

# Financing Programs for Green and Energy Efficient Rehabs

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Housing California Annual Conference 2010

Julieann Summerford  
Heschong Mahone Group, Inc  
Encinitas, CA  
April 28, 2010



# Agenda

## *Energy Efficiency Financing*

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- Introduction
  - Financing Options:
    - SAFE-BIDCO, Electric and Gas Industry Association
    - Electric and Gas Industry Association
    - Green Rehab Loan Pilot – Enterprise Community Partners
    - LISC - Financing Green Improvements to Public Housing: Retrofits - LISC
    - Property-Assessed Clean Energy (PACE) Programs - Renewable Funding
  - Leveraging utility, ARRA, and weatherization programs
  - Questions/Discussion
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# Presenters

## *Introduction*

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**Julieann Summerford, Associate Director**

**Heschong Mahone Group, Inc.**

- Designs and implements multifamily energy efficiency programs including Designed for Comfort, California Multifamily New Homes Program, Home Performance programs, utility allowance reform
- BS Environmental Policy Analysis and Planning, UC Davis

**Maryann Leshin, Director of Northern CA Programs**

**Enterprise Community Partners**

- Manages affordable housing programs including green retrofit financing, foreclosure response, public housing revitalization and capacity building.
  - BA in American Studies, Brandeis University, MA in Community Planning, Antioch University West
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# Presenters

## *Introduction*

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### **Peggy Jen, Senior Program Officer, Housing, Bay Area LISC**

- Develops and implements LISC work in comprehensive revitalization plans including assembling financial resources, underwriting and monitoring loans and grants as well as LISC's Housing Development Training Institute
- BA Economics and Political Science, UC Berkely and graduated from Rutgers University

### **Annie Henderson, CaliforniaFIRST Program Director, Renewable Funding LLC**

- Oversees the management of program design, development and implementation, as well as facilitation of legal and finance components of the statewide municipal financing program offered by California Communities
  - B.S. Environmental Studies and Geology, University of Pennsylvania
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# Multi-Family Initiatives Underway

*Programs, Technical Tools and Capacity, Financing*

- **Programs under development**
  - Whole-building
  - Deep energy savings
  - Utility - focus on single-family - multi-family “Phase II”
- **Technical tools, capacity and assistance**
  - Navigational tool
  - Tracking and benchmarking energy use
  - Building analysis and measurement
- **Policy initiatives**
  - Collaborative effort to influence CPUC, CEC, State
    - Equitably serve low-income families in both single- and multi-family homes
    - Bring focus to multi-family sooner than planned by CPUC, CEC
- **Financing**
  - Existing and developing options - today’s agenda

# Electric and Gas Industry Association

*Energy Efficiency Loan*

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## EGIA/Renewable Energy Equipment Leasing partnership

- Commercial energy efficient and renewable equipment financing-lease solutions
- Flexible programs tailored to specific needs and qualifications of each project
- Loan amounts from \$10,000 - \$5,000,000
- Terms from 1 to 5 Years  
(up to 10 years depending on size of transaction and credit rating)
- Types of leases available: (HVAC, solar, wind, geothermal, wind, lighting, etc)
  - Finance lease (conditional sales contract)
  - Tax lease
  - Municipal, local, county, state & federal
- One page credit applications up to \$100,000

Eric Alan Howarth

Cell: 209-423-6795

Visit: [www.egia.org/commercial](http://www.egia.org/commercial)



# SAFE-BIDCO

## *Energy Efficiency Loan*

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- Small businesses, some landlords, and non-profits
- Requires energy analysis
  - Audit, analysis, recommended upgrades, estimated cost and energy savings
    - < \$200K, involves utility endorsed or rebated measures, utility certification meets requirement
    - If combined, loans can be used for up to 100% of net (minus rebates, etc) project expenses for:
      - Energy studies and design and consultant fees
      - Materials/equipment costs incurred after acknowledged receipt of a application
      - Loan fee
  - Improves energy efficiency by a minimum of 15%
  - Existing facilities or new facility upgrades
  - Cannot be used for operations, maintenance, routine repairs, or fuel costs



# Briefing on Enterprise SF Bay Area *Green* *Retrofit Pilot Program*



*Leading with Ideas*

DEMONSTRATING THROUGH ACTION

*Transforming with Capital*

SUSTAINING THROUGH POLICIES AND PARTNERSHIP

## What is the Enterprise Green Retrofit Pilot Program?

- An innovative effort to improve energy and water efficiency in older affordable **multifamily** buildings by combining technical support, energy funding, utility rebate and incentive resources and debt to accomplish green retrofit projects.
- Five non-profit affordable housing developers are participating in the pilot: RCD, EBALDC, TNDC, CHP and Satellite Housing.
- Fifteen properties will run through the pilot; the majority are master metered.
- All of the properties are located in cities of San Francisco, Berkeley and Oakland.



## Goals of the Pilot

To create a **replicable** and **scalable** approach to funding energy efficiency and water conservation upgrades in affordable multifamily housing, while....

