

BUILDINGENERGY NYC

Minding the Gap: Strategies for Electricity Readiness in Low Income Homes

Avni Pravin (Intro speaker), AGREE (Alliance for a Green Economy)

Rebekah Morris, Pratt Center for Community Development

Brian Romero, Chief of Staff for New York State Senator Kristen Gonzalez

Manasi Gupta, Mid-Hudson Energy Transition

Jeanne Bergman (Facilitator), Sane Energy Project

Curated by Karen Yao and Sanjana Nagaraj

Northeast Sustainable Energy Association (NESEA) | October 16, 2025

Avni Pravin-Buck

Deputy Director

Alliance for a Green Economy

What's the gap?

- Pre-weatherization and pre-electrification barriers are difficult for homeowners to address out-of-pocket
- Almost every home needs some kind of upgrade in order to electrify; but severity and frequency of these problems is most acute in low income households
 - 1 in 5 households that apply to WAP are deferred
- An equitable, just transition to climate-friendly homes for all must address these barriers

Pre-Electrification Benefits:

- \$372 average annual bill savings
- ~\$514 per year reduction in out-of-pocket medical expenses after WAP
- \$538 annual benefit per household due to reduced sick days



Why New Yorkers need the **GAP Fund**

Western New York resident upgrades from fuel oil to heat pumps for a less drafty, better insulated, healthier home - with air conditioning!

To complete the upgrades, the resident had to pay \$9,000 out of pocket in order to remove the oil tank from her home and abate asbestos in the basement, as these are not covered by Empower+.

With new heating and cooling tech, she is much more comfortable and loves the new set up. She finds it's more consistently warm throughout the home. For example, the bathroom finally gets heat.



PEMBROKE, NY

YEAR BUILT: 1865

HOUSING TYPE: Homeowner-occupied single family

FUEL TYPE: Delivered fuel (oil, propane)

DESIRED UPGRADES: Mold and asbestos remediation. Heat pump install to replace expensive fuel oil system that was not keeping the home warm in the winter.

Total Cost: \$30,100
Portion paid out of pocket
that GAP would fund: \$9,000



Why New Yorkers need the **GAP Fund**

Renter in Kingston faces hospitalizations, high energy bills, and loss of housing due to mold, lack of insulation, and degraded doors and windows

KINGSTON, NY

YEAR BUILT: 1950s

HOUSING TYPE: Renter-occupied single family

FUEL TYPE: Gas

DESIRED UPGRADES: Mold remediation, roof repairs, replacement of fiberglass insulation and more insulation, new doors, new windows needed, flood damage remediation.



Exposed fiberglass in the basement rim joist.

The resident was experiencing a number of symptoms associated with mold toxicity including difficulty breathing, persistent cough, chest pain, sinus congestion, skin irritation, headaches, muscle and joint pain, trouble sleeping, fatigue, and asthma. The issues were so persistent that the tenant eventually broke her lease to move out.

Funding needed: \$35,000





Why New Yorkers need the **GAP Fund**

West Harlem Co-Op needs funding for electrical wiring upgrades to go All-Electric and reduce Local Law 97 fines.

West Harlem, NY

YEAR BUILT: 1908

HOUSING TYPE: Multifamily income-restricted affordable co-op

FUEL TYPE: Delivered fuel (oil, propane)

DESIRED UPGRADES: The co-op wants to comply with Local Law 97, and go green, by replacing their very old gas boiler with an electric hot water heater and heat pumps for heating and cooling (which residents currently do not have).



In order to upgrade to heat pumps, the co-op needs to rewire the building. However, this is not covered by existing incentive programs, and therefore they've been unable to move forward with building electrification.

Funding needed: \$25,000 per unit



How our panelists are bridging the gap

Pratt Center for Community Development - EnergyFit

An innovative decarbonization demonstration project and study piloting a streamlined, whole-home retrofit process and package of repairs

Senator Gonzalez - The Green Affordable Pre-Electrification Fund

Legislative sponsors Senator Gonzalez and Assemblymember Kelles, as well the Energy Democracy Alliance and Renewable Heat Now fought for and won funding to address barrier remediation.

