

Homeowners Energy Efficiency Loan Program Report

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 52 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 common sense approach is utilized and full documentation of the borrower's income, assets and credit history is obtained in order to demonstrate an ability to repay the loan.

PHFA's main strategy in its first five years of operation 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 in a position that allows for expansion of the state's array of state-and-federally supported Energy Efficiency programs to Pennsylvanians of all income levels now that stimulus dollars are no longer available. These programs include:

- **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 \$6,500 per home, so HEELP is able to bridge the gap for repairs that require more funding, such as roof replacement.
<https://dced.pa.gov/programs/weatherization-assistance-program-wx/>
- **Federal Tax Credits-** The Residential Renewable Energy Tax Credit is funded through Federal funds. Eligible uses include solar water heat, photovoltaics, wind, fuel cells, geothermal heat pumps, and other solar technologies.
<http://www.energystar.gov/taxcredits>

This array provides Pennsylvanians with grants, loans, and tax credits to help pay for or reimburse them for general energy efficiency work (such as air sealing, insulation, heating system repair and/or replacement, minor repairs that allow Weatherization to occur, homeowner education), whole house (heating, cooling, insulation, and air sealing projects that are accompanied by a whole house energy audit), solar and geothermal heating.

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 to date:

- ACTION-Housing, Inc.
- Fayette County Redevelopment Authority
- Habitat for Humanity of Greater Pittsburgh
- Housing Development Corp. of Northeast PA
- Philadelphia Neighborhood Housing Services
- Scranton- Lackawanna Human Development Agency

PHFA continues to make outreach through CAP/WAP professional associations and directly to potential local program administrators.

Program Statistics

As of November 1, 2015, 511 loans have been approved out of a total of 1,562 applications received, for an approval rate of 30 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, 2015. The total number of closed loans as of November 1, 2015 is 394. 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 fifty-six percent of the borrowers were working independently of an assistance agency.

Roofs are an interesting aspect of the HEELP program. Two hundred and forty of the 394, or 61 percent, of the HEELP loans closed as of November 1 have had roof replacement or repair 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 fifth 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 163 loans included in our review period, loans closed prior to November 1, 2015, 75 have met their reporting requirements at their respective reporting phase, 30 have not responded to Agency requests for all or a portion of energy information, and 58 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 146'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 energy use increases rather than reductions, 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 housing needs; its availability to support Weatherization programs; and its role, supporting lower-income Pennsylvanians, in the array of energy efficiency programs within the state.

Appendix A- Summary of Applications and Approved Loans

Number of Applications	Status as of Nov. 1, 2015				
	Closed	Approved	Denied	Cancelled	Pending
1562	394	511	973	154	41

Approved and Closed Loans- As of November 1, 2015*

County	Closing Date	Original Principal Loan Balance	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
ALLEGHENY	3/8/2011	\$9,997	1, 2, 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	4/25/2011	\$10,000	4
ALLEGHENY	10/3/2011	\$10,000	1, 2, 3, 4
ALLEGHENY	11/17/2011	\$10,000	4
ALLEGHENY	12/15/2011	\$9,000	2, 3
ALLEGHENY	12/15/2011	\$10,000	4
ALLEGHENY	1/27/2012	\$2,045	1, 2, 4
ALLEGHENY	3/28/2012	\$7,345	4
ALLEGHENY	4/5/2012	\$10,000	1, 2
ALLEGHENY	10/4/2012	\$10,000	2
ALLEGHENY	2/14/2013	\$5,000	4
ALLEGHENY	2/26/2013	\$10,000	3
ALLEGHENY	9/3/2013	\$9,730	1, 2
ALLEGHENY	9/3/2013	\$10,000	4
ALLEGHENY	9/4/2013	\$4,500	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	12/12/2014	\$9,982	2, 3, 4
ALLEGHENY	12/12/2014	\$10,000	1, 2, 3, 4
ALLEGHENY	1/15/2015	\$8,000	4
ALLEGHENY	1/15/2015	\$10,000	2, 4
ALLEGHENY	3/9/2015	\$10,000	2
ALLEGHENY	3/17/2015	\$10,000	4

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Approved and Closed Loans- As of November 1, 2015*

County	Closing Date	Original Principal Loan Balance	Loan Use
ALLEGHENY	4/9/2015	\$10,000	1, 2
ALLEGHENY	4/9/2015	\$10,000	4
ALLEGHENY	5/12/2015	\$10,000	4
ALLEGHENY	6/8/2015	\$10,000	1, 2, 4
ALLEGHENY	7/24/2015	\$1,570	2
ALLEGHENY	9/18/2015	\$6,000	4
ALLEGHENY	9/23/2015	\$10,000	2, 4
ALLEGHENY	10/28/2015	\$5,000	4
ARMSTRONG	11/3/2011	\$10,000	4
ARMSTRONG	2/9/2012	\$10,000	3, 4
BEAVER	10/3/2011	\$10,000	2, 4
BEAVER	1/23/2012	\$10,000	1, 2
BEAVER	8/24/2015	\$5,876	2, 3
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	9/18/2013	\$8,700	3
BERKS	10/7/2013	\$9,400	1, 3, 4
BERKS	10/23/2014	\$10,000	3, 4
BERKS	9/30/2015	\$10,000	2, 3
BLAIR	12/8/2011	\$10,000	1, 3
BLAIR	12/22/2014	\$5,725	3
BUCKS	3/27/2012	\$7,000	4
BUCKS	6/18/2015	\$6,000	3
BUCKS	7/14/2015	\$10,000	3, 4
BUTLER	10/8/2013	\$9,400	3, 4
BUTLER	10/29/2014	\$10,000	4
CAMBRIA	8/12/2010	\$6,845	4
CAMBRIA	11/24/2010	\$10,000	3, 4, 5
CAMBRIA	8/24/2011	\$10,000	2, 4
CAMBRIA	9/8/2011	\$6,000	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	2/4/2013	\$5,000	3