- Improving property cash flow
- Improving health of buildings and residents
- Linking to green jobs programs

***And....enable retrofits to occur more quickly than a full rehab***

## Pilot Components

- Each participant received a \$25,000 grant
- Each property received a Green Capital Needs Assessment
- Technical support offered to each participant
- Financing through Enterprise loan programs



# Green Retrofit Funding Package

- Pilot data indicates that energy savings will be sufficient to service a loan in an amount that will cover approximately 25% - 50% of the cost of the energy and water efficiency improvements
- The balance of the cost will be covered by subsidies, PG&E rebates and/or replacement reserves. Subsidies include:
  - ✓ Weatherization Assistance Program funds
  - ✓ Energy Efficiency & Conservation Block Grant funds
  - ✓ Local affordable housing funding, other local funds

# Green Retrofit Loans

- **PROPOSED LOAN TERMS:**

✓ Target Interest Rate	5%
✓ Loan Term	10 years
✓ Debt Coverage Ratio	1.15 – 1.25
✓ Collateral	unsecured
✓ Repayment Source	amortized monthly payments

- Loans repaid with savings achieved as a result of the energy and water efficiency improvements.

## EXAMPLE OF PROJECTED ENERGY SAVINGS AND DEBT SERVICE CALCULATIONS\*

### EXAMPLE #1: San Francisco SRO; 105 units

COST OF IMPROVEMENTS:	\$692,010 (\$6,591/unit)
ENERGY SAVINGS:	\$22,243/year
DEBT LOAD:	\$151,964

Projected Energy Savings Over Current Use: 25%

\*based on draft Green Capital Needs Assessment

## POTENTIAL FINANCING SCENARIO – San Francisco

<b>DEBT</b>	<b>\$ 151,964</b>
<b>Weatherization</b> (assumes \$2.5k/unit)	<b>\$ 262,500</b>
<b>Replacement Reserves</b> (assumes \$500/unit)	<b>\$ 52,500</b>
<b>Utility Rebates/Incentives</b> (assumes 10% of total cost)	<b>\$ 67,546</b>
<b>CDBG</b> (SF assumption only)	<b><u>\$ 157,500</u></b>
	<b>\$ 692,010</b>

# EXAMPLE #1 PROJECT BUDGET SCENARIO

Boiler/Motors	32,535
Windows/Doors	126,175
Roof Insulation	10,472
Thermostats	35,700
DHW	14,520
Solar DHW	204,750
HVAC VFDs	15,862
Lighting	4,580
Refrigerator	54,600
Toilets	42,350
Roof Replacement	73,920
Contingency	30,773
OHP	30,773
Engineer/Constr Mgmt	15,000
<b>TOTAL</b>	<b>692,010</b>



## EXAMPLE OF PROJECTED ENERGY SAVINGS AND DEBT SERVICE CALCULATIONS\*

### EXAMPLE #2: Berkeley SRO; 74 units

COST OF IMPROVEMENTS:	\$346,645 (\$4,684/unit)
ENERGY SAVINGS:	\$13,241/year
DEBT LOAD:	\$90,462

Projected Energy Savings Over Current Use: 25%

\*based on draft Green Capital Needs Assessment

## Example #2 PROJECT BUDGET SCENARIO

Boiler/Motors	35,130
Windows/Doors	86,100
Roof Insulation	6,928
Thermostats	22,200
DHW	14,875
HVAC VFDs	18,125
Lighting	5,530
Refrigerator	19,050
Toilets/showerheads	17,689
Roof Replacement	80,414
Contingency	15,302
OHP	15,302
Engineer/Constr Mgmt	10,000
<b>TOTAL</b>	<b>346,645</b>



## POTENTIAL FINANCING SCENARIO – Berkeley

DEBT \$ 90,462

Weatherization \$ 185,000

(assumes \$2.5k/unit)

Replacement Reserves \$ 37,000

(assumes \$500/unit)

Utility Rebates/Incentives \$ 34,184

(assumes 10% of total cost)

**\$ 346,646**

## **SAMPLE OF PROPOSED IMPROVEMENTS & ANNUAL ENERGY SAVINGS PROJECTED\***

<b><u>Cap. improvement</u></b>	<b><u>Energy cost savings per year</u></b>
Boilers	\$ 2,526
Windows	\$ 1,945
Roof Insulation	\$ 109 (may require new roof)
Thermostats	\$ 2,160
Domestic Hot Water	\$11,126
Air Handling Units	\$ 894
Lighting	\$ 1,635
Toilets	\$ 331

\*SF Example (58 units)



## MONITORING TO CONFIRM ACTUAL PERFORMANCE

- A key component of this effort is to monitor energy use post-retrofit and compare to pre-retrofit use.
- Every pilot project has a Portfolio Manager account.
- The owners are enrolled in the Automated Benchmarking Service provided by PG&E for owner paid utilities which uploads electric and gas use data into Portfolio Manager.
- The account will reflect at least 12 months of historical utility data on electric, gas and water usage.

