CAMDEN

POWER

A BETTER BUILDINGS INITIATIVE

CITY OF CAMDEN, NEW JERSEY
PROGRAM OFFERING WIDESPREAD ENERGY RECOVERY (POWER)
FINAL REPORT
Award Number DE-EE003570

Project Director: Stanley Witkowski, City of Camden

Better Buildings Partners:
- NJ Economic Development Authority
- New Jersey Housing Mortgage Finance Agency
- Cooper's Ferry Partnership
- New Jersey Community Capital
- County of Camden
- Board of Public Utilities

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Executive Summary

The Camden Residential POWER Program, Program Offering Widespread Energy Recovery, is a program designed to benefit Camden homeowners, stabilize neighborhoods and put local contractors to work. Camden POWER granted up to $18,600 to fund energy efficient home improvements and necessary life/safety rehabilitation repairs. The program was designed as a self-sustaining, neighborhood approach to bringing long-term energy and financial savings to the community. Valuable home upgrades were completed, including high-efficiency furnaces, hot water heaters, insulation, insulated roofs and blower door guided air-sealing. The goal of all improvements were to reduce energy consumption, lower utility bills, improve property values and promote neighborhood stabilization.

The New Jersey Housing & Mortgage Finance Agency is the designated Financial Institution (F.I.) for the residential component of the POWER Grant with Coopers Ferry Partnership acting in a support role with Program management and Scungio Borst & Associates serving as construction manager.

It is anticipated that One hundred sixty (160) homes will be retrofitted through the Residential POWER Program. **As of September 30, 2013 one hundred fifty-eight (158) residential upgrades have been completed and reported for a total of $2,695,720 in total retrofit costs and $736,300 in Better Building funds**.

As can be seen in the following totals, the $736,300 in Better Building Funds were leveraged with over $2 million dollars in NJ EDA funds and Home Energy Performance Rebates. These leveraged funds greatly increased the number of residential homes that were able to be retrofitted through the POWER program.

Total Better Buildings Funds:	$ 736,300
Total NJ EDA Funds	$ 1,169,420
Home Performance Rebate:	$ 790,000
Total Retrofit Costs:	$ 2,695,720

While the minimum required Total Energy Savings (TES) for the program was 25%, many homes achieved 30-45% TES, and four homes achieved 50+% TES. This TES will provide long-term benefits for Camden homeowners who will see a substantial savings in their utility bills. Eligible Camden City homeowners had access to a combination of forgivable loans and Home Performance with ENERGY STAR rebates to complete up to $18,600 in repairs with the condition that as long as residents live in their homes for five years after receiving the loans, they do not have to pay any of the money back. A portion of the loan amount is "forgiven" every year until the lien is satisfied. To be eligible, among other requirements, the resident must have owned and lived in the home for at least one year; meet certain income requirements; and achieve 25% energy savings after repairs. Additionally, under the POWER program,

homeowners received funds to complete certain life safety repairs, including gas shut-off valves, moisture prevention, stabilization of loose railings and steps, smoke detectors, and other repairs to remove existing code violations

Funding Sources for the Camden Residential POWER Program:

U.S. Department of Energy $ 750,000
NJ Economic Development Authority $ 1,500,000
NJ Board of Public Utilities (BPU) Clean Energy Program $ 800,000

The Camden POWER Commercial program offered grants and low-interest loans to Camden business and commercial property owners for the installation of energy efficiency improvements and upgrades. Capitalized with funds from the BPU, U.S. Department of Energy, Camden County, the Camden Economic Recovery Board and New Jersey Community Capital who also served as the commercial F.I., the combined efforts of this consortium resulted in the offering of financial packages that integrated low interest loans & direct grants which connected them with incentives and financing that lowered the up-front costs of their participation. All owners of business and commercial properties located in the City of Camden were eligible to participate in the Camden POWER Commercial Program including local Non-profit organizations.

Eligible business and commercial program participants received a free energy assessment. Afterwards, the program helped them develop a scope of work and project budget. Qualified business owners were eligible for up to $50,000 in energy efficiency upgrade incentives from New Jersey's Clean Energy Direct Install Program, up to $25,000 in facade improvements from the Camden Urban Enterprise Zone, and low-interest loans from New Jersey Community Capital.

