870	6,926	17,796
kWh Savings of Installed Measures*	164,611	116,555	281,166	13,876,782	1,427,950	15,304,732
MMBtu Savings of Installed Measures*	5,329	0	5,329	160,391	118,659	279,050
Dollar Savings of Installed Measures (\$)*	89,117	0	89,117	4,774,729	1,751,872	6,526,601
*Projects that receive GJGNY-supported audits 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.						

### 4.3 Multifamily Performance Financing

As of February 28, 2014, the Multifamily Performance Program has closed 14 loans with a total value of \$9,243,689. NYSERDA’s share of that total loan value is \$2,800,608.

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

Table 4-3 provides Multifamily Performance 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
Participation Agreements Approved*	0	\$0.00	\$0.00	14	\$2,800,608	\$9,243,689
Loans Closed	4	345,740	800,700	14	\$2,800,608	\$9,243,689

\*Approved participation agreement values are inclusive of loans that have moved forward to closure.

## 5 Small Commercial Energy Efficiency Program

### 5.1 Small Commercial Energy Efficiency Audits

Through February 28, 2014, the Small Commercial Energy Efficiency Program has received 3,131 audit applications. Of those received applications, 2,826 (90 percent) have resulted in completed audits.

The Small Commercial Energy Efficiency Program continues to improve processes and services that enable Program participants to increase project installations resulting from energy assessments (audits). This includes improving the communication of energy assessment results to small business and not-for-profit customers, providing additional follow-up services to support implementation, assisting in the development of an independent evaluation of the Program, 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, the Small Commercial Energy Efficiency Program is currently selecting firms to provide GJGNY energy assessments, beginning in 2014, with expanded and streamlined implementation assistance services for small business and not-for-profit customers.

**Table 5-1. Small Commercial Energy Efficiency Audits.**

Table 5-1 provides Small Commercial Energy Efficiency monthly and cumulative audit figures.

Metric	February			Program Cumulative		
	GJGNY	ARRA*	Monthly Total	GJGNY	ARRA*	Program Total
Received Audit Applications	17		17	2,197	934	3,131
Completed Audits	10		10	1,977	849	2,826
*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. 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

As of February 28, 2014, the Small Commercial Energy Efficiency Program estimates 565 project completions.

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

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

Metric	February	Program Cumulative
<b>Estimated Projects Completed*</b>	2	565
*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

As of February 28, 2014, the Small Commercial Energy Efficiency Program has closed 8 loans with a total value of \$342,668. NYSERDA’s share of that total loan value is \$164,054.

**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	0	\$0	\$0	27	\$535,206	\$1,081,416
On-Bill Recovery	0	\$0	\$0	16	\$512,169	\$512,169
Loans Closed						
Participation Loans	0	\$0	\$0	7	\$150,734	\$329,348
On-Bill Recovery	0	\$0	\$0	1	\$13,320	\$13,320
<b>Total</b>	<b>0</b>	<b>\$0</b>	<b>\$0</b>	<b>8</b>	<b>\$164,054</b>	<b>\$342,668</b>
The Small Commercial Energy Efficiency Financing Program has 11 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.						

The Green Jobs-Green New York (GJGNY) Act of 2009 was amended in October 2013 to make technologies that are eligible for net-metering in New York State also eligible for GJGNY financing, provided projects meet GJGNY financing requirements. The Small Commercial Energy Efficiency Program currently offers Participation Loan financing and On-Bill Recovery Loan financing to eligible small business and not-for-profit customers.

Through the Participation Loan, NYSERDA offers 50 percent of the project cost, up to \$50,000, at 0 percent interest. The remaining project cost is provided by a participating lender at the market interest rate. This product offers eligible small business and not-for-profit customers up to \$100,000 in financing for energy efficiency improvements and/or net-metering eligible projects at approximately half the market interest rate, provided the project results in a payback of 15 year or less.

Through On-Bill Recovery financing, NYSERDA offers up to \$50,000 in financing at 2.5 percent interest for energy efficiency improvements and/or net-metering eligible projects, provided the project results in a payback of 15 years or less. On-Bill financing is repaid by the borrower on their utility bill.

At current loan limits defined for Participation Loan financing and On-Bill Recovery financing, NYSEERDA anticipates that small business and not-for-profit customers are most likely to seek financing for Photovoltaic (PV) systems. NYSEERDA is working to incorporate PV systems into the current GJGNY small commercial loan products and plans to initiate outreach and to roll out an updated loan process in March 2014.

Other technologies eligible for net-metering in New York State will be considered eligible for GJGNY financing provided that such projects are approved and participating in an applicable NYSEERDA program and that such projects meet GJGNY financing cost-effectiveness requirements.

## 6 Evaluation

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### 6.1 Evaluation Activities Currently Underway

Two major market/process evaluations are currently underway and nearing completion. The status of each project is described below.

- A process evaluation and market characterization assessment (PE/MCA) of the Small Commercial Energy Efficiency Program was conducted using a phased approach. Phase 1 includes surveys of participating lenders, auditors, and small business and not-for-profit customers. NYSERDA will work toward having comprehensive results of the Phase 1 evaluation, including the results of the interviews with participants, initiative staff, and participating lenders and auditors, available in April 2014. The scope of Phase 2 is under development and is planned to include research with non-participating small commercial and not-for-profit organizations, lenders, and loan originators.
- The market/process evaluation of the constituency-based organization (CBO) initiative includes case studies and in-depth interviews of the CBOs. This evaluation is designed to explore the various program objectives and assess the successes and barriers experienced by CBOs during the early stages of program implementation. The results of this evaluation were presented to program staffs and comments received are being considered and incorporated into the final report by the evaluation contractor. NYSERDA will work toward having the results of this evaluation available in March 2014.

Other evaluations are in the earlier stages of planning/implementation. These studies are described below.

- The evaluation contractors continue to develop the Home Performance with ENERGY STAR (HPwES) process evaluation and market characterization evaluation (PE/MCA) plan. This evaluation plan will include a further assessment of HPwES and CBO-related activities. Data collection through the HPwES evaluation will allow CBOs additional time to generate retrofit projects and will limit the survey burden on HPwES participants and contractors.
- As part of an upcoming evaluation of the HPwES program, NYSERDA will include an assessment of the GJGNY audit-only participant impacts resulting from homeowners who received a GJGNY audit and did not pursue further program support through incentive programs. The impact evaluation of this program aligns and will be coordinated with the process/market evaluation efforts currently in development. Coordination of evaluation efforts will limit the survey burden on HPwES contractors and GJGNY audit-only participants. Planning is currently underway and evaluation efforts are targeted to commence in May 2014.
- The PE/MCA evaluation of the Multifamily Performance Program is currently underway. Since a portion of funding received by projects being evaluated has come from GJGNY, this evaluation effort is being leveraged to collect data to inform GJGNY. For example, additional questions were asked during interviews with participating owners, managers, and developers regarding knowledge of GJGNY financing options and decision making regarding the application of GJGNY funding. The MPP PE/MCA evaluation data collection effort is complete and analysis is underway. NYSERDA will work toward having preliminary results of this evaluation in April 2014.
- NYSERDA is planning an impact evaluation of the Small Commercial Energy Efficiency Program that will focus on quantifying the measure adoption rate over time, the degree of program influence on the participant decision making, and the proportion of installed measures for which customers accessed other NYSERDA funding. This evaluation effort is in the planning stage and is expected to commence in May 2014.