## Additional issues we are working on....

- How do the “externalities” of tenant behavior, weather, utility pricing impact this work?
- How to deal with individually metered buildings? Will owners want to explore changes to utility allowances to enable financing?
- Can we find ample sources of subsidy for the project to match the loan?

## WHAT'S NEXT?? \$3m State Energy Program Award

- The City of SF Mayor's Office of Housing, in partnership with Enterprise and LIIF, was awarded \$3million in State Energy Program (SEP) funds to continue the work of the Enterprise pilot.
- These funds will cover:
  - Loan capital
  - Energy Audits
  - Technical support
  - A portion of project soft costs



## WHAT'S NEXT?? \$3m State Energy Program Award

The SEP Green Retrofit program will...

- Focus on the cities of SF, Oakland and Berkeley
- Seek to combine Weatherization funds with SEP loan funds
- Target properties with the potential for at least a 25% reduction in energy use
- Owners apply to the program

## FOR MORE INFORMATION:

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# Financing Programs for Green and Energy Efficient Rehabilitation of Affordable Multifamily Housing



**Peggy Jen**

*Housing California ~ April 2010*

# Our Mission

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**LISC helps community-based organizations transform communities and neighborhoods into healthy ones – good places to live, do business, work, play and raise families.**

## **APPROACH**

- TRAINING
- TECHNICAL ASSISTANCE
- CAPITAL
- POLICY & RESEARCH



## **NATIONAL PROGRAMS**

- Affordable Housing Preservation Initiative
- Green Development Center
- Housing Authority Resource Center



# Resident Health: Indoor Air and Environmental Quality

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- **Indoor air is more polluted than outside air**
  - People spend approximately 90% of their time indoors
  - 80% of most people's exposure to pesticides occurs indoors
- **Poor indoor air quality has detrimental effects**
  - Substantially higher rates of respiratory illness (e.g., 50% - 370%) in high density buildings have been associated with very low ventilation rates
- **Asthma disproportionately affects children from lower-income families and from specific racial and ethnic groups**
  - In 2005, 13 percent of black children were reported to have asthma as compared with 9 percent of both Hispanic and white children

Centers for Disease Control; EPA; Lawrence Berkeley National Labs; HUD Office of Healthy Homes

# Impact on the Environment

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- Buildings in the United States contribute 38.9 percent of the nation's total carbon dioxide emissions, including 20.8 percent from the residential sector.
- Building-related construction and demolition (C&D) debris totals approximately 160 million tons per year, accounting for nearly 26 percent of total non-industrial waste generation in the U.S.
- Sources of the building-related C&D debris wastestream include demolition (accounting for approximately 48 percent of the waste stream per year), renovation (44 percent), and new construction (8 percent).

EPA Green Building Stats

# Green Rehab Goals: More Than Just Energy

## Energy and Water Conservation

Reduce energy consumption

Renewable energy sources

Reduce water consumption

## Healthy Housing

Ventilation

Moisture management

Integrated pest management

Reduce exposure to volatile organic compounds (VOCs)

Implement smoke-free policies

## Environmental Impact

Recycled materials

Resident recycling

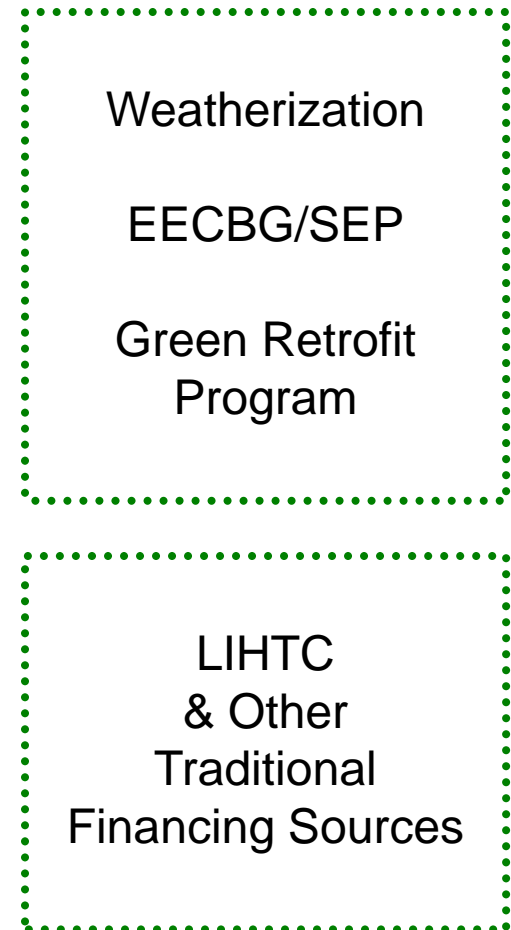
Local materials sources

Divert demolition and construction waste from landfills

Minimize water run-off

# Ways to Build In Green to Existing Housing

- **Targeted Green Retrofit**
  - Addresses replacement of outdated items
  - May work best on newer or better condition properties
  - Achievable cost/unit
  - Limited ability to add debt
- **Operations & Replacements**
  - Barriers and disincentives
  - Limited ability to add debt
- **Preservation Transaction**
  - Transfer of the property to a new owner
  - Refinance/recapitalization
  - Substantial cost/unit
  - Opportunity for deeper green



# HUD's Green Retrofit Program (GRP)

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- Pilot initiative to encourage owners of affordable, multifamily properties to rehabilitate and operate their properties using sustainable Green Building principles
- \$250 million available from ARRA
  - Up to \$15,000 per unit in loans or grants
- Administered by HUD's Office of Affordable Housing Preservation (OAHP)
  - Modeled after HUD's Mark2Market program
- 20,000 properties with 1.2 million units eligible
- 530 applications received
- All funds need to be obligated by September 30, 2010.

