



Joint Committee of the CT EE Board and the Connecticut Green Bank Board of Directors Meeting

MEETING DATE: FRIDAY, DECEMBER 20, 2024 • 9:00AM



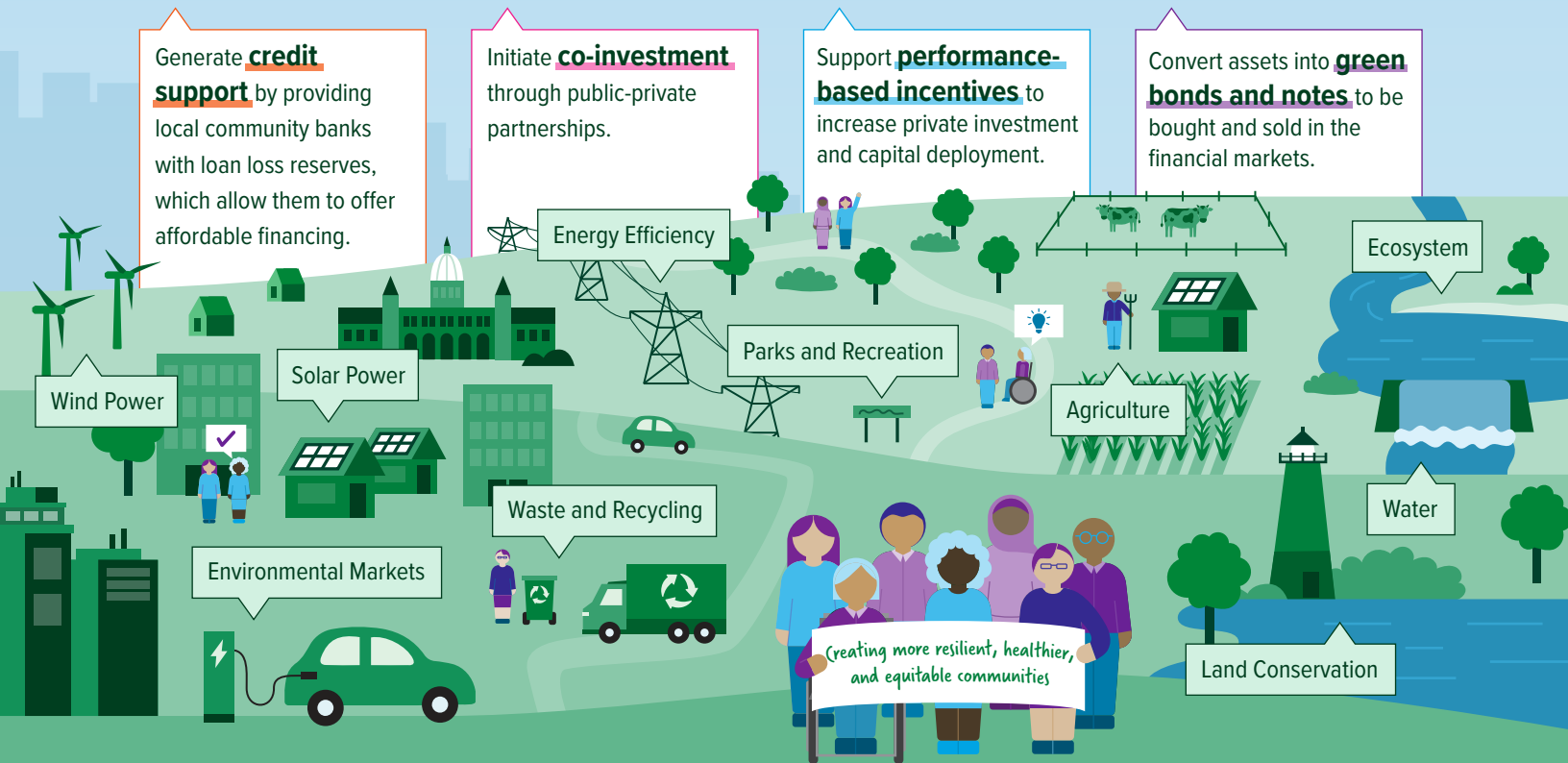
The Green Bank Model

A Planet Protected by the Love of Humanity

1 Attract Private Investment by Leveraging Public Funding



2 Apply Innovative Financial Tools to Deploy Investment Towards Our Mission



3 Deliver Benefits to Connecticut's Families, Businesses, and Communities

<p>Economic Development</p> <ul style="list-style-type: none"> Creating thousands of jobs Generating millions in tax revenue 	<p>Ecological Resilience</p> <ul style="list-style-type: none"> Driving environmental conservation, restoration, stewardship, and resilience 	<p>Energy</p> <ul style="list-style-type: none"> Reducing energy burden by deploying clean energy Increasing energy security by deploying clean energy 	<p>Environmental Protection</p> <ul style="list-style-type: none"> Reducing greenhouse gas emissions Improving the health of our residents by reducing air pollution 	<p>Equity</p> <ul style="list-style-type: none"> No less than 40% of investment and benefits must reach vulnerable communities
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Societal Impact Report

FY12
FY24

Since the Connecticut Green Bank's inception through the bipartisan legislation in July 2011, we have mobilized more than **\$2.88 billion of investment** into the State's green economy. To do this, we used **\$409.4 million** in Green Bank dollars to attract \$2.47 billion in private investment, a leverage ratio of **\$7.00 for every \$1**. The impact of our deployment of renewable energy and energy efficiency to families, businesses, and our communities is shown in terms of economic development, environmental protection, equity, and energy (data from FY 2012 through FY 2024).*