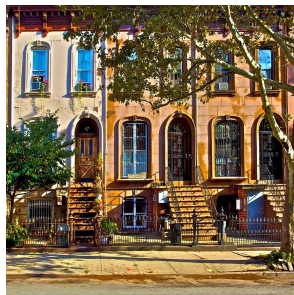
Mid-Hudson Energy Transition - The Home Energy Loan Program

Empathetic and effective financing model to reimagine how we fund these repairs

Rebekah Morris

Pratt Center for Community Development

**For 60 years,
Pratt Center
has worked
for a more
just, equitable
& sustainable
city for all
New Yorkers.**



Energy & Housing Justice

Dramatically expanding residential energy efficiency



Equitable Economic Development

Strengthening the manufacturing sector and protecting well-paying industrial jobs



Democratizing Planning

Empowering communities to plan for and realize their futures

Pratt Center's History in Energy Efficiency



2009

RETROFIT BED STUY BLOCK BY BLOCK

Pratt Center partners with Bed Stuy Restoration on an initiative to aggregate energy efficiency retrofits and create a model Green Block.

2010

RETROFIT NYC BLOCK BY BLOCK

expands the Bed Stuy Block by Block model into all 5 boroughs. Pratt partners with CBOs across the city to implement.



2011–2017

GREEN JOBS/ GREEN NEW YORK

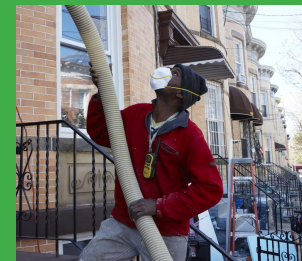
Pratt Center begins providing technical assistance to NYC CBOs, and identifies many of the same barriers to retrofits found in previous rounds of work on small residential energy efficiency programs.



2012–2015

RETROFIT STANDARDIZATION STUDY

in response to many years of findings that the State-offered energy efficiency programs were not moving homeowners to retrofit their homes



2017

ENERGYFIT NYC PILOT

6 month time-limited pilot retrofits 32 homes and identifies program design strategies that can increase the number of households receiving retrofits.

2022–2026

ENERGYFIT AFFORDABLE SMALL HOMES DEMONSTRATION PROJECT

Demonstration project utilizing findings from Pilot and adding repair and electrification measures.

EnergyFit 2016 Findings and Recommendations



Elevate the importance of Health & Safety in program design and communication

A successful program for New York City should elevate the issue of health and safety to a more pronounced position of importance within the energy retrofit process.

This includes:

- Funding for health and safety fixes for low- and moderate-income households
- Increased direct messaging on health and safety

What is EnergyFit Affordable Small Homes?

- Co-designed decarbonization demonstration project with Cypress Hills Local Development Corporation, IMPACCT Brooklyn, and NYS Energy Audits.
- Modeling a streamlined approach that brings together home repairs/health and safety fixes, energy efficiency, electrification-readiness, and solar into one package
- Participants: homeowners that live in a 2- or 3- unit building; must have long-term tenants; income threshold of 130% AMI; gas stoves required; based in East New York, Cypress Hills, Bed Stuy, Brownsville; willing to share utility data and take series of surveys pre- and post-retrofit; priority given to lowest income households

What do households receive for measures?

EnergyFit Packages

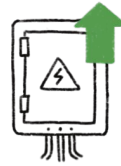
Package 1



Energy Efficiency
Package



Electric
Induction Stoves



Wiring and Panel
Upgrades

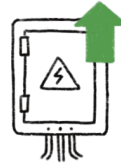
Package 2



Energy Efficiency
Package



Electric
Induction Stoves



Wiring and Panel
Upgrades

+



Electric or Heat
Pump Hot Water
Heater

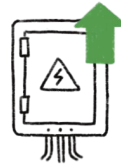
Package 3



Energy Efficiency
Package

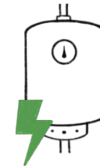


Electric
Induction Stoves



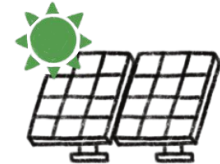
Wiring and Panel
Upgrades

+



Electric or Heat
Pump Hot Water
Heater

+



Solar

All options
include
health and
safety repairs
as needed to
install
package.

What questions are we asking about repairs?

Home Maintenance Repairs

- What are the range of home repairs needed for NYC's two- and three-unit building stock in order to take part in energy efficiency and electrification?
- What are the average associated costs per repair?
- How much time does it take to implement different repairs?
- Are there demographic trends that can be identified for those who have repair needs?

What health and safety issues are we finding in these homes?



