

This report is in response to a requirement of Act 1 of Special Session 1 (2007-2008), known as the Alternative Energy Investment Act. It describes the status of the Homeowner Energy Efficiency Loan Program (HEELP) as well as its successes and challenges.

The Legislature defined most of the parameters of the HEELP program in the Act. The legislatively mandated program characteristics of HEELP include loan usage (weatherization and energy efficient-type repairs and improvements), loan terms (10 years and a below market rate), an income limit of 150 percent of the greater of the area or statewide median income, and certain underwriting criteria (specifics within PHFA's discretion to determine). The Act also requires PHFA to develop a network of approved contractors to do HEELP work and specifies the standards that contractors must meet to be approved.

PHFA uses a total debt to income ratio of 45 percent (with exceptions possible, typically not exceeding 50 percent) and a Combined Loan to Value Ratio not to exceed 120 percent of home value); and an interest rate of 1 percent. A minimum credit score is not required in the HEELP program, although a credit report is obtained to review the applicant's credit history. The underwriting criteria are flexible compared to typical lending practices in order to benefit as many Pennsylvanians as possible. A commonsense approach is utilized, and full documentation of the borrower's income, assets and credit history is obtained to demonstrate an ability to repay the loan.

PHFA's initial strategy was to use HEELP as a complement to the federal Weatherization Assistance Program because: (1) Weatherization funds often cannot cover all necessary repairs, most notably roofs, and (2) stimulus dollars were being directed to the Weatherization Program, so this was a prime opportunity to leverage that additional funding. The HEELP program continues to be a program that can support Weatherization programs.

Weatherization grants- The Weatherization Assistance Program is funded by the Department of Energy and passed through to the Department of Community and Economic Development and ultimately funds are moved to the Weatherization providers at the local level. Funding is limited to \$7,669 per home, so HEELP is able to bridge the gap for repairs that require more funding, such as roof replacement.

Click [here](#) for more information on Weatherization

HEELP loans strengthen offerings at the lower end of the income scale compared to typical financing options and tax credit incentives. The Agency has used these funds to support full Weatherization Assistance Program expenditures and to ensure that all Pennsylvanians have some type of option for home energy efficiency assistance.

PHFA encourages Community Action Provider (CAP) and Weatherization Agency Providers (WAP) involvement because they can provide homeowner education, suggest energy efficiency

solutions, recognize reasonable costs, and help with contractor selection, and contractor oversight. CAP/WAP participation is voluntary, however, and there has been modest interest in participation in HEELP. Our participating agencies are currently:

- Habitat for Humanity of Greater Pittsburgh
- Housing Development Corp. of Northeast PA
- Scranton- Lackawanna Human Development Agency

Program Statistics

As of November 1, 2021, 1,309 loans have been approved out of a total of 3,554 applications received, for an approval rate of 37 percent. While this may seem low, this approval rate is due to the majority of applicants not being able to afford any additional debt, even a payment of \$88 a month for a \$10,000, 1% interest rate loan.

Appendix A is a list of all HEELP loans closed on or before November 1, 2021. The total number of closed loans as of November 1, 2021 is 885. The number of loan closings is less than approvals due to borrowers' need to select an approved contractor's estimate in a timely manner so that the loan can be closed in an amount sufficient to cover the needed work. Contractors often must become approved to perform this work.

Energy Savings

In an effort to keep origination/operation costs to a minimum, PHFA has attempted to use existing energy savings reports wherever possible. For this reason, the Agency intended to use energy efficiency information already gathered by CAPs/WAPs, thus saving the \$250 to \$400 projected cost of energy audits for each household. As borrowers were approved for loans, however, it became apparent that very little energy savings data for these households would be available. Many borrowers had had weatherization work done to their home prior to recent federal testing requirements and were using HEELP loans to finish installing energy efficiency items that had been recommended to them and to repair or replace roofs. Also, approximately seventy percent of the borrowers were working independently of an assistance agency.

Roofs are an interesting aspect of the HEELP program. Five hundred thirty-nine of the 885, or 61 percent, of the HEELP loans closed as of November 1 have had roof replacement as the largest single expenditure of the loan. Roof repair is a common barrier to weatherization grant work being performed and maintaining homeowner's insurance as well.

Now at the end of HEELP's eleventh year, PHFA continues to confront the "post-install" data issue as it impacts the Agency's ability to report energy savings from HEELP work. Of the 188 loans included in our review period, loans closed prior to November 1, 2021, 58 have met their reporting requirements at their respective reporting phase, 37 have not responded to repeated request from the Agency for all or a portion of energy information, and 93 have: just begun the

post-install reporting phase and not yet responded to our request for information; are either not six months out from their installation date and do not yet owe the Agency usage information; or have not completed construction as of the reporting date.

Actual responses to the energy usage submission requirements indicate that many borrowers are not bothering to meet their obligation to provide usage information despite repeated Agency efforts via telephone and mail (and email if available) to procure the data.

Appendix B- Table 1 (Change in Reported Energy Usage- Borrowers with Pre and Post Data Only) summarizes for each borrower their average Electric, Gas, and Fuel Oil consumption for the months prior to installation and post-installation, if available. For example, Borrower 672's data is for the twelve months prior to their date of application for pre-install data and twelve months after their work was completed for post-install. The responses received often show a reduction in (electrical) energy use and an increase in heating source usage, which typically indicates a more severe winter and other behavioral changes by borrowers. Again, it also reflects that the majority of work paid for with HEELP loans: i.e. roofs typically have little impact on reducing energy usage but are vital home maintenance repairs. Appendix B- Table 2 summarizes energy usage information received from all borrowers with closed loans- even those not reporting post-install data.

The success of the HEELP loan is best measured in three ways: its ability to help Commonwealth citizens' help themselves to meet their need for stable and affordable housing; its availability to support Weatherization programs; and its role, supporting lower-income Pennsylvanians.

Appendix A- Summary of Applications and Approved Loans

Number of Applications	Status as of Nov. 1, 2021				
	Closed	Approved	Denied	Cancelled	Pending
3,554	885	1,309	2,181	447	41

Appendix A- Summary of Applications and Approved Loans

Approved and Closed Loans- As of November 1, 2021*

County	Closing Date	Original Principal Loan	Loan Use
ADAMS	8/22/2011	\$ 10,000	2 , 4
ADAMS	2/7/2013	\$ 10,000	2 , 4
ADAMS	5/1/2013	\$ 10,000	2
ADAMS	9/27/2013	\$ 9,000	1
ADAMS	3/2/2015	\$ 10,000	1 , 2 , 3 , 4
ADAMS	7/27/2018	\$ 5,000	4
ALLEGHENY	3/8/2011	\$ 10,000	2 , 4
ALLEGHENY	3/29/2011	\$ 5,000	2 , 4
ALLEGHENY	4/21/2011	\$ 9,524	2 , 4
ALLEGHENY	11/17/2011	\$ 10,000	4
ALLEGHENY	3/28/2012	\$ 7,345	4
ALLEGHENY	3/8/2011	\$ 9,997	1 , 2 , 4
ALLEGHENY	4/25/2011	\$ 10,000	4
ALLEGHENY	10/3/2011	\$ 10,000	1 , 2 , 3 , 4
ALLEGHENY	1/27/2012	\$ 2,045	1 , 2 , 4
ALLEGHENY	12/15/2011	\$ 10,000	4
ALLEGHENY	12/15/2011	\$ 9,000	2 , 3
ALLEGHENY	4/5/2012	\$ 10,000	1 , 2
ALLEGHENY	10/4/2012	\$ 10,000	2
ALLEGHENY	12/3/2012	\$ 10,000	5
ALLEGHENY	2/26/2013	\$ 10,000	3
ALLEGHENY	2/14/2013	\$ 5,000	4
ALLEGHENY	1/9/2018	\$ 10,000	4
ALLEGHENY	9/3/2013	\$ 9,730	1 , 2
ALLEGHENY	9/4/2013	\$ 4,500	4
ALLEGHENY	5/12/2015	\$ 10,000	4
ALLEGHENY	9/3/2013	\$ 10,000	4
ALLEGHENY	11/22/2013	\$ 5,750	3
ALLEGHENY	4/1/2014	\$ 8,200	4
ALLEGHENY	4/21/2014	\$ 9,974	3
ALLEGHENY	6/18/2014	\$ 9,720	1 , 3
ALLEGHENY	8/1/2014	\$ 4,726	2
ALLEGHENY	8/19/2014	\$ 10,000	4
ALLEGHENY	1/15/2015	\$ 10,000	2 , 4
ALLEGHENY	1/15/2015	\$ 8,000	4
ALLEGHENY	12/12/2014	\$ 10,000	1 , 2 , 3 , 4
ALLEGHENY	12/12/2014	\$ 9,982	2 , 3 , 4
ALLEGHENY	4/9/2015	\$ 10,000	4
ALLEGHENY	4/9/2015	\$ 10,000	1 , 2
ALLEGHENY	3/9/2015	\$ 10,000	2
ALLEGHENY	3/17/2015	\$ 10,000	4
ALLEGHENY	6/8/2015	\$ 10,000	1 , 2 , 4