The Camden Commercial POWER program financing was administered by New Jersey Community Capital. Cooper's Ferry Partnership assisted the Project Director with the coordination of outreach & served as the liaison for communicating with the commercial sector.

It is anticipated that ninety-nine (99) businesses will be retrofitted through the Commercial POWER Program. **As of September 30, 2013 ninety-four (94) commercial upgrades have been completed and reported for a total retrofit cost of $1,780,194 and $531,873 in Better Building funds.** While the minimum required total energy savings (TES) averaged 20%, many businesses achieved higher percentages based on the nature & extent of the retrofits completed. These TES will provide long-term benefits for Camden businesses who will see a substantial savings in their utility bills.

Funding Sources for the Camden Commercial POWER Program:

U.S. Department of Energy: $1,790,000

County of Camden: $250,000
Camden Economic Recovery Board: $500,000
New Jersey Community Capital: $ 750,000
Board of Public Utilities: (Direct Install Program) $1,450,899.

I. Final Technical Report

Institutional Design and Business Model

As it became readily apparent that the City did not have sufficient internal capacity to effectively manage the various components of POWER, the City created partnerships to provide support for the following activities:

Program Marketing for Residential and Commercial Projects:
- Cooper's Ferry Partnership

Program Management: Residential - Intake and case processing:
- Cooper's Ferry Partnership

Program Management: Commercial - Business liaison and community representative:
- Cooper's Ferry Partnership
- New Jersey Community Capital

Program Reporting: Consultant services to manage the collection and transmittal of program data:
- Triad Associates

Financial Institutions: Residential and commercial repositories for the deposit, maintenance (reporting) disbursement of authorized payments against completed projects
- New Jersey Housing Mortgage Finance Agency
- New Jersey Community Capital

Workforce Training: BPI certified agency to provide training to local contractors and residents in the various skill trades
-Energy Coordinating Agency

Although the City retained final authority and responsibility for administration of the POWER grant, the success of its efforts can be directly attributed to the collaboration and cooperation extended by the above listed agencies tasked with these activities.

Funding Synopsis

The City of Camden, NJ received a $5 million Energy Efficiency and Conservation Block Grant (EECBG). Figure 1 shows grant expenditures, other federal expenditures and

non-federal expenditures compared to the total investment in building upgrades (reported as invoiced cost). The grantee had a slow start and investment in upgrades did not start to take off until Q1-2012. The total investment in building upgrades exceeds BBNP spending.

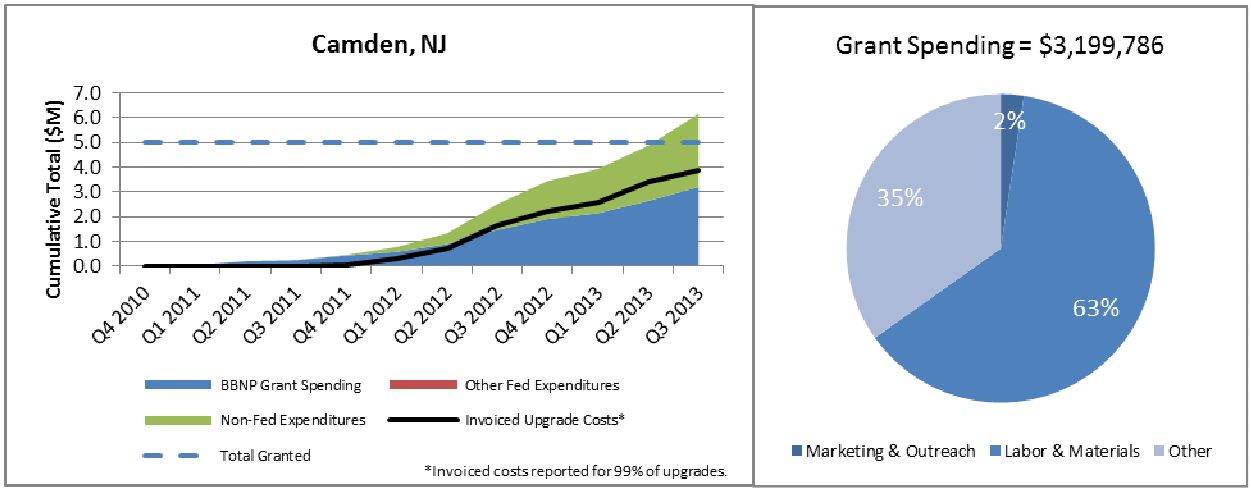


Figure 1. Camden cumulative expenditures and upgrade invoice costs.