	Mold	Asbestos	Ventilation	Roof	Windows	Ceiling/Walls	Gas	Electrical	Lead	Boiler	Unsanitary	Other
Percent of EnergyFit homes with health & safety issue	25%	10%	10%	22%	5%	8%	17%	6%	16%	5%	3%	15%

Number of homes with 1 or more H&S issues

Number of issues	1+	2+	3+	4+	Total
Number of homes	58	36	17	10	88
Percent of homes	66%	41%	19%	11%	

Income X Health and Safety Issues

Homes with health and safety issues and repair needs by homeowner AMI

AMI	Total # of homes	Homes by # of Issues			
		1+	2+	3+	4+
80-130	24	13	8	2	2
60-80	13	6	2	1	0
<60	51	39	26	14	8

Houses with health and safety issues and repair needs by homeowner AMI, percent

AMI	% of homes by # of issues			
	1+	2+	3+	4+
80-130	54%	33%	8%	8%
60-80	46%	15%	8%	0%
<60	76%	51%	27%	16%

Years in Home X Health and Safety

Homes with health and safety issues, repair needs
by # of years in home

		Homes by # of Issues			
# of years in home	Total # of Homes	1+	2+	3+	4+
<10	20	10	6	1	1
10-19	30	19	13	6	3
20-29	22	15	6	3	2
>30	16	14	11	7	4

Homes with health and safety issues, repair
needs by # of years in home, percent

# of years in home	Homes by # of Issues				
	1+	2+	3+	4+	
	<10	50%	30%	5%	5%
	10-19	63%	43%	20%	10%
	20-29	68%	27%	14%	9%
>30	88%	69%	44%	25%	

What costs are we seeing for remediating these health and safety issues?

Measure	Asbestos remediation	Lead remediation	Mold remediation	Roof repair	Gas leak repair	Ventilation repair	Clean and tune/draft repair	Other health and safety measures	Health and safety total
Average cost	\$ 4,640.00	\$ 6,957.50	\$ 5,811.75	\$ 13,370.00	\$ 1,500.00	\$ 5,293.25	\$ 1,200.00	\$ 2,562.50	\$ 6,333.68

Don't forget!
Multi-family buildings also have significant costs and house significant numbers of low-income New Yorkers.

Units	Building Size	Health and Safety Measures	Project Total
74	34050 sq.ft	Pest Management	\$12,000
18	15,000 sq.ft	Asbestos Testing, Lead Paint Testing, Replace boiler flue chimney extension	\$15,500
74	67,936 sq.ft	Perform comprehensive IPM and air sealing throughout common space and dwelling units	\$78,945
35	38,925 sq.ft	Integrated pest control, seal gaps in and around kitchen cabinets	\$4,575
19	24,000 sq.ft	Perform comprehensive IPM and air sealing throughout common space and dwelling units	\$18,000

How are these repairs getting paid for?

State
incentives



Foundation
Grants



Federal Earmark



Case Study



Brian Romero

Chief of Staff for New York State Senator Kristen Gonzalez

Legislators and Advocates Call for \$200 Million for GAP Fund in Final Budget

Fund would upgrade and enable energy savings for 10,000 homes



Kristen Gonzalez, Senate sponsor of the GAP Fund, said, “To meet our CLCPA goals, to become a greener New York, and to help working-class New Yorkers afford the transition to clean energy— we need the GAP Fund. If passed in the State Budget, the GAP Fund would provide 10,000 middle-to-low income households \$200 million to retrofit their homes to be safe, sustainable, and affordable. In the midst of an affordability crisis and the climate crisis, the urgency is clear, and I urge the leaders of our state to include this fund in the final budget.”

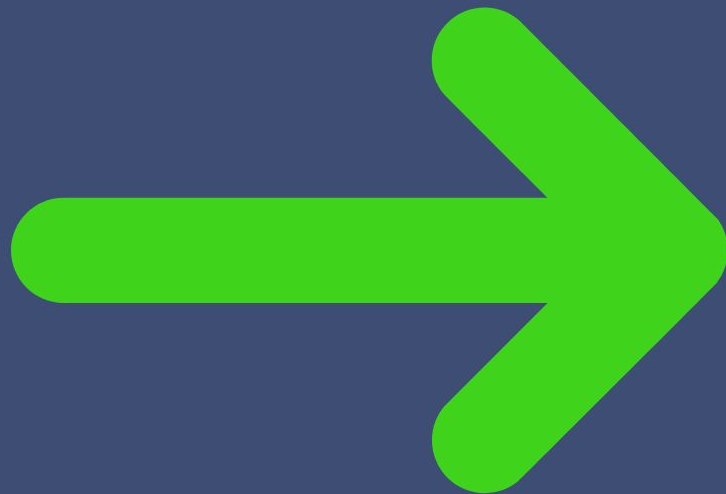
Manasi Gupta

Mid-Hudson Energy Transition

Mid-Hudson Energy Transition

Reimagining energy financing
for LMI communities

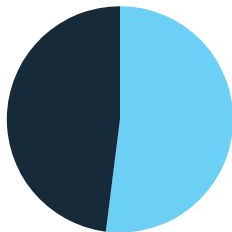
Manasi Gupta, Program Manager, Mid-Hudson Energy Transition