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ALLEGHENY	7/24/2015	\$ 1,570	2
ALLEGHENY	9/23/2015	\$ 10,000	2 , 4
ALLEGHENY	9/18/2015	\$ 6,000	4
ALLEGHENY	2/4/2016	\$ 7,458	4
ALLEGHENY	10/28/2015	\$ 5,000	4
ALLEGHENY	12/23/2015	\$ 10,000	1 , 2 , 3 , 4
ALLEGHENY	5/10/2016	\$ 10,000	4
ALLEGHENY	2/12/2016	\$ 10,000	2 , 4
ALLEGHENY	6/3/2016	\$ 9,000	2 , 3 , 4
ALLEGHENY	5/24/2016	\$ 6,000	1 , 4
ALLEGHENY	7/1/2016	\$ 10,000	4
ALLEGHENY	10/17/2016	\$ 6,000	3
ALLEGHENY	5/27/2016	\$ 9,200	4
ALLEGHENY	6/1/2016	\$ 10,000	4
ALLEGHENY	9/15/2016	\$ 7,900	2
ALLEGHENY	8/18/2016	\$ 4,000	1 , 3 , 4
ALLEGHENY	11/23/2016	\$ 10,000	1 , 2 , 4
ALLEGHENY	11/8/2016	\$ 6,900	1 , 4
ALLEGHENY	12/6/2016	\$ 10,000	2
ALLEGHENY	3/3/2017	\$ 8,000	2 , 4
ALLEGHENY	6/22/2017	\$ 10,000	4
ALLEGHENY	5/23/2017	\$ 10,000	1 , 2 , 3 , 4
ALLEGHENY	8/10/2017	\$ 10,000	1 , 2
ALLEGHENY	7/10/2017	\$ 8,000	4
ALLEGHENY	1/9/2018	\$ 10,000	4
ALLEGHENY	1/26/2018	\$ 9,668	4
ALLEGHENY	11/15/2017	\$ 3,338	3
ALLEGHENY	12/27/2017	\$ 10,000	1 , 2 , 3 , 4
ALLEGHENY	2/27/2018	\$ 10,000	3
ALLEGHENY	1/29/2018	\$ 9,500	1 , 2 , 3 , 4
ALLEGHENY	7/31/2018	\$ 5,000	3
ALLEGHENY	10/1/2018	\$ 10,000	2 , 3 , 4
ALLEGHENY	10/16/2018	\$ 10,000	2 , 4
ALLEGHENY	10/22/2018	\$ 9,996	2
ALLEGHENY	11/19/2018	\$ 9,976	2 , 4
ALLEGHENY	11/12/2018	\$ 5,000	4
ALLEGHENY	3/19/2019	\$ 7,500	2 , 4
ALLEGHENY	12/18/2018	\$ 8,000	4
ALLEGHENY	2/13/2019	\$ 10,000	1 , 2 , 3 , 4
ALLEGHENY	1/11/2019	\$ 10,000	1 , 2 , 3 , 4
ALLEGHENY	1/15/2019	\$ 7,000	4
ALLEGHENY	1/25/2019	\$ 10,000	2 , 3
ALLEGHENY	4/18/2019	\$ 7,480	4

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County	Closing Date	Original Principal Loan	Loan Use
ALLEGHENY	1/22/2019	\$ 10,000	2 , 4
ALLEGHENY	3/8/2019	\$ 10,000	2 , 4
ALLEGHENY	5/14/2019	\$ 10,000	1 , 2 , 3 , 4
ALLEGHENY	6/5/2019	\$ 9,965	4
ALLEGHENY	7/18/2019	\$ 10,000	1 , 2 , 3 , 4
ALLEGHENY	9/20/2019	\$ 5,100	2 , 3
ALLEGHENY	8/12/2019	\$ 10,000	4
ALLEGHENY	10/18/2019	\$ 10,000	2 , 4
ALLEGHENY	9/9/2019	\$ 10,000	4
ALLEGHENY	10/10/2019	\$ 10,000	3 , 4
ALLEGHENY	9/6/2019	\$ 10,000	4
ALLEGHENY	10/23/2019	\$ 10,000	4
ALLEGHENY	11/19/2019	\$ 10,000	3 , 4
ALLEGHENY	10/18/2019	\$ 10,000	4
ALLEGHENY	12/12/2019	\$ 7,000	1 , 2 , 3
ALLEGHENY	10/24/2019	\$ 10,000	4
ALLEGHENY	1/13/2020	\$ 10,000	1 , 2 , 3
ALLEGHENY	12/2/2019	\$ 10,000	4
ALLEGHENY	2/18/2020	\$ 8,000	4
ALLEGHENY	12/20/2019	\$ 4,150	1 , 3
ALLEGHENY	5/26/2020	\$ 9,000	4
ALLEGHENY	3/2/2020	\$ 10,000	4
ALLEGHENY	5/26/2020	\$ 10,000	1 , 2 , 3 , 4 , 5
ALLEGHENY	5/28/2020	\$ 5,565	3
ALLEGHENY	5/20/2020	\$ 10,000	4
ALLEGHENY	6/26/2020	\$ 10,000	3 , 4
ALLEGHENY	7/16/2020	\$ 7,000	4
ALLEGHENY	6/30/2020	\$ 10,000	4
ALLEGHENY	10/21/2020	\$ 10,000	4
ALLEGHENY	11/23/2020	\$ 7,480	4
ALLEGHENY	1/22/2021	\$ 8,934	3
ALLEGHENY	11/23/2020	\$ 9,860	2 , 4
ALLEGHENY	1/25/2021	\$ 10,000	4
ALLEGHENY	12/29/2020	\$ 8,482	3
ALLEGHENY	3/2/2021	\$ 10,000	4
ALLEGHENY	5/13/2021	\$ 9,880	2 , 4
ALLEGHENY	6/7/2021	\$ 10,000	1 , 2 , 3
ALLEGHENY	7/27/2021	\$ 10,000	1 , 2 , 3
ALLEGHENY	10/14/2021	\$ 10,000	2 , 4
ALLEGHENY	7/28/2021	\$ 9,472	2
ALLEGHENY	6/24/2021	\$ 9,845	4
ALLEGHENY	7/23/2021	\$ 9,680	2 , 4
ALLEGHENY	8/2/2021	\$ 10,000	3

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County	Closing Date	Original Principal Loan	Loan Use
ARMSTRONG	11/3/2011	\$ 10,000	4
ARMSTRONG	2/9/2012	\$ 10,000	3 , 4
ARMSTRONG	10/6/2016	\$ 9,000	4
ARMSTRONG	3/23/2017	\$ 5,000	3
ARMSTRONG	8/20/2018	\$ 5,000	3
BEAVER	10/3/2011	\$ 10,000	2 , 4
BEAVER	1/23/2012	\$ 10,000	1 , 2
BEAVER	8/24/2015	\$ 5,876	2 , 3
BEAVER	6/13/2016	\$ 10,000	4
BEAVER	2/8/2016	\$ 10,000	4
BEAVER	11/10/2015	\$ 10,000	2 , 3 , 4
BEAVER	1/27/2016	\$ 10,000	4
BEAVER	4/22/2016	\$ 10,000	4
BEAVER	6/9/2016	\$ 10,000	2 , 4
BEAVER	5/22/2017	\$ 7,000	4
BEAVER	8/8/2017	\$ 10,000	2 , 3
BEAVER	8/29/2018	\$ 9,000	2
BEAVER	10/29/2018	\$ 6,850	4
BEAVER	7/1/2019	\$ 10,000	4
BEAVER	8/18/2021	\$ 5,296	2
BEDFORD	5/6/2011	\$ 4,995	1
BERKS	11/15/2010	\$ 9,644	2 , 3
BERKS	3/18/2011	\$ 5,765	4
BERKS	7/25/2011	\$ 8,000	4
BERKS	12/7/2011	\$ 8,500	3
BERKS	8/13/2012	\$ 10,000	1 , 2 , 4
BERKS	3/21/2013	\$ 7,000	4
BERKS	10/7/2013	\$ 9,400	1 , 3 , 4
BERKS	9/18/2013	\$ 8,700	3
BERKS	10/23/2014	\$ 10,000	3 , 4
BERKS	9/30/2015	\$ 10,000	2 , 3
BERKS	7/12/2018	\$ 10,000	1 , 2 , 3 , 4
BERKS	9/26/2018	\$ 10,000	1 , 2
BERKS	5/10/2019	\$ 10,000	4
BERKS	5/17/2021	\$ 9,850	1 , 2 , 3 , 4
BLAIR	12/8/2011	\$ 10,000	1 , 3
BLAIR	12/22/2014	\$ 5,725	3
BLAIR	11/7/2017	\$ 10,000	3
BLAIR	6/8/2018	\$ 10,000	4
BLAIR	1/28/2020	\$ 4,500	3
BLAIR	3/5/2020	\$ 10,000	1
BLAIR	11/18/2020	\$ 10,000	4
BUCKS	3/27/2012	\$ 7,000	4

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BUCKS	12/3/2015	\$ 10,000	2
BUCKS	6/18/2015	\$ 6,000	3
BUCKS	7/14/2015	\$ 10,000	3 , 4
BUCKS	10/11/2017	\$ 10,000	3 , 4
BUCKS	12/1/2020	\$ 10,000	1 , 2 , 4
BUCKS	1/25/2021	\$ 10,000	3
BUCKS	2/2/2021	\$ 10,000	3
BUCKS	8/25/2021	\$ 10,000	4
BUTLER	10/8/2013	\$ 9,400	3 , 4
BUTLER	10/29/2014	\$ 10,000	4
BUTLER	6/6/2017	\$ 10,000	1 , 2 , 4
BUTLER	11/13/2017	\$ 10,000	3 , 4
BUTLER	11/9/2017	\$ 10,000	4
BUTLER	7/29/2020	\$ 8,000	3
CAMBRIA	8/12/2010	\$ 6,845	4
CAMBRIA	11/24/2010	\$ 10,000	3 , 4 , 5
CAMBRIA	9/8/2011	\$ 6,000	2 , 4
CAMBRIA	8/24/2011	\$ 10,000	2 , 4
CAMBRIA	12/6/2011	\$ 10,000	3 , 4
CAMBRIA	10/12/2012	\$ 5,400	2 , 4
CAMBRIA	10/18/2012	\$ 10,000	5
CAMBRIA	6/18/2013	\$ 7,850	2 , 4
CAMBRIA	2/4/2013	\$ 5,000	3
CAMBRIA	7/13/2015	\$ 10,000	1 , 4
CAMBRIA	9/1/2015	\$ 10,000	2 , 4
CAMBRIA	4/27/2016	\$ 10,000	2 , 4
CAMBRIA	2/8/2017	\$ 10,000	2 , 4
CAMBRIA	3/21/2018	\$ 10,000	4
CAMBRIA	6/18/2020	\$ 10,000	1 , 4
CAMBRIA	11/17/2020	\$ 9,874	1 , 2 , 3
CARBON	11/21/2012	\$ 7,000	4
CARBON	7/25/2011	\$ 8,180	2 , 4
CARBON	12/6/2011	\$ 8,775	4
CARBON	12/15/2014	\$ 9,400	2 , 3 , 4
CARBON	3/29/2017	\$ 10,000	3 , 4
CARBON	1/4/2019	\$ 10,000	4
CARBON	2/15/2019	\$ 8,063	3
CARBON	5/24/2021	\$ 10,000	2 , 4
CENTRE	12/8/2017	\$ 10,000	3 , 4
CENTRE	10/22/2018	\$ 10,000	3
CENTRE	11/25/2019	\$ 9,500	2
CENTRE	4/9/2020	\$ 10,000	3
CENTRE	8/21/2020	\$ 10,000	4

