

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 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 \$7,105 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

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

Program Statistics

As of November 1, 2018, 867 loans have been approved out of a total of 2,573 applications received, for an approval rate of 34 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, 2018. The total number of closed loans as of November 1, 2018 is 641. 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. Four hundred and one of the 641, or 63 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 eighth 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 161 loans included in our review period, loans closed prior to November 1, 2018, 47 have met their

reporting requirements at their respective reporting phase, 24 have not responded to Agency requests for all or a portion of energy information, and 90 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 467'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 (electrical) 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 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, 2018				
	Closed	Approved	Denied	Cancelled	Pending
2,573	641	867	1,615	263	54

Approved and Closed Loans- As of November 1, 2018*

County	Closing Date	Original Principal Loan Balance	Loan Use
ADAMS	9/27/2013	\$9,000	1
ADAMS	3/2/2015	\$10,000	1, 2, 3, 4
ADAMS	5/1/2013	\$10,000	2
ADAMS	8/22/2011	\$10,000	2, 4
ADAMS	2/7/2013	\$10,000	2, 4
ADAMS	7/27/2018	\$5,000	4
ALLEGHENY	4/5/2012	\$10,000	1, 2
ALLEGHENY	9/3/2013	\$9,730	1, 2
ALLEGHENY	4/9/2015	\$10,000	1, 2
ALLEGHENY	8/10/2017	\$10,000	1, 2
ALLEGHENY	10/3/2011	\$10,000	1, 2, 3, 4
ALLEGHENY	12/12/2014	\$10,000	1, 2, 3, 4
ALLEGHENY	12/23/2015	\$10,000	1, 2, 3, 4
ALLEGHENY	5/23/2017	\$10,000	1, 2, 3, 4
ALLEGHENY	12/27/2017	\$10,000	1, 2, 3, 4
ALLEGHENY	1/29/2018	\$9,500	1, 2, 3, 4
ALLEGHENY	3/8/2011	\$9,997	1, 2, 4
ALLEGHENY	1/27/2012	\$2,045	1, 2, 4
ALLEGHENY	6/8/2015	\$10,000	1, 2, 4
ALLEGHENY	2/1/2016	\$10,000	1, 2, 4
ALLEGHENY	11/23/2016	\$10,000	1, 2, 4
ALLEGHENY	6/18/2014	\$9,720	1, 3
ALLEGHENY	8/18/2016	\$4,000	1, 3, 4
ALLEGHENY	5/24/2016	\$6,000	1, 4
ALLEGHENY	11/8/2016	\$6,900	1, 4
ALLEGHENY	10/4/2012	\$10,000	2
ALLEGHENY	8/1/2014	\$4,726	2
ALLEGHENY	3/9/2015	\$10,000	2
ALLEGHENY	7/24/2015	\$1,570	2

Appendix A – Summary of Applications and Approved Loans

Approved and Closed Loans- As of November 1, 2018*			
County	Closing Date	Original Principal Loan Balance	Loan Use
ALLEGHENY	9/15/2016	\$7,900	2
ALLEGHENY	12/6/2016	\$10,000	2
ALLEGHENY	10/22/2018	\$9,996	2
ALLEGHENY	12/15/2011	\$9,000	2 , 3
ALLEGHENY	12/12/2014	\$9,982	2 , 3 , 4
ALLEGHENY	6/3/2016	\$9,000	2 , 3 , 4
ALLEGHENY	10/1/2018	\$10,000	2 , 3 , 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	1/15/2015	\$10,000	2 , 4
ALLEGHENY	9/23/2015	\$10,000	2 , 4
ALLEGHENY	2/12/2016	\$10,000	2 , 4
ALLEGHENY	6/23/2016	\$10,000	2 , 4
ALLEGHENY	3/3/2017	\$8,000	2 , 4
ALLEGHENY	10/16/2018	\$10,000	2 , 4
ALLEGHENY	11/22/2011	\$7,762	3
ALLEGHENY	2/26/2013	\$10,000	3
ALLEGHENY	11/22/2013	\$5,750	3
ALLEGHENY	4/21/2014	\$9,974	3
ALLEGHENY	4/28/2016	\$10,000	3
ALLEGHENY	10/17/2016	\$6,000	3
ALLEGHENY	11/15/2017	\$3,338	3
ALLEGHENY	2/27/2018	\$10,000	3
ALLEGHENY	7/31/2018	\$5,000	3
ALLEGHENY	10/24/2018	\$6,140	3
ALLEGHENY	4/25/2011	\$10,000	4
ALLEGHENY	11/17/2011	\$10,000	4
ALLEGHENY	12/15/2011	\$10,000	4
ALLEGHENY	3/28/2012	\$7,345	4
ALLEGHENY	2/14/2013	\$5,000	4
ALLEGHENY	9/3/2013	\$10,000	4
ALLEGHENY	9/4/2013	\$4,500	4
ALLEGHENY	4/1/2014	\$8,200	4
ALLEGHENY	8/19/2014	\$10,000	4

