

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 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 seven 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.

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

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:

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

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

Program Statistics

As of November 1, 2017, 708 loans have been approved out of a total of 2,152 applications received, for an approval rate of 33 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, 2017. The total number of closed loans as of November 1, 2017 is 548. 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 percent of the borrowers were working independently of an assistance agency.

Roofs are an interesting aspect of the HEELP program. Three hundred and thirty-two of the 548, 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 seventh 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 159 loans included in our review period, loans closed prior to November 1, 2017, 64 have met their reporting requirements at their respective reporting phase, 43 have not responded to Agency requests for all or a portion of energy information, and 52 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 358'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 and a reduction in heating source usage, which typically indicates a more mild 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 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, 2017				
	Closed	Approved	Denied	Cancelled	Pending
2,152	548	708	1,376	213	15

Approved and Closed Loans- As of November 1, 2017*

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	12/3/2012	\$10,000	5
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

Appendix A- Summary of Applications and Approved Loans

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	4
ALLEGHENY	7/24/2015	\$1,570	2
ALLEGHENY	9/18/2015	\$6,000	4
ALLEGHENY	9/23/2015	\$10,000	4
ALLEGHENY	10/28/2015	\$5,000	4
ALLEGHENY	12/23/2015	\$10,000	4
ALLEGHENY	2/4/2016	\$7,458	4
ALLEGHENY	2/12/2016	\$10,000	4
ALLEGHENY	5/10/2016	\$10,000	4
ALLEGHENY	5/24/2016	\$6,000	4
ALLEGHENY	5/27/2016	\$9,200	4
ALLEGHENY	6/1/2016	\$10,000	4
ALLEGHENY	6/3/2016	\$9,000	4
ALLEGHENY	7/1/2016	\$10,000	4
ALLEGHENY	8/18/2016	\$4,000	4
ALLEGHENY	9/15/2016	\$7,900	2
ALLEGHENY	10/17/2016	\$6,000	3
ALLEGHENY	11/8/2016	\$6,900	4
ALLEGHENY	11/23/2016	\$10,000	4
ALLEGHENY	12/6/2016	\$10,000	2
ALLEGHENY	3/3/2017	\$8,000	2, 4
ALLEGHENY	5/23/2017	\$10,000	4
ALLEGHENY	6/22/2017	\$10,000	4
ALLEGHENY	7/10/2017	\$8,000	4
ALLEGHENY	8/10/2017	\$10,000	1, 2
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
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	11/10/2015	\$10,000	4
BEAVER	1/27/2016	\$10,000	4
BEAVER	2/8/2016	\$10,000	4
BEAVER	4/22/2016	\$10,000	4
BEAVER	6/9/2016	\$10,000	2, 4
BEAVER	6/13/2016	\$10,000	4
BEAVER	5/22/2017	\$7,000	4
BEDFORD	5/6/2011	\$4,995	1

Appendix A- Summary of Applications and Approved Loans

County	Closing Date	Original Principal Loan Balance	Loan Use
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	2, 4
BERKS	3/21/2013	\$7,000	4
BERKS	9/18/2013	\$8,700	3
BERKS	10/7/2013	\$9,400	1, 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
BUCKS	12/3/2015	\$10,000	2
BUCKS	10/11/2017	\$10,000	3, 4
BUTLER	10/8/2013	\$9,400	3, 4
BUTLER	10/29/2014	\$10,000	4
BUTLER	6/6/2017	\$10,000	1, 4
CAMBRIA	8/12/2010	\$6,845	4
CAMBRIA	11/24/2010	\$10,000	4, 5
CAMBRIA	8/24/2011	\$10,000	4
CAMBRIA	9/8/2011	\$6,000	4
CAMBRIA	12/6/2011	\$10,000	4
CAMBRIA	10/12/2012	\$5,400	4
CAMBRIA	10/18/2012	\$10,000	5
CAMBRIA	2/4/2013	\$5,000	3
CAMBRIA	6/18/2013	\$7,850	2, 4
CAMBRIA	7/13/2015	\$10,000	4
CAMBRIA	9/1/2015	\$10,000	4
CAMBRIA	4/27/2016	\$10,000	4
CAMBRIA	2/8/2017	\$10,000	4
CARBON	7/25/2011	\$8,180	4
CARBON	12/6/2011	\$8,775	4
CARBON	11/21/2012	\$7,000	4
CARBON	12/15/2014	\$9,400	2, 3, 4
CARBON	3/29/2017	\$10,000	3, 4
CHESTER	12/18/2013	\$7,357	1, 3
CHESTER	1/29/2016	\$10,000	3, 4
CHESTER	9/8/2016	\$10,000	4
CLEARFIELD	7/29/2010	\$5,370	2
CLEARFIELD	11/18/2011	\$10,000	4