# HUD's Green Retrofit Program

- Incentives paid to owners to participate: 4% of retrofit upfront; 3% of operating costs annually from surplus cash
- Extends affordability for 15 years
- To Date
  - 4 awards completed (2-MA, 1-NY, 1-OH)
  - In CA: 26 applications accepted, 21 on waitlist
  - Averaging \$13,500/unit

<b>Application Status as of March 19</b>	<b>Other with PBS8</b>	<b>Section 202</b>	<b>Section 811</b>	<b>USDA 515 / Sec 8</b>	<b>Grand Total</b>
GRP Award Completed	1	3	0		4
Application Accepted	61	105	29	13	208
Wait List	37	49	16	4	106
Application Rejected	209	177	46	24	456
<b>Total</b>	<b>308</b>	<b>334</b>	<b>91</b>	<b>41</b>	<b>774</b>

# GRP Lessons to Date

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- **“Green” is a viable approach**
- **Utility and other benchmarking, measurement, and data analysis are critical**
  - Savings opportunity (20-30% savings in limited sample of M2M Green initiative)
  - Data sharing needed within green affordable community
- **Owner incentives are key**
- **Energy and water savers are low-hanging fruit**
- **Indoor Air Quality and other environmental benefit features must be requirements or they often will not happen**
- **Green Operations & Maintenance plan is critical to ongoing success**
- **Industry is growing and evolving very quickly**

# Major DOE ARRA Programs

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- **Weatherization Assistance Program (WAP)**
  - Began in 1976, with recent typical funding less than \$250 million, now \$5 billion under ARRA
  - Provides up to \$6,500 per unit for residents up to 200% of poverty
- **State Energy Program (SEP)**
  - In current form since 1996, typically less than \$50 million per year, now \$3.1 billion
  - All State Energy Offices required to develop an annual plan
- **Energy Efficiency and Conservation Block Grant (EECBG)**
  - Authorized in 2007 Energy Independence and Security Act
  - Funded first time in ARRA with \$3.2 billion
  - Modeled after CDBG

# HUD Multifamily Energy Pilot

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- **\$25 million (HUD FY 2011 budget)**
- **Finance retrofits of multifamily housing financed with HUD mortgage insurance programs**
  - HUD's Section 223(f) mortgage insurance, Section 221(d)(3) or (d)(4) programs and HUD's Section 241(a).
- **Most of HUD's assisted multifamily housing stock was built prior to the enactment of building energy codes**
- **FHA-insured multifamily refinancing transactions have not, to date, included significant investments in energy efficiency.**
  - Key reasons for this include the absence of standards and incentives (or disincentives) to property owners and lenders.
- **Reducing energy consumption to achieve high levels of energy efficiency will require substantial investments in new building systems, hot water heaters, heating and cooling systems, windows, insulation, equipment, appliances, and complementary building renovations.**
- **Program to be designed**

# New Federal Legislative Approaches

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- **GREEN Act (HR 2336 / S 1379)**
  - **Establishes Standards:**
    - Includes both basic level and enhance/green building standards
    - Requires Green Communities for HOPE VI grants
  - **Assisted Housing Pilots:**
    - Demonstration program for incentives for energy efficiency and conservation – 50,000 units
    - Pilot private financing of energy efficiency and conservation
  - **Block Grants:** Residential energy efficiency block grant program to entitlement communities, states, and tribes and insular areas
  - **Capacity Building:** Grant program for low-income community development capacity
  - **Mortgage Incentives**
  - **Energy Efficient Mortgages**

# New Federal Legislative Approaches

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- **Green Affordable Housing Act (HR 4106)**
  - Grants and loans for assisted housing
  - Meant to be broader “Green” approach beyond energy efficiency
    - (A) Materially lower electric, heating fuel, or water consumption.
    - (B) Materially lower emissions of chemicals thought to be harmful to humans.
    - (C) Materially longer useful life.
    - (D) Materially more biodegradable.
    - (E) Materially more easily recycled.
    - (F) Materially lower use of raw materials or use of materially more recycled content.
    - (G) Materially lower transportation costs of products delivered to the project.
- **Energy Efficiency and Modernization Act (HR 4099 / S 2897)**
  - Focuses on utility saving approaches
  - Green Dividends – incentives for owners above normal distributions
  - Allows use of residual receipts and reserves
  - HUD data collection on utility consumption