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ALLEGHENY	1/15/2015	\$8,000	4
ALLEGHENY	3/17/2015	\$10,000	4
ALLEGHENY	4/9/2015	\$10,000	4
ALLEGHENY	5/12/2015	\$10,000	4
ALLEGHENY	9/18/2015	\$6,000	4
ALLEGHENY	10/28/2015	\$5,000	4
ALLEGHENY	2/4/2016	\$7,458	4
ALLEGHENY	5/10/2016	\$10,000	4
ALLEGHENY	5/27/2016	\$9,200	4
ALLEGHENY	6/1/2016	\$10,000	4
ALLEGHENY	7/1/2016	\$10,000	4
ALLEGHENY	6/22/2017	\$10,000	4
ALLEGHENY	7/10/2017	\$8,000	4
ALLEGHENY	1/9/2018	\$10,000	4
ALLEGHENY	1/9/2018	\$10,000	4
ALLEGHENY	1/26/2018	\$9,668	4
ALLEGHENY	12/3/2012	\$10,000	5
ARMSTRONG	3/23/2017	\$5,000	3
ARMSTRONG	8/20/2018	\$5,000	3
ARMSTRONG	2/9/2012	\$10,000	3 , 4
ARMSTRONG	11/3/2011	\$10,000	4
ARMSTRONG	10/6/2016	\$9,000	4
BEAVER	1/23/2012	\$10,000	1 , 2
BEAVER	8/29/2018	\$9,000	2
BEAVER	8/24/2015	\$5,876	2 , 3
BEAVER	8/8/2017	\$10,000	2 , 3
BEAVER	11/10/2015	\$10,000	2 , 3 , 4
BEAVER	10/3/2011	\$10,000	2 , 4
BEAVER	6/9/2016	\$10,000	2 , 4
BEAVER	1/27/2016	\$10,000	4
BEAVER	2/8/2016	\$10,000	4
BEAVER	4/22/2016	\$10,000	4
BEAVER	6/13/2016	\$10,000	4
BEAVER	5/22/2017	\$7,000	4
BEAVER	10/29/2018	\$6,850	4

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<u>Approved and Closed Loans- As of November 1, 2018*</u>			
County	Closing Date	Original Principal Loan Balance	Loan Use
BEDFORD	5/6/2011	\$4,995	1
BERKS	9/26/2018	\$10,000	1 , 2
BERKS	7/12/2018	\$10,000	1 , 2 , 3 , 4
BERKS	8/13/2012	\$10,000	1 , 2 , 4
BERKS	10/7/2013	\$9,400	1 , 3 , 4
BERKS	11/15/2010	\$9,644	2 , 3
BERKS	9/30/2015	\$10,000	2 , 3
BERKS	12/7/2011	\$8,500	3
BERKS	9/18/2013	\$8,700	3
BERKS	10/23/2014	\$10,000	3 , 4
BERKS	3/18/2011	\$5,765	4
BERKS	7/25/2011	\$8,000	4
BERKS	3/21/2013	\$7,000	4
BLAIR	12/8/2011	\$10,000	1 , 3
BLAIR	7/10/2013	\$9,500	2
BLAIR	12/22/2014	\$5,725	3
BLAIR	10/17/2016	\$10,000	3
BLAIR	11/7/2017	\$10,000	3
BLAIR	6/8/2018	\$10,000	4
BUCKS	12/3/2015	\$10,000	2
BUCKS	6/18/2015	\$6,000	3
BUCKS	2/1/2018	\$6,500	3
BUCKS	7/14/2015	\$10,000	3 , 4
BUCKS	10/11/2017	\$10,000	3 , 4
BUCKS	3/27/2012	\$7,000	4
BUTLER	6/6/2017	\$10,000	1 , 2 , 4
BUTLER	5/16/2014	\$6,100	3
BUTLER	10/8/2013	\$9,400	3 , 4
BUTLER	11/13/2017	\$10,000	3 , 4
BUTLER	10/29/2014	\$10,000	4
BUTLER	11/9/2017	\$10,000	4
CAMBRIA	7/13/2015	\$10,000	1 , 4
CAMBRIA	8/24/2011	\$10,000	2 , 4
CAMBRIA	9/8/2011	\$6,000	2 , 4
CAMBRIA	10/12/2012	\$5,400	2 , 4