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Approved and Closed Loans- As of November 1, 2015*

County	Closing Date	Original Principal Loan Balance	Loan Use
CAMBRIA	6/18/2013	\$7,850	2, 4
CAMBRIA	7/13/2015	\$10,000	1, 4
CAMBRIA	9/1/2015	\$10,000	2, 4
CARBON	7/25/2011	\$8,180	2, 4
CARBON	12/6/2011	\$8,775	4
CARBON	11/21/2012	\$7,000	4
CARBON	12/15/2014	\$9,400	2, 3, 4
CHESTER	12/18/2013	\$7,357	1, 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	10/23/2014	\$3,236	3
CLEARFIELD	12/9/2014	\$7,000	4
CLEARFIELD	1/23/2015	\$10,000	1, 2, 3
CLEARFIELD	9/21/2015	\$10,000	4
CLEARFIELD	10/5/2015	\$8,000	2, 4
CLEARFIELD	10/28/2015	\$7,200	4
COLUMBIA	4/28/2014	\$10,000	4
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
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
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	10/10/2012	\$5,000	4
DAUPHIN	11/15/2012	\$9,290	3
DAUPHIN	12/12/2012	\$8,800	4
DAUPHIN	1/8/2013	\$10,000	2, 3
DAUPHIN	2/12/2013	\$5,000	3
DAUPHIN	3/11/2013	\$5,307	3

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County	Closing Date	Original Principal Loan Balance	Loan Use
DAUPHIN	4/3/2013	\$7,100	1, 3
DAUPHIN	4/11/2013	\$9,647	1, 2, 3, 4
DAUPHIN	7/1/2013	\$5,398	3
DAUPHIN	8/6/2013	\$4,750	3
DAUPHIN	8/20/2013	\$3,200	3
DAUPHIN	9/21/2013	\$8,000	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
DELAWARE	4/22/2010	\$5,300	4
DELAWARE	5/27/2010	\$6,840	4
DELAWARE	6/1/2010	\$9,190	5
DELAWARE	6/25/2010	\$9,940	2
DELAWARE	6/28/2010	\$4,080	5
DELAWARE	7/7/2010	\$9,250	4
DELAWARE	10/27/2010	\$9,170	2, 3, 4
DELAWARE	2/23/2011	\$7,760	3
DELAWARE	3/17/2011	\$4,530	4
DELAWARE	4/4/2011	\$9,950	5
DELAWARE	5/11/2011	\$9,890	4
DELAWARE	6/17/2011	\$4,420	2
DELAWARE	8/15/2011	\$4,810	2, 4
DELAWARE	8/31/2011	\$9,925	4
DELAWARE	10/24/2011	\$4,820	3, 4
DELAWARE	10/27/2011	\$9,580	2, 4
DELAWARE	12/6/2011	\$10,000	4
DELAWARE	1/18/2012	\$7,755	2
DELAWARE	3/28/2012	\$5,000	4
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	7/8/2013	\$10,000	2, 4, 6
DELAWARE	8/26/2013	\$9,975	1, 2, 3, 4
DELAWARE	9/5/2013	\$7,630	3
DELAWARE	9/9/2013	\$10,000	1, 2, 3
DELAWARE	10/1/2013	\$10,000	2, 3, 4
DELAWARE	10/1/2013	\$10,000	4
DELAWARE	10/11/2013	\$9,980	2, 3
DELAWARE	11/8/2013	\$10,000	2, 3, 4

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DELAWARE	11/25/2013	\$10,000	1, 2, 3, 4
DELAWARE	12/5/2013	\$10,000	1, 3
DELAWARE	1/13/2014	\$10,000	2, 4
DELAWARE	1/28/2014	\$10,000	2, 3
DELAWARE	3/6/2014	\$9,700	1, 2, 3
DELAWARE	3/11/2014	\$10,000	3
DELAWARE	5/1/2014	\$9,980	2, 4
DELAWARE	8/4/2014	\$4,875	2, 4
DELAWARE	7/14/2015	\$5,000	4
DELAWARE	9/4/2015	\$6,500	3, 4
DELAWARE	10/16/2015	\$7,000	4
ELK	11/12/2014	\$6,900	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	4/16/2013	\$10,000	2, 4
ERIE	4/19/2013	\$10,000	2, 3, 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
FAYETTE	8/10/2010	\$9,850	4
FAYETTE	3/30/2011	\$9,971	2, 3
FAYETTE	7/12/2011	\$8,000	2, 4
FAYETTE	7/12/2011	\$10,000	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	9/18/2012	\$2,485	3
FAYETTE	10/9/2012	\$8,300	2, 4
FAYETTE	11/8/2012	\$8,000	3
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