The pie chart in Figure 1 shows grantee reported spending by category. Two percent of grant spending was for marketing and outreach activities, 63% for labor & material expenses associated with energy assessments or building improvements, and 35% for other program expenses. Camden has invested about 51% of BBNP funds for financing including commercial and residential revolving loan funds, loan loss reserve and interest rate buy-down.

Program Design Synopsis

Designed as a neighborhood approach to bring long-term energy and financial savings to the community, Camden POWER delivered energy efficiency upgrades to a low-income urban center, where buildings would benefit most from improvements. Local business owners received financial incentives for energy efficiency upgrades, and Camden residents had access to upgrades that could save them a minimum of 25% on energy costs, as well as life safety improvements.

One of Camden POWER's goals was to create a replicable model of whole-neighborhood renovations in low-income communities. The program offered incentives to both residential and commercial customers. In using the whole-neighborhood approach and including health and safety and facade repairs along with energy efficiency upgrades, Camden POWER dramatically improved quality of life for some of the city's low-income residents, increased property values, supported jobs, and help stabilize at-risk neighborhoods.

Camden POWER's commercial offering included a combination of low-interest loans and direct grants subsidized under the Clean Energy Direct Install Program. Local

businesses, commercial property owners, and nonprofit organizations could use these loans and grants to make energy efficiency improvements and upgrades. The program helped connect eligible business and commercial property owners with incentives and financing that lower the capital costs of improvements to help them reduce energy and save on utility costs. All business and commercial properties located within the city were eligible to participate in the Camden POWER program and qualify for incentives.

Driving Demand Synopsis

To overcome the barriers that have thwarted some other citywide efforts in the past, the Camden POWER program employed a more hands-on approach.

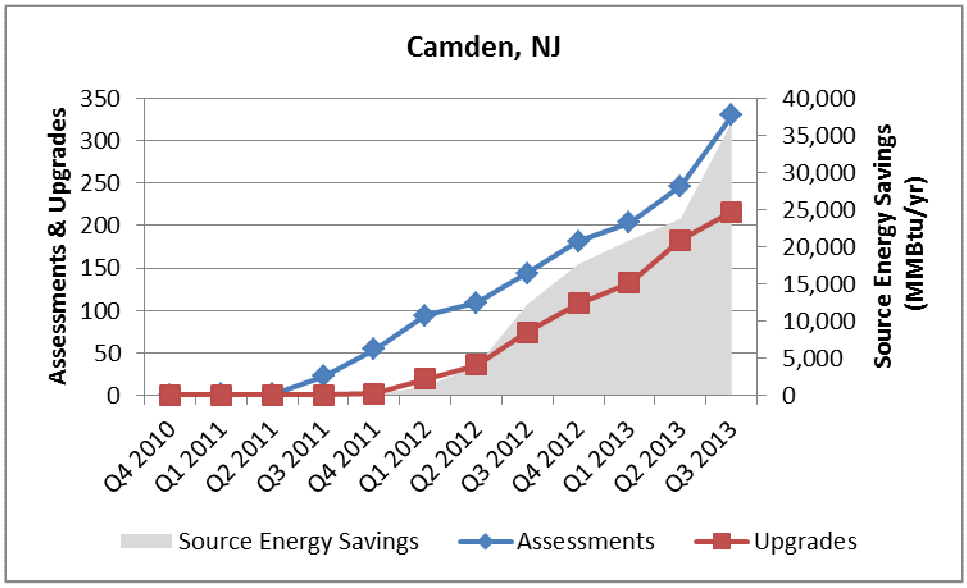
Many of Camden residents lack the awareness to recognize the importance of energy conservation and the means to access capital markets to finance these improvements. Initially, POWER utilized door to door canvassing, billboard messaging, establishment of a local web-site and bi-lingual outreach efforts via neighborhood organizations and local churches to help promote and educate our residents about the Program and incentives obtained by their participation. The lack of a response and low attendance at community meetings prompted a re-evaluation of our marketing strategy. While continuing the community meetings, we shifted our focus to prior recipients of local programs. Notifying them by direct mail and attaching program literature, the benefits of involving this portion of our residential population generated an immediate response. Factors contributing to this positive reaction involved their familiarity with the documentation required to process their applications and their comfort level in dealing with the local government.