Appendix A – Summary of Applications and Approved Loans

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CAMBRIA	6/18/2013	\$7,850	2 , 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	2/4/2013	\$5,000	3
CAMBRIA	12/6/2011	\$10,000	3 , 4
CAMBRIA	11/24/2010	\$10,000	3 , 4 , 5
CAMBRIA	8/12/2010	\$6,845	4
CAMBRIA	3/21/2018	\$10,000	4
CAMBRIA	9/11/2018	\$10,000	4
CAMBRIA	10/18/2012	\$10,000	5
CARBON	12/12/2016	\$10,000	1 , 2
CARBON	12/15/2014	\$9,400	2 , 3 , 4
CARBON	7/25/2011	\$8,180	2 , 4
CARBON	10/15/2018	\$6,600	3
CARBON	3/29/2017	\$10,000	3 , 4
CARBON	12/6/2011	\$8,775	4
CARBON	11/21/2012	\$7,000	4
CENTRE	3/22/2018	\$10,000	1 , 2 , 3
CENTRE	10/22/2018	\$10,000	3
CENTRE	12/8/2017	\$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	11/26/2013	\$10,000	1 , 2
CLEARFIELD	1/23/2015	\$10,000	1 , 2 , 3
CLEARFIELD	2/23/2012	\$10,000	1 , 4
CLEARFIELD	7/29/2010	\$5,370	2
CLEARFIELD	10/5/2015	\$8,000	2 , 4
CLEARFIELD	10/4/2017	\$10,000	2 , 4
CLEARFIELD	2/12/2014	\$3,100	3
CLEARFIELD	10/23/2014	\$3,236	3
CLEARFIELD	11/18/2011	\$10,000	4
CLEARFIELD	12/9/2014	\$7,000	4
CLEARFIELD	9/21/2015	\$10,000	4

Appendix A – Summary of Applications and Approved Loans

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County	Closing Date	Original Principal Loan Balance	Loan Use
CLEARFIELD	10/28/2015	\$7,200	4
CLEARFIELD	1/21/2016	\$10,000	4
CLEARFIELD	11/9/2017	\$10,000	4
COLUMBIA	6/23/2016	\$7,000	3
COLUMBIA	4/28/2014	\$10,000	4
CRAWFORD	11/13/2014	\$10,000	1, 2, 3, 4
CRAWFORD	10/22/2014	\$10,000	1, 2, 4
CRAWFORD	5/23/2012	\$8,500	2, 4
CRAWFORD	11/10/2010	\$7,375	4
CRAWFORD	7/14/2015	\$8,000	4
CUMBERLAND	12/9/2014	\$10,000	1, 2, 3
CUMBERLAND	12/16/2014	\$10,000	2, 3
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	9/5/2013	\$3,900	3
CUMBERLAND	8/15/2014	\$5,600	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	5/4/2017	\$10,000	3
CUMBERLAND	6/13/2017	\$10,000	3
CUMBERLAND	2/1/2018	\$10,000	3
CUMBERLAND	11/29/2016	\$10,000	4
CUMBERLAND	10/19/2018	\$10,000	4
DAUPHIN	4/11/2013	\$9,647	1, 2, 3, 4
DAUPHIN	2/7/2017	\$2,400	1, 2, 3, 4, 5
DAUPHIN	1/27/2012	\$9,800	1, 3
DAUPHIN	4/3/2013	\$7,100	1, 3
DAUPHIN	4/6/2015	\$5,000	2
DAUPHIN	6/7/2017	\$1,598	2
DAUPHIN	2/1/2018	\$7,200	2
DAUPHIN	1/17/2012	\$9,500	2, 3
DAUPHIN	1/8/2013	\$10,000	2, 3

Appendix A – Summary of Applications and Approved Loans

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County	Closing Date	Original Principal Loan Balance	Loan Use
DAUPHIN	9/18/2018	\$10,000	2 , 3
DAUPHIN	11/24/2015	\$5,500	2 , 4
DAUPHIN	6/3/2016	\$10,000	2 , 4
DAUPHIN	7/18/2012	\$4,695	3
DAUPHIN	11/15/2012	\$9,290	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	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	7/7/2015	\$10,000	3
DAUPHIN	9/29/2015	\$6,000	3
DAUPHIN	5/12/2017	\$10,000	3
DAUPHIN	4/13/2018	\$10,000	3
DAUPHIN	5/3/2018	\$10,000	3
DAUPHIN	8/9/2018	\$7,000	3
DAUPHIN	9/24/2010	\$4,698	4
DAUPHIN	10/10/2012	\$5,000	4
DAUPHIN	12/12/2012	\$8,800	4
DAUPHIN	4/19/2017	\$10,000	4
DELAWARE	11/11/2014	\$8,000	1
DELAWARE	3/30/2015	\$5,000	1 , 2
DELAWARE	11/8/2016	\$10,000	1 , 2
DELAWARE	9/9/2013	\$10,000	1 , 2 , 3
DELAWARE	3/6/2014	\$9,700	1 , 2 , 3
DELAWARE	8/26/2013	\$9,975	1 , 2 , 3 , 4
DELAWARE	11/25/2013	\$10,000	1 , 2 , 3 , 4
DELAWARE	12/5/2013	\$10,000	1 , 3
DELAWARE	6/25/2010	\$9,940	2
DELAWARE	6/17/2011	\$4,420	2
DELAWARE	1/18/2012	\$7,755	2
DELAWARE	7/2/2012	\$9,030	2