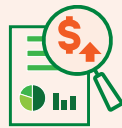
ECONOMIC DEVELOPMENT

JOBS The Green Bank has supported the creation of more than **29,248** direct, indirect, and induced job-years.



TAX REVENUES

The Green Bank's activities have helped generate an estimated **\$148.0 million** in state tax revenues.



\$56.4 million
individual income tax

\$58.0 million
corporate taxes

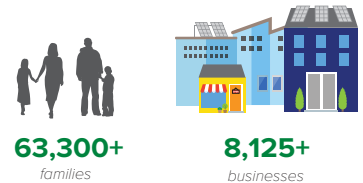
\$32.0 million
sales taxes

\$1.5 million
property taxes

ENERGY

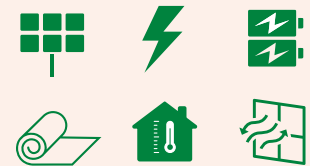
ENERGY BURDEN

The Green Bank has reduced the energy costs on families, businesses, and our communities.



DEPLOYMENT

The Green Bank has accelerated the growth of renewable energy to more than **707.2 MW** and lifetime savings of over **89.3 million MMBTUs** through energy efficiency projects.



ENVIRONMENTAL PROTECTION

POLLUTION The Green Bank has helped reduce air emissions that cause climate change and worsen public health, including **7.0 million pounds** of SOx and **8.7 million pounds** of NOx lifetime.



11.4 MILLION
tons of CO₂ :
EQUALS

172 MILLION
tree seedlings
grown for 10 years

OR

2.3 MILLION
passenger vehicles
driven for one year

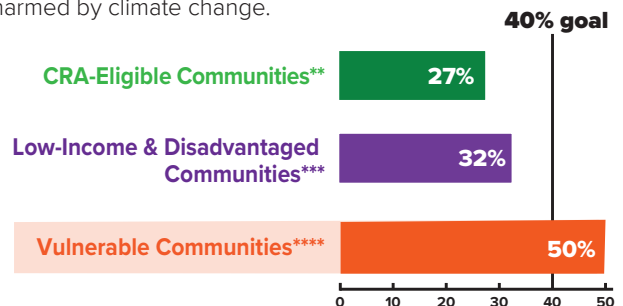
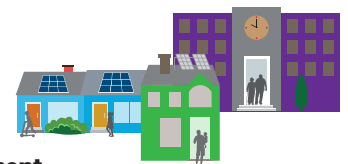
PUBLIC HEALTH The Green Bank has improved the lives of families, helping them avoid sick days, hospital visits, and even death.

