



**Community  
Preservation  
Corporation**

# **Innovations in Building Performance: New Tools for Energy and Resilience Decision-Making**

**June 17th, 2026**

# TODAY'S AGENDA



**Welcome and Introduction**

**Izzy Nesci**, Sustainability Associate, CPC

**CPC's Energy and Resilience  
Underwriting Tool**

**Lindsay Robbins**, VP Head of Market Development and Partnerships, CPC

**Kelly Jiang**, Director of Strategic Initiatives, Bright Power

**TCF's Retrofit Solution Navigator**

**Lovinia Reynolds**, Program Manager, The Clean Fight

**Julia Pampush**, Analyst, The Clean Fight

**Open Q&A & Request for  
Feedback**

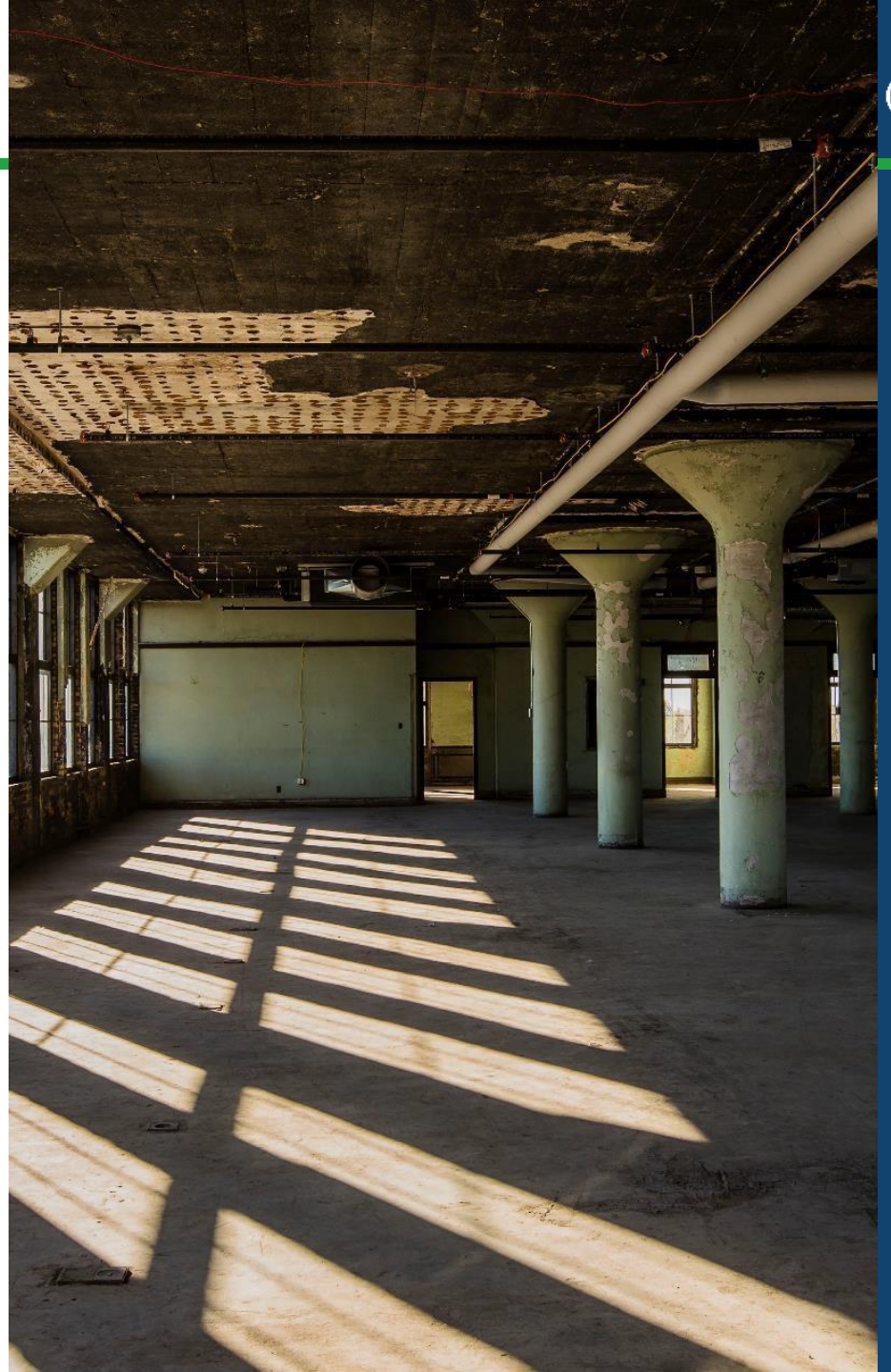
# MISSION-DRIVEN SINCE 1974

**CPC believes** housing is central to transforming underserved neighborhoods into thriving and vibrant communities.

**CPC is** a nonprofit affordable housing and community revitalization finance company providing flexible capital solutions, fresh thinking and a collaborative approach to the complex issues facing communities.

**Our goal** is to be more than just a lender. At CPC, we work as a partner to provide technical expertise and hands-on support to help meet the capital needs and broader community revitalization goals of our customers, local stakeholders and the communities we serve.

Adaptive Reuse  
500 Seneca Street  
Buffalo, NY



# INVESTING IN OUR MISSION

**CPC believes** housing is central to transforming underserved neighborhoods into thriving communities. Today, CPC uses its unique expertise in housing finance and public policy to:



**Expand housing access** and seek new ways to lower the cost of producing affordable housing



**Invest in closing the racial wealth gap**, and increase diversity and equity in the development industry

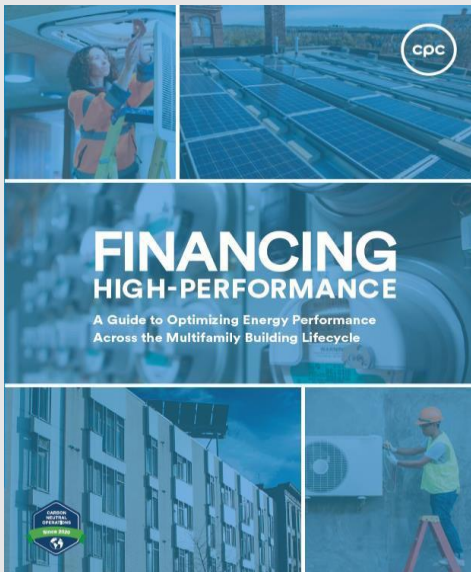