Notwithstanding our ongoing strategy to keep the program “front & center” in all promotional outlets, our research indicates this action triggered the first quantitative response that subsequently escalated from word of mouth advertising that directly contributed to reaching our program goal.

Following is a summary of the Marketing and Outreach efforts undertaken during the program's implantation:

MARKETING AND OUTREACH		
Business organization outreach	Number attending session	100
Contests	Number of contests	
	Number of participants	
Direct mail	Number of direct mail slips	934
	Number of applications with direct mail IDs	
Door to door	Number of homes visited	
	Number of homes agreeing	
Hotline	Number of calls	197
	Number of calls that lead to applications	122
One-stop-shop	Number of visitors	23
	Number who requests services	23
	Number of clients served	23
Online advertising	Number of advertisements	
	Number of clicks	
	Number of click-throughs to apply to program	
School, church, library	Number attending session	160
	Number of audit signups	
Neighborhood meeting	Attendees	708
Social media	Number of clicks	
	Number of click-throughs to apply to program	
Telethon/direct phone calls	Number of calls made	50
	Number of calls answered	589
	Number of calls that lead to applications	117
Traditional advertising: Radio	Number of advertisements	2
Traditional advertising: Newspaper	Number of advertisements	
Traditional advertising: TV	Number of advertisements	100
Webinar	Number of webinars	
	Number of participants	
Website	Number of unique visits	4955
	Number of unique visits on application page	745
	Number of web applicants	325

Figure 2, below, shows energy assessments and upgrades reported through the end of September 2013 and the estimated source energy savings (right axis).



	Residential Single-Family	Residential Multi-Family Units	Residential Multi-Family Buildings	Commercial Buildings	Industrial Buildings	Agricultural Buildings
Assessments	197	0	0	133	0	0
Upgrades	122	0	0	94	0	0

Figure 2. Camden evaluations and upgrades.

*The number of residential upgrades should be 158 and will be updated in the final version. This was due to a data processing issue.

Financing & Incentives Synopsis

1. The **Camden Residential POWER Program** offered eligible Camden City homeowners a combination of a 0%, no monthly payment, forgivable loan and a Home Performance with ENERGY STAR rebate to complete up to $18,600 in energy upgrades and life safety repairs. Homeowners could receive up to $8,900 from the NJEDA funds, $4,700 from the DOE funds and $5,000 from the HOME Performance Rebate program for a total of $18,600. The HOME Performance Rebates were not included in the loans secured on the properties. No minimum FICO score was required.

   Following is a synopsis of the Financing & Incentives for the Residential Program (Note – all figures in the following synopsis will be finalized upon Grant close-out):

1. Financing Investments and Results for the Residential POWER Program As of 9/30/13*		
	Total Funding Available	Total Expended As of 9/30/13
Revolving Loan Fund – Department of Energy Funding DOE)	$750,000	$736,300
NJ Economic Development Authoring Funding (NJEDA)	$1,500,000	$1,169,420
Home Performance Rebates	$800,000	$790,000
Total Financing and Retrofit Costs	$3,050,000	$2,695,720
Total Dollar Amount included in Loans (DOE and NJEDA Funding)		$1,905,720
Number of Retrofits (Residential)	160 Goal	158
Average Total Retrofit Cost per Home	$18.600 Maximum	$17,061
Average Loan Amount per Home(Residential)		$12,061

2a. The **Camden Commercial POWER Program** offered two separate programs for eligible Camden City businesses. The first program, the Direct Install GRANT program, offered a grant to fund the 30% match for the BPU Clean Energy Program. The funding for the Direct Install Grant was originally included in the funding for the Loan Loss Reserve Program, Revolving Loan Program and the Interest Rate Buy-down programs. It was separated out when funding for the Direct Install Program was changed from a loan to a grant.