\$218.9 – \$494.9 million of lifetime public health value created



EQUITY

INVESTING in vulnerable communities, The Green Bank has set **goals** to reach **40% investment** in communities that may be disproportionately harmed by climate change.



** Community Reinvestment Act (CRA) Eligible Communities – households at or below 80% of Area Median Income (AMI)

*** Low-Income and Disadvantaged Communities – those within federal Climate and Economic Justice Screening Tool and Environmental Justice Screening Tool

**** Vulnerable Communities – consistent with the definition of Public Act 20-05, including low- to moderate-income communities (i.e., less than 100% AMI), CRA-eligible communities, and environmental justice communities (e.g., including DECD distressed communities)

* Includes projects, deployment, and investments approved, but not yet interconnected under Energy Storage Solutions.



Winner of the 2017 Harvard Kennedy School Ash Center Award for Innovation in American Government, the Connecticut Green Bank is the nation's first green bank.

Learn more by visiting ctgreenbank.com/strategy-impact/societal-impact/

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Sources: Connecticut Green Bank Comprehensive Annual Financial Reports

Joint Committee of the CT EE Board and the Connecticut Green Bank Board of Directors

Brenda Watson

E: bwatson@northhartfordpartnership.org

P: 860-967-2751

Chair of Joint Committee



Brenda Watson is the newly appointed Executive Director of The North Hartford Partnership, a nonprofit organization dedicated to advancing equitable social and economic development in the North Hartford Promise Zone. The North Hartford Partnership's mission is to collaborate with neighborhood residents in efforts to close health, housing and economic opportunity gaps across North Hartford. Watson was appointed to the Board in February 2020 by Speaker of the House Joe Aresimowicz (D-Berlin/Southington).

John Harrity

E: iamjh@sbcglobal.net

P: 860-459-5381

Chair of BOC Committee



John Harrity was the former President of the Connecticut State Council of Machinists – the electoral and legislative advocacy organization for more than 10,000 active and retired Machinists Union (IAM) members in Connecticut. The International Association of Machinists represents hourly workers at some of the state's largest industrial employers, including Pratt & Whitney, Hamilton Sundstrand, Electric Boat and Stanley Works, as well as a number of non-industrial worksites.

John is also the Chair of the [Connecticut Roundtable on Climate and Jobs](#).

Lonnie Reed

E: Lonnie.Reed@ctgreenbank.com

P: 203-481-4474

Board Chair



Lonnie Reed serves as the Chair of the Green Bank's Board of Directors. Ms. Reed brings significant experience in environmental policy leadership, job creation, and a deep understanding of the climate challenges facing Connecticut. Reed served in the Connecticut State House of Representatives for five terms, from 2009 to 2019, before choosing not to run for reelection. She also served on the Bi-State NY & CT Long Island Sound Committee and helped lead the successful battle to stop Broadwater, a floating liquefied natural gas plant with a 22-mile pipeline proposed for Long Island Sound. Ms. Reed was appointed as Chair in October 2019 by Governor Ned Lamont.

Joins on an as needed basis for quorum

Joint Committee of the CT EE Board and the Connecticut Green Bank Board of Directors Meeting Schedule

Wednesday, March 19th 2025

Thursday, June 18th 2025

Wednesday, September 24th 2025

Wednesday, December 17th 2025

*all meetings from 1:30pm-3:30pm



AGENDA

Joint Committee of the CT Energy Efficiency Board and the Connecticut Green Bank Board of Directors

Online

December 20, 2024
9:00-10:30 a.m.