# New Federal Legislative Approaches

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- **Livable Communities Act (HR 4690 / S 1619)**
  - Establishes Office of Sustainable Housing and Communities at HUD
  - Interagency Council on Sustainable Communities
  - Comprehensive planning grants and sustainability challenge grants
  - Coordinates land use, housing, transportation and infrastructure across jurisdictions and agencies
  - Promotes sustainable and location-efficient development
- **Expanding Building Efficiency Incentives (HR 4226 / S 1637)**
  - Enables better use of residential tax credit for affordable multifamily
  - Bonus tax incentives for LIHTC properties

# Case Study – Erna Harris

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- **Sponsor : Resources for Community Development**
- **Project Components: 35 supportive housing units**
  - 25 SRO units
  - 10 one-bedroom units
- **Total Development Cost: \$6.5 million**



# Case Study: Erna Harris

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- **Resources for Community Development acquired and rehabilitated the property in 1994 converting it into 25 SRO and 10 one bedroom units.**
  - Rehab focused on life-safety issues and the creation a community room and laundry facilities due to budget constraints.
- **Built prior to 1960**
- **Sustainable building features in 2010 rehab:**
  - Enhanced indoor environmental quality
  - Green solutions to drainage and moisture control problems
  - bathroom upgrades, replacement of wood windows, interior painting, carpeting and vinyl, kitchen cabinets in the SRO units
  - accessibility improvements, and construction of a drainage system along the south side of the site.
- **Erna Harris selected to participate in Build it Green's Existing Multifamily pilot program.**

# Case Study: Erna Harris

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- **Financing Partners:**

- ARRA (TCAP and 1602/Exchange)
- City of Berkeley
- AHP
- HOPWA
- State of CA (MHP-SH, CHRP-R)
- LISC

- **LISC role**

- Predevelopment financing using Green Connections loan
  - Favorable financing to encourage integrated green building approach early on
- Provided Green Physical Needs Assessment
- Construction converting into permanent financing using National LISC's Green Development Center's Green Loan
  - 10 year term, blended rate of 6.25%

# LISC Resources

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Bay Area LISC

[www.bayarealisc.org](http://www.bayarealisc.org)

Affordable Housing Preservation

[www.lisc.org/greenpreservation](http://www.lisc.org/greenpreservation)

Green Development Center

[www.lisc.org/green](http://www.lisc.org/green)



# PACE Financing

Property Assessed Clean Energy

Annie Henderson | April 28, 2010

RENEWABLE  FUNDING

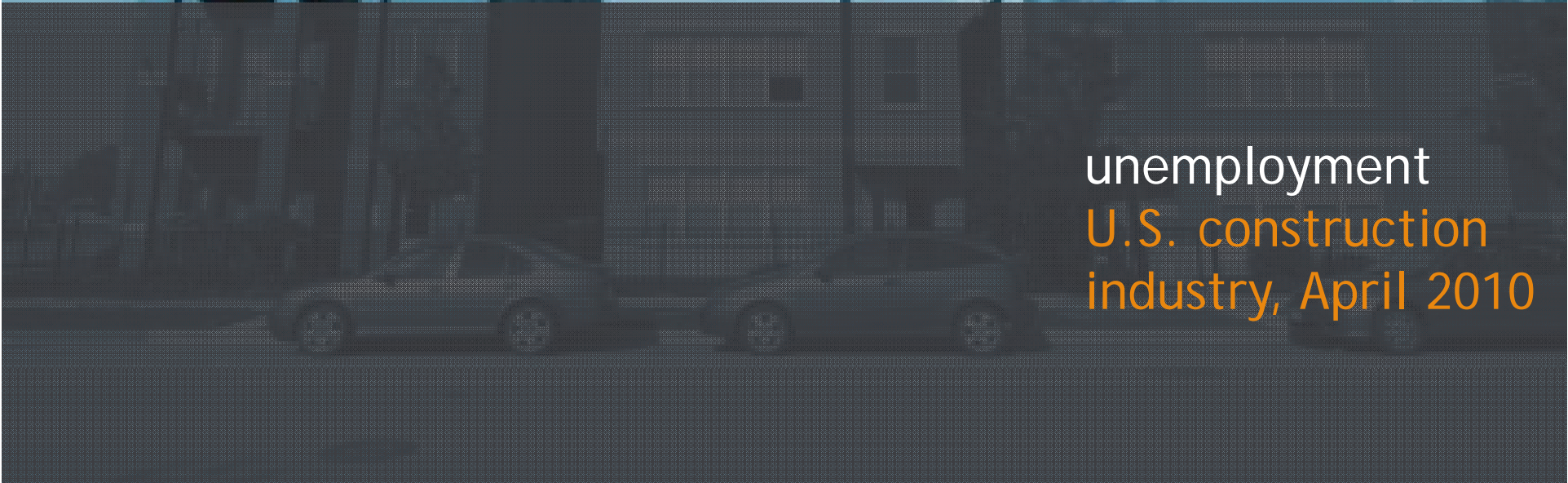




35%

carbon emissions  
and energy use  
in the U.S. comes  
from buildings

27%



unemployment  
U.S. construction  
industry, April 2010

A photograph of a bright sun shining through a narrow opening in a dark rock formation, creating a starburst effect. The sun is positioned in the center of the frame, with rays of light extending outwards. The rock formations are dark and silhouetted against the bright light of the sun. The sky is a clear, deep blue.