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County	Closing Date	Original Principal Loan	Loan Use
CENTRE	2/10/2021	\$ 10,000	1 , 4
CENTRE	9/9/2021	\$ 10,000	4
CHESTER	12/18/2013	\$ 7,357	1 , 3
CHESTER	1/29/2016	\$ 10,000	3 , 4
CHESTER	9/8/2016	\$ 10,000	4
CHESTER	3/26/2021	\$ 6,895	3
CLEARFIELD	7/29/2010	\$ 5,370	2
CLEARFIELD	11/18/2011	\$ 10,000	4
CLEARFIELD	2/23/2012	\$ 10,000	1 , 4
CLEARFIELD	11/26/2013	\$ 10,000	1 , 2
CLEARFIELD	2/12/2014	\$ 3,100	3
CLEARFIELD	12/9/2014	\$ 7,000	4
CLEARFIELD	10/23/2014	\$ 3,236	3
CLEARFIELD	1/23/2015	\$ 10,000	1 , 2 , 3
CLEARFIELD	10/5/2015	\$ 8,000	2 , 4
CLEARFIELD	9/21/2015	\$ 10,000	4
CLEARFIELD	10/28/2015	\$ 7,200	4
CLEARFIELD	1/21/2016	\$ 10,000	4
CLEARFIELD	10/4/2017	\$ 10,000	2 , 4
CLEARFIELD	11/9/2017	\$ 10,000	4
CLEARFIELD	6/24/2019	\$ 10,000	2 , 4
CLEARFIELD	9/21/2021	\$ 10,000	3
COLUMBIA	4/28/2014	\$ 10,000	4
COLUMBIA	6/23/2016	\$ 7,000	3
COLUMBIA	8/19/2019	\$ 10,000	2
CRAWFORD	11/10/2010	\$ 7,375	4
CRAWFORD	5/23/2012	\$ 8,500	2 , 4
CRAWFORD	10/22/2014	\$ 10,000	1 , 2 , 4
CRAWFORD	11/13/2014	\$ 10,000	1 , 2 , 3 , 4
CRAWFORD	7/14/2015	\$ 8,000	4
CRAWFORD	6/10/2019	\$ 10,000	2 , 4
CRAWFORD	10/2/2020	\$ 10,000	4
CUMBERLAND	8/5/2011	\$ 6,490	2 , 4
CUMBERLAND	4/30/2012	\$ 10,000	2 , 4
CUMBERLAND	7/30/2013	\$ 9,200	2 , 4
CUMBERLAND	8/15/2014	\$ 5,600	3
CUMBERLAND	12/9/2014	\$ 10,000	1 , 2 , 3
CUMBERLAND	12/16/2014	\$ 10,000	3
CUMBERLAND	3/18/2015	\$ 7,500	3
CUMBERLAND	12/14/2015	\$ 10,000	3
CUMBERLAND	5/19/2016	\$ 4,995	3
CUMBERLAND	11/29/2016	\$ 10,000	4
CUMBERLAND	5/4/2017	\$ 10,000	3

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County	Closing Date	Original Principal Loan	Loan Use
CUMBERLAND	6/13/2017	\$ 10,000	3
CUMBERLAND	2/1/2018	\$ 10,000	3
CUMBERLAND	10/19/2018	\$ 10,000	4
CUMBERLAND	2/1/2019	\$ 9,000	3
CUMBERLAND	11/7/2018	\$ 6,000	3
CUMBERLAND	3/20/2019	\$ 10,000	3
CUMBERLAND	6/6/2019	\$ 7,000	2
CUMBERLAND	7/22/2020	\$ 5,000	4
DAUPHIN	9/24/2010	\$ 4,698	4
DAUPHIN	1/17/2012	\$ 9,500	2 , 3
DAUPHIN	1/27/2012	\$ 9,800	1 , 3
DAUPHIN	7/18/2012	\$ 4,695	3
DAUPHIN	4/3/2013	\$ 7,100	1 , 3
DAUPHIN	10/10/2012	\$ 5,000	4
DAUPHIN	4/11/2013	\$ 9,647	1 , 2 , 3 , 4
DAUPHIN	12/12/2012	\$ 8,800	4
DAUPHIN	11/15/2012	\$ 9,290	3
DAUPHIN	1/8/2013	\$ 10,000	2 , 3
DAUPHIN	2/12/2013	\$ 5,000	3
DAUPHIN	3/11/2013	\$ 5,307	3
DAUPHIN	7/1/2013	\$ 5,398	3
DAUPHIN	8/6/2013	\$ 4,750	3
DAUPHIN	9/21/2013	\$ 8,000	3
DAUPHIN	8/20/2013	\$ 3,200	3
DAUPHIN	10/15/2013	\$ 2,662	3
DAUPHIN	3/11/2014	\$ 5,000	3
DAUPHIN	4/6/2015	\$ 5,000	2
DAUPHIN	7/7/2015	\$ 10,000	3
DAUPHIN	11/24/2015	\$ 5,500	2 , 4
DAUPHIN	6/3/2016	\$ 10,000	2 , 4
DAUPHIN	2/7/2017	\$ 2,400	1 , 2 , 3 , 4 , 5
DAUPHIN	4/19/2017	\$ 10,000	4
DAUPHIN	5/12/2017	\$ 10,000	3
DAUPHIN	6/7/2017	\$ 1,598	2
DAUPHIN	2/1/2018	\$ 7,200	2
DAUPHIN	4/13/2018	\$ 10,000	3
DAUPHIN	9/18/2018	\$ 10,000	2 , 3
DAUPHIN	5/3/2018	\$ 10,000	3
DAUPHIN	8/9/2018	\$ 7,000	3
DAUPHIN	12/11/2018	\$ 10,000	3
DAUPHIN	1/17/2019	\$ 10,000	1 , 2 , 4
DAUPHIN	1/3/2019	\$ 5,041	3
DAUPHIN	4/25/2019	\$ 8,999	1 , 2 , 3 , 4

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County	Closing Date	Original Principal Loan	Loan Use
DAUPHIN	6/28/2019	\$ 5,000	3
DAUPHIN	10/11/2019	\$ 10,000	3
DAUPHIN	9/27/2019	\$ 5,000	3
DAUPHIN	9/25/2019	\$ 10,000	3 , 4
DAUPHIN	11/5/2019	\$ 7,997	2
DAUPHIN	11/26/2019	\$ 6,071	3
DAUPHIN	2/28/2020	\$ 5,136	2
DAUPHIN	6/8/2020	\$ 6,000	2 , 3
DAUPHIN	9/16/2020	\$ 10,000	3
DAUPHIN	7/22/2021	\$ 10,000	3
DELAWARE	4/22/2010	\$ 5,300	4
DELAWARE	5/27/2010	\$ 6,840	4
DELAWARE	6/25/2010	\$ 9,940	2
DELAWARE	6/1/2010	\$ 9,190	5
DELAWARE	6/28/2010	\$ 4,080	5
DELAWARE	10/27/2010	\$ 9,170	2 , 3 , 4
DELAWARE	7/7/2010	\$ 9,250	4
DELAWARE	3/17/2011	\$ 4,530	4
DELAWARE	4/4/2011	\$ 9,950	5
DELAWARE	10/24/2011	\$ 4,820	3 , 4
DELAWARE	8/15/2011	\$ 4,810	2 , 4
DELAWARE	2/23/2011	\$ 7,760	3
DELAWARE	6/17/2011	\$ 4,420	2
DELAWARE	5/11/2011	\$ 9,890	4
DELAWARE	8/31/2011	\$ 9,925	4
DELAWARE	3/28/2012	\$ 5,000	4
DELAWARE	10/27/2011	\$ 9,580	2 , 4
DELAWARE	12/6/2011	\$ 10,000	4
DELAWARE	7/8/2013	\$ 10,000	2 , 4 , 6
DELAWARE	1/18/2012	\$ 7,755	2
DELAWARE	5/31/2012	\$ 6,400	4
DELAWARE	7/2/2012	\$ 9,030	2
DELAWARE	7/12/2012	\$ 8,750	2 , 4
DELAWARE	9/14/2012	\$ 4,810	3
DELAWARE	9/5/2013	\$ 7,630	3
DELAWARE	9/9/2013	\$ 10,000	1 , 2 , 3
DELAWARE	11/8/2013	\$ 10,000	2 , 3 , 4
DELAWARE	10/11/2013	\$ 9,980	2 , 3
DELAWARE	11/25/2013	\$ 10,000	1 , 2 , 3 , 4
DELAWARE	8/26/2013	\$ 9,975	1 , 2 , 3 , 4
DELAWARE	10/1/2013	\$ 10,000	4
DELAWARE	10/1/2013	\$ 10,000	2 , 3 , 4
DELAWARE	12/5/2013	\$ 10,000	1 , 3

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County	Closing Date	Original Principal Loan	Loan Use
DELAWARE	1/13/2014	\$ 10,000	2 , 4
DELAWARE	3/6/2014	\$ 9,700	1 , 2 , 3
DELAWARE	5/1/2014	\$ 9,980	2 , 4
DELAWARE	3/11/2014	\$ 10,000	3
DELAWARE	1/28/2014	\$ 10,000	2 , 3
DELAWARE	8/4/2014	\$ 4,875	2 , 4
DELAWARE	7/14/2015	\$ 5,000	4
DELAWARE	9/4/2015	\$ 8,000	3 , 4
DELAWARE	10/16/2015	\$ 7,000	4
DELAWARE	11/8/2016	\$ 10,000	1 , 2
DELAWARE	9/22/2016	\$ 3,600	2 , 4
DELAWARE	5/22/2019	\$ 10,000	3
DELAWARE	9/19/2019	\$ 10,000	4
DELAWARE	8/9/2019	\$ 10,000	1 , 2 , 3
DELAWARE	2/3/2020	\$ 8,000	2 , 3
DELAWARE	5/26/2020	\$ 8,344	3
DELAWARE	2/17/2021	\$ 10,000	1 , 5
DELAWARE	3/19/2021	\$ 8,461	2 , 4
DELAWARE	6/16/2021	\$ 10,000	4
DELAWARE	8/9/2021	\$ 8,900	1 , 3
ELK	11/12/2014	\$ 6,900	4
ELK	12/22/2015	\$ 10,000	4
ELK	2/24/2020	\$ 10,000	4
ERIE	12/23/2010	\$ 6,787	1 , 2
ERIE	12/22/2011	\$ 10,000	2 , 4
ERIE	5/14/2012	\$ 10,000	1 , 2 , 3 , 4
ERIE	4/19/2013	\$ 10,000	2 , 3 , 4
ERIE	4/16/2013	\$ 10,000	2 , 4
ERIE	7/8/2013	\$ 7,280	4
ERIE	5/9/2014	\$ 9,995	1 , 2
ERIE	7/2/2014	\$ 10,000	2 , 4
ERIE	9/12/2014	\$ 10,000	2 , 4
ERIE	3/6/2015	\$ 7,200	3
ERIE	8/17/2015	\$ 10,000	2 , 3
ERIE	1/5/2016	\$ 10,000	1 , 2 , 3 , 4
ERIE	12/17/2015	\$ 10,000	4
ERIE	6/16/2016	\$ 10,000	4
ERIE	1/18/2017	\$ 10,000	4
ERIE	12/28/2016	\$ 10,000	4
ERIE	7/25/2017	\$ 10,000	4
ERIE	12/21/2017	\$ 10,000	2 , 3 , 4
ERIE	2/1/2018	\$ 4,000	2
ERIE	12/7/2018	\$ 6,792	4