**Commit to and expand investment in the green economy** and lessen the impact of climate change

## EDUCATION

Through its sustainability initiative, CPC has engaged partners, clients, and peers to provide important information about local and state policy, underwriting strategies, and financing opportunities for buildings incorporating energy efficiency.

CPC has conducted trainings and webinars to bring “underwriting savings” to a broader lending audience, published a white paper on Passive House performance, and convened a summit to address New York’s shift to a carbon neutral economy.



Financing High-Performance Guide, 2020

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## CREATING CAPITAL SOLUTIONS

CPC pioneered the “underwriting savings” approach and cemented the methodology with the release of Underwriting Efficiency guide.

Following the creation of its sustainability initiative, CPC has continued to explore creative ways to finance energy efficiency and high-performance building measures and bring these practices to the forefront of affordable housing development.



Capital Solutions for High-Performance Construction, Troy, NY

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## DATA & TRACKING

The backbone of CPC’s sustainability initiative is the impressive portfolio of loans that employ one or more Sustainability Criteria.

Tracking these loans, tagging the completed criteria, and benchmarking performance allow us to analyze long term performance and improve our lending practices.

Information from CPC’s sustainability portfolio has helped our private and public partners to innovate and inform policy decisions and state funded programs.



Electric Metering from Financing High-Performance, 2020

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# BUILDING PERFORMANCE WEBINAR SERIES

- Through our building performance webinar series, CPC provides important information about local and state policy, underwriting strategies, and financing opportunities for buildings incorporating energy efficiency