Appendix A- Summary of Applications and Approved Loans

County	Closing Date	Original Principal Loan Balance	Loan Use
CLEARFIELD	2/23/2012	\$10,000	4
CLEARFIELD	11/26/2013	\$10,000	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	3
CLEARFIELD	9/21/2015	\$10,000	4
CLEARFIELD	10/5/2015	\$8,000	2, 4
CLEARFIELD	10/28/2015	\$7,200	4
CLEARFIELD	1/21/2016	\$10,000	4
CLEARFIELD	10/4/2017	\$10,000	2, 4
COLUMBIA	4/28/2014	\$10,000	4
COLUMBIA	6/23/2016	\$7,000	3
CRAWFORD	11/10/2010	\$7,375	4
CRAWFORD	5/23/2012	\$8,500	2, 4
CRAWFORD	10/22/2014	\$10,000	4
CRAWFORD	11/13/2014	\$10,000	4
CRAWFORD	7/14/2015	\$8,000	4
CUMBERLAND	8/5/2011	\$6,490	4
CUMBERLAND	4/30/2012	\$10,000	4
CUMBERLAND	7/30/2013	\$9,200	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
CUMBERLAND	6/13/2017	\$10,000	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
DAUPHIN	4/3/2013	\$7,100	1, 3
DAUPHIN	4/11/2013	\$9,647	1, 4
DAUPHIN	7/1/2013	\$5,398	3

Appendix A- Summary of Applications and Approved Loans

County	Closing Date	Original Principal Loan Balance	Loan Use
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
DAUPHIN	11/24/2015	\$5,500	2, 4
DAUPHIN	6/3/2016	\$10,000	2, 4
DAUPHIN	2/7/2017	\$2,400	1
DAUPHIN	4/19/2017	\$10,000	4
DAUPHIN	5/12/2017	\$10,000	3
DAUPHIN	6/7/2017	\$1,598	2
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, 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	4
DELAWARE	8/26/2013	\$9,975	4
DELAWARE	9/5/2013	\$7,630	3
DELAWARE	9/9/2013	\$10,000	1, 2, 3
DELAWARE	10/1/2013	\$10,000	4
DELAWARE	10/1/2013	\$10,000	4
DELAWARE	10/11/2013	\$9,980	2, 3

Appendix A- Summary of Applications and Approved Loans

County	Closing Date	Original Principal Loan Balance	Loan Use
DELAWARE	11/8/2013	\$10,000	2, 3, 4
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	\$8,000	3, 4
DELAWARE	10/16/2015	\$7,000	4
DELAWARE	9/22/2016	\$3,600	2, 4
DELAWARE	11/8/2016	\$10,000	1, 2
ELK	11/12/2014	\$6,900	4
ELK	12/22/2015	\$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	4/16/2013	\$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
ERIE	12/17/2015	\$10,000	4
ERIE	1/5/2016	\$10,000	1, 2, 3, 4
ERIE	6/16/2016	\$10,000	4
ERIE	12/28/2016	\$10,000	4
ERIE	1/18/2017	\$10,000	4
ERIE	7/25/2017	\$10,000	4
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	\$10,900	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

Appendix A- Summary of Applications and Approved Loans

County	Closing Date	Original Principal Loan Balance	Loan Use
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
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
FAYETTE	11/25/2015	\$8,800	4
FAYETTE	12/10/2015	\$3,800	3
FAYETTE	7/7/2016	\$10,000	4
FAYETTE	10/30/2017	\$10,000	1, 2, 3, 4
FRANKLIN	4/5/2017	\$10,000	4
FRANKLIN	8/10/2017	\$6,000	2
GREENE	9/17/2012	\$10,000	4
HUNTINGDON	6/6/2017	\$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
JEFFERSON	2/3/2016	\$10,000	4
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	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	\$10,000	4

Appendix A- Summary of Applications and Approved Loans

County	Closing Date	Original Principal Loan Balance	Loan Use
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	9/15/2016	\$5,000	2, 3, 4
LACKAWANNA	11/8/2016	\$10,000	4
LACKAWANNA	5/4/2017	\$10,000	4
LACKAWANNA	8/1/2017	\$9,000	4
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
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
LANCASTER	11/10/2015	\$9,000	2
LANCASTER	9/26/2017	\$9,400	2, 3
LANCASTER	10/18/2017	\$10,000	1, 2, 3
LAWRENCE	4/5/2011	\$9,860	4
LAWRENCE	1/26/2017	\$8,000	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
LEHIGH	5/6/2016	\$5,000	3
LEHIGH	6/22/2016	\$4,500	2
LEHIGH	6/28/2017	\$10,000	4
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