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County	Closing Date	Original Principal Loan	Loan Use
ERIE	8/14/2018	\$ 10,000	2 , 3
ERIE	3/11/2019	\$ 10,000	4
ERIE	5/10/2019	\$ 10,000	3 , 4
ERIE	11/26/2019	\$ 10,000	4
ERIE	10/2/2020	\$ 10,000	1 , 2 , 4
ERIE	9/8/2020	\$ 10,000	2
ERIE	10/14/2020	\$ 9,245	3
ERIE	3/8/2021	\$ 10,000	2
ERIE	1/15/2021	\$ 5,737	2
ERIE	7/14/2021	\$ 10,000	4
ERIE	6/7/2021	\$ 10,000	2 , 4
ERIE	7/16/2021	\$ 10,000	2 , 3
ERIE	9/21/2021	\$ 8,750	4
FAYETTE	8/10/2010	\$ 9,850	4
FAYETTE	7/12/2011	\$ 10,900	4
FAYETTE	3/30/2011	\$ 9,971	2 , 3
FAYETTE	7/12/2011	\$ 8,000	2 , 4
FAYETTE	8/31/2011	\$ 10,000	2 , 4
FAYETTE	11/22/2011	\$ 10,000	3 , 4
FAYETTE	1/23/2012	\$ 10,000	3 , 4
FAYETTE	2/23/2012	\$ 10,000	4
FAYETTE	3/27/2012	\$ 9,300	4
FAYETTE	4/17/2012	\$ 3,195	3
FAYETTE	5/1/2012	\$ 10,000	2 , 4
FAYETTE	11/8/2012	\$ 8,000	3
FAYETTE	9/18/2012	\$ 2,485	3
FAYETTE	10/9/2012	\$ 8,300	2 , 4
FAYETTE	6/17/2013	\$ 10,000	4
FAYETTE	9/3/2013	\$ 8,600	4
FAYETTE	1/13/2014	\$ 10,000	4
FAYETTE	2/2/2015	\$ 10,000	2 , 4
FAYETTE	6/22/2015	\$ 5,500	4
FAYETTE	4/13/2015	\$ 7,000	2
FAYETTE	10/5/2015	\$ 6,500	4
FAYETTE	9/28/2015	\$ 10,000	4
FAYETTE	12/10/2015	\$ 3,800	3
FAYETTE	11/25/2015	\$ 8,800	4
FAYETTE	7/7/2016	\$ 10,000	4
FAYETTE	10/30/2017	\$ 10,000	1 , 2 , 3 , 4 , 5
FAYETTE	11/7/2017	\$ 10,000	3
FAYETTE	1/22/2019	\$ 10,000	4
FAYETTE	12/26/2018	\$ 10,000	1 , 2
FAYETTE	5/7/2019	\$ 5,000	4

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County	Closing Date	Original Principal Loan	Loan Use
FAYETTE	11/5/2019	\$ 10,000	4
FAYETTE	9/25/2020	\$ 10,000	4
FAYETTE	4/5/2021	\$ 7,250	4
FAYETTE	6/2/2021	\$ 7,546	3
FAYETTE	7/2/2021	\$ 6,200	3
FAYETTE	7/21/2021	\$ 10,000	2 , 3 , 4
FAYETTE	7/29/2021	\$ 10,000	4
FRANKLIN	4/5/2017	\$ 10,000	4
FRANKLIN	8/10/2017	\$ 6,000	2
FRANKLIN	2/1/2019	\$ 9,000	1 , 2 , 4
FRANKLIN	12/18/2020	\$ 10,000	3
GREENE	9/17/2012	\$ 10,000	4
GREENE	12/6/2018	\$ 10,000	1 , 2 , 3 , 4
GREENE	11/25/2019	\$ 10,000	2 , 4
GREENE	4/22/2021	\$ 5,600	3
HUNTINGDON	6/6/2017	\$ 10,000	4
HUNTINGDON	1/4/2021	\$ 10,000	4
HUNTINGDON	3/26/2021	\$ 10,000	3
INDIANA	11/12/2012	\$ 5,000	4
INDIANA	4/23/2014	\$ 10,000	4
INDIANA	7/23/2019	\$ 10,000	1 , 2 , 3
INDIANA	10/4/2021	\$ 10,000	4
JEFFERSON	10/25/2010	\$ 5,000	3
JEFFERSON	3/15/2013	\$ 8,000	4
JEFFERSON	2/3/2016	\$ 10,000	4
JEFFERSON	10/10/2019	\$ 10,000	1 , 2 , 3
JEFFERSON	4/6/2021	\$ 9,945	3
JUNIATA	3/7/2017	\$ 10,000	4
LACKAWANNA	11/20/2012	\$ 10,000	1 , 3
LACKAWANNA	5/29/2013	\$ 10,000	3 , 4
LACKAWANNA	8/20/2013	\$ 10,000	1 , 2 , 3
LACKAWANNA	2/12/2014	\$ 5,000	3
LACKAWANNA	1/8/2014	\$ 9,310	1 , 2 , 3
LACKAWANNA	1/10/2014	\$ 8,390	1 , 2
LACKAWANNA	9/4/2014	\$ 10,000	3 , 4
LACKAWANNA	6/10/2014	\$ 4,643	3
LACKAWANNA	7/8/2014	\$ 6,100	3
LACKAWANNA	9/17/2014	\$ 1,333	3
LACKAWANNA	1/14/2015	\$ 7,700	4
LACKAWANNA	10/9/2014	\$ 3,900	4
LACKAWANNA	11/26/2014	\$ 8,400	4
LACKAWANNA	12/22/2014	\$ 7,400	3 , 4
LACKAWANNA	9/15/2016	\$ 5,000	2 , 3 , 4

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County	Closing Date	Original Principal Loan	Loan Use
LACKAWANNA	2/2/2015	\$ 5,000	3
LACKAWANNA	3/30/2015	\$ 9,050	1 , 2 , 3 , 4
LACKAWANNA	7/7/2015	\$ 10,000	4
LACKAWANNA	10/30/2015	\$ 4,700	3
LACKAWANNA	12/21/2015	\$ 7,000	4
LACKAWANNA	5/12/2016	\$ 10,000	5
LACKAWANNA	6/20/2016	\$ 10,000	4
LACKAWANNA	8/11/2016	\$ 10,000	1 , 2 , 4
LACKAWANNA	11/8/2016	\$ 10,000	4
LACKAWANNA	8/1/2017	\$ 9,000	4
LACKAWANNA	5/4/2017	\$ 10,000	4
LACKAWANNA	1/11/2019	\$ 5,850	3
LACKAWANNA	4/4/2019	\$ 8,000	3
LACKAWANNA	7/3/2019	\$ 10,000	4
LACKAWANNA	12/2/2019	\$ 9,200	4
LANCASTER	12/23/2010	\$ 10,000	3
LANCASTER	1/3/2012	\$ 10,000	2 , 3
LANCASTER	10/7/2011	\$ 5,000	4
LANCASTER	12/22/2011	\$ 8,713	3
LANCASTER	1/10/2012	\$ 9,500	4
LANCASTER	7/16/2012	\$ 10,000	2
LANCASTER	11/5/2012	\$ 10,000	2
LANCASTER	11/16/2012	\$ 9,100	3
LANCASTER	4/19/2013	\$ 10,000	1 , 2 , 4
LANCASTER	10/2/2013	\$ 9,415	2
LANCASTER	1/8/2014	\$ 5,390	3
LANCASTER	3/12/2015	\$ 10,000	1 , 2 , 3 , 4
LANCASTER	11/12/2014	\$ 5,395	3
LANCASTER	3/11/2015	\$ 10,000	2 , 4
LANCASTER	5/15/2015	\$ 6,300	1 , 4
LANCASTER	8/20/2015	\$ 10,000	2 , 3
LANCASTER	7/7/2015	\$ 6,030	3
LANCASTER	11/10/2015	\$ 9,000	2
LANCASTER	7/14/2015	\$ 4,476	4
LANCASTER	9/26/2017	\$ 9,400	2 , 3
LANCASTER	10/18/2017	\$ 10,000	1 , 2 , 3
LANCASTER	12/18/2017	\$ 10,000	2 , 3
LANCASTER	8/16/2018	\$ 10,000	2 , 3 , 4
LANCASTER	4/8/2019	\$ 10,000	1 , 2 , 4
LANCASTER	3/15/2019	\$ 10,000	1 , 3
LANCASTER	6/11/2019	\$ 10,000	3
LANCASTER	7/16/2019	\$ 10,000	3
LANCASTER	6/21/2019	\$ 10,000	3