<p><b>Integrating Resilience in Multifamily Housing: Connecting Financing, Policy, and Real-World Applications</b> April 13, 2024</p>	<p><b>NYC Local Law 97: Compliance Takeaways and Retrofit Successes from Year One</b> January 21, 2024</p>	<p><b>Innovative Energy Solutions for Multifamily Buildings: Geothermal, Wind, and Smart Management</b> September 30, 2025   2:00 pm</p>	<p><b>Leveraging Lending Tools for Retrofit Feasibility Screening and Avoided Emissions Calculations</b> May 17, 2024</p>
<p><b>Ground-Source Heat Pumps: Successful Applications and Opportunities for Expansion</b> January 24, 2024</p>	<p><b>The Climate Friendly Homes Fund: Lessons Learned</b> September 11, 2024</p>	<p><b>Heat Pumps in Your Home: Installation Dos and Don'ts to Improve Performance</b> July 16, 2024</p>	<p><b>Electrifying Transit: Accessible EV Charging for Multifamily Renters and Owners</b> April 15, 2024</p>

# TODAY'S TOPIC – INNOVATION IN BUILDING TOOLS



- Tools emerging from CPC and TCF targeting two different areas of the decarbonization process
- Helping lenders, owners, and more stakeholders make informed and cost-effective decisions about energy and resilience investments
- Connecting our audience with resources, tool, and technologies to maximize and streamline adoption
  - WHILE utilizing our audience to make these tools stronger



# WELCOME AND INTRODUCTION



**LINDSAY ROBBINS**

**The Community Preservation Corporation (CPC)**



**KELLY JIANG**

**Bright Power**

UNCOMMON EXPERTISE.



UNMATCHED IMPACT.

High-Performance Underwriting Tool

June 2026

## Internal Need

A simple high-performance underwriting tool to make it easier to evaluate potential projects and identify a financeable high-performance scope.



## Market Development Tool

A flexible tool that leverages increasingly robust data on the cost and savings of high-performance upgrades and empowers lenders to integrate high-performance upgrades into the properties they finance.



## Proof of Concept Underwriting Tool

A simple excel-based tool integrating available data on cost and savings, tailored towards the specific needs of CPC's High-Performance Fund subordinate debt and preferred equity products.



**BANK OF AMERICA**



- **Keep it simple:** Excel spreadsheets are what underwriters are using, meet them where they're at with something that can be easily integrated into their process.
- **Work with the data we have:** Use readily available data on utility rates, climate, cost, and savings.
- **Focus on a specific property type:** Prioritize the types of interventions we expect to be the most common in High-Performance Fund projects.
- **Deliver key metrics:** Focus on the metrics that can inform decision making for Fund products, the net value of the investment for preferred equity, and for subordinate debt, the impact on LTV and DS, and the cost of retrofits relative to the investment cap for subordinate debt.

# Demonstration

## General Instructions

Existing Property Info	INPUT tab: Enter basic information about the property in this tab. Fill in all of the yellow cells, which are required. If data is missing, the backend of the tool will create estimates (e.g. energy consumption or cost data).
Work Scope & NOI Impacts	<p>This tab shows the measures that are recommended, based on the input property. Users can select measures to include in the work scope in Cells D3-D14. Users can select additional measures in rows 16-18.</p> <p>In the "currently planned upgrades" table (Cells G1-I10), users can input upgrades or end-of-life replacements that are included in part of the base case. The "Workscope calculation" then combines the selected recommended measures with the "planned upgrades" to determine the incremental costs.</p> <p>Note that the current version assumes that all energy savings will accrue to owners, rather than residents or commercial tenants.</p>
Measure Reference List	This tab includes the list of all eligible measures and whether they are recommended or not. This tab also includes the list of measures that can be selected as "currently planned upgrades." For the measures considered eligible for CPC Climate Capital financing, costs are shown broken down by material costs and labor hours.
Existing Conditions NOI, First Mortgage NOI, First Mortgage, CPMCC NOI, CPMCC Sub Debt	These tabs were provided by CPC Climate Capital for use in assessing the allowable supplemental loan size based on the savings provided by the selected measures.
<b>Tabs below will be hidden in the final version.</b>	
Property Baseline	This tab estimates the baseline energy use breakdown for the property, including a breakdown by heating / cooling / baseload use. The baseline estimates are adjusted based on actual data input in the "Existing Property Info" tab. This tab will be hidden in the final version of the tool.
Cost & Savings Calculation	This tab shows the quantity and total installed cost for each measure, as well as the estimated savings (both use and cost) broken down by utility. This tab will be hidden in the final version.
Labor Rates	Hourly labor rates for each metropolitan region. Data is sourced from RSMMeans 2024.
Energy Rates	Energy rates for all fuels. If both cost and use data is provided by the user, the rate is calculated based on actual data. Otherwise, rates are determined by ZIP code (for electricity) or by state (for
Electric Rates by ZIP	Bundled electric rates for ZIP codes located within priority states. This data is sourced from OpenEI's Utility Rates Database. This tool uses the residential rates in column I when the user