Appendix A- Summary of Applications and Approved Loans

County	Closing Date	Original Principal Loan Balance	Loan Use
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
LUZERNE	10/1/2015	\$5,295	4
LUZERNE	10/19/2015	\$7,790	4
LUZERNE	11/3/2015	\$4,893	3
LUZERNE	4/29/2016	\$7,300	4
LUZERNE	9/8/2016	\$10,000	2, 4
LUZERNE	10/6/2016	\$4,000	4
LUZERNE	12/21/2016	\$10,000	1, 2, 3
LUZERNE	1/26/2017	\$10,000	4
LUZERNE	2/7/2017	\$10,000	1, 2, 3
LUZERNE	6/27/2017	\$10,000	1, 2, 3
LUZERNE	7/21/2017	\$6,500	4
LUZERNE	8/17/2017	\$10,000	3
LYCOMING	10/28/2010	\$9,969	1, 3
LYCOMING	6/29/2011	\$10,000	1, 3
LYCOMING	11/21/2011	\$8,686	2

Appendix A- Summary of Applications and Approved Loans

County	Closing Date	Original Principal Loan Balance	Loan Use
LYCOMING	5/20/2013	\$9,200	4
LYCOMING	10/15/2013	\$4,850	1, 3, 4
MCKEAN	6/14/2013	\$5,000	4
MCKEAN	5/23/2017	\$9,000	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
MERCER	4/6/2017	\$10,000	4
MERCER	5/15/2017	\$10,000	3, 4
MERCER	8/8/2017	\$10,000	4
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
MONTGOMERY	5/17/2016	\$10,000	3
MONTGOMERY	8/8/2017	\$10,000	4
MONTGOMERY	9/19/2017	\$10,000	1, 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
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

Appendix A- Summary of Applications and Approved Loans

County	Closing Date	Original Principal Loan Balance	Loan Use
PHILADELPHIA	4/15/2013	\$5,000	4
PHILADELPHIA	4/16/2013	\$10,000	4
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
PHILADELPHIA	11/11/2015	\$10,000	3
PHILADELPHIA	12/3/2015	\$7,400	2, 4
PHILADELPHIA	12/7/2015	\$10,000	4
PHILADELPHIA	1/16/2016	\$10,000	4
PHILADELPHIA	1/26/2016	\$9,000	4
PHILADELPHIA	2/24/2016	\$10,000	3
PHILADELPHIA	3/9/2016	\$9,000	2, 4
PHILADELPHIA	4/18/2016	\$10,000	3
PHILADELPHIA	5/12/2016	\$6,275	1, 4
PHILADELPHIA	6/9/2016	\$10,000	1, 2
PHILADELPHIA	7/6/2016	\$10,000	4
PHILADELPHIA	7/13/2016	\$9,000	1, 2, 3, 5
PHILADELPHIA	7/14/2016	\$10,000	1, 2
PHILADELPHIA	8/9/2016	\$6,500	3
PHILADELPHIA	11/8/2016	\$10,000	2, 3
PHILADELPHIA	11/29/2016	\$10,000	1, 2
PHILADELPHIA	12/14/2016	\$10,000	1, 3
PHILADELPHIA	1/24/2017	\$10,000	4
PHILADELPHIA	2/7/2017	\$10,000	1, 3
PHILADELPHIA	5/3/2017	\$5,000	3
PHILADELPHIA	5/3/2017	\$10,000	2, 4
PHILADELPHIA	5/4/2017	\$10,000	3, 4
PHILADELPHIA	8/23/2017	\$10,000	1, 2, 3