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County	Closing Date	Original Principal Loan	Loan Use
LANCASTER	10/21/2019	\$ 9,350	3
LANCASTER	10/24/2019	\$ 10,000	3
LANCASTER	9/1/2020	\$ 8,828	1 , 3
LANCASTER	9/25/2020	\$ 7,632	3
LANCASTER	11/18/2020	\$ 10,000	3
LANCASTER	4/19/2021	\$ 8,200	4
LANCASTER	7/30/2021	\$ 6,666	1 , 2 , 3
LANCASTER	8/27/2021	\$ 10,000	3
LANCASTER	9/20/2021	\$ 10,000	3
LANCASTER	10/14/2021	\$ 10,000	3
LAWRENCE	4/5/2011	\$ 9,860	4
LAWRENCE	1/26/2017	\$ 8,000	4
LAWRENCE	7/20/2017	\$ 6,500	2 , 4
LAWRENCE	6/13/2018	\$ 10,000	4
LAWRENCE	6/20/2018	\$ 6,700	3
LAWRENCE	11/27/2018	\$ 7,000	1 , 4
LAWRENCE	3/15/2019	\$ 8,500	3
LAWRENCE	12/23/2019	\$ 10,000	4
LAWRENCE	2/20/2020	\$ 8,500	4
LAWRENCE	9/25/2020	\$ 10,000	2 , 4
LAWRENCE	8/7/2020	\$ 3,500	3
LAWRENCE	7/2/2021	\$ 10,000	4
LAWRENCE	8/23/2021	\$ 9,800	4
LEBANON	9/22/2011	\$ 10,000	1 , 2 , 3
LEBANON	6/26/2018	\$ 10,000	4
LEBANON	12/29/2020	\$ 9,987	3
LEBANON	9/23/2021	\$ 10,000	3
LEHIGH	10/25/2011	\$ 4,763	3
LEHIGH	11/14/2013	\$ 10,000	5
LEHIGH	5/28/2015	\$ 9,615	2
LEHIGH	5/6/2016	\$ 5,000	3
LEHIGH	6/22/2016	\$ 4,500	2
LEHIGH	6/28/2017	\$ 10,000	4
LEHIGH	11/28/2017	\$ 10,000	4
LEHIGH	4/12/2018	\$ 10,000	2
LEHIGH	11/29/2018	\$ 10,000	1 , 2 , 3
LEHIGH	4/17/2019	\$ 10,000	3 , 4
LEHIGH	7/3/2019	\$ 6,000	1 , 2 , 4
LEHIGH	8/19/2019	\$ 10,000	2
LEHIGH	12/23/2019	\$ 10,000	3
LEHIGH	12/30/2019	\$ 10,000	4
LUZERNE	11/22/2010	\$ 9,950	2 , 3 , 4 , 5
LUZERNE	4/29/2016	\$ 7,300	4

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County	Closing Date	Original Principal Loan	Loan Use
LUZERNE	4/6/2011	\$ 9,922	2 , 4
LUZERNE	7/15/2013	\$ 1,850	4
LUZERNE	8/22/2011	\$ 10,000	5
LUZERNE	6/14/2011	\$ 5,600	4
LUZERNE	8/22/2011	\$ 10,000	1 , 2 , 4 , 5
LUZERNE	10/6/2011	\$ 5,000	4
LUZERNE	11/8/2011	\$ 5,100	4
LUZERNE	12/19/2011	\$ 3,000	4
LUZERNE	5/16/2012	\$ 10,000	4
LUZERNE	4/26/2012	\$ 9,278	1 , 4
LUZERNE	8/23/2012	\$ 7,200	4
LUZERNE	6/28/2012	\$ 10,000	2 , 4
LUZERNE	6/29/2012	\$ 5,685	4
LUZERNE	8/31/2012	\$ 7,580	2
LUZERNE	10/8/2012	\$ 5,900	4
LUZERNE	11/20/2012	\$ 10,000	4
LUZERNE	1/10/2013	\$ 10,000	4
LUZERNE	1/14/2013	\$ 10,000	2
LUZERNE	3/12/2013	\$ 10,000	4
LUZERNE	6/28/2013	\$ 10,000	2 , 4
LUZERNE	11/25/2013	\$ 10,000	2 , 4
LUZERNE	1/6/2014	\$ 1,860	1 , 2 , 4
LUZERNE	3/4/2014	\$ 3,800	2
LUZERNE	4/11/2014	\$ 10,000	1 , 2 , 3
LUZERNE	10/14/2014	\$ 7,130	4
LUZERNE	10/20/2014	\$ 5,825	4
LUZERNE	3/11/2015	\$ 8,500	4
LUZERNE	7/20/2015	\$ 10,000	4
LUZERNE	6/26/2015	\$ 10,000	4
LUZERNE	8/31/2015	\$ 10,000	4
LUZERNE	8/19/2015	\$ 10,000	4
LUZERNE	11/3/2015	\$ 4,893	3
LUZERNE	10/1/2015	\$ 5,295	4
LUZERNE	10/19/2015	\$ 7,790	4
LUZERNE	10/6/2016	\$ 4,000	4
LUZERNE	9/8/2016	\$ 10,000	2 , 4
LUZERNE	12/21/2016	\$ 10,000	1 , 2 , 3
LUZERNE	2/7/2017	\$ 10,000	1 , 2 , 3
LUZERNE	1/26/2017	\$ 10,000	4
LUZERNE	6/27/2017	\$ 10,000	1 , 2 , 3
LUZERNE	7/21/2017	\$ 6,500	4
LUZERNE	8/17/2017	\$ 10,000	3
LUZERNE	11/30/2017	\$ 10,000	4

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County	Closing Date	Original Principal Loan	Loan Use
LUZERNE	12/13/2017	\$ 10,000	4
LUZERNE	1/4/2018	\$ 10,000	1 , 2 , 3 , 4
LUZERNE	4/12/2018	\$ 10,000	4
LUZERNE	7/25/2018	\$ 10,000	2 , 4
LUZERNE	7/25/2018	\$ 10,000	4
LUZERNE	7/26/2018	\$ 8,000	4
LUZERNE	8/9/2019	\$ 6,489	1 , 2 , 3 , 4
LUZERNE	8/22/2019	\$ 10,000	4
LUZERNE	10/24/2019	\$ 10,000	4
LUZERNE	9/27/2019	\$ 10,000	3
LUZERNE	12/4/2019	\$ 10,000	3
LUZERNE	1/14/2020	\$ 10,000	3
LUZERNE	7/14/2020	\$ 10,000	4
LUZERNE	9/8/2020	\$ 10,000	4
LUZERNE	11/4/2020	\$ 10,000	4
LUZERNE	2/22/2021	\$ 10,000	2
LUZERNE	4/21/2021	\$ 10,000	4
LUZERNE	5/6/2021	\$ 10,000	4
LUZERNE	8/4/2021	\$ 8,945	4
LUZERNE	9/16/2021	\$ 10,000	4
LUZERNE	9/23/2021	\$ 10,000	4
LYCOMING	10/28/2010	\$ 9,969	1 , 3
LYCOMING	6/29/2011	\$ 10,000	1 , 3
LYCOMING	11/21/2011	\$ 8,686	2
LYCOMING	5/20/2013	\$ 9,200	4
LYCOMING	10/15/2013	\$ 4,850	1 , 3 , 4
LYCOMING	9/26/2018	\$ 10,000	4
LYCOMING	7/19/2019	\$ 10,000	3 , 4
MCKEAN	6/14/2013	\$ 5,000	4
MCKEAN	5/23/2017	\$ 9,000	4
MCKEAN	6/20/2018	\$ 10,000	1 , 2 , 3 , 4
MERCER	3/18/2011	\$ 10,000	1 , 2
MERCER	8/15/2011	\$ 10,000	4
MERCER	8/2/2012	\$ 7,574	4
MERCER	10/12/2012	\$ 10,000	3 , 4
MERCER	8/6/2013	\$ 9,725	2 , 3
MERCER	4/6/2017	\$ 10,000	4
MERCER	5/15/2017	\$ 10,000	3 , 4
MERCER	8/8/2017	\$ 10,000	4
MERCER	3/15/2018	\$ 7,975	3
MERCER	1/30/2020	\$ 3,000	3
MERCER	2/26/2020	\$ 10,000	4
MERCER	6/10/2020	\$ 2,895	4

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County	Closing Date	Original Principal Loan	Loan Use
MERCER	10/27/2020	\$ 7,575	4
MIFFLIN	8/17/2011	\$ 8,900	4
MIFFLIN	4/18/2012	\$ 10,000	1 , 2 , 4
MIFFLIN	10/15/2014	\$ 4,900	3
MIFFLIN	9/10/2018	\$ 10,000	4
MIFFLIN	10/15/2018	\$ 3,975	3
MIFFLIN	3/25/2019	\$ 9,800	4
MIFFLIN	12/18/2018	\$ 10,000	3
MIFFLIN	1/6/2020	\$ 10,000	2 , 3
MIFFLIN	8/6/2020	\$ 10,000	1 , 2 , 3
MIFFLIN	5/27/2021	\$ 7,950	4
MONROE	4/26/2013	\$ 10,000	4
MONROE	7/14/2014	\$ 7,950	3
MONROE	12/21/2017	\$ 10,000	4
MONROE	11/15/2019	\$ 10,000	4
MONROE	6/12/2020	\$ 10,000	1 , 2 , 3 , 4
MONROE	7/12/2021	\$ 10,000	4
MONTGOMERY	11/27/2012	\$ 8,100	3
MONTGOMERY	8/21/2013	\$ 4,600	4
MONTGOMERY	5/2/2014	\$ 10,000	4
MONTGOMERY	2/2/2015	\$ 10,000	2 , 3 , 4
MONTGOMERY	5/17/2016	\$ 10,000	3
MONTGOMERY	8/8/2017	\$ 10,000	4
MONTGOMERY	9/19/2017	\$ 10,000	1 , 3
MONTGOMERY	1/24/2018	\$ 10,000	3
MONTGOMERY	11/27/2018	\$ 9,258	1 , 2 , 3
MONTGOMERY	6/20/2019	\$ 10,000	4
MONTGOMERY	6/4/2019	\$ 10,000	3
MONTGOMERY	7/30/2019	\$ 7,500	4
MONTGOMERY	7/3/2019	\$ 10,000	2 , 3
MONTGOMERY	9/24/2019	\$ 10,000	4
MONTGOMERY	10/1/2020	\$ 10,000	2
MONTGOMERY	11/20/2020	\$ 10,000	4
MONTGOMERY	6/8/2021	\$ 10,000	2 , 3
MONTGOMERY	7/8/2021	\$ 10,000	3
NORTHAMPTON	2/2/2015	\$ 10,000	2 , 4
NORTHAMPTON	8/4/2015	\$ 8,000	2
NORTHAMPTON	10/27/2015	\$ 8,500	4
NORTHAMPTON	4/29/2016	\$ 10,000	4
NORTHAMPTON	8/8/2017	\$ 10,000	4
NORTHAMPTON	11/2/2017	\$ 10,000	2
NORTHAMPTON	11/13/2017	\$ 10,000	1 , 2 , 3 , 4
NORTHAMPTON	2/5/2018	\$ 6,590	2 , 3