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County	Closing Date	Original Principal Loan Balance	Loan Use
FAYETTE	4/13/2015	\$7,000	2
FAYETTE	6/22/2015	\$5,500	4
FAYETTE	9/28/2015	\$10,000	4
FAYETTE	10/5/2015	\$6,500	4
GREENE	9/17/2012	\$10,000	4
INDIANA	11/12/2012	\$5,000	4
INDIANA	4/23/2014	\$10,000	4
JEFFERSON	10/25/2010	\$5,000	3
JEFFERSON	3/15/2013	\$8,000	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	1/8/2014	\$9,310	1, 2, 3
LACKAWANNA	1/10/2014	\$8,390	1, 2
LACKAWANNA	2/12/2014	\$5,000	3
LACKAWANNA	6/10/2014	\$4,643	3
LACKAWANNA	7/8/2014	\$6,100	3
LACKAWANNA	9/4/2014	\$10,000	3, 4
LACKAWANNA	9/17/2014	\$1,333	3
LACKAWANNA	10/9/2014	\$3,900	4
LACKAWANNA	11/26/2014	\$8,400	4
LACKAWANNA	12/22/2014	\$7,400	3, 4
LACKAWANNA	1/14/2015	\$7,700	4
LACKAWANNA	2/2/2015	\$5,000	3
LACKAWANNA	3/30/2015	\$9,050	1, 2, 3, 4
LACKAWANNA	7/7/2015	\$1,400	5
LACKAWANNA	10/30/2015	\$4,700	3
LANCASTER	12/23/2010	\$10,000	3
LANCASTER	10/7/2011	\$5,000	4
LANCASTER	12/22/2011	\$8,713	3
LANCASTER	1/3/2012	\$10,000	2, 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	11/12/2014	\$5,395	3
LANCASTER	3/11/2015	\$10,000	2, 4
LANCASTER	3/12/2015	\$10,000	1, 2, 3, 4

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County	Closing Date	Original Principal Loan Balance	Loan Use
LANCASTER	5/15/2015	\$6,300	1, 4
LANCASTER	7/7/2015	\$6,030	3
LANCASTER	7/14/2015	\$4,476	4
LANCASTER	8/20/2015	\$10,000	2, 3
LAWRENCE	4/5/2011	\$9,860	4
LEBANON	9/22/2011	\$10,000	1, 2, 3
LEHIGH	10/25/2011	\$4,763	3
LEHIGH	11/14/2013	\$10,000	5
LEHIGH	5/28/2015	\$9,615	2
LUZERNE	11/22/2010	\$9,950	2, 3, 4, 5
LUZERNE	4/6/2011	\$9,922	2, 4
LUZERNE	6/14/2011	\$5,600	4
LUZERNE	8/22/2011	\$10,000	1, 2, 4, 5
LUZERNE	8/22/2011	\$10,000	5
LUZERNE	10/6/2011	\$5,000	4
LUZERNE	11/8/2011	\$5,100	4
LUZERNE	12/19/2011	\$3,000	4
LUZERNE	4/26/2012	\$9,278	1, 4
LUZERNE	5/16/2012	\$10,000	4
LUZERNE	6/28/2012	\$10,000	2, 4
LUZERNE	6/29/2012	\$5,685	4
LUZERNE	8/23/2012	\$7,200	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	7/15/2013	\$1,850	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	6/26/2015	\$10,000	4
LUZERNE	7/20/2015	\$10,000	4
LUZERNE	8/19/2015	\$10,000	4
LUZERNE	8/31/2015	\$10,000	4

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County	Closing Date	Original Principal Loan Balance	Loan Use
LUZERNE	10/1/2015	\$5,295	4
LUZERNE	10/19/2015	\$7,790	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
MCKEAN	6/14/2013	\$5,000	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
MIFFLIN	8/17/2011	\$8,900	4
MIFFLIN	4/18/2012	\$10,000	1, 2, 4
MIFFLIN	10/15/2014	\$4,900	3
MONROE	4/26/2013	\$10,000	4
MONROE	7/14/2014	\$7,950	3
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
NORTHAMPTON	2/2/2015	\$10,000	2, 4
NORTHAMPTON	8/4/2015	\$8,000	2
NORTHAMPTON	10/27/2015	\$8,500	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
PHILADELPHIA	5/11/2011	\$4,875	4
PHILADELPHIA	5/23/2011	\$9,933	1, 2, 3, 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	10/3/2012	\$8,000	2, 4
PHILADELPHIA	11/14/2012	\$10,000	2, 4
PHILADELPHIA	4/12/2013	\$10,000	1, 2, 3, 4
PHILADELPHIA	4/15/2013	\$5,000	4
PHILADELPHIA	4/16/2013	\$10,000	1, 2, 3, 4

Appendix A- Summary of Applications and Approved Loans

Approved and Closed Loans- As of November 1, 2015*

County	Closing Date	Original Principal Loan Balance	Loan Use
PHILADELPHIA	5/14/2013	\$10,000	3
PHILADELPHIA	12/4/2013	\$10,000	2
PHILADELPHIA	2/11/2014	\$10,000	1, 2
PHILADELPHIA	4/8/2014	\$5,000	4
PHILADELPHIA	6/20/2014	\$10,000	1, 3
PHILADELPHIA	6/23/2014	\$3,300	3
PHILADELPHIA	10/13/2014	\$7,000	4
PHILADELPHIA	10/24/2014	\$9,216	3, 4
PHILADELPHIA	11/4/2014	\$10,000	4
PHILADELPHIA	11/13/2014	\$10,000	3
PHILADELPHIA	11/19/2014	\$10,000	2, 3
PHILADELPHIA	11/24/2014	\$7,000	3, 4
PHILADELPHIA	11/25/2014	\$2,600	4
PHILADELPHIA	2/5/2015	\$4,100	3, 4
PHILADELPHIA	5/1/2015	\$10,000	2, 4
PHILADELPHIA	6/10/2015	\$6,400	2
PHILADELPHIA	8/24/2015	\$6,500	4
PHILADELPHIA	9/4/2015	\$7,000	3
SCHUYLKILL	4/11/2013	\$2,227	3
SCHUYLKILL	4/28/2015	\$10,000	2, 4
SNYDER	4/30/2013	\$10,000	1, 2, 3
SOMERSET	10/31/2011	\$10,000	2, 4
SOMERSET	2/20/2013	\$3,850	2
SUSQUEHANNA	9/27/2013	\$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
WAYNE	7/12/2011	\$10,000	4
WAYNE	1/13/2015	\$8,800	4
WESTMORELAND	10/21/2010	\$10,000	2, 4
WESTMORELAND	4/21/2011	\$8,200	1, 4
WESTMORELAND	6/9/2011	\$6,975	2, 4
WESTMORELAND	7/28/2011	\$10,000	4
WESTMORELAND	11/29/2011	\$10,000	2, 4
WESTMORELAND	4/5/2012	\$10,000	4
WESTMORELAND	6/28/2012	\$10,000	4
WESTMORELAND	7/18/2012	\$10,000	4
WESTMORELAND	9/10/2012	\$3,900	4