1. Call to Order
2. Public Comments (5 min)
3. Review and Approval of Minutes for September 25, 2024 (5 min)
4. Joint Committee – Regular Meeting Schedule for 2025 (5 min)
5. Plan Coordination (15 min)
 - a. Input to FY 2025 Connecticut Green Bank Comprehensive Plan (Revisions)
 - b. 2025-2027 Conservation and Load Management Plan
6. Healthy Housing – Update (30 min)
7. Plans for the 2025 Legislative Session (5 min)
8. Other Business (10 min)
 - a. Brief Update: C&I – Government
 - b. Brief Update: C&I – Small and Medium/Large Business
 - c. Brief Update: Residential – Single Family and Multi-Family
9. Public Comments (5 min)
10. Adjourn

Microsoft Teams

[Join the meeting now](#)

Meeting ID: 298 750 027 763

Passcode: bLF8GU

Dial in by phone

[+1 860-924-7736](tel:+18609247736), [97227448](tel:+18609247736)# United States, Hartford



RESOLUTIONS

Joint Committee of the CT Energy Efficiency Board and the Connecticut Green Bank Board of Directors

Online

December 20, 2024
9:00-10:30 a.m.

1. Call to Order
2. Public Comments (5 min)
3. Review and Approval of Minutes for September 25, 2024 (5 min)

Resolution #1

Motion to approve the meeting minutes of the Joint Committee for September 25, 2024

4. Joint Committee – Regular Meeting Schedule for 2025 (5 min)

Resolution #2

Motion to approve the regular meeting schedule of the Joint Committee for 2025, including:

- March 19
- June 18
- September 24
- December 17

Meetings will take place online from 1:30-3:30 p.m.

5. Plan Coordination (30 min)
 - a. Input to FY 2025 Connecticut Green Bank Comprehensive Plan (Revisions)
 - b. 2025-2027 Conservation and Load Management Plan
6. Healthy Housing – Update (30 min)
7. Plans for the 2025 Legislative Session (5 min)
8. Other Business (10 min)

- a. Brief Update: C&I – Government
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ANNOUNCEMENTS

- **Mute Microphone** – in order to prevent background noise that disturbs the meeting, if you aren't talking, please mute your microphone or phone.
- **Chat Box** – if you aren't being heard, please use the chat box to raise your hand and ask a question.
- **Recording Meeting** – we continue to record and post the board meetings.
- **State Your Name** – for those talking, please state your name for the record.



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Joint Committee

Connecticut Energy Efficiency Board and the
Connecticut Green Bank Board of Directors

Online

December 20, 2024



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Agenda Item #1

Call to Order



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Agenda Item #2

Public Comments



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Agenda Item #3

Approval of Meeting Minutes for September 25, 2024

Resolution #1

Resolution #1

Motion to approve the meeting minutes of the Joint Committee for September 25, 2024



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Agenda Item #4

Regular Meeting Schedule for 2025

Resolution #2

Resolution #2

Motion to approve the regular meeting schedule of the Joint Committee for 2025, including:

- March 19
- June 18
- September 24
- December 17

Meetings will take place online from 1:30-3:30 p.m.



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Agenda Item #5a

Connecticut Green Bank – Comprehensive Plan
Input to FY2025 Revisions

Connecticut Green Bank

Comprehensive Plan – FY23-FY25

■ Program Implementation

- **Incentive Programs** – Energy Storage Solutions (“ESS”) delivery of customer acquisition, deployment (i.e., interconnection), and dispatch performance
- **Financing Programs** – continue implementation of Smart-E Loan, C-PACE, SBEA, and Solar PPA-Lease (+ Storage) with focus on RRES MFAH
- **Environmental Infrastructure** – demonstrate financing through C-PACE and Smart-E Loan, and deliver project through Green Bank Capital Solutions

■ Inflation Reduction Act Implementation

- **National Clean Investment Fund** – deliver on RRES MFAH and Electric School Bus strategies for vulnerable communities
- **Solar for All** – begin implementation of single and MFAH RRES+ESS financing programs for vulnerable communities
- **Tax Credits** – increase awareness of tax credits with state partners, and realize direct payment and adders where possible