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County	Closing Date	Original Principal Loan	Loan Use
NORTHAMPTON	6/13/2018	\$ 9,000	3
NORTHAMPTON	3/8/2019	\$ 10,000	3
NORTHAMPTON	5/1/2019	\$ 10,000	4
NORTHAMPTON	12/20/2019	\$ 10,000	4
NORTHUMBERLAND	12/10/2010	\$ 2,786	2
NORTHUMBERLAND	10/22/2012	\$ 10,000	4
NORTHUMBERLAND	10/7/2013	\$ 10,000	1 , 2 , 3 , 4
PERRY	1/14/2015	\$ 6,179	3
PERRY	6/12/2019	\$ 10,000	4
PERRY	10/28/2019	\$ 9,925	4
PHILADELPHIA	5/23/2011	\$ 9,933	1 , 2 , 3 , 4
PHILADELPHIA	5/11/2011	\$ 4,875	4
PHILADELPHIA	11/7/2011	\$ 10,000	4
PHILADELPHIA	12/14/2011	\$ 6,343	4 , 6
PHILADELPHIA	2/23/2012	\$ 10,000	2 , 4
PHILADELPHIA	3/26/2012	\$ 10,000	2 , 4
PHILADELPHIA	7/16/2012	\$ 9,762	1 , 2 , 3
PHILADELPHIA	11/14/2012	\$ 10,000	2 , 4
PHILADELPHIA	10/3/2012	\$ 8,000	2 , 4
PHILADELPHIA	4/12/2013	\$ 10,000	1 , 2 , 3 , 4
PHILADELPHIA	5/14/2013	\$ 10,000	3
PHILADELPHIA	4/15/2013	\$ 5,000	4
PHILADELPHIA	4/16/2013	\$ 10,000	1 , 2 , 3 , 4
PHILADELPHIA	2/11/2014	\$ 10,000	1 , 2
PHILADELPHIA	12/4/2013	\$ 10,000	2
PHILADELPHIA	12/7/2015	\$ 10,000	1 , 3 , 4
PHILADELPHIA	4/8/2014	\$ 5,000	4
PHILADELPHIA	6/23/2014	\$ 3,300	3
PHILADELPHIA	6/20/2014	\$ 10,000	1 , 3
PHILADELPHIA	11/4/2014	\$ 10,000	4
PHILADELPHIA	11/19/2014	\$ 10,000	2 , 3
PHILADELPHIA	10/13/2014	\$ 7,000	4
PHILADELPHIA	11/25/2014	\$ 2,600	4
PHILADELPHIA	11/13/2014	\$ 10,000	3
PHILADELPHIA	11/24/2014	\$ 7,000	3 , 4
PHILADELPHIA	10/24/2014	\$ 9,216	3 , 4
PHILADELPHIA	5/1/2015	\$ 10,000	2 , 4
PHILADELPHIA	2/5/2015	\$ 4,100	3 , 4
PHILADELPHIA	6/10/2015	\$ 6,400	2
PHILADELPHIA	2/24/2016	\$ 10,000	3
PHILADELPHIA	8/24/2015	\$ 6,500	4
PHILADELPHIA	9/4/2015	\$ 7,000	3
PHILADELPHIA	1/26/2016	\$ 9,000	2 , 3 , 4

Appendix A- Summary of Applications and Approved Loans

Approved and Closed Loans- As of November 1, 2021*

County	Closing Date	Original Principal Loan	Loan Use
PHILADELPHIA	12/3/2015	\$ 7,400	2 , 4
PHILADELPHIA	11/11/2015	\$ 10,000	3
PHILADELPHIA	1/16/2016	\$ 10,000	2 , 3 , 4
PHILADELPHIA	3/9/2016	\$ 9,000	2 , 4
PHILADELPHIA	5/12/2016	\$ 6,275	1 , 4
PHILADELPHIA	4/18/2016	\$ 10,000	3
PHILADELPHIA	6/9/2016	\$ 10,000	1 , 2
PHILADELPHIA	7/6/2016	\$ 10,000	4
PHILADELPHIA	7/14/2016	\$ 10,000	1 , 2
PHILADELPHIA	7/13/2016	\$ 9,000	1 , 2 , 3 , 5
PHILADELPHIA	8/9/2016	\$ 6,500	3
PHILADELPHIA	11/29/2016	\$ 10,000	1 , 2
PHILADELPHIA	11/8/2016	\$ 10,000	2 , 3
PHILADELPHIA	2/7/2017	\$ 10,000	1 , 3
PHILADELPHIA	12/14/2016	\$ 10,000	1 , 3
PHILADELPHIA	1/24/2017	\$ 10,000	4
PHILADELPHIA	5/4/2017	\$ 10,000	3 , 4
PHILADELPHIA	5/3/2017	\$ 10,000	2 , 4
PHILADELPHIA	5/3/2017	\$ 5,000	3
PHILADELPHIA	8/23/2017	\$ 10,000	1 , 2 , 3
PHILADELPHIA	11/22/2017	\$ 10,000	2 , 4
PHILADELPHIA	2/27/2018	\$ 10,000	2
PHILADELPHIA	2/1/2018	\$ 10,000	2
PHILADELPHIA	2/20/2018	\$ 10,000	2 , 4
PHILADELPHIA	3/19/2018	\$ 5,000	3
PHILADELPHIA	7/20/2018	\$ 10,000	3
PHILADELPHIA	5/23/2018	\$ 10,000	1 , 2
PHILADELPHIA	5/17/2018	\$ 10,000	1 , 3 , 4
PHILADELPHIA	4/6/2018	\$ 6,900	2 , 4
PHILADELPHIA	5/23/2018	\$ 10,000	1 , 3 , 4
PHILADELPHIA	10/16/2018	\$ 6,050	2 , 4
PHILADELPHIA	1/14/2019	\$ 10,000	2 , 4
PHILADELPHIA	9/24/2018	\$ 10,000	4
PHILADELPHIA	11/30/2018	\$ 9,000	2 , 4
PHILADELPHIA	10/22/2018	\$ 3,880	3
PHILADELPHIA	12/13/2018	\$ 10,000	1 , 2 , 3 , 4
PHILADELPHIA	12/3/2018	\$ 10,000	1 , 2 , 3
PHILADELPHIA	1/24/2019	\$ 10,000	3
PHILADELPHIA	4/22/2019	\$ 10,000	2 , 4
PHILADELPHIA	2/15/2019	\$ 8,000	2 , 4
PHILADELPHIA	3/8/2019	\$ 8,000	3
PHILADELPHIA	5/14/2019	\$ 10,000	1 , 2 , 3 , 4
PHILADELPHIA	3/22/2019	\$ 3,095	1 , 2

Appendix A- Summary of Applications and Approved Loans

Approved and Closed Loans- As of November 1, 2021*

County	Closing Date	Original Principal Loan	Loan Use
PHILADELPHIA	6/19/2019	\$ 10,000	1 , 2 , 3 , 4
PHILADELPHIA	9/25/2019	\$ 10,000	1 , 2 , 3
PHILADELPHIA	10/18/2019	\$ 10,000	1 , 2 , 3
PHILADELPHIA	10/15/2019	\$ 10,000	4
PHILADELPHIA	12/23/2019	\$ 10,000	2
PHILADELPHIA	12/23/2019	\$ 10,000	1 , 3
PHILADELPHIA	12/27/2019	\$ 10,000	3
PHILADELPHIA	8/3/2020	\$ 10,000	1 , 2 , 3
PHILADELPHIA	10/27/2020	\$ 7,132	1 , 4
PHILADELPHIA	11/3/2020	\$ 10,000	3
PHILADELPHIA	1/7/2021	\$ 6,929	2 , 4
PHILADELPHIA	2/11/2021	\$ 8,840	2 , 3
PHILADELPHIA	6/3/2021	\$ 6,800	4
PHILADELPHIA	5/27/2021	\$ 10,000	2
PHILADELPHIA	7/19/2021	\$ 10,000	1 , 2 , 4
PHILADELPHIA	7/6/2021	\$ 7,275	4
PHILADELPHIA	9/2/2021	\$ 10,000	3
PIKE	4/13/2017	\$ 5,000	4
PIKE	8/17/2017	\$ 10,000	2 , 3 , 4
PIKE	4/16/2018	\$ 10,000	4
PIKE	11/2/2020	\$ 10,000	3
SCHUYLKILL	4/11/2013	\$ 2,227	3
SCHUYLKILL	4/28/2015	\$ 10,000	2 , 4
SCHUYLKILL	5/9/2017	\$ 8,000	2
SCHUYLKILL	8/3/2017	\$ 10,000	4
SCHUYLKILL	10/17/2017	\$ 7,800	4
SCHUYLKILL	6/19/2019	\$ 10,000	3
SCHUYLKILL	9/23/2019	\$ 10,000	3
SNYDER	4/30/2013	\$ 10,000	1 , 2 , 3
SNYDER	7/3/2019	\$ 6,000	4
SOMERSET	10/31/2011	\$ 10,000	2 , 4
SOMERSET	2/20/2013	\$ 3,850	2
SOMERSET	1/11/2016	\$ 9,000	4
SUSQUEHANNA	9/27/2013	\$ 10,000	4
VENANGO	12/6/2019	\$ 10,000	4
WARREN	6/26/2019	\$ 10,000	4
WARREN	11/21/2019	\$ 10,000	4
WASHINGTON	11/15/2010	\$ 10,000	4
WASHINGTON	11/12/2012	\$ 10,000	4
WASHINGTON	10/31/2013	\$ 7,500	1 , 4
WASHINGTON	1/9/2014	\$ 10,000	4
WASHINGTON	10/29/2014	\$ 8,500	4
WASHINGTON	6/29/2015	\$ 5,000	2