Appendix A- Summary of Applications and Approved Loans

County	Closing Date	Original Principal Loan Balance	Loan Use
PIKE	4/13/2017	\$5,000	4
PIKE	8/17/2017	\$10,000	4
SCHUYLKILL	4/11/2013	\$2,227	3
SCHUYLKILL	4/28/2015	\$10,000	2, 4
SCHUYLKILL	5/9/2017	\$8,000	2
SCHUYLKILL	10/17/2017	\$7,800	4
SNYDER	4/30/2013	\$10,000	3
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
WASHINGTON	11/15/2010	\$10,000	4
WASHINGTON	11/12/2012	\$10,000	4
WASHINGTON	10/31/2013	\$7,500	4
WASHINGTON	1/9/2014	\$10,000	4
WASHINGTON	10/29/2014	\$8,500	4
WASHINGTON	6/29/2015	\$5,000	2
WASHINGTON	4/15/2016	\$10,000	4
WASHINGTON	6/28/2016	\$10,000	4
WASHINGTON	9/8/2016	\$10,000	3
WASHINGTON	7/25/2017	\$6,800	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
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	4
WESTMORELAND	9/17/2014	\$10,000	4
WESTMORELAND	11/21/2014	\$10,000	2, 4
WESTMORELAND	3/12/2015	\$10,000	4
WESTMORELAND	6/3/2015	\$6,590	3
WESTMORELAND	9/4/2015	\$6,400	4
WESTMORELAND	11/2/2015	\$9,000	2, 4

Appendix A- Summary of Applications and Approved Loans

County	Closing Date	Original Principal Loan Balance	Loan Use
WESTMORELAND	11/10/2015	\$10,000	1, 3
WESTMORELAND	2/1/2017	\$10,000	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
YORK	3/10/2017	\$10,000	4
	TOTALS	\$4,321,908	
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, 2017**

County	Approval Date	Original Principal Loan Balance	Loan Use
ALLEGHENY	9/12/2017	\$10,000	4
ALLEGHENY	10/9/2017	\$10,000	4
ALLEGHENY	10/23/2017	\$10,000	3
BUTLER	9/12/2017	\$10,000	3, 4
CLARION	8/18/2017	\$10,000	4
CLEARFIELD	7/20/2017	\$10,000	4
ERIE	9/11/2017	\$10,000	2, 3, 4
FAYETTE	10/5/2017	\$10,000	3
LANCASTER	8/21/2017	\$10,000	2, 4
LUZERNE	9/22/2017	\$10,000	4
LUZERNE	9/25/2017	\$10,000	1, 2, 3, 4
LUZERNE	10/20/2017	\$10,000	4
MONROE	8/18/2017	\$10,000	1, 2, 3, 4
NORTHAMPTON	9/22/2017	\$10,000	4
NORTHAMPTON	10/23/2017	\$10,000	1, 2, 3, 4
NORTHUMBERLAND	9/7/2017	\$10,000	4
PHILADELPHIA	8/28/2017	\$10,000	2, 4
PHILADELPHIA	10/19/2017	\$10,000	1, 3
PHILADELPHIA	9/8/2016	\$10,000	2, 3, 4
PHILADELPHIA	10/20/2016	\$10,000	4
SCHUYLKILL	9/7/2017	\$10,000	4
VENANGO	9/18/2017	\$10,000	1, 2, 3, 4, 5
WESTMORELAND	10/24/2016	\$10,000	2, 4
YORK	10/5/2017	\$10,000	2, 3, 4
	TOTALS	\$250,000.00	
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, 2017 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, 2017***

County	Applications Received	Applications Approved**	Loans Closed
ADAMS	14	6	5
ALLEGHENY	318	86	63
ARMSTRONG	19	6	4
BEAVER	27	15	11
BEDFORD	3	1	1
BERKS	41	13	10
BLAIR	13	6	3
BRADFORD	3	0	0
BUCKS	19	5	5
BUTLER	14	8	4
CAMBRIA	60	20	13
CARBON	25	8	6
CENTRE	5	1	0
CHESTER	17	3	3
CLARION	6	1	0
CLEARFIELD	24	15	13
CLINTON	4	0	0
COLUMBIA	5	2	2
CRAWFORD	12	5	5
CUMBERLAND	20	17	14
DAUPHIN	91	33	27
DELAWARE	242	59	46
ELK	8	2	2
ERIE	46	22	17
FAYETTE	100	41	28
FOREST	1	0	0
FRANKLIN	8	3	2
GREENE	7	2	2
HUNTINGDON	8	1	1
INDIANA	13	4	3
JEFFERSON	9	3	3
JUNIATA	1	1	1
LACKAWANNA	86	36	27
LANCASTER	64	31	23
LAWRENCE	12	5	4
LEBANON	10	2	1
LEHIGH	39	8	6
LUZERNE	129	53	44
LYCOMING	12	5	5
MCKEAN	6	2	2
MERCER	15	9	8
MIFFLIN	6	3	3
MONROE	25	5	2
MONTGOMERY	39	8	8
NORTHAMPTON	22	10	5