2a. Financing Investments and Results for the Commercial Direct Install GRANT POWER Program As of 9/30/13		
	Total Funding Available	Total Expended As of 9/30/13
Grant Fund – Department of Energy Funding (DOE)	$195,000 – From Interest Rate Buydown Funds in 2b $200,000 – From Loan Loss Reserve 2b $240,000 – From Revolving Loan Fund2b $635,000 - Total	$521,873
Direct Install Program Funding	$1,500,000	$1,248,321
Total Financing and Retrofit Costs	$2,135,000	$1,770,194
Number of Retrofits Through the Direct Install Commercial POWER Program		93
Average Total Retrofit Cost per Business		$19,034
Average Grant Funded Through DOE		$5,611

2b. The second Commercial program is the **Loan Loss Reserve/Interest Rate Buydown** program. Eligible business and commercial program participants receive a free energy assessment. Afterwards, the program helps them develop a scope of work and project budget. Qualified business owners could be eligible for up to $50,000 in energy efficiency upgrade incentives from New Jersey's Clean Energy Direct Install Program, up to $25,000 in facade improvements from the Camden Urban Enterprise Zone, and low-interest commercial loans from New Jersey Community Capital, Camden County and the NJ Economic Development Authority.

Utilizing the interest rate buy-down, we are able to reduce the annual effective rate to a maximum of 2%. The communication of these loan terms i.e. the interest buy-down has provided necessary incentives to attract private capital and reduce the rates of loan default. It is also anticipated the repayment of these loans will provide an income stream for reinvestment in like activities.

2b. Financing Investments and Results for the Commercial Loan Loss Reserve and Interest Rate Buydown POWER Program As of 9/30/13			
	Total Project Funding	Total Expended As of 9/30/13	Balance
US Department of Energy Funding Interest Rate Buydown (IRB) (DOE)	$540,000	$195,000 – Transferred to Direct Install Grant Program in 2a $33,145 – Expended for IRB Project $228,145 – Total Expended	$311,815
US Department of Energy Loan Loss Reserve (DOE)	$1,000,000	200,000 -Transferred to Direct Install Grant Program in 2a	$800,000
NJ Economic Development Authority	$500,000	$140,000 – Expended for IRB Project	$360,000
Camden County	$250,000	$250,000– Expended for IRB Project	$0
US Department of Energy Revolving Loan Fund (DOE)	$250,000	$240,000 - Transferred to Direct Install Grant Program in 2a $10,000 - Expended for IRB Project $250,000 – Total Expended	$0
NJ Community Capital	$750,000	$100,000– Expended for IRB Project	$650,000
Total Financing and Retrofit Costs	$3,290,000	$1,168,1450	$2,121,815
Number of Businesses Assisted Through the Commercial Loan Loss Reserve & Interest Rate Buydown POWER Program		1	
Average Total Retrofit Cost per Business		$533,145	
Average Funded Through DOE		$43,145	

Workforce Development Synopsis

In addition to the job opportunities mandated to assemble a labor force necessary to complete the rehabilitation/retrofit of the commercial & residential properties assisted under POWER, it also prompted the retention of staff at our support agencies to effectively manage their specific tasks of “moving” the applicants through the processing pipeline. To augment this effort, the City secured the services of the Energy Coordinating Agency, a BPI certified training institution that offered a course curriculum designed to familiarize “students” with a hands-on classroom setting on energy conservation. Both contractors & residents were pre-screened and classes scheduled in the following specialties:

Weatherization Tactics
Building Envelope (Whole House Air Leakage Control)
Building Analyst
EPA Lead Safety

Training topics included health & safety, building system relationships, indoor moisture sources & solutions, duct diagnostic, insulation techniques, etc. The courses include classroom study & theory, field study & lab work. All students were instructed on the theory, methods, materials and proper tool use to safely install winterization systems in homes.