Appendix A- Summary of Applications and Approved Loans

Approved and Closed Loans- As of November 1, 2015*

County	Closing Date	Original Principal Loan Balance	Loan Use
WESTMORELAND	5/9/2013	\$7,956	3, 4
WESTMORELAND	6/24/2013	\$5,500	1, 3
WESTMORELAND	8/21/2013	\$10,000	4
WESTMORELAND	3/18/2014	\$4,570	2, 4
WESTMORELAND	8/25/2014	\$10,000	2, 3, 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	9/4/2015	\$6,400	4
WESTMORELAND	11/2/2015	\$9,000	2, 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
	TOTALS	\$3,076,389	
Loan Use 1- Air sealing/insulation/ducts 2- Energy efficient windows/doors 3- Energy efficient heating/cooling 4- Roofing repairs and/or 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, 2015**

County	Approval Date	Original Principal Loan Balance	Loan Use
ALLEGHENY	12/10/2014	\$10,000	1, 2, 4
ALLEGHENY	7/23/2015	\$10,000	4
ALLEGHENY	8/5/2015	\$10,000	2, 3
ALLEGHENY	10/14/2015	\$6,500	1, 2, 3, 4
BEAVER	8/5/2015	\$10,000	4
BEAVER	10/1/2015	\$10,000	2, 3, 4
BUCKS	10/13/2015	\$10,000	2
CAMBRIA	9/11/2015	\$10,000	2, 4
DAUPHIN	8/5/2015	\$5,500	2, 4
DELAWARE	10/14/2015	\$10,000	3, 4
ELK	10/8/2015	\$10,000	4
ERIE	10/1/2015	\$10,000	1, 2, 3, 4
FAYETTE	8/24/2015	\$10,000	1, 2, 3, 4
FAYETTE	10/8/2015	\$10,000	4
FAYETTE	10/14/2015	\$10,000	3
INDIANA	10/14/2015	\$10,000	2
LACKAWANNA	8/17/2015	\$10,000	1, 2, 3
LACKAWANNA	9/11/2015	\$10,000	1, 2, 4
LACKAWANNA	10/28/2015	\$10,000	3, 4
LUZERNE	7/22/2015	\$10,000	3
PHILADELPHIA	3/24/2015	\$10,000	3
PHILADELPHIA	8/6/2015	\$7,000	2, 3, 4
PHILADELPHIA	10/1/2015	\$10,000	2, 3, 4
PHILADELPHIA	10/1/2015	\$10,000	2, 4
PHILADELPHIA	10/1/2015	\$10,000	3
SOMERSET	8/17/2015	\$9,000	1, 2, 3, 4
WESTMORELAND	8/17/2015	\$10,000	1, 3
	TOTALS	\$258,000	

Loan Use

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

**This table represents applications that were received on or before November 1, 2015 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, 2015***

County	Applications Received	Applications Approved**	Loans Closed
ADAMS	10	6	5
ALLEGHENY	208	50	39
ARMSTRONG	15	4	2
BEAVER	16	7	3
BEDFORD	2	1	1
BERKS	34	12	10
BLAIR	10	5	3
BRADFORD	2	0	0
BUCKS	11	4	3
BUTLER	9	5	3
CAMBRIA	55	19	11
CARBON	17	4	4
CENTRE	3	1	0
CHESTER	12	1	1
CLARION	3	0	0
CLEARFIELD	20	12	11
CLINTON	3	0	0
COLUMBIA	2	1	1
CRAWFORD	11	5	5
CUMBERLAND	11	10	9
DAUPHIN	72	27	21
DELAWARE	222	56	44
ELK	6	2	1
ERIE	28	16	11
FAYETTE	89	37	24
FOREST	1	0	0
FRANKLIN	5	1	0
GREENE	6	2	1
HUNTINGDON	4	0	0
INDIANA	9	3	2
JEFFERSON	8	2	2
LACKAWANNA	56	26	18
LANCASTER	49	24	20
LAWRENCE	6	3	2
LEBANON	6	1	1
LEHIGH	21	3	3
LUZERNE	95	40	34
LYCOMING	11	5	5
MCKEAN	4	1	1
MERCER	9	6	5
MIFFLIN	6	3	3
MONROE	19	4	2

Appendix A- Summary of Applications and Approved Loans

Apps Received, Approved, and Closed by County- As of November 1, 2015***

County	Applications Received	Applications Approved**	Loans Closed
MONTGOMERY	29	4	4
NORTHAMPTON	12	4	3
NORTHUMBERLAND	15	3	3
PERRY	1	1	1
PHILADELPHIA	180	38	30
PIKE	8	0	0
SCHUYLKILL	13	3	2
SNYDER	1	1	1
SOMERSET	7	3	2
SUSQUEHANNA	3	1	1
TIOGA	1	1	0
UNION	2	0	0
WARREN	5	1	0
WASHINGTON	25	8	6
WAYNE	7	3	2
WESTMORELAND	48	24	21
WYOMING	2	0	0
YORK	17	7	7
	1562	511	394