Appendix A- Summary of Applications and Approved Loans

County	Applications Received	Applications Approved**	Loans Closed
NORTHUMBERLAND	18	5	4
PERRY	1	1	1
PHILADELPHIA	299	67	54
PIKE	15	2	2
POTTER	1	0	0
SCHUYLKILL	19	7	5
SNYDER	1	1	1
SOMERSET	10	4	3
SUSQUEHANNA	5	1	1
TIOGA	1	1	0
UNION	2	0	0
VENANGO	1	1	0
WARREN	6	1	0
WASHINGTON	35	13	11
WAYNE	8	3	2
WESTMORELAND	58	26	24
WYOMING	3	0	0
YORK	21	9	8
	2152	708	548

***This table represents applications that were received on or before November 1, 2017.

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

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-Wood		Electric		Electric		Additional Utility-Gas		Additional Utility-Gas		Additional Utility-Fuel Oil		Additional Utility-Fuel Oil		Additional Utility-Wood		
	Avg. \$	Avg. Msmt./kwh	Avg. \$	Avg. Msmt./ccf	Avg. \$	Avg. Msmt./gal.	Avg. \$	Avg. Msmt./cord	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	Six month Avg. \$	Six month Avg. Msmt./gal.	Twelve month Avg. \$	Twelve month Avg. Msmt./gal.	Twelve month Avg. \$	Twelve month Avg. Msmt./cord	
338	\$ 139	826	\$ 110	104					\$ 148	-			\$ 67	71									
345	\$ 182	1,487	\$ 103	121							\$ 109	1,009			\$ 65	97							
348	\$ 204	1,655			\$ 309	100			\$ 172	1,632							\$ 183	105					
350	\$ 1,431	2,825									\$ 2,896	1,287	\$ 51	78									
351	\$ 66	1,022	\$ 122	108					\$ 211	1,140			\$ 100	84									
352	\$ 143	780	\$ 93	86							\$ 393	568			\$ 57	60							
353	\$ 61	362	\$ 53	49					\$ 69	441			\$ 35	34									
358	\$ 45	365	\$ 157	107							\$ 52	295			\$ 133	91							
361	\$ 82	607	\$ 98	10																			
363	\$ 95	596	\$ 127	85							\$ 79	491			\$ 101	69							
365	\$ 204	1,134			\$ 515	151			\$ 205	813			\$ -	89									
366	\$ 61	479							\$ 71	454													
371	\$ 253	2,180			\$ 582	233					\$ 238	1,911							\$ 380	218			
372	\$ 118	812					\$ 500	7			\$ 145	1,057									\$ 400	7	
375	\$ -	508	\$ 309	114							\$ 110	577							\$ 251	170			
377	\$ -	-	\$ 104	88							\$ 59	314			\$ 84	75							
378	\$ 138	976									\$ 207	1,511											
379	\$ 83	561			\$ 963	338					\$ 85	571					\$ 449	283					
381	\$ 138	1,530	\$ 69	7							\$ 86	751			\$ 44	5							
382	\$ 97	741	\$ 65	56																			
383	\$ 119	829			\$ 1,727	600					\$ 102	697							\$ 869	480			
384	\$ 168	1,067			\$ 616	200																	
385	\$ 37	355	\$ 98	10							\$ 65	561			\$ 44	6							
386	\$ 69	582									\$ 54	341			\$ 65	43							
387	\$ 86	796	\$ 106	88							\$ 89	794			\$ 97	73							

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-Wood		Electric		Electric		Additional Utility-Gas		Additional Utility-Gas		Additional Utility-Fuel Oil		Additional Utility-Fuel Oil		Additional Utility-Wood		
	Avg. \$	Avg. Msmt./kwh	Avg. \$	Avg. Msmt./ccf	Avg. \$	Avg. Msmt./gal.	Avg. \$	Avg. Msmt./cord	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	Six month Avg. \$	Six month Avg. Msmt./gal.	Twelve month Avg. \$	Twelve month Avg. Msmt./gal.	Twelve month Avg. \$	Twelve month Avg. Msmt./cord	
514	\$ 62	373	\$ 105	68																			
515	\$ 168	1,126	\$ 82	95																			
516	\$ 40	226			\$ 260	141																	
517	\$ 148	1,004			\$ 596	300																	
518	\$ 197	1,528																					
519	\$ 42	283	\$ 74	89																			
520	\$ 201	1,534			\$ 268	147																	
521	\$ 53	322	\$ 27	2																			
522	\$ 67	428			\$ 398	202																	
Average*	\$ 120	812	\$ 93	60	\$ 450	203	\$ 550	5	\$ 121	754	\$ 169	815	\$ 74	62	\$ 81	60	\$ 308	170	\$ 397	217	\$ 500	5	

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