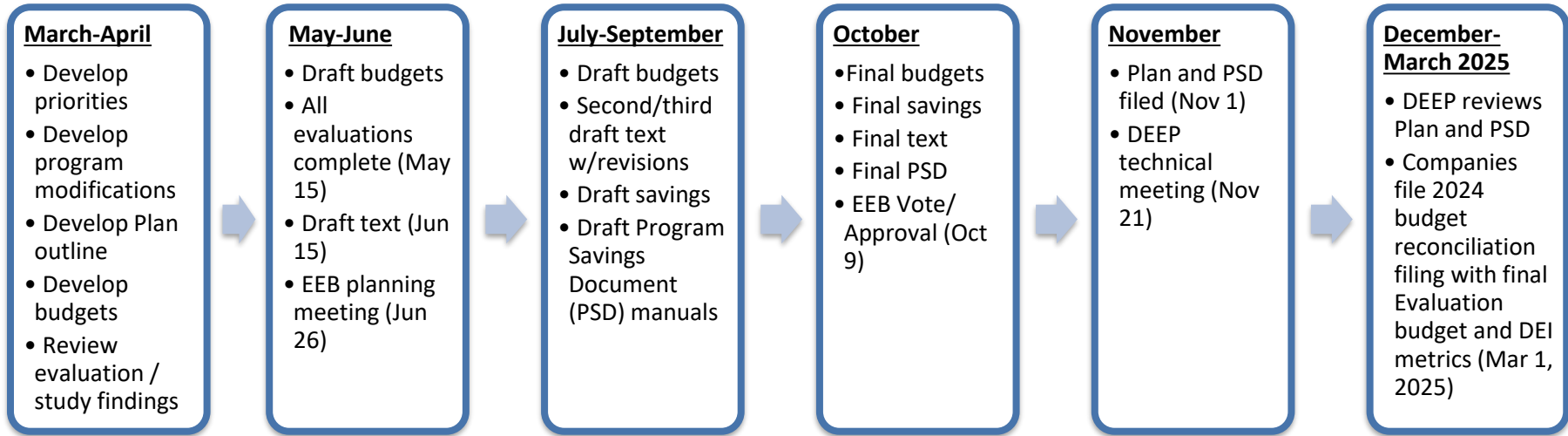


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Agenda Item #5b

C&LM Plan – 2025-2027

2025-2027 C&LM Plan Development



Date	
Mar. 26 and Apr. 3, 2024	Public Input Sessions and Request for Written Comments on C&LM Plan Priorities
May 14, 2024	Public Input Session and Request for Written Comments on C&LM Plan Outline
Jul. 15, 2024	Request for Written Comments on First Draft of C&LM Plan (v. 06/21/24)
Sep. 4, 2024	Public Input Session and Request for Written Comments on Second Draft of C&LM Plan (v. 08/07/24)
Sep. 26, 2024, AM/PM sessions	Public Input Session and Request for Written Comments on Third Draft of C&LM Plan (v. 09/05/24)

2025-2027 Plan Savings & Benefits

Every \$1 invested in EE results in \$3.30 in lifetime benefits

Year	Budgets (\$000)			Annual Savings							Lifetime Savings		
	Electric	Natural Gas	Total	Electric (GWh)*	Peak (MW)**	Natural Gas (MMcf)	Oil (Gal)	Propane (Gal)	Annual Savings (MMBtus)***	CO ₂ Emissions (tons)	LT Benefit (\$000)	LT Savings (MMBtus)***	LT CO ₂ e Metric Tons
2025	\$181,052	\$53,285	\$234,337	83	92	449	1,416,137	600,212	1.0	91,321	\$794,661	13.6	1,110,469
2026	\$180,741	\$53,485	\$234,226	76	95	447	1,408,822	594,614	1.0	87,481	\$782,676	13.0	1,053,740
2027	\$183,686	\$53,655	\$237,342	74	103	454	1,443,160	603,602	1.0	88,413	\$776,387	13.1	1,048,505
Total	\$545,479	\$160,425	\$705,904	233	290	1,349	4,268,119	1,798,428	3.0	267,215	\$2,353,724	39.7	3,212,714

Decarbonization, equitable access, and energy affordability are Plan priorities

Decarbonization

- Energy efficiency, demand response, and other sustainable efforts that reduce greenhouse gas emissions from the building sector