The Workforce table below shows the total number workers trained and certified reported by the grantee and the number of active participating contractors at the end of September 2013.

Workforce	
Number of Trained Workers	17
Number of Certified Workers	6
Active Participating Contractors (Q3-2013)	4

Figure 3 shows jobs created or retained and reported both under the Recovery Act Reporting and the BBNP Reporting guidelines (see below Note for explanation of reporting guidelines). This is estimated based on total hours worked during the quarter reported by the grantee divided by 520 hours per quarter.

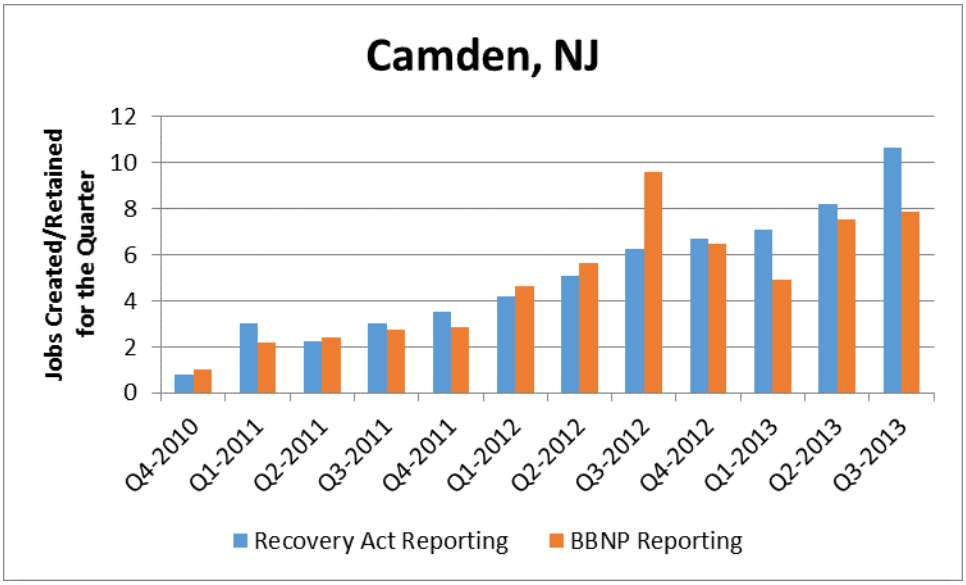


Figure 3. Camden, NJ Jobs Created/Retained for the Quarter

Note: Jobs created and retained for Recovery Act reporting is an estimate of the combined number of jobs created and jobs retained funded by the Recovery Act during the current reporting quarter in the United States and outlying areas. For grants and loans, the number shall include the number of jobs created and retained by sub recipients and vendors. The number shall be expressed as ''full-time equivalent'' (FTE), calculated quarterly as all hours worked and funded by the Recovery Act during the current reporting quarter divided by the total number of hours in a full-time schedule for the quarter, as defined by the recipient or federal contractor.
BBNP jobs created and retained is calculated as the reported job hours worked in the Quarterly Program Report divided by the number of days in the quarter. A job hour worked for BBNP reporting includes hours worked administrating or working under projects funded by SEP and leveraged funds (i.e., state and local funds, utilities, financial institutions, private contributions, etc). This includes, but is not limited to, administrative staff, consultants and contractors involved in the management or deployment of retrofit and audit activities. This definition is broader than the Recovery Act jobs created and retained, which means the reported job numbers may not be equal.