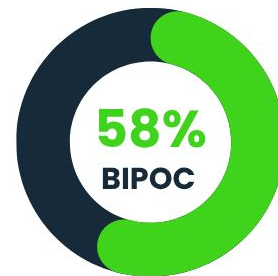
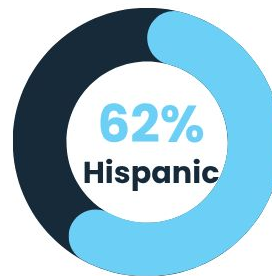
📍 Kingston, NY

70%

of all households are classified as **disadvantaged** or **low-income**



More than half of all homes are **built before 1939**



The Problem: Systematic Exclusion from the Energy Transition



Low-income households are **disproportionately** burdened by the current energy system and the effects of climate change



Their homes often require **substantial repairs** that disqualify them from state energy incentives



They lack the **capital, credit scores** and **technical expertise** needed to adopt clean energy technologies

Home Energy Loan Program

*Accessible Loans for
Healthy Homes*



Ultra low interest loans with 2% APR
& no credit minimums



Reserved for families with $\leq 80\%$ of AMI



Stacked with state incentives and grants



Free project management support



FREE HOME ASSESSMENT



SUPPORT SELECTING CONTRACTORS



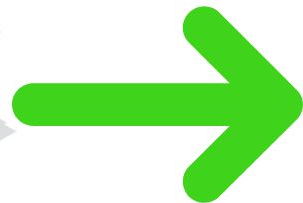
STACKING GRANTS



SUPPORT APPLYING TO STATE AND FEDERAL INCENTIVES + ASSISTANCE PROGRAMS

Free Project Management & Wrap Around Technical Assistance

Through MHET's Home Upgrade Grant (HUG) Program



Measures financed

- **Whole home retrofit approach:** loans finance any combination of the measures in *Graphic 1*
- Up to 50% of the loan can also fund **pre-electrification and pre-efficiency** work that helps borrowers qualify for existing energy incentives
- We support borrowers to **stack measures** funded through HELP with grants and state/federal incentives



Graphic 1: Measures we finance

What makes **HELP** Different?



EMPATHETIC BANKING MODEL

- No liens, collateral or guarantees
- Underwriting focuses on income stability and budget capacity rather than credit minimums
- The Rainy Day Fund will allow borrowers to “miss” one payment per year
- Incentives for on time payments rather than penalties and late fees



THE HELP FUND

Our green community investment fund finances loans by combining private and philanthropic funding

INTEREST RATE BUYDOWN

A \$100,000 philanthropic commitment enables us to offer loans at a 2% interest rate