***This table represents applications that were received on or before November 1, 2015.

**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-Propane		Additional Utility-Fuel Oil		Additional Utility-Coal		Additional Utility-Pellets		Electric		Electric		Additional Utility-Gas		Additional Utility-Gas	
	Avg. \$	Avg. Msmt./kwh	Avg. \$	Avg. Msmt./cf	Avg. \$	Avg. Msmt./gal.	Avg. \$	Avg. Msmt./gal.	Avg. \$	Avg. Msmt./ton	Avg. \$	Avg. Msmt./ton	Six month Avg. \$	Six month Avg. Msmt./kwh	Twelve month Avg. \$	Twelve month Avg. Msmt./kwh	Six month Avg. \$	Six month Avg. Msmt./cf	Twelve month Avg. \$	Twelve month Avg. Msmt./ccf
122	\$ 69	445					\$ 242	64							\$ 59	571			\$ 112	67
162	\$ 87	711					\$ 375	100							\$ 271	656			\$ 82	50
192	\$ 71	505	\$ 88	9											\$ 74	600			\$ 86	10
200	\$ 109	693	\$ 85	6											\$ 87	616			\$ 79	8
203	\$ 199	1,819													\$ 255	1,708				
205	\$ 44	439					\$ 700	201							\$ 39	386				
210	\$ 191	1,427									\$ 259	1			\$ 91	715				
213	\$ 66	476	\$ 78	76											\$ 66	463			\$ 83	80
218	\$ 29	278					\$ 348	100							\$ 17	316			\$ 36	30
226	\$ 78	526					\$ 636	183							\$ 59	374			\$ 106	98
227	\$ 56	342	\$ 97	9											\$ 56	377			\$ 93	8
228	\$ 133	1,153	\$ 100	97											\$ 128	1,001			\$ 126	122
229	\$ 186	1,179	\$ 75	59											\$ 175	1,121			\$ 76	65
230	\$ 86	666					\$ 497	133							\$ 106	763				
231	\$ 28	130	\$ 72	52											\$ 153	618			\$ 103	62
233	\$ 486	1,889													\$ 244	1,563				
235	\$ 52	382													\$ 218	1,782				
236	\$ 54	351	\$ 104	101											\$ 84	403			\$ 99	94
237	\$ 56	399	\$ 47	40											\$ 80	437			\$ 48	42
238	\$ 70	802	\$ 92	91											\$ 88	944			\$ 114	98
242	\$ 77	581	\$ 94	72											\$ 79	609			\$ 75	57
247	\$ 112	1,384					\$ 413	120							\$ 133	1,056				
248	\$ 67	328	\$ 99	95											\$ 49	212			\$ 89	81

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-Propane		Additional Utility-Fuel Oil		Additional Utility-Coal		Additional Utility-Pellets		Electric		Electric		Additional Utility-Gas		Additional Utility-Gas	
	Avg. \$	Avg. Msmt./kwh	Avg. \$	Avg. Msmt./cf	Avg. \$	Avg. Msmt./gal.	Avg. \$	Avg. Msmt./gal.	Avg. \$	Avg. Msmt./ton	Avg. \$	Avg. Msmt./ton	Six month Avg. \$	Six month Avg. Msmt./kwh	Twelve month Avg. \$	Twelve month Avg. Msmt./kwh	Six month Avg. \$	Six month Avg. Msmt./cf	Twelve month Avg. \$	Twelve month Avg. Msmt./ccf
249	\$ 140	1,182					\$ 373	100							\$ 160	1,204				
250	\$ 92	662					\$ 488	133							\$ 107	745			\$ 95	96
251	\$ 8	29	\$ 129	24											\$ 10	46			\$ 162	9
253	\$ 158	1,376	\$ 102	9											\$ 138	1,029			\$ 120	11
254	\$ 130	526													\$ 98	470			\$ 32	24
255	\$ 103	876	\$ 28	17											\$ 77	569			\$ 42	31
256	\$ 30	448	\$ 115	6											\$ 46	256			\$ 49	7
257	\$ 111	814													\$ 210	1,464				
260	\$ 171	513	\$ -	7											\$ 178	400			\$ -	109
261	\$ 47	319	\$ 79	81											\$ 46	312			\$ 66	75
262	\$ 85	893	\$ 53	3											\$ 68	677			\$ 58	4
263	\$ 89	819					\$ 476	107							\$ 29	290				
264	\$ 111	742	\$ 66	59											\$ 111	631			\$ 165	164
267	\$ 42	257					\$ 612	169							\$ 64	417			\$ 99	90
268	\$ 107	840	\$ 45	35											\$ 103	779			\$ 43	38
270	\$ 69	496	\$ 71	59											\$ 75	543			\$ 72	55
271	\$ 316	2,552					\$ 216	84							\$ 232	2,333				
272	\$ -	721	\$ 150	13									\$ 108	603			\$ 51	4		
273	\$ 134	990	\$ 169	14									\$ 91	583			\$ 199	20		
275	\$ 117	1,414								229	2	\$ 122	1,289							
276	\$ 217	1,759										\$ 521	2,912							
277	\$ 111	838					\$ 354	100				\$ 142	991				\$ 173	173		
278	\$ 95	1,473	\$ 115	123								\$ 319	1,338				\$ 90	116		