Appendix A- Summary of Applications and Approved Loans

Approved and Closed Loans- As of November 1, 2021*

County	Closing Date	Original Principal Loan	Loan Use
WASHINGTON	4/15/2016	\$ 10,000	1 , 3 , 4
WASHINGTON	6/28/2016	\$ 10,000	4
WASHINGTON	9/8/2016	\$ 10,000	3
WASHINGTON	7/25/2017	\$ 6,800	2
WASHINGTON	8/9/2017	\$ 10,000	2 , 4
WASHINGTON	11/27/2018	\$ 10,000	1 , 2 , 4
WASHINGTON	3/28/2019	\$ 10,000	4
WASHINGTON	5/29/2019	\$ 10,000	2
WASHINGTON	9/16/2019	\$ 10,000	1 , 2 , 3 , 4
WASHINGTON	12/23/2019	\$ 10,000	4
WASHINGTON	7/27/2020	\$ 10,000	3 , 4
WASHINGTON	11/6/2020	\$ 10,000	4
WASHINGTON	5/24/2021	\$ 10,000	4
WASHINGTON	9/17/2021	\$ 10,000	2 , 3 , 4
WASHINGTON	10/20/2021	\$ 9,350	2
WAYNE	7/12/2011	\$ 10,000	4
WAYNE	1/13/2015	\$ 8,800	4
WAYNE	10/28/2020	\$ 10,000	4
WESTMORELAND	10/21/2010	\$ 10,000	2 , 4
WESTMORELAND	6/9/2011	\$ 6,975	2 , 4
WESTMORELAND	4/21/2011	\$ 8,200	1 , 4
WESTMORELAND	8/25/2014	\$ 10,000	2 , 3 , 4
WESTMORELAND	9/4/2015	\$ 6,400	4
WESTMORELAND	5/9/2013	\$ 7,956	3 , 4
WESTMORELAND	11/29/2011	\$ 10,000	2 , 4
WESTMORELAND	4/5/2012	\$ 10,000	4
WESTMORELAND	6/28/2012	\$ 10,000	4
WESTMORELAND	9/10/2012	\$ 3,900	4
WESTMORELAND	7/18/2012	\$ 10,000	4
WESTMORELAND	8/21/2013	\$ 10,000	4
WESTMORELAND	6/24/2013	\$ 5,500	1 , 3
WESTMORELAND	3/18/2014	\$ 4,570	2 , 4
WESTMORELAND	9/17/2014	\$ 10,000	1 , 2 , 3 , 4
WESTMORELAND	11/21/2014	\$ 10,000	2 , 4
WESTMORELAND	3/12/2015	\$ 10,000	1 , 2 , 3 , 4
WESTMORELAND	6/3/2015	\$ 6,590	3
WESTMORELAND	11/10/2015	\$ 10,000	1 , 3
WESTMORELAND	11/2/2015	\$ 9,000	2 , 4
WESTMORELAND	2/1/2017	\$ 10,000	2 , 4
WESTMORELAND	1/4/2018	\$ 10,000	1 , 2 , 4 , 5
WESTMORELAND	8/10/2018	\$ 10,000	1 , 3 , 4
WESTMORELAND	5/11/2018	\$ 10,000	4
WESTMORELAND	9/19/2019	\$ 10,000	4

Appendix A- Summary of Applications and Approved Loans

Approved and Closed Loans- As of November 1, 2021*

County	Closing Date	Original Principal Loan	Loan Use
WESTMORELAND	11/26/2019	\$ 10,000	1 , 2 , 3 , 4
WESTMORELAND	1/28/2020	\$ 10,000	3
WESTMORELAND	5/22/2020	\$ 2,540	3
WESTMORELAND	8/4/2020	\$ 10,000	2
WESTMORELAND	11/24/2020	\$ 9,760	4
WESTMORELAND	2/3/2021	\$ 10,000	4
WESTMORELAND	3/8/2021	\$ 6,255	4
YORK	11/30/2010	\$ 4,030	4
YORK	10/6/2011	\$ 4,000	1
YORK	2/29/2012	\$ 10,000	2
YORK	3/25/2013	\$ 10,000	3 , 4
YORK	6/2/2014	\$ 5,113	2 , 3
YORK	6/23/2014	\$ 5,171	1 , 3
YORK	7/7/2014	\$ 2,015	4
YORK	3/10/2017	\$ 10,000	1 , 2 , 3 , 4 , 5
YORK	11/20/2017	\$ 10,000	2 , 3 , 4
YORK	12/18/2018	\$ 10,000	4
YORK	12/3/2018	\$ 7,150	3
YORK	2/1/2019	\$ 6,000	4
YORK	11/4/2019	\$ 7,000	2
YORK	1/15/2021	\$ 5,329	3
YORK	2/26/2021	\$ 10,000	4
YORK	5/20/2021	\$ 8,100	3
YORK	6/2/2021	\$ 10,000	2
YORK	9/2/2021	\$ 9,998	3
YORK	9/1/2021	\$ 10,000	2
Loan Use			
1- Air sealing/insulation/ducts 2- Energy efficient windows/doors 3- Energy efficient heating/cooling 4- Roofing replacement 5- Miscellaneous			
**This table represents closed loans only.			

Appendix A- Summary of Applications and Approved Loans

Approved Not Yet Closed- As of November 1, 2021**

County	Approval Date	Original Principal Loan Balance	Loan Use
ALLEGHENY	7/19/2021	\$ 10,000	2
ALLEGHENY	9/2/2021	\$ 10,000	1 , 3
ALLEGHENY	9/20/2021	\$ 10,000	2 , 3 , 4
ALLEGHENY	10/26/2021	\$ 10,000	3
BERKS	9/14/2021	\$ 10,000	1 , 2 , 3 , 4
CAMBRIA	10/26/2021	\$ 10,000	2
DAUPHIN	3/20/2019	\$ 10,000	2 , 4
DAUPHIN	9/23/2021	\$ 10,000	2
DAUPHIN	10/26/2021	\$ 10,000	4
DAUPHIN	10/18/2021	\$ 10,000	4
ERIE	9/12/2019	\$ 10,000	1 , 2 , 3 , 4
ERIE	10/14/2021	\$ 10,000	1 , 4
FAYETTE	9/17/2021	\$ 10,000	3
FAYETTE	10/27/2021	\$ 10,000	2 , 3
GREENE	5/30/2018	\$ 10,000	2 , 4
LACKAWANNA	10/26/2021	\$ 10,000	4
LEHIGH	10/15/2021	\$ 10,000	3
LEHIGH	10/26/2021	\$ 10,000	4
NORTHAMPTON	10/26/2021	\$ 10,000	1 , 2 , 4
NORTHUMBERLAND	10/25/2021	\$ 10,000	4
PHILADELPHIA	9/10/2021	\$ 10,000	2 , 3
PHILADELPHIA	10/19/2021	\$ 10,000	3
SNYDER	10/19/2021	\$ 10,000	3
YORK	8/2/2021	\$ 10,000	2 , 4
YORK	9/9/2021	\$ 10,000	1 , 2
YORK	10/4/2021	\$ 10,000	3
	TOTALS	\$260,000	

Loan Use

- 1- Air sealing/insulation/ducts
- 2- Energy efficient windows/doors
- 3- Energy efficient heating/cooling
- 4- Roofing replacement
- 5- Miscellaneous

**This table represents applications that were received on or before December 1, 2019 that have been approved and are not yet closed.

Appendix A- Summary of Applications and Approved Loans

Apps Received, Approved, and Closed by County- As of November 1, 2021***

County	Applications Received	Applications Approved**	Loans Closed
ADAMS	18	8	6
ALLEGHENY	550	178	136
ARMSTRONG	30	8	6
BEAVER	43	20	15
BEDFORD	6	2	1
BERKS	68	21	15
BLAIR	29	14	10
BRADFORD	7	0	0
BUCKS	33	11	10
BUTLER	19	9	7
CAMBRIA	83	31	17
CARBON	43	13	10
CENTRE	17	12	8
CHESTER	27	5	4
CLARION	11	1	0
CLEARFIELD	35	19	16
CLINTON	6	2	1
COLUMBIA	7	3	3
CRAWFORD	18	8	7
CUMBERLAND	32	25	21
DAUPHIN	164	69	51
DELAWARE	290	72	55
ELK	11	4	3
ERIE	91	47	33
FAYETTE	131	59	40
FOREST	1	0	0
FRANKLIN	17	7	4
FULTON	1	0	0
GREENE	14	7	5
HUNTINGDON	15	5	4
INDIANA	22	8	5
JEFFERSON	15	6	5
JUNIATA	2	1	1
LACKAWANNA	135	52	34
LANCASTER	109	54	41
LAWRENCE	33	15	14
LEBANON	19	6	5
LEHIGH	85	26	16
LUZERNE	205	88	68
LYCOMING	24	11	7
MCKEAN	8	4	3
MERCER	27	16	14
MIFFLIN	16	11	11

Appendix A- Summary of Applications and Approved Loans

Apps Received, Approved, and Closed by County- As of November 1, 2021***

County	Applications Received	Applications Approved**	Loans Closed
MONROE	36	11	8
MONTGOMERY	71	22	19
NORTHAMPTON	39	19	14
NORTHUMBERLAND	29	9	5
PERRY	4	3	3
PHILADELPHIA	511	144	99
PIKE	18	4	4
POTTER	1	0	0
SCHUYLKILL	35	11	7
SNYDER	4	3	2
SOMERSET	21	6	4
SUSQUEHANNA	7	2	1
TIOGA	5	1	0
UNION	3	0	0
VENANGO	6	3	1
WARREN	11	4	2
WASHINGTON	62	26	21
WAYNE	12	6	4
WESTMORELAND	104	48	39
WYOMING	4	0	0
YORK	54	29	20
	3,554	1,309	965

***This table represents applications that were received on or before November 1, 2021.

**An approved loan may fail to close as borrower decides to rescind loan approval.

Appendix B- TABLE 1: Change In Reported Energy Usage- Borrowers with Pre and Post Install Data Only

Borrower	Pre-Install								Post-Install											
	Electric		Additional Utility-Gas		Additional Utility-Fuel Oil		Additional Utility-Propane		Additional Utility-Coal		Additional Utility-Kerosene		Electric		Electric		Additional Utility-Gas		Additional Utility-Gas	
	Avg. \$	Avg. Msmt./kwh	Avg. \$	Avg. Msmt./ccf	Avg. \$	Avg. Msmt./gal.	Avg. \$	Avg. Msmt./gal.	Avg. \$	Avg. Msmt./lbs.	Avg. \$	Avg. Msmt./gal.	Six month Avg. \$	Six month Avg. Msmt./kwh	Twelve month Avg. \$	Twelve month Avg. Msmt./kwh	Six month Avg. \$	Six month Avg. Msmt./ccf	Twelve month Avg. \$	Twelve month Avg. Msmt./ccf
633	\$ 39	392	\$ 54	58											\$ 46	457			\$ 36	59
641	\$ 66	425	\$ 60	33											\$ 68	439			\$ 65	36
642	\$ 201	1,348	\$ 66	75											\$ 226	1,468			\$ 34	33
649	\$ 120	926			\$ 294	113									\$ 96	851				
658	\$ 134	1,046			\$ 500	167									\$ 172	1,349				
660	\$ 100	333	\$ 92	71											\$ 61	361			\$ 91	73
669	\$ 404	1,021													\$ 158	1,270			\$ 46	36
672	\$ 251	1,977	\$ 53	7											\$ 217	1,021			\$ 64	9
675	\$ 70	442	\$ 79	58											\$ 51	431			\$ 76	53
679	\$ 138	945	\$ 94	116											\$ 160	1,171			\$ 50	56
681	\$ 141	909	\$ 75	7											\$ 127	799			\$ 67	7
682	\$ 229	1,651	\$ 49	10											\$ 177	1,228			\$ 104	11
686	\$ 285	2,452													\$ 295	2,481				
688	\$ 92	733			\$ 530	206									\$ 83	687				
689	\$ 105	780			\$ 402	165									\$ 128	1,019				
690	\$ 182	1,496					\$ 136	58							\$ 155	1,202				
691	\$ 79	660	\$ 154	97											\$ 59	518			\$ 92	75
693	\$ 224	1,841			\$ 432	170									\$ 210	1,697				
694	\$ 156	1,436	\$ 132	154											\$ 125	1,151			\$ 102	111
695	\$ 80	641	\$ 45	4											\$ 67	475			\$ 45	4