Equitable Access

- Ensure benefits of energy efficiency are distributed equitably across the state, market segments, communities, neighborhoods, and customer types

Energy Affordability

- Energy efficiency provides a long-term solution to high energy burdens and can help reduce energy usage in households and businesses



2025-2027

Residential Programs

Retail Products

**HVAC and
Water Heating
Equipment**

**Residential New
Construction**

**Behavioral
Strategies
(Avangrid only)**

**Home Energy
SolutionsSM
(HES)**

**Home Energy
Solutions-
Income Eligible
(HES-IE)**

**Multifamily
Initiative**

**Residential
Active Demand
Response**

**Residential
Financing**

Residential Financing

Micro Loan	Energy Conservation Loan	Smart-E Loan
Landlord Loan	Navigator Pre-Development Energy Loan	Low Income Multifamily Energy (LIME)
Health and Safety Revolving Loan Fund	Municipal Loan for Public Housing Authorities	Multifamily Commercial Loan

Energize CT Heat Loan sunsets on December 31, 2024

Opportunities for the Residential Loan Fund and
Coordination with CT Green Bank



2025-2027 C&I Programs

**Energy
Conscious
Blueprint**

**Energy
Opportunities**

**Small
Business
Energy
Advantage**

**Business &
Energy
Sustainability**

**C&I Active
Demand
Response**

C&I Financing

C&I Financing

2025-2027 C&I financing

- Small Business Loan
- Municipal Loan (municipalities and State)
- Commercial & Industrial Loan
- C-PACE
- CT Hospital Association Trust, Inc.

CGB and C&LM Coordination

- **Joint Committee Goal on Affordable Rental Housing (p.10 of 2025-2027 Plan)**
- To enable greater investment in and deployment of technologies (i.e., solar PV, battery storage, heat pumps, weatherization, appliances, and controls) **in affordable rental single and multifamily properties** to realize important benefits for tenants (e.g., reduce energy burden (i.e., no more than 6% of annual household income), increase climate resilience, reduce GHG emissions) through the Conservation and Load Management Plan of the Energy Efficiency Board and Comprehensive Plan of the Connecticut Green Bank Board of Directors, and through greater coordination of incentive and financing programs from state and federal sources of capital.
- **Residential and C&I Performance Management Incentive (PMI) (p.384 of 2025-2027 Plan, 11/1/24)**
- Develop a plan by October 1, 2025, to offer **residential and C&I customers** in Q1 2026 a coordinated initiative for solar photovoltaics, **electric vehicle chargers**, and battery storage in combination with the C&LM program offerings. The plan shall include details on the benefits, incentives, and financing opportunities along with how the Companies will **coordinate with their respective internal teams**, the Connecticut Green Bank, and other state and federal initiatives to encourage the adoption of renewables, storage, electric vehicles along with energy efficiency upgrades.



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Agenda Item #6

Healthy Housing Update

CGB Solar MAP for Affordable Housing

Solar + EE in Master Metered Properties

Site	Congregate	Juniper Hill Village	The Monarch	Federation Square
Owner	Hamden Housing Authority	Eldery Housing Management	Vesta	Simon Konover
City	Hamden	Mansfield	New Haven	West Hartford
Solar PV Size	182	401	118	310
Improvement Funding	\$ 241,635	\$ 461,861	\$ 146,125	\$ 374,129
Improvement	TBD	TBD	Potentially Security Enhancements	Window Upgrades



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Agenda Item #7

Plans for the 2025 Legislative Session



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Agenda Item #8a and #8b

Other Business

Brief Update: C&I – Government & Small, Medium,
and Large Business

SBEA & MUNI Financing

- In 2024, Eversource and Banks have finalized three loan tranches, with the 4th tranche planned for sale by 12/31/24.
 - Total amount funded is anticipated to be ~\$15M with the next tranche (~500 loans in total in 2024)
- Since inception Eversource has sold over 7,600 loans total funding from banks has been ~\$113 million. Loan outstanding balance as of Q3 is \$25.8 million
- Working on extending in alignment with the 2025 to 2027 C&LM Plan.