Instructions

Existing Property Info

Work Scope & NOI Impacts

Measure Reference List

Exi

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# Enhancing the Current Tool

- Cost estimates are currently based on RSMeans data and would be significantly improved by researching and incorporating actual cost data from target markets.
- The tool currently covers only 14 states and could be expanded to cover the entire country.
- The tool cannot currently provide cost estimates for like-for-like replacements, making it challenging to calculate incremental costs without specific cost information from a potential borrower.
- Water efficiency measures have not been incorporated and that is significant source of potential savings for owners.
- Increasing the number of upgrade options available for recommendation would make the tool more useful for a broader array of project types.
- There is potential for more lenders to use the tool if we can work with them to test and refine it to meet their needs.

*Innovative tools, enabled by AI, are making the real estate financing process quicker and easier.*



*Could we build something that works with those tools and has the same capacity to learn, adapt, and incorporate new and better data as it becomes available?*



## **Dynamic Market Development Tool**

A flexible tool that leverages increasingly robust data on the cost and savings of high-performance upgrades and empowers lenders to integrate high-performance upgrades into the properties they finance, designed for the next generation of underwriting tools and practices.

# WELCOME AND INTRODUCTION



**LOVINIA REYNOLDS**  
**The Clean Fight**



**JULIA PAMPUSH**  
**The Clean Fight**



# RETROFIT SOLUTIONS NAVIGATOR

Ready-to-install solutions for multifamily affordable retrofits

**JUNE 17, 2026**

Supported by:



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## OUR GOAL

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**The Clean Fight is a not-for-profit  
dedicated to accelerating the adoption  
of climate solutions for all**



# DECARBONIZING MULTIFAMILY AFFORDABLE HOUSING

## PROGRAM PARTNERS

### HOUSING PROVIDERS



### PIPELINE COLLABORATORS



### TECHNICAL CONNECTORS AND ENGINEERS




## CAPITAL PARTNERS



# THE SOLUTIONS

We sourced solutions designed for the unique needs of affordable multifamily buildings

## ENERGY & WATER EFFICIENCY

 Conservation Labs  
Water leak detection

 Thalo labs  
Preventative maintenance for HVAC

 embue™  
Smart building sensing and controls

## BOTTOMLINE BOOSTERS

  
DaisyChain

Electricity sub-metering software

 Rock Rabbit  
Retrofit incentive navigation

## NO RELOCATION ENVELOPE SOLUTIONS

 BUILDING ENVELOPE MATERIALS

Pinhole insulation

 DEXTALL  
Prefabricated panels

## NO UPGRADES NEEDED ELECTRIFICATION SOLUTIONS

**COPPER**  
Plug in induction stove and oven

 ENERDRAPE  
No drill geothermal

**GRADIENT®**  
Window unit heat pump

# 11 DEMONSTRATION PROJECTS RESULTING FROM THE PROGRAM

Each project proves out a novel use case, new business model, or tests a proven solution in the New York market

 BUILDING ENVELOPE MATERIALS +  paths 

COPPER +  uhab 

 DaisyChain +  LM Development Partners

 Conservation Labs +  Selfhelp Realty Group

 embue +  SHPMANAGEMENTCORP 

GRADIENT® +  Selfhelp Realty Group 

 embue +  KHA Kingston Housing Authority

 GRADIENT® + HDFC

# PROJECT SPOTLIGHT: INDUCTION STOVES IN AN AFFORDABLE CO-OP



## SOLUTIONS THAT WORK WITH EXISTING INFRASTRUCTURE

- **Challenge:** HDFC co-op without cooking gas for four years. Cost of replumbing gas lines or rewiring building for traditional electric stoves were prohibitive. **Neither path was an option**
- **Solution:** Copper is a battery-backed induction stove that can plug into a 120V outlet. **No expensive electrical upgrades needed**
- **Impact:** Returned cooking service without costly building rewiring or panel upgrades, and improved indoor air quality
- **Catalytic Support:** TA support for co-op board engagement, TCF demo grant for stove purchase and installation

Electrification

No Panel Upgrades

Plug Into 120V

**COPPER** + **uhab**

We heard that finding relevant retrofit solutions for building decarbonization projects is a persistent challenge.