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-Propane		Additional Utility-Fuel Oil		Additional Utility-Coal		Additional Utility-Pellets		Electric		Electric		Additional Utility-Gas		Additional Utility-Gas	
	Avg. \$	Avg. Msmt./kwh	Avg. \$	Avg. Msmt./cf	Avg. \$	Avg. Msmt./gal.	Avg. \$	Avg. Msmt./gal.	Avg. \$	Avg. Msmt./ton	Avg. \$	Avg. Msmt./ton	Six month Avg. \$	Six month Avg. Msmt./kwh	Twelve month Avg. \$	Twelve month Avg. Msmt./kwh	Six month Avg. \$	Six month Avg. Msmt./cf	Twelve month Avg. \$	Twelve month Avg. Msmt./ccf
279	\$ 125	955						0	-				\$ 153	501			\$ -	-		
280	\$ 205	2,122											\$ 195	2,345						
281	\$ 42	245	\$ 156	129									\$ 50	250			\$ 243			
282	\$ 51	223	\$ 112	109									\$ 60	288			\$ 161	159		
283	\$ 70	515	\$ 65	56											\$ 69	527			\$ 75	67
285	\$ 54	332			\$ 227	99									\$ 71	432				
286	\$ 83	636	\$ 85	84									\$ 96	730			\$ 96	117		
287	\$ 84	637					\$ 729	200					\$ 114	635						
290	\$ 73	432	\$ 229	140									\$ 68	415			\$ 233	161		
291	\$ 358	983											\$ 166	1,261						
292	\$ 70	415	\$ 22	15									\$ 101	-			\$ 178	108		

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-Propane		Additional Utility-Fuel Oil		Additional Utility-Coal		Additional Utility-Pellets		Electric		Electric		Additional Utility-Gas		Additional Utility-Gas	
	Avg. \$	Avg. Msmt./kwh	Avg. \$	Avg. Msmt./cf	Avg. \$	Avg. Msmt./gal.	Avg. \$	Avg. Msmt./gal.	Avg. \$	Avg. Msmt./ton	Avg. \$	Avg. Msmt./ton	Six month Avg. \$	Six month Avg. Msmt./kwh	Twelve month Avg. \$	Twelve month Avg. Msmt./kwh	Six month Avg. \$	Six month Avg. Msmt./cf	Twelve month Avg. \$	Twelve month Avg. Msmt./ccf
294	\$ 96	494							\$ 582	5			\$ 67	500						
299	\$ 54	585	\$ 77	6									\$ 45	479			\$ 102	9		
301	\$ 47	511	\$ 75	7									\$ 70	627			\$ 35	3		
302	\$ 70	529	\$ 167	63									\$ 75	-			\$ 195	69		
303	\$ 51	560	\$ 126	138									\$ 57	572			\$ 151	206		
305	\$ 130	927					\$ 394	100					\$ 92	55			\$ 16	9		
307	\$ 46	261					\$ 442	121					\$ 51	283						
308	\$ 51	279					\$ 397	110					\$ 67	368						
309	\$ 140	759	\$ 91	9									\$ 135	694			\$ 107	11		
310	\$ 87	514	\$ 136	137									\$ 64	371			\$ 108	104		
312	\$ 73	1,230	\$ 132	8									\$ 76	430			\$ 21	1		
313	\$ 33	153			\$ 285	100							\$ 33	137						
316	\$ 176	410	\$ -	90									\$ 63	380			\$ 73	68		
317	\$ 56	265	\$ 86	79									\$ 73	347			\$ 74	65		
318	\$ 73	286	\$ 76	73									\$ 55	368			\$ 59	58		
320	\$ 666	1,721	\$ 132	137									\$ 185	1,415			\$ 50	138		
355	\$ 50	260	\$ 37	27											\$ 51	295			\$ 47	-
357	\$ 77	542	\$ 61	139									\$ 33	531			\$ 66			
Monthly Average	\$ 104	801	\$ 89	53	\$ 256	100	\$ 441	123	\$ 291	3	\$ 244	1	\$ 111	678	\$ 106	714	\$ 108	76	\$ 82	56

Borrower	Additional Utility-Propane		Additional Utility-Propane		Additional Utility-Fuel Oil		Additional Utility-Fuel Oil		Additional Utility-Coal		Additional Utility-Coal		Additional Utility-Pellets		Additional Utility-Pellets	
	Six month Avg. \$	Six month Avg. Msmt./gal.	Twelve month Avg. \$	Twelve month Avg. Msmt./gal.	Six month Avg. \$	Six month Avg. Msmt./gal.	Twelve month Avg. \$	Twelve month Avg. Msmt./gal.	Six month Avg. \$	Six month Avg. Msmt./ton	Twelve month Avg. \$	Twelve month Avg. Msmt./ton	Six month Avg. \$	Six month Avg. Msmt./ton	Twelve month Avg. \$	Twelve month Avg. Msmt./ton
294									\$ 170	2						
299																
301																
302																
303																
305																
307					\$ 442	175										
308					\$ 243	100										
309																
310																
312																
313	\$ 199	100														
316																
317																
318																
320																
355																
357																
Monthly Average	\$ 199	100	\$ 358	161	\$ 396	158	\$ 569	186	\$ 170	2	\$ 461	2	\$ -	-	\$ -	-