Appendix A – Summary of Applications and Approved Loans

<u>Approved and Closed Loans- As of November 1, 2018*</u>			
County	Closing Date	Original Principal Loan Balance	Loan Use
DELAWARE	10/11/2013	\$9,980	2 , 3
DELAWARE	1/28/2014	\$10,000	2 , 3
DELAWARE	10/27/2010	\$9,170	2 , 3 , 4
DELAWARE	10/1/2013	\$10,000	2 , 3 , 4
DELAWARE	11/8/2013	\$10,000	2 , 3 , 4
DELAWARE	8/15/2011	\$4,810	2 , 4
DELAWARE	10/27/2011	\$9,580	2 , 4
DELAWARE	7/12/2012	\$8,750	2 , 4
DELAWARE	1/13/2014	\$10,000	2 , 4
DELAWARE	5/1/2014	\$9,980	2 , 4
DELAWARE	8/4/2014	\$4,875	2 , 4
DELAWARE	9/22/2016	\$3,600	2 , 4
DELAWARE	7/8/2013	\$10,000	2 , 4 , 6
DELAWARE	2/23/2011	\$7,760	3
DELAWARE	9/14/2012	\$4,810	3
DELAWARE	9/5/2013	\$7,630	3
DELAWARE	3/11/2014	\$10,000	3
DELAWARE	10/24/2011	\$4,820	3 , 4
DELAWARE	9/4/2015	\$8,000	3 , 4
DELAWARE	4/22/2010	\$5,300	4
DELAWARE	5/27/2010	\$6,840	4
DELAWARE	7/7/2010	\$9,250	4
DELAWARE	3/17/2011	\$4,530	4
DELAWARE	5/11/2011	\$9,890	4
DELAWARE	8/31/2011	\$9,925	4
DELAWARE	12/6/2011	\$10,000	4
DELAWARE	3/28/2012	\$5,000	4
DELAWARE	5/31/2012	\$6,400	4
DELAWARE	10/1/2013	\$10,000	4
DELAWARE	7/14/2015	\$5,000	4
DELAWARE	10/16/2015	\$7,000	4
DELAWARE	6/1/2010	\$9,190	5
DELAWARE	6/28/2010	\$4,080	5
DELAWARE	4/4/2011	\$9,950	5
ELK	11/12/2014	\$6,900	4

Appendix A – Summary of Applications and Approved Loans

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County	Closing Date	Original Principal Loan Balance	Loan Use
ELK	12/22/2015	\$10,000	4
ERIE	12/23/2010	\$6,787	1 , 2
ERIE	5/9/2014	\$9,995	1 , 2
ERIE	5/14/2012	\$10,000	1 , 2 , 3 , 4
ERIE	1/5/2016	\$10,000	1 , 2 , 3 , 4
ERIE	2/1/2018	\$4,000	2
ERIE	8/17/2015	\$10,000	2 , 3
ERIE	8/14/2018	\$10,000	2 , 3
ERIE	4/19/2013	\$10,000	2 , 3 , 4
ERIE	12/21/2017	\$10,000	2 , 3 , 4
ERIE	12/22/2011	\$10,000	2 , 4
ERIE	4/16/2013	\$10,000	2 , 4
ERIE	7/2/2014	\$10,000	2 , 4
ERIE	9/12/2014	\$10,000	2 , 4
ERIE	3/6/2015	\$7,200	3
ERIE	7/8/2013	\$7,280	4
ERIE	12/17/2015	\$10,000	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	10/30/2017	\$10,000	1 , 2 , 3 , 4 , 5
FAYETTE	4/13/2015	\$7,000	2
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	5/1/2012	\$10,000	2 , 4
FAYETTE	10/9/2012	\$8,300	2 , 4
FAYETTE	2/2/2015	\$10,000	2 , 4
FAYETTE	4/17/2012	\$3,195	3
FAYETTE	9/18/2012	\$2,485	3
FAYETTE	11/8/2012	\$8,000	3
FAYETTE	12/10/2015	\$3,800	3
FAYETTE	11/7/2017	\$10,000	3
FAYETTE	11/22/2011	\$10,000	3 , 4