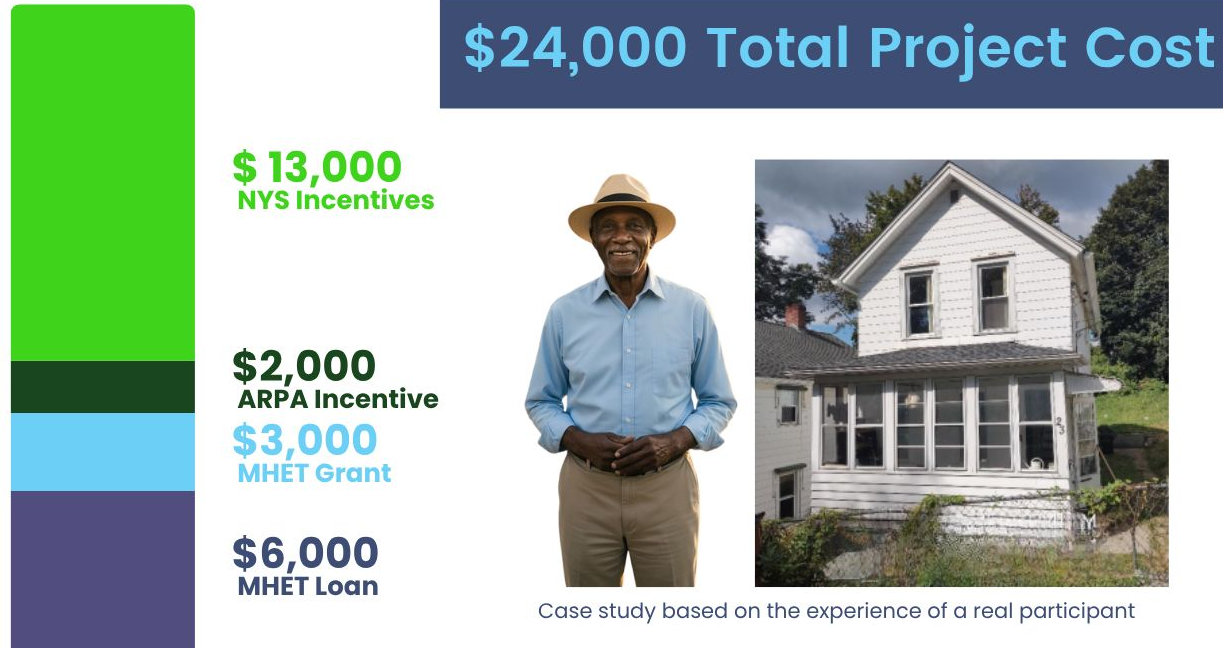
LOAN LOSS RESERVE

Our partnership with NYSERDA guarantees coverage of up to 90% of loan losses in the end of loan defaults

LOAN ADMINISTRATION

Our local banking partner, Ulster Savings Bank, oversees loan administration and servicing

Case study: Moderate-Income Kingston Homeowner



Case study: Moderate-Income Kingston Homeowner

\$24,000
Total Project Cost



Building Efficiency

- Insulation
- Air Sealing & Weatherization



Panel Upgrade

- + related permits



ENERGYSTAR Appliances

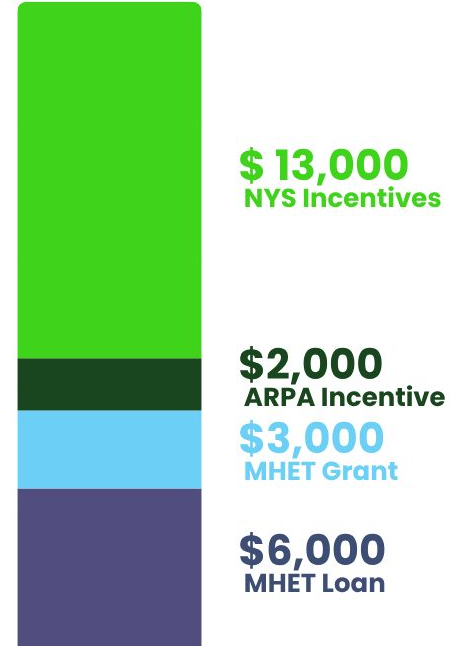
- Heat pump water heater
- Electric Stove



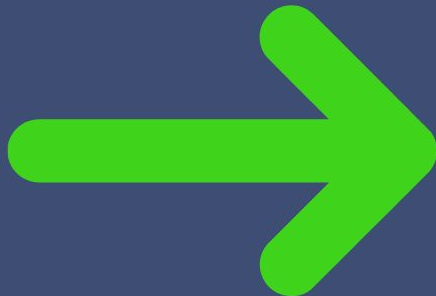
Health and Safety Measures

- Moisture and mold remediation

\$55/month for 10 years in loan payments



Impact in Numbers



\$10.60

Government Incentives
Unlocked for Every MHET
Dollar Spent

67

Audits/Field
Visits Completed

\$663,637

Raised via the
HELP Fund

15

Gas Lines Capped



Real Impact in Our Community

Ultra-low-interest (2%) loans that:

- Heat the home of a senior resident who lived through two winters without central heating
- Install insulation and air sealing that lower a household's utility bills, freeing up much-needed income
- Upgrade old wiring in a historic home so the residents can safely power efficient appliances and prepare for solar



HELP loans will have a **multiplier effect**



Climate

Reduced emissions,
increased energy
efficiency, grid resilience



Health

Healthier homes,
positive health
outcomes, reduced
medical bills



Wealth

Lower energy bills,
increased property
values, reduced late
fees, increased credit
scores and lendability,
more local spending



Housing Justice

Preventing displacement
and reducing housing
insecurity by keeping
people in their homes



Stay in touch

Loans: mid-hudson.energy/help-2/

Grants: mid-hudson.energy/home-upgrade-grants/

Fund: investinhelp.org

 **Thank you!**



manasi@mid-hudson.energy

BUILDINGENERGY NYC

Please fill out an evaluation for this session



or: nesea.org/eval

Northeast Sustainable Energy Association (NESEA) | October 16, 2025