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

Borrower	Pre-Install						Post-Install											
	Electric		Additional Utility-Gas		Additional Utility-Propane		Additional Utility-Fuel Oil		Additional Utility-Coal		Additional Utility-Pellets		Electric		Electric		Additional Utility-Gas	
	Avg. \$	Avg. Msmt./kwh	Avg. \$	Avg. Msmt./ccf	Avg. \$	Avg. Msmt./gal.	Avg. \$	Avg. Msmt./gal.	Avg. \$	Avg. Msmt./ton	Avg. \$	Avg. Msmt./ton	Six month Avg. \$	Six month Avg. Msmt./kwh	Twelve month Avg. \$	Twelve month Avg. Msmt./kwh	Six month Avg. \$	Six month Avg. Msmt./cf
121	\$ -	524	\$ -	74														
122	\$ 69	445					\$ 242	64							\$ 59	571		
162	\$ 87	711					\$ 375	100							\$ 271	656		
170	\$ 130	796	\$ 133	87											\$ 184	1,295		
192	\$ 71	505	\$ 88	9											\$ 74	600		
200	\$ 109	693	\$ 85	6											\$ 87	616		
201	\$ 53	599	\$ 74	7											\$ 65	765		
203	\$ 199	1,819													\$ 255	1,708		
205	\$ 44	439					\$ 700	201							\$ 39	386		
210	\$ 191	1,427									\$ 259	1			\$ 91	715		
213	\$ 66	476	\$ 78	76											\$ 66	463		
217													\$ 31	158				
218	\$ 29	278					\$ 348	100							\$ 17	316		
219	\$ 98	1,189	\$ -	256											\$ 97	1,164		
220	\$ 128	639	\$ 106	98														
223	\$ 54	612	\$ 74	5									\$ 65	712			\$ 92	8
225	\$ 53	4,447					\$ -	165										
226	\$ 78	526					\$ 636	183							\$ 59	374		
227	\$ 56	342	\$ 97	9											\$ 56	377		
228	\$ 133	1,153	\$ 100	97											\$ 128	1,001		

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

Borrower	Pre-Install											Post-Install						
	Electric		Additional Utility-Gas		Additional Utility-Propane		Additional Utility-Fuel Oil		Additional Utility-Coal		Additional Utility-Pellets		Electric		Electric		Additional Utility-Gas	
	Avg. \$	Avg. Msmt./kwh	Avg. \$	Avg. Msmt./ccf	Avg. \$	Avg. Msmt./gal.	Avg. \$	Avg. Msmt./gal.	Avg. \$	Avg. Msmt./ton	Avg. \$	Avg. Msmt./ton	Six month Avg. \$	Six month Avg. Msmt./kwh	Twelve month Avg. \$	Twelve month Avg. Msmt./kwh	Six month Avg. \$	Six month Avg. Msmt./cf
229	\$ 186	1,179	\$ 75	59											\$ 175	1,121		
230	\$ 86	666					\$ 497	133							\$ 106	763		
231	\$ 28	130	\$ 72	52											\$ 153	618		
233	\$ 486	1,889													\$ 244	1,563		
234	\$ 142	995											\$ 133	936				
235	\$ 52	382													\$ 218	1,782		
236	\$ 54	351	\$ 104	101											\$ 84	403		
237	\$ 56	399	\$ 47	40											\$ 80	437		
238	\$ 70	802	\$ 92	91											\$ 88	944		
240	\$ 147	1,335					\$ 533	150					\$ 109	788				
241	\$ 115	945					\$ 467	125										
242	\$ 77	581	\$ 94	72											\$ 79	609		
243	\$ 40	397	\$ 116	114														
245	\$ 183	1,161					\$ 377	100										
247	\$ 112	1,384					\$ 413	120							\$ 133	1,056		
248	\$ 67	328	\$ 99	95											\$ 49	212		
249	\$ 140	1,182					\$ 373	100							\$ 160	1,204		
250	\$ 92	662					\$ 488	133							\$ 107	745		
251	\$ 8	29	\$ 129	24											\$ 10	46		
253	\$ 158	1,376	\$ 102	9											\$ 138	1,029		

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

Borrower	Pre-Install						Post-Install											
	Electric		Additional Utility-Gas		Additional Utility-Propane		Additional Utility-Fuel Oil		Additional Utility-Coal		Additional Utility-Pellets		Electric		Electric		Additional Utility-Gas	
	Avg. \$	Avg. Msmt./kwh	Avg. \$	Avg. Msmt./ccf	Avg. \$	Avg. Msmt./gal.	Avg. \$	Avg. Msmt./gal.	Avg. \$	Avg. Msmt./ton	Avg. \$	Avg. Msmt./ton	Six month Avg. \$	Six month Avg. Msmt./kwh	Twelve month Avg. \$	Twelve month Avg. Msmt./kwh	Six month Avg. \$	Six month Avg. Msmt./cf
254	\$ 130	526													\$ 98	470		
255	\$ 103	876	\$ 28	17											\$ 77	569		
256	\$ 30	448	\$ 115	6											\$ 46	256		
257	\$ 111	814													\$ 210	1,464		
258	\$ 101	820	\$ 84	78														
260	\$ 171	513	\$ -	7											\$ 178	400		
261	\$ 47	319	\$ 79	81											\$ 46	312		
262	\$ 85	893	\$ 53	3											\$ 68	677		
263	\$ 89	819					\$ 476	107							\$ 29	290		
264	\$ 111	742	\$ 66	59											\$ 111	631		
265	\$ 91	346	\$ 101	110														
266	\$ 89	661	\$ 38	31									\$ 90	694			\$ 40	33
267	\$ 42	257					\$ 612	169							\$ 64	417		
268	\$ 107	840	\$ 45	35											\$ 103	779		
269	\$ 172	1,250	\$ 60	41									\$ 100	764			\$ 125	84
270	\$ 69	496	\$ 71	59											\$ 75	543		
271	\$ 316	2,552					\$ 216	84							\$ 232	2,333		
272	\$ -	721	\$ 150	13									\$ 108	603			\$ 51	4
273	\$ 134	990	\$ 169	14									\$ 91	583			\$ 199	20
275	\$ 117	1,414									\$ 229	2	\$ 122	1,289				