Appendix A – Summary of Applications and Approved Loans

<u>Approved and Closed Loans- As of November 1, 2018*</u>			
County	Closing Date	Original Principal Loan Balance	Loan Use
FAYETTE	1/23/2012	\$10,000	3 , 4
FAYETTE	8/10/2010	\$9,850	4
FAYETTE	5/11/2011	\$10,000	4
FAYETTE	7/12/2011	\$10,900	4
FAYETTE	2/23/2012	\$10,000	4
FAYETTE	3/27/2012	\$9,300	4
FAYETTE	2/7/2013	\$8,500	4
FAYETTE	6/17/2013	\$10,000	4
FAYETTE	9/3/2013	\$8,600	4
FAYETTE	1/13/2014	\$10,000	4
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	7/7/2016	\$10,000	4
FAYETTE	3/22/2018	\$10,000	4
FRANKLIN	8/10/2017	\$6,000	2
FRANKLIN	4/5/2017	\$10,000	4
GREENE	9/17/2012	\$10,000	4
GREENE	12/10/2015	\$10,000	4
HUNTINGDON	8/20/2018	\$8,000	1 , 3
HUNTINGDON	6/6/2017	\$10,000	4
INDIANA	11/12/2012	\$5,000	4
INDIANA	4/23/2014	\$10,000	4
INDIANA	10/18/2017	\$7,300	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	1/10/2014	\$8,390	1 , 2
LACKAWANNA	8/20/2013	\$10,000	1 , 2 , 3
LACKAWANNA	1/8/2014	\$9,310	1 , 2 , 3
LACKAWANNA	3/30/2015	\$9,050	1 , 2 , 3 , 4
LACKAWANNA	8/11/2016	\$10,000	1 , 2 , 4
LACKAWANNA	11/9/2017	\$10,000	1 , 2 , 4

Appendix A – Summary of Applications and Approved Loans

<u>Approved and Closed Loans- As of November 1, 2018*</u>			
County	Closing Date	Original Principal Loan Balance	Loan Use
LACKAWANNA	11/20/2012	\$10,000	1 , 3
LACKAWANNA	9/15/2016	\$5,000	2 , 3 , 4
LACKAWANNA	2/12/2014	\$5,000	3
LACKAWANNA	6/10/2014	\$4,643	3
LACKAWANNA	7/8/2014	\$6,100	3
LACKAWANNA	9/17/2014	\$1,333	3
LACKAWANNA	2/2/2015	\$5,000	3
LACKAWANNA	10/30/2015	\$4,700	3
LACKAWANNA	5/29/2013	\$10,000	3 , 4
LACKAWANNA	9/4/2014	\$10,000	3 , 4
LACKAWANNA	12/22/2014	\$7,400	3 , 4
LACKAWANNA	10/9/2014	\$3,900	4
LACKAWANNA	11/26/2014	\$8,400	4
LACKAWANNA	1/14/2015	\$7,700	4
LACKAWANNA	7/7/2015	\$10,000	4
LACKAWANNA	12/21/2015	\$7,000	4
LACKAWANNA	6/20/2016	\$10,000	4
LACKAWANNA	11/8/2016	\$10,000	4
LACKAWANNA	3/1/2017	\$2,500	4
LACKAWANNA	5/4/2017	\$10,000	4
LACKAWANNA	8/1/2017	\$9,000	4
LACKAWANNA	5/12/2016	\$10,000	5
LANCASTER	10/18/2017	\$10,000	1 , 2 , 3
LANCASTER	3/12/2015	\$10,000	1 , 2 , 3 , 4
LANCASTER	4/19/2013	\$10,000	1 , 2 , 4
LANCASTER	5/15/2015	\$6,300	1 , 4
LANCASTER	7/16/2012	\$10,000	2
LANCASTER	11/5/2012	\$10,000	2
LANCASTER	10/2/2013	\$9,415	2
LANCASTER	11/10/2015	\$9,000	2
LANCASTER	1/3/2012	\$10,000	2 , 3
LANCASTER	8/20/2015	\$10,000	2 , 3
LANCASTER	9/26/2017	\$9,400	2 , 3
LANCASTER	12/18/2017	\$10,000	2 , 3
LANCASTER	8/16/2018	\$10,000	2 , 3 , 4