696	\$ 240	566	\$ 121	68											\$ 52	640			\$ 85	43
698	\$ 54	190	\$ 41	3											\$ 91	382			\$ 60	6
700	\$ 92	466	\$ 114	8											\$ 98	412			\$ 80	8
701	\$ 266	802	\$ 304	261											\$ 160	1,038			\$ 259	231
705	\$ 77	394	\$ 23	14											\$ 116	444			\$ 94	13
706	\$ 65	139	\$ 47	3											\$ 58	537			\$ 74	6
707	\$ 52	306	\$ 53	48											\$ 49	288			\$ 47	38
709	\$ 49	281	\$ 52	47											\$ 46	255			\$ 50	41
710	\$ 66	374	\$ 94	9											\$ 81	473			\$ 72	7
711	\$ 364	3,141													\$ 450	3,072				
712	\$ 81	540			\$ 450	189									\$ 101	753				
714	\$ 63	353			\$ 339	115									\$ 60	334				
716	\$ 56	450	\$ 115	12											\$ 53	431			\$ 94	10
718	\$ 306	3,358													\$ 404	2,890				
719	\$ 202	1,484													\$ 176	1,505				
722	\$ 40	339	\$ 193	204								\$ 66	560				\$ 170	179		
723	\$ 161	755	\$ 78	11											\$ 161	740			\$ 110	12
724	\$ 55	378	\$ 71	6								\$ 93	523				\$ 51	5		
726	\$ 38	187	\$ 81	8											\$ 46	246			\$ 76	8
727	\$ 303	1,764													\$ 137	844				
729	\$ 88	524													\$ 84	496				
730	\$ 116	1,056			\$ 513	226									\$ 108	1,073				
731	\$ 71	564	\$ 86	88											\$ 62	538			\$ 77	84
732	\$ 111	870	\$ 60	65											\$ 116	924			\$ 63	76
733	\$ 134	932	\$ 76	7											\$ 110	786			\$ 44	4
736	\$ 151	1,384													\$ 166	904			\$ 63	42
741	\$ 94	668			\$ 521	237						\$ 64	412							
744	\$ 86	691					\$ 347	217				\$ 75	587							
745	\$ 45	370	\$ 92	73								\$ 31	256				\$ 156	121		
748	\$ 39	305	\$ 82	77											\$ 39	304			\$ 91	87
751	\$ 193	1,111										\$ 137	731							
753	\$ 114	788	\$ 43	46								\$ 103	742				\$ 64	74		
755	\$ 117	689	\$ 51	61								\$ 94	724				\$ 58	67		
757	\$ 97	775						\$ 1,190	5,020			\$ 106	849							

759	\$ 210	1,291	\$ 89	120									\$ 111	795			\$ 94	121		
760	\$ 110	568	\$ 51	5									\$ 119	570			\$ 52	5		
761	\$ 62	394	\$ 88	53									\$ 51	317			\$ 91	45		
763	\$ 107	704	\$ 90	10									\$ 113	683			\$ 61	8		
764	\$ 237	1,837			\$ 222	80									\$ 213	1,669				
765	\$ 251	1,569									\$ 368	170	\$ 320	2,304						
Monthly Average	\$ 136	914	\$ 85	54	\$ 420	167	\$ 241	138	\$ 1,190	5,020	\$ 368	170	\$ 106	718	\$ 129	914	\$ 89	69	\$ 77	43

		\$	250	161													
		\$	239	99													
		\$	347	146													
\$	463	221															
				\$	367	196											
\$	230	100															
								\$	1,190	10,020							

		\$ 161	59												
\$ 347	161	\$ 319	143	\$ 367	196	\$ 347	148	\$ 1,190	10,020						

TABLE 2: Change In Reported Energy Usage- All Borrowers (includes non-compliant borrowers)

Borrower	Pre-Install				Post-Install															
	Electric		Additional Utility-Gas		Additional Utility-Fuel Oil		Additional Utility-Propane		Additional Utility-Coal		Additional Utility-Kerosene		Electric		Electric		Additional Utility-Gas		Additional Utility-Gas	
	Avg. \$	Avg. Msmt./kwh	Avg. \$	Avg. Msmt./ccf	Avg. \$	Avg. Msmt./gal.	Avg. \$	Avg. Msmt./gal.	Avg. \$	Avg. Msmt./lbs	Avg. \$	Avg. Msmt./gal.	Six month Avg. \$	Six month Avg. Msmt./kwh	Twelve month Avg. \$	Twelve month Avg. Msmt./kwh	Six month Avg. \$	Six month Avg. Msmt./ccf	Twelve month Avg. \$	Twelve month Avg. Msmt./cf
622	\$ 94	456	\$ 220	121																
628	\$ 251	1,746																		
631	\$ 100	662	\$ -	68																
632	\$ 68	477	\$ 78	58																
633	\$ 39	392	\$ 54	58											\$ 46	457			\$ 36	59
635	\$ 71	395	\$ 57	39									\$ 57	308			\$ 49	4		
636	\$ 59	372	\$ 30	11																
637	\$ 171	1,167			\$ 463	168														
638	\$ 191	1,127	\$ 136	15																
639	\$ 92	471																		
641	\$ 66	425	\$ 60	33											\$ 68	439			\$ 65	36
642	\$ 201	1,348	\$ 66	75											\$ 226	1,468			\$ 34	33
645	\$ 44	264	\$ 196	155																
646	\$ 95	580	\$ 71	5																
648	\$ 101	707	\$ 80	79																
649	\$ 120	926			\$ 294	113									\$ 96	851				
650	\$ 79	358	\$ 86	12																
651	\$ 72	458	\$ 63	70																
658	\$ 134	1,046			\$ 500	167									\$ 172	1,349				
660	\$ 100	333	\$ 92	71											\$ 61	361			\$ 91	73

700	\$ 92	466	\$ 114	8											\$ 98	412			\$ 80	8
701	\$ 266	802	\$ 304	261											\$ 160	1,038			\$ 259	231
702	\$ 97	511	\$ 104	64																
703	\$ 134	846	\$ 66	65										\$ 176	1,161			\$ 76	71	
704	\$ 115	922	\$ 114	30										\$ 67	773			\$ 112	89	
705	\$ 77	394	\$ 23	14											\$ 116	444			\$ 94	13
706	\$ 65	139	\$ 47	3											\$ 58	537			\$ 74	6
707	\$ 52	306	\$ 53	48											\$ 49	288			\$ 47	38
708	\$ 93	693	\$ 28	11																
709	\$ 49	281	\$ 52	47											\$ 46	255			\$ 50	41
710	\$ 66	374	\$ 94	9											\$ 81	473			\$ 72	7
711	\$ 364	3,141													\$ 450	3,072				
712	\$ 81	540			\$ 450	189									\$ 101	753				
713	\$ 88	585	\$ 119	12																
714	\$ 63	353			\$ 339	115									\$ 60	334				
715	\$ 110	665	\$ 19	7																
716	\$ 56	450	\$ 115	12											\$ 53	431			\$ 94	10
717	\$ 143	960	\$ 73	7																
718	\$ 306	3,358													\$ 404	2,890				
719	\$ 202	1,484													\$ 176	1,505				
720	\$ 65	480	\$ 117	12																
721	\$ 159	1,021	\$ 120	96																
722	\$ 40	339	\$ 193	204										\$ 66	560			\$ 170	179	
723	\$ 161	755	\$ 78	11											\$ 161	740			\$ 110	12
724	\$ 55	378	\$ 71	6										\$ 93	523			\$ 51	5	
725	\$ 88	531	\$ 158	121																
726	\$ 38	187	\$ 81	8											\$ 46	246			\$ 76	8
727	\$ 303	1,764													\$ 137	844				
728	\$ 45	263	\$ 93	114																
729	\$ 88	524													\$ 84	496				
730	\$ 116	1,056			\$ 513	226									\$ 108	1,073				
731	\$ 71	564	\$ 86	88											\$ 62	538			\$ 77	84
732	\$ 111	870	\$ 60	65											\$ 116	924			\$ 63	76
733	\$ 134	932	\$ 76	7											\$ 110	786			\$ 44	4

802	\$ 227	1,957																		
803	\$ 83	377	\$ 64	63																
804	\$ 62	344	\$ 100	11																
805	\$ 69	527	\$ 110	83																
806	\$ 102	1,001			\$ 228	113														
807	\$ 95	499	\$ 73	43																
808	\$ 166	1,209																		
809	\$ 88	521	\$ 56	5																
810	\$ 92	754	\$ 43	33																
811	\$ 173	1,167	\$ 60	66																
812	\$ 45	253	\$ 83	79																
813	\$ 76	472	\$ 79	8																
814	\$ 93	435	\$ 120	86																
815	\$ 114	1,040	\$ 57	50																
816	\$ 221	1,395	\$ 453	128																
817	\$ 105	823																		
818	\$ 43	301			\$ 322	152														
819	\$ 69	454			\$ 145	60														
820	\$ 177	1,555																		
821	\$ 70	475	\$ 63	40																
822																				
823	\$ 77	612	\$ 32	13																
824	\$ 197	1,599																		
825																				
826	\$ 147	1,082	\$ 88	10																
827	\$ 60	616	\$ 85	38																
828	\$ 134	971			\$ 240	119														
829	\$ 212	1,862																		
830	\$ 165	1,314	\$ 103	139																
831	\$ 118	667	\$ 96	10																
832	\$ 108	682			\$ 236	120														
833	\$ 65	615	\$ 67	36																
Average	\$ 124	849	\$ 93	60	\$ 410	169	\$ 187	113	\$ 1,190	5,020	\$ 231	99	\$ 107	741	\$ 129	914	\$ 86	65	\$ 77	43