## **So, we built a tool to make solution discovery easier.**

### **THE CHALLENGE**

- Widespread availability of solutions. Hard to find and navigate to solutions that are right for your needs.

### **THE TOOL**

- Make solution discovery easier by organizing retrofit solutions around common building actions and needs.

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# RETROFIT SOLUTIONS NAVIGATOR

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MAKING RETROFIT SOLUTION DISCOVERY EASIER

## HOW THIS DIFFERS FROM OTHER TOOLS

- Focuses on solutions, not just retrofit measures
- Includes companies from our programs and related solutions
- Designed for technical and non-technical users
- Supports solution-discovery and decision-making

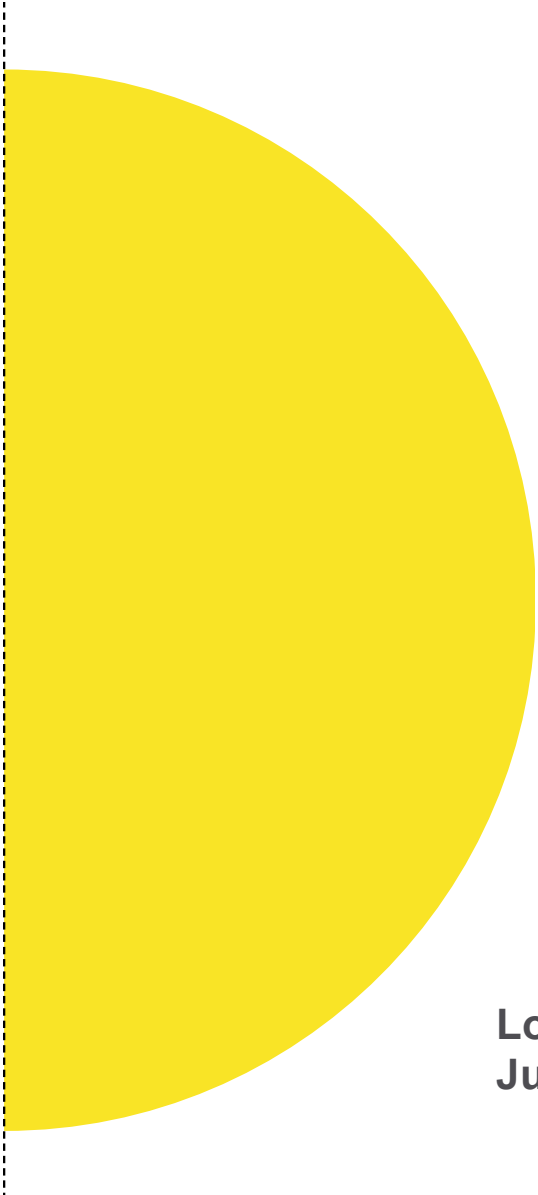


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# **FUTURE CONSIDERATIONS**

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- Expand the breadth of **high-impact, proven solutions** represented in the Navigator
- Introduce a **filterable solution database** for users who want to view the full landscape of relevant solutions
- Explore opportunities for trusted **ecosystem partners** to contribute solutions information and market insights
- Explore **integration** with complementary market tools to support a more seamless retrofit planning and decision-making journey



# THANK YOU!



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Julia Pampush: [julia.pampush@newenergynexus.com](mailto:julia.pampush@newenergynexus.com)

**Thank you!**  
**Questions?**

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**We'd really appreciate your feedback on these tools.  
Scan the QR code below for a quick survey:**



# THANK YOU FOR TUNING IN

## Contact Today's Speakers

**Izzy Nesci, CPC** - [inesci@communityp.com](mailto:inesci@communityp.com)

**Lindsay Robbins, CPC** - [lrobbins@communityp.com](mailto:lrobbins@communityp.com)

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## Connect with CPC



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Learn more at [Sustainability - Community Preservation Corporation](#)