Appendix A – Summary of Applications and Approved Loans

<u>Approved and Closed Loans- As of November 1, 2018*</u>			
County	Closing Date	Original Principal Loan Balance	Loan Use
LANCASTER	1/12/2015	\$7,000	2 , 4
LANCASTER	3/11/2015	\$10,000	2 , 4
LANCASTER	12/23/2010	\$10,000	3
LANCASTER	12/22/2011	\$8,713	3
LANCASTER	11/16/2012	\$9,100	3
LANCASTER	1/8/2014	\$5,390	3
LANCASTER	11/12/2014	\$5,395	3
LANCASTER	6/5/2015	\$10,000	3
LANCASTER	7/7/2015	\$6,030	3
LANCASTER	10/15/2018	\$10,000	3
LANCASTER	10/7/2011	\$5,000	4
LANCASTER	1/10/2012	\$9,500	4
LANCASTER	7/14/2015	\$4,476	4
LAWRENCE	7/20/2017	\$6,500	2 , 4
LAWRENCE	6/20/2018	\$6,700	3
LAWRENCE	4/5/2011	\$9,860	4
LAWRENCE	9/29/2011	\$9,930	4
LAWRENCE	1/26/2017	\$8,000	4
LAWRENCE	6/13/2018	\$10,000	4
LEBANON	9/22/2011	\$10,000	1 , 2 , 3
LEBANON	6/26/2018	\$10,000	4
LEHIGH	5/28/2015	\$9,615	2
LEHIGH	6/22/2016	\$4,500	2
LEHIGH	4/12/2018	\$10,000	2
LEHIGH	10/25/2011	\$4,763	3
LEHIGH	5/6/2016	\$5,000	3
LEHIGH	6/28/2017	\$10,000	4
LEHIGH	11/28/2017	\$10,000	4
LEHIGH	10/1/2018	\$10,000	4
LEHIGH	11/14/2013	\$10,000	5
LUZERNE	4/11/2014	\$10,000	1 , 2 , 3
LUZERNE	12/21/2016	\$10,000	1 , 2 , 3
LUZERNE	2/7/2017	\$10,000	1 , 2 , 3
LUZERNE	6/27/2017	\$10,000	1 , 2 , 3
LUZERNE	1/4/2018	\$10,000	1 , 2 , 3 , 4

Appendix A – Summary of Applications and Approved Loans

<u>Approved and Closed Loans- As of November 1, 2018*</u>			
County	Closing Date	Original Principal Loan Balance	Loan Use
LUZERNE	1/6/2014	\$1,860	1 , 2 , 4
LUZERNE	8/22/2011	\$10,000	1 , 2 , 4 , 5
LUZERNE	4/12/2018	\$10,000	1 , 2 , 4 , 5
LUZERNE	4/26/2012	\$9,278	1 , 4
LUZERNE	8/31/2012	\$7,580	2
LUZERNE	1/14/2013	\$10,000	2
LUZERNE	3/4/2014	\$3,800	2
LUZERNE	11/22/2010	\$9,950	2 , 3 , 4 , 5
LUZERNE	4/6/2011	\$9,922	2 , 4
LUZERNE	6/28/2012	\$10,000	2 , 4
LUZERNE	6/28/2013	\$10,000	2 , 4
LUZERNE	11/25/2013	\$10,000	2 , 4
LUZERNE	9/8/2016	\$10,000	2 , 4
LUZERNE	7/25/2018	\$10,000	2 , 4
LUZERNE	11/3/2015	\$4,893	3
LUZERNE	8/17/2017	\$10,000	3
LUZERNE	6/14/2011	\$5,600	4
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	6/29/2012	\$5,685	4
LUZERNE	8/23/2012	\$7,200	4
LUZERNE	10/8/2012	\$5,900	4
LUZERNE	11/20/2012	\$10,000	4
LUZERNE	1/10/2013	\$10,000	4
LUZERNE	3/12/2013	\$10,000	4
LUZERNE	7/15/2013	\$1,850	4
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