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Agenda Item #8c

Other Business

Brief Update: Residential Single Family and
Multifamily



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Agenda Item #9

Public Comments



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Agenda Item #10

Adjourn



Draft MINUTES

Joint Committee of the CT Energy Efficiency Board and the Connecticut Green Bank Board of Directors

Wednesday, September 25, 2024
1:30 p.m. - 3:30 p.m.

In Attendance

Voting Members: John Harrity, Melissa Kops, John Viglione, Brenda Watson, Hank Webster

Non-Voting Members: Stephen Bruno, Bryan Garcia

Members Absent: None

Others: Gentiana Darragjati, Richard Del Soldato, Joseph DeNicola, Marriott Dowden, Mackey Dykes, Richard Faesy, Kathy Fay, Victoria Hackett, Stefanie Keohane, George Lawrence, Cheryl Lumpkin, Amy Mclean Salls, Bernard Pelletier, Ghani Ramdani, Lauren Savidge, Ariel Schneider, Stacy Sherwood, Amanda Stevens, Natalia Sudyka, Becca Trietch, James Williamson

Unnamed Callers: 3 others

1. Call to Order
 - Brenda Watson called the meeting to order at 1:33 pm.
2. Public Comments
 - None
3. Review and approval of Meeting Minutes from the July 22, 2024 meeting.

Resolution #1

Motion to approve the meeting minutes of the Joint Committee for July 22, 2024.

Upon a motion made by John Harrity and seconded by John Viglione, the Joint Committee voted to approve Resolution 1. None opposed and Melissa Kops and Hank Webster abstained. Motion approved.

4. Healthy Housing
 - a. Connecticut Green Bank Board – Comprehensive Plan Status

- Bryan Garcia gave an update to the Healthy Housing initiative in relation to the Green Bank's FY23 – FY25 Comprehensive Plan.
 - John Harranty commented that he is pleased with the progress to get equitable power to rental units.
 - Brenda Watson asked how soon it is expected to see multifamily property owners enrolling in the program, or if it is happening now. Bryan Garcia responded that it is happening, but that Mackey Dykes would provide more information in just a little bit within today's presentation.
 - Melissa Kops asked how the program would look in practice in terms of referring customers from other programs as well as any administrative concerns. Bryan Garcia responded that there are different ways that the program will be implemented and that today the group will be discussing one pathway. Stacy Sherwood added that some of Melissa's questions would be touched on in Agenda item 4b.

- b. Energy Efficiency Board – Conservation and Load Management Plan Status
 - Stacy Sherwood summarized the EEB's progress to adopting the resolution regarding Healthy Housing and the potential to expand the scope further.
 - Brenda Watson asked to be sent the upcoming EEB meeting dates and Stacy Sherwood responded she would get that information to Brenda.
 - Stacy Sherwood reviewed upcoming DEEP Technical Meeting dates and subjects.

- c. Next Steps
 - Mackey Dykes summarized the solar framework for Affordable Multi-Family Housing and explained how that framework ties into energy efficiency. He summarized how Affordable Multi-Family properties benefit from the Residential Renewable Energy Solutions (RRES) program and how tenants receive the benefit. He explained the financing product and the technical assistance program that the Green Bank developed to help implement the program.
 - Bernard Pelletier asked in the chat what is meant by a tariff, if it is 20% of the income from solar in year 1 or over the lifetime. Mackey Dykes responded that it is 20% of each year's production.
 - Mackey Dykes responded to Brenda Watson's earlier question that it is happening now and there are currently 14 properties that have gone through the technical assistance program so far and he fully expects there to be more to come. The 14 properties represent 916 units and 3.2 MW of solar.
 - John Viglione asked if the presentations will be posted on the Joint Committee page of EnergizeCT's website. Brenda Watson responded that the presentation should be available. Bryan Garcia responded that the materials will be available on the Green Bank website. Stacy Sherwood added that she will verify that it gets onto the EnergizeCT's website as well.
 - Richard Del Soldato asked if the Green Bank owns, maintains, and is it also paid by the production of solar, how do the tenants receive credits on their electric bills. Mackey Dykes responded that the utility companies are responsible for divvying up the revenue from the system and then explained how the data and revenue would be determined.
 - Bernard Pelletier asked what happens if the apartment is vacant, and if the credit is reallocated among the other units. Mackey Dykes responded that the utilities are still working through that decision but has heard that they should know which units are vacant and so the 20% would be divided among the inhabited units instead.