Upgrades & Energy Savings Synopsis

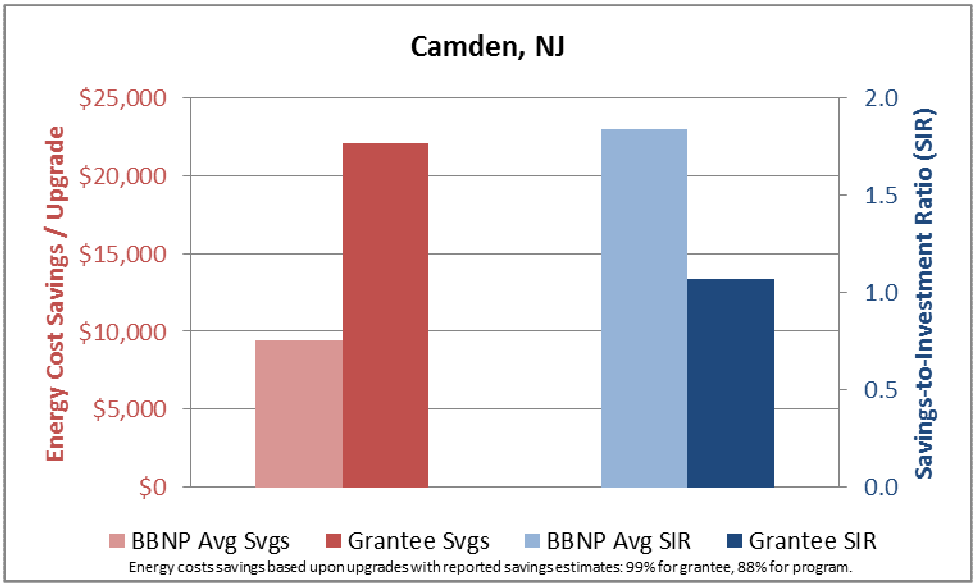
The Estimated Energy Savings – **Upgrade Project Totals** table below shows the total estimated energy savings reported from each building upgrade project reported by the grantee. The Estimated Energy Savings – **Program Totals** shows the total estimated energy savings reported for the whole program. Differences between these two tables can be because some building upgrade projects were not reported or the energy savings information was missing.

Estimated Energy Savings - Upgrade Project Totals		
Method(s) of Savings Prediction	CSG REAL HOME ANALYZER, NEW JERSEY OFFICE OF CLEAN ENERGY ASSESSMENT TOOL	
	Total Number of Projects	**Installed Measure Savings Reported**
kWh Electricity Savings reported for project installed measures	93	2,439,553
Therms Natural Gas Saving reported for project installed measures	150	52,324
Gallons of Oil Saving reported for project installed measures	0	0
Gallons of Propane Savings reported for project installed measures	0	0
Total Estimated MMBTU Saved (Source Energy)[1]	214	33,724
Total Estimated Annual Energy Cost Savings	213	$404,899

Estimated Energy Savings - Program Totals	
kWh Electricity	2,603,944
Therms Natural Gas	62,675
Gallons of Oil	0
Gallons of Propane	0
Total Estimated MMBTU Saved (Source Energy)[2]	36,742
Average % Savings per upgrade / # of upgrades used to calculate[3]	
Total Estimated Annual Energy Cost Savings	$419,670

In addition to presenting a summary of the data grantees have reported from 2010 through September 30, 2013, DOE is compiled the data in Figure 3 to show how the grantees overall results compared to the other grantees. The first metric is the grantees Energy Cost Savings/Upgrade (red bars in the graph). The second metric is the grantees Savings-to-Investment Ratio (blue bars in the graph).

[1] Total estimated source energy savings is calculated by DOE.



	Residential Single-Family	Residential Multi-Family Units	Residential Multi-Family Buildings	Commercial Buildings	Industrial Buildings	Agricultural Buildings
Grantee Upgrades	122	0	0	94	0	0
Grantee %	56%	0%	0%	44%	0%	0%
BBNP %	69%	20%	8%	3%	0%	0%

Figure 3. Camden cumulative present value of energy savings per upgrade and SIR. *

* These numbers may slightly change due to the 36 projects not currently represented in this version

The Energy Cost Savings/Upgrade is based on the Present Value of Lifetime Energy Costs Saving (PVLS) divided by the total number of computed upgrades. DOE calculated the PVLS using estimated energy costs savings reported by the grantee and assumptions about the measure life of the energy efficiency improvements completed.

Energy Cost Savings/Upgrade metric can be influenced by the size of upgrade projects. For example, commercial and multi-family building project will likely achieve larger energy cost savings per upgrade. There was not enough time to separate Energy Cost Savings/Upgrade by building sector for this version of the report, but DOE will attempt to do this in the final version.