Appendix A – Summary of Applications and Approved Loans

<u>Approved and Closed Loans- As of November 1, 2018*</u>			
County	Closing Date	Original Principal Loan Balance	Loan Use
MIFFLIN	9/10/2018	\$10,000	4
MONROE	7/14/2014	\$7,950	3
MONROE	4/26/2013	\$10,000	4
MONROE	12/21/2017	\$10,000	4
MONTGOMERY	9/19/2017	\$10,000	1 , 3
MONTGOMERY	7/20/2016	\$10,000	1 , 4
MONTGOMERY	2/2/2015	\$10,000	2 , 3 , 4
MONTGOMERY	11/27/2012	\$8,100	3
MONTGOMERY	5/17/2016	\$10,000	3
MONTGOMERY	1/24/2018	\$10,000	3
MONTGOMERY	8/21/2013	\$4,600	4
MONTGOMERY	5/2/2014	\$10,000	4
MONTGOMERY	8/8/2017	\$10,000	4
NORTHAMPTON	11/13/2017	\$10,000	1 , 2 , 3 , 4
NORTHAMPTON	8/4/2015	\$8,000	2
NORTHAMPTON	11/2/2017	\$10,000	2
NORTHAMPTON	2/5/2018	\$6,590	2 , 3
NORTHAMPTON	2/2/2015	\$10,000	2 , 4
NORTHAMPTON	6/13/2018	\$9,000	3
NORTHAMPTON	10/27/2015	\$8,500	4
NORTHAMPTON	4/29/2016	\$10,000	4
NORTHAMPTON	8/8/2017	\$10,000	4
NORTHUMBERLAND	10/7/2013	\$10,000	1 , 2 , 3 , 4
NORTHUMBERLAND	1/20/2016	\$10,000	1 , 2 , 3 , 4
NORTHUMBERLAND	12/10/2010	\$2,786	2
NORTHUMBERLAND	10/22/2012	\$10,000	4
PERRY	1/14/2015	\$6,179	3
PHILADELPHIA	2/11/2014	\$10,000	1 , 2
PHILADELPHIA	6/9/2016	\$10,000	1 , 2
PHILADELPHIA	7/14/2016	\$10,000	1 , 2
PHILADELPHIA	11/29/2016	\$10,000	1 , 2
PHILADELPHIA	5/23/2018	\$10,000	1 , 2
PHILADELPHIA	7/16/2012	\$9,762	1 , 2 , 3
PHILADELPHIA	8/23/2017	\$10,000	1 , 2 , 3
PHILADELPHIA	5/23/2011	\$9,933	1 , 2 , 3 , 4

Appendix A – Summary of Applications and Approved Loans

Approved and Closed Loans- As of November 1, 2018*			
County	Closing Date	Original Principal Loan Balance	Loan Use
PHILADELPHIA	4/12/2013	\$10,000	1, 2, 3, 4
PHILADELPHIA	4/16/2013	\$10,000	1, 2, 3, 4
PHILADELPHIA	10/2/2018	\$7,500	1, 2, 3, 4
PHILADELPHIA	7/13/2016	\$9,000	1, 2, 3, 5
PHILADELPHIA	6/20/2014	\$10,000	1, 3
PHILADELPHIA	12/14/2016	\$10,000	1, 3
PHILADELPHIA	2/7/2017	\$10,000	1, 3
PHILADELPHIA	12/7/2015	\$10,000	1, 3, 4
PHILADELPHIA	5/17/2018	\$10,000	1, 3, 4
PHILADELPHIA	5/23/2018	\$10,000	1, 3, 4
PHILADELPHIA	5/12/2016	\$6,275	1, 4
PHILADELPHIA	12/4/2013	\$10,000	2
PHILADELPHIA	6/10/2015	\$6,400	2
PHILADELPHIA	2/1/2018	\$10,000	2
PHILADELPHIA	2/27/2018	\$10,000	2
PHILADELPHIA	11/19/2014	\$10,000	2, 3
PHILADELPHIA	11/8/2016	\$10,000	2, 3
PHILADELPHIA	1/16/2016	\$10,000	2, 3, 4
PHILADELPHIA	1/26/2016	\$9,000	2, 3, 4
PHILADELPHIA	2/23/2012	\$10,000	2, 4
PHILADELPHIA	3/26/2012	\$10,000	2, 4
PHILADELPHIA	10/3/2012	\$8,000	2, 4
PHILADELPHIA	11/14/2012	\$10,000	2, 4
PHILADELPHIA	5/1/2015	\$10,000	2, 4
PHILADELPHIA	12/3/2015	\$7,400	2, 4
PHILADELPHIA	3/9/2016	\$9,000	2, 4
PHILADELPHIA	5/3/2017	\$10,000	2, 4
PHILADELPHIA	11/22/2017	\$10,000	2, 4
PHILADELPHIA	2/20/2018	\$10,000	2, 4
PHILADELPHIA	4/6/2018	\$6,900	2, 4
PHILADELPHIA	10/16/2018	\$6,050	2, 4
PHILADELPHIA	5/14/2013	\$10,000	3
PHILADELPHIA	6/23/2014	\$3,300	3
PHILADELPHIA	11/13/2014	\$10,000	3
PHILADELPHIA	9/4/2015	\$7,000	3