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

Borrower	Pre-Install						Post-Install											
	Electric		Additional Utility-Gas		Additional Utility-Propane		Additional Utility-Fuel Oil		Additional Utility-Coal		Additional Utility-Pellets		Electric		Electric		Additional Utility-Gas	
	Avg. \$	Avg. Msmt./kwh	Avg. \$	Avg. Msmt./ccf	Avg. \$	Avg. Msmt./gal.	Avg. \$	Avg. Msmt./gal.	Avg. \$	Avg. Msmt./ton	Avg. \$	Avg. Msmt./ton	Six month Avg. \$	Six month Avg. Msmt./kwh	Twelve month Avg. \$	Twelve month Avg. Msmt./kwh	Six month Avg. \$	Six month Avg. Msmt./cf
336	\$ 98	608	\$ 170	84														
337	\$ 80	848			\$ 357	97												
338	\$ 139	826	\$ 110	104														
339	\$ 51	432	\$ 121	92														
340	\$ 164	1,186					\$ 478	149										
341	\$ 320	2,710																
342																		
343	\$ 98	804																
344	\$ 183	808																
345	\$ 182	1,487	\$ 103	121														
346	\$ 212	1,542					\$ 437	169										
347	\$ 121	836																
348	\$ 204	1,655					\$ 309	100										
349	\$ 240	1,081	\$ 124	129														
350	\$ 1,431	2,825																
351	\$ 66	1,022	\$ 122	108														
352	\$ 143	780	\$ 93	86														
353	\$ 61	362	\$ 53	49														
354	\$ 145	626																
355	\$ 50	260	\$ 37	27											\$ 51	295		

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

Borrower	Pre-Install										Post-Install							
	Electric		Additional Utility-Gas		Additional Utility-Propane		Additional Utility-Fuel Oil		Additional Utility-Coal		Additional Utility-Pellets		Electric		Electric		Additional Utility-Gas	
	Avg. \$	Avg. Msmt./kwh	Avg. \$	Avg. Msmt./ccf	Avg. \$	Avg. Msmt./gal.	Avg. \$	Avg. Msmt./gal.	Avg. \$	Avg. Msmt./ton	Avg. \$	Avg. Msmt./ton	Six month Avg. \$	Six month Avg. Msmt./kwh	Twelve month Avg. \$	Twelve month Avg. Msmt./kwh	Six month Avg. \$	Six month Avg. Msmt./cf
376	\$ 152	151	\$ 49	354														
377	\$ -	-	\$ 110	88														
378	\$ 138	976																
379	\$ 83	561					\$ 963	338										
380	\$ 60	340	\$ 161	131														
Average*	\$ 119	821	\$ 107	74	\$ 290	99	\$ 491	153	\$582	5	\$ 244	1	\$ 107	678	\$ 107	738	\$ 105	66

* Again, average includes borrowers who reported or are not yet due to report energy use information.

Borrower	Additional Utility-Gas		Additional Utility-Propane		Additional Utility-Propane		Additional Utility-Fuel Oil		Additional Utility-Fuel Oil		Additional Utility-Coal		Additional Utility-Coal		Additional Utility-Pellets		Additional Utility-Pellets	
	Twelve month Avg. \$	Twelve month Avg. Msmt./ccf	Six month Avg. \$	Six month Avg. Msmt./gal	Twelve month Avg. \$	Twelve month Avg. Msmt./gal	Six month Avg. \$	Six month Avg. Msmt./gal	Twelve month Avg. \$	Twelve month Avg. Msmt./gal	Six month Avg. \$	Six month Avg. Msmt./ton	Twelve month Avg. \$	Twelve month Avg. Msmt./ton	Six month Avg. \$	Six month Avg. Msmt./ton	Twelve month Avg. \$	Twelve month Avg. Msmt./ton
254	\$ 32	24																
255	\$ 42	31																
256	\$ 49	7																
257																		
258																		
260	\$ -	109																
261	\$ 66	75																
262	\$ 58	4																
263					\$ 252	116												
264	\$ 165	164																
265																		
266																		
267	\$ 99	90																
268	\$ 43	38																
269																		
270	\$ 72	55																
271									\$ 309	151								
272																		
273																		
275															\$ -	0		

Borrower	Additional Utility-Gas		Additional Utility-Propane		Additional Utility-Propane		Additional Utility-Fuel Oil		Additional Utility-Fuel Oil		Additional Utility-Coal		Additional Utility-Coal		Additional Utility-Pellets		Additional Utility-Pellets	
	Twelve month Avg. \$	Twelve month Avg. Msmt./ccf	Six month Avg. \$	Six month Avg. Msmt./gal	Twelve month Avg. \$	Twelve month Avg. Msmt./gal	Six month Avg. \$	Six month Avg. Msmt./gal	Twelve month Avg. \$	Twelve month Avg. Msmt./gal	Six month Avg. \$	Six month Avg. Msmt./ton	Twelve month Avg. \$	Twelve month Avg. Msmt./ton	Six month Avg. \$	Six month Avg. Msmt./ton	Twelve month Avg. \$	Twelve month Avg. Msmt./ton
376																		
377																		
378																		
379																		
380																		
Average*	\$ 88	58	\$ 199	100	\$ 358	161	\$ 396	158	\$ 569	186	\$ 170	2	\$ 461	2	\$ -	-	\$ -	-

* Again, average includes borrowers who reported or are not yet due to report energy use information.