A 'Breakthrough' Idea

**PACE**

Property Assessed Clean Energy

# PACE: Simple, Effective Tool

City or county creates type of land-secured financing district or similar legal mechanism



Property owners voluntarily sign-up for financing and install energy projects



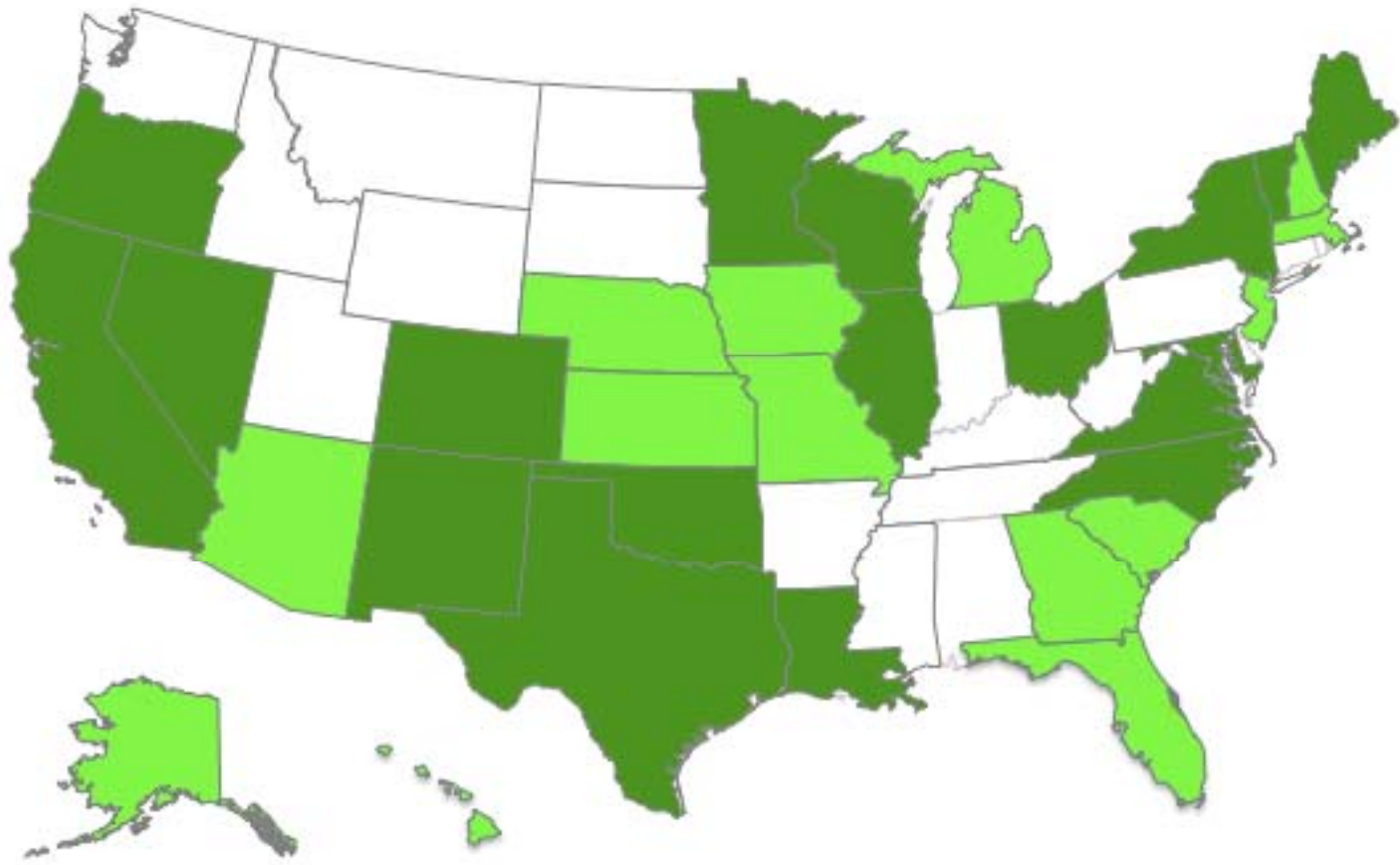
Proceeds from PACE bond or other financing provided to property owner to pay for energy project



Property owner repays bond through property tax bill (up to 20 years)



- States with PACE Legislation (18)
- States with PACE Legislation Pending (14)



“

We are going to make it a lot easier to borrow money. We are doing this by encouraging communities to give you the option to pay the expense of retrofitting your home by paying it back on your property taxes.