5. 2025-2027 Conservation & Load Management Plan Update

- Stephen Bruno summarized the progress to the C&LM Plan as well as the plan priorities of Decarbonization, Equitable Access, and Energy Affordability.
 - Brenda Watson asked how someone could go about receiving technical assistance to understand all the different programs to figure out which they could apply for. Stephen Bruno responded that there is information on the EnergizeCT website.

6. Other Business

- a. Brief Update: C&I – Government
- b. Brief Update: C&I – Small and Medium/Large Business

- Stephen Bruno summarized information regarding the renewed SBEA and MUNI financing programs, including that since the program's inception in 2018, Eversource has sold over 7600 loans and funding from banks has been nearly \$110 million. Mackey Dykes added that having the capital for the loans has allowed for the expansion of the programs to allow for more loans and bigger loans to be offered.

- Bernard Pelletier asked if the Green Bank facilitates the sale of the loans by offering default protection of some sort. Mackey Dykes responded that the Green Bank does, as partnered with Amalgamated Bank where the Green Bank protects Amalgamated Bank and then the C&LM Plan protects the Green Bank. As well, the Green Bank raises capital through the Green Liberty Notes program.

- c. Brief Update: Residential – Single Family and Multi-Family

- Bryan Garcia gave an update to the Smart-E loan program in relation to its 11 year history as well as 2024 specifically, in which there were 1286 projects, \$33.2 million in investment, and 1.7 MW of generation capacity. The plan is to continue to grow the program with improved technology, added measures, and increase the number of lenders in the program.
 - Amanda Stevens asked if the Smart-E program will sunset fossil fuel energy efficiency measures. Bryan Garcia responded that in terms of measures, he believes if the homeowner is financing improvements, the old system would be replaced with a more efficient system but the choice of the type of system would be up to the homeowner.
 - Stephen Bruno noted that there was a legislative mandated program that was administered by Eversource and AvanGrid which was primarily used for natural gas conversions, which then shifted to heat pumps, but that program is set to expire in December 2024, which means it is likely to increase the Smart-E Loan program activity.
 - Bernard Pelletier asked if Smart-E needs to expand to absorb the HEAT loans that need to be moved over. Bryan Garcia responded that the loan range is \$500 to \$50,000 and that in certain cases they may go up to \$75,000. Stephen Bruno added that he believes it should cover most geothermal and heat pump projects.

- Natalia Sudyka summarized the Multi-Family Initiative Financing program which offers incentives and financing opportunities for energy efficiency projects within existing properties that have five or more dwelling units.

d. Other Business

- None

7. Public Comments

- None

8. Adjourn

Brenda Watson adjourned the Joint Committee meeting at 2:28 pm.

Respectfully submitted,

Brenda Watson, Chairperson

DRAFT



**Joint Committee of the CT Energy Efficiency Board and the
Connecticut Green Bank Board of Directors**

REGULAR QUARTERLY MEETING SCHEDULE FOR 2025

The following is a list of dates and times for **regular meetings** of the Connecticut Green Bank and the Connecticut Energy Efficiency Board through 2025

- **March 19, 2025** – Wednesday from 1:30-3:30 p.m.
Location: TBD
- **June 18, 2025** –Thursday from 1:30-3:30 p.m.
Location: TBD
- **September 24, 2025** – Wednesday from 1:30-3:30 p.m.
Location: TBD
- **December 17, 2025** – Wednesday from 1:30-3:30 p.m.
Location: TBD

Should a **special meeting** be needed to address other issues that arise, a meeting will be scheduled accordingly.

Office locations

75 Charter Oak Ave., Suite 1 – 103, Hartford, CT 06106
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Phone

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