The Energy Costs Savings/Upgrade metric can be influenced by regional differences in energy rates. DOE will consider calculating the Energy Savings/Upgrade for the final report instead of the Energy Cost Savings/Upgrade.

The Savings-to-Investment Ratio (SIR) is based on the PVLS divided by the grantees reported Outlays. Because grantees reported total outlays it is not possible to separate the outlays by building sector. If grantees had large expenditures for Revolving Loan Funds or Loan-Loss Reserves it may be many years before the return on these investments will be realized.

II. Accomplishments

Statement of Project Objective Task 1: Residential Retrofit Program

Target: Complete 160 energy audits
Actual: The Camden BBNP Program completed 160 energy audits and 160 residential energy upgrades, averaging 25% energy savings each

Statement of Project Objective Task 2: Commercial Retrofit Program

Target: Complete 40 energy audits
Actual: The Camden BBNP Program completed 93 energy audits and 93 energy upgrades, averaging 20% energy savings each

Statement of Project Objective Task 3: Revolving Loan Loss Reserve

Target 5 Loans
Actual 1 Loans

III. Challenges

Set-Up - The major challenges associated with program "set-up" were impacted by the RFP process to identify support agencies and legislative actions to negotiate, authorize and execute the eventual arguments. It is estimated the term for completing these activities consumed up to 18 months of the grant term.

Marketing – Although all available marketing strategies were utilized to promote the City's Program including print media, direct mailing, community meeting, etc, the initial response to these efforts was well below expectations. We came to learn the reluctance of our population was due to their skepticism of the program benefits, especially from the residential segment. Although we continued with the standard marketing format, the most effective actively was word of mouth promotions by the initial participants. Their endorsement and advocacy of the program eased the concerns of our population and established a comfort level for our residents to apply.

Model Designs – Our original models underwent dramatic changes for both residential and business clientele. On the resident side, we reduced the original lien term of the program lien from 10 to 5 years with a self-amortization balance that reduced the lien amount 20% annually. In addition our original application restricted the geographic boundaries of our residential population to only four neighborhoods which severely impacted our available market. When we received approval to expand City wide, it expanded that market and our potential clientele exponentially. For our business owners, the original concept incorporated a 70% subsidy from the Clean Energy Direct

Install Program and the remaining balance obtained through a loan from our participating F/I. As the majority of our local businesses are small (< 5 employees) and due to the underwriting and loan origination fees, they were not prepare or willing to undertake that investment.

IV. Program Sustainability Plans

In addition to revenue generated from the repayment of loans, the City's long term plans for substantiality involves the pursuit of alternative funding sources that will enable us to continue and expand offering energy efficiency programs. The resources for these programs with include the local utility companies and State funded initiatives that will capitalize on the City's expanding market to leverage our efforts in this field. It is anticipated a larger focus will be on publicly help properties that could dramatically benefit from the retrofit of community center, courthouses, town halls, etc. Establishing a partnership with other government sectors and agreeing on a mandate for achieving our common interests will be vital to the success of this effort.

V. Verification of Data

Updates on our program progress are obtained from our support agencies on a monthly basis and communicated to DOE via monthly conference calls. The data submitted on our quarterly reports are extrapolated from information submitted by these support agencies and maintained in a database that serves as an electronic filing system. Financial information is obtained from bank statements and ledgers provided by the supporting F.I.'s.

All data reported on Quarterly Reports were reviewed through the ongoing BBNIS summary data verification activities with DOE staff. This included the quarterly review of the Data Health Reports which summarized the percent completion of data reported and any incomplete reporting that required corrections and the quarterly reviews of the Grantee Dashboard file. The Grantee Dashboard file summarized, by quarter, the information that was reported to date, based on submissions to the BBNIS and compiled by DOE. Both reports were regularly discussed with DOE in project conference calls where DOE provided assistance as needed to ensure that results were being accurately reported, in preparation for DOE publishing the City's audit, loan, and upgrade accomplishments on the BBNP website.

VI. Developed Products

Not Applicable.