”





# PACE Programs in California

- ❖ Sonoma County Energy Independence Program ([www.sonomacountyenergy.org](http://www.sonomacountyenergy.org))
  - ❖ Palm Desert Energy Independence Program ([www.cityofpalmdesert.org](http://www.cityofpalmdesert.org))
  - ❖ mPOWER Placer ([www.mpowerplacer.org](http://www.mpowerplacer.org))
  - ❖ GreenFinanceSF ([www.greenfinancesf.org](http://www.greenfinancesf.org))
- 
- ❖ LA County Energy Program ([www.lacountyenergyprogram.org](http://www.lacountyenergyprogram.org))
  - ❖ CaliforniaFIRST ([www.CaliforniaFIRST.org](http://www.CaliforniaFIRST.org))
  - ❖ emPowerSBC ([www.empowesbc.org](http://www.empowesbc.org))
  - ❖ City of San Diego Clean Generation Program
  - ❖ North Coast Energy Independence Program

# Support for PACE Programs

## ❁ California Energy Commission State Energy Program

- \$30.2M for Municipal Financing
- \$50.2M for Retrofit Programs

## ❁ Department of Energy Retrofit Ramp-Up

- \$30M for 4 regions within State: LA, Bay Area, San Diego, Sacramento

## ❁ Department of Energy EECBG

- Varying amounts of Energy Efficiency Conservation Block Grants

## ❁ Renewable Energy Trust Fund

- \$50M for statewide debt service reserve fund
- Enacted under SB 77, signed by the Governor on 4/21

# Main Points

- ❖ **Financing available energy saving projects**
  - Energy Efficiency, Renewable Energy, Water Efficiency
- ❖ **Loading Order**
  - 10% EE improvement before solar
  - Does not apply to all programs
- ❖ **Commercial properties**
  - Now: SCEIP, mPOWER Placer, and Palm Desert
  - Process under development for SF
  - Future: LA County, SBC, CaliforniaFIRST, San Diego and NCEIP
- ❖ **Other rebates and incentives also available**
  - California Solar Initiative
  - Utility Energy Efficiency Rebates
  - Federal Tax Credits

# Examples of Authorized Measures



## Energy Efficiency (EE)

- Air Sealing & Ventilation
- Insulation
- Space Heating & Cooling
- Water Heating
- Reflective Roof
- Solar Water Heating



## Renewable Energy (RE)

- Solar PV
- Wind
- Fuel Cell

*\*EE measures are required before any RE measures are installed*

# Pending Requirements

## ✿ Energy Audits

- HERSII
  - ✿ Cover low-rise, may be adapted to cover high rise
- ASHRAE
  - ✿ Various levels and costs
- Building Performance Institute
  - ✿ Have MF, but not prevalent in the market
- Resources
  - ✿ [EfficiencyFirst.org](http://EfficiencyFirst.org)
  - ✿ [CPBCA.org](http://CPBCA.org)

## ✿ List of Qualified Contractors

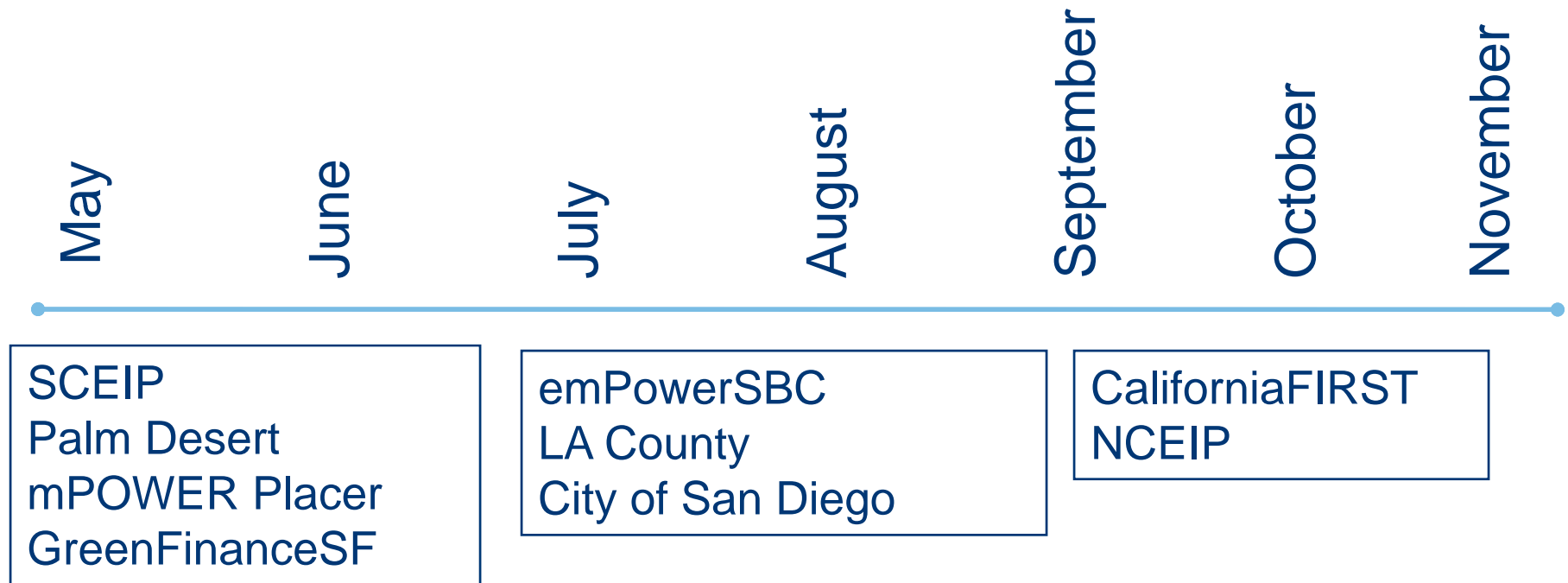
## ✿ Approval of Improvements

- HOA vs. Individual tenant

# Underwriting Criteria

- ❖ Lender Consent
- ❖ No foreclosure or default
- ❖ Current on property taxes for last 3 years
- ❖ Current in mortgage payment
- ❖ Occupancy rate may be included
- ❖ 10% Lien to Value
  - Based on assessed or appraised value

# Timeline



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# Leveraging Funding and Programs

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- State Energy Programs (SEP) Funding
- Utility Rebates
- Solar Incentives
- Low Income Energy Efficiency (LIEE) Program
- Weatherization Assistance Program (WAP)  
Local affordable housing funds

# State Energy Programs (SEP) Awardees for Multifamily Programs

Program	Region	Funding	Type
CaliforniaFIRST	Statewide	16.5	Municipal Financing
N Coast Energy Independence	North Coast	4.4	Municipal Financing
SF Sustainable Financing	San Francisco	2	Municipal Financing
Sonoma County Energy Independence	Sonoma	2.5	Residential Retrofit
Home Performance	Sacramento Region	20	Residential Retrofit
Retrofit Bay Area	Assoc. of Bay Area Governments	10.8	Residential Retrofit
Moderate Income Sustainable Tech.	Rural Counties	16.5	Residential Retrofit
Affordable Multi-Family Retrofit	Bay Area	2.9	Residential Retrofit

Source: CEC, Jan. 2010. [www.energy.ca.gov/recovery/awards/index.html](http://www.energy.ca.gov/recovery/awards/index.html)

# Leveraging Programs

*Utility, Local and Regional Stimulus, and Weatherization Programs*

## Utility Multi-family Energy Efficiency Rebate Programs

PG&E

Appliances

Boilers and water heating

HVAC

Lighting

The Gas Company

Boilers and water heating

Furnaces

Insulation

Dishwashers

Southern California Edison (SCE)

Lighting

HVAC

Insulation

Window

SDG&E

Multi-Family Rebates and Services - Opening soon

See utility Web site: search for multifamily rebates

Know requirements before you purchase and install



# Leveraging Programs

*Utility, Local and Regional Stimulus, and Weatherization Programs*

## The Low-Income Energy Efficiency Program (LIEE)

- No-cost weatherization services to low-income households who meet the CARE income guidelines

Refrigerators  
 Weatherstripping  
 Water heater blankets  
 Low-flow showerheads  
 Furnaces  
 Caulking  
 Door and building envelope repairs

### Phone Numbers or Energy Assistance Programs

Utility	Phone Numbers
PG&E	800-933-9677
Edison	866-675-6623
SDG&E	800-411-7343
SoCalGas	800-427-2200
Alpine Nat'l Gas	209-772-3006
Avista Utilities	800-227-9187
Bear Valley Elect	800-808-8237
PacifiCorp	888-221-7070
Sierra Pacific	800-782-2498
Southwest Gas	877-860-6020
West Coast Gas	916-364-4100



<http://www.cpuc.ca.gov/PUC/energy/Low+Income/liee.htm>

# Multifamily Affordable Solar Housing (MASH)

*Utility, Local and Regional Stimulus, and Weatherization Programs*

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- **PG&E, SCE, and The California Center for Sustainable Energy**
  - Pacific Gas & Electric - Solar Hotline 415-973-3480
    - Track 1 fully subscribed
  - California Center for Sustainable Energy 858-244-1177
    - Track 1 fully subscribed
  - Southern California Edison - Contact 866-584-7436
- **Track 1: Offset common area and tenant loads**
  - Common area load: \$3.00/watt
  - Tenant load: \$4.00/watt
- **Track 2: All accepting applications for incentives**
  - Direct tenant benefits - savings shared with tenants)
  - Competitive process

<http://www.cpuc.ca.gov/PUC/energy/Solar/mash.htm>

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# Influencing Programs

*Utility, Local and Regional Stimulus, and Weatherization Programs*

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- 90,000 HUD-assisted multifamily apartments in California eligible for \$185 million in Weatherization Assistance Program (WAP) Funds
  - California Housing Partnership urges California Community Services Department to Serve Low Income Rental Apartments
  - March 2010, DOE ruled HUD-assisted multifamily and public housing properties that meet income requirements are eligible for up to \$6,500/unit in WAP funds
    - Does not require CSD to make funds available
- Encourage CSD to equitably offer funds for more low-income multi-family upgrades

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<http://www.chpc.net/preservation/WAP.html>