Appendix A – Summary of Applications and Approved Loans

<u>Approved and Closed Loans- As of November 1, 2018*</u>			
County	Closing Date	Original Principal Loan Balance	Loan Use
PHILADELPHIA	11/11/2015	\$10,000	3
PHILADELPHIA	2/24/2016	\$10,000	3
PHILADELPHIA	4/18/2016	\$10,000	3
PHILADELPHIA	8/9/2016	\$6,500	3
PHILADELPHIA	5/3/2017	\$5,000	3
PHILADELPHIA	3/19/2018	\$5,000	3
PHILADELPHIA	7/20/2018	\$10,000	3
PHILADELPHIA	10/22/2018	\$3,880	3
PHILADELPHIA	10/24/2014	\$9,216	3 , 4
PHILADELPHIA	11/24/2014	\$7,000	3 , 4
PHILADELPHIA	2/5/2015	\$4,100	3 , 4
PHILADELPHIA	5/4/2017	\$10,000	3 , 4
PHILADELPHIA	5/11/2011	\$4,875	4
PHILADELPHIA	11/7/2011	\$10,000	4
PHILADELPHIA	4/15/2013	\$5,000	4
PHILADELPHIA	4/8/2014	\$5,000	4
PHILADELPHIA	10/13/2014	\$7,000	4
PHILADELPHIA	11/4/2014	\$10,000	4
PHILADELPHIA	11/25/2014	\$2,600	4
PHILADELPHIA	8/24/2015	\$6,500	4
PHILADELPHIA	7/6/2016	\$10,000	4
PHILADELPHIA	1/24/2017	\$10,000	4
PHILADELPHIA	10/11/2017	\$4,600	4
PHILADELPHIA	9/24/2018	\$10,000	4
PHILADELPHIA	12/14/2011	\$6,343	4 , 6
PIKE	8/17/2017	\$10,000	2 , 3 , 4
PIKE	4/13/2017	\$5,000	4
PIKE	4/16/2018	\$10,000	4
SCHUYLKILL	5/9/2017	\$8,000	2
SCHUYLKILL	4/28/2015	\$10,000	2 , 4
SCHUYLKILL	4/11/2013	\$2,227	3
SCHUYLKILL	8/3/2017	\$10,000	4
SCHUYLKILL	10/17/2017	\$7,800	4
SNYDER	4/30/2013	\$10,000	1 , 2 , 3
SOMERSET	2/20/2013	\$3,850	2

Appendix A – Summary of Applications and Approved Loans

Approved and Closed Loans- As of November 1, 2018*			
County	Closing Date	Original Principal Loan Balance	Loan Use
SOMERSET	10/31/2011	\$10,000	2 , 4
SOMERSET	1/11/2016	\$9,000	4
SUSQUEHANNA	9/27/2013	\$10,000	4
WASHINGTON	4/15/2016	\$10,000	1 , 3 , 4
WASHINGTON	10/31/2013	\$7,500	1 , 4
WASHINGTON	6/29/2015	\$5,000	2
WASHINGTON	7/25/2017	\$6,800	2
WASHINGTON	8/9/2017	\$10,000	2 , 4
WASHINGTON	9/8/2016	\$10,000	3
WASHINGTON	11/15/2010	\$10,000	4
WASHINGTON	11/12/2012	\$10,000	4
WASHINGTON	1/9/2014	\$10,000	4
WASHINGTON	10/29/2014	\$8,500	4
WASHINGTON	6/28/2016	\$10,000	4
WAYNE	10/1/2018	\$10,000	3
WAYNE	7/12/2011	\$10,000	4
WAYNE	1/13/2015	\$8,800	4
WESTMORELAND	9/17/2014	\$10,000	1 , 2 , 3 , 4
WESTMORELAND	3/12/2015	\$10,000	1 , 2 , 3 , 4
WESTMORELAND	1/4/2018	\$10,000	1 , 2 , 4 , 5
WESTMORELAND	6/24/2013	\$5,500	1 , 3
WESTMORELAND	11/10/2015	\$10,000	1 , 3
WESTMORELAND	8/10/2018	\$10,000	1 , 3 , 4
WESTMORELAND	4/21/2011	\$8,200	1 , 4
WESTMORELAND	8/25/2014	\$10,000	2 , 3 , 4
WESTMORELAND	10/21/2010	\$10,000	2 , 4
WESTMORELAND	6/9/2011	\$6,975	2 , 4
WESTMORELAND	11/29/2011	\$10,000	2 , 4
WESTMORELAND	3/18/2014	\$4,570	2 , 4
WESTMORELAND	11/21/2014	\$10,000	2 , 4
WESTMORELAND	11/2/2015	\$9,000	2 , 4
WESTMORELAND	2/1/2017	\$10,000	2 , 4
WESTMORELAND	6/3/2015	\$6,590	3
WESTMORELAND	5/9/2013	\$7,956	3 , 4
WESTMORELAND	1/18/2017	\$10,000	3 , 4

Appendix A – Summary of Applications and Approved Loans

Approved and Closed Loans- As of November 1, 2018*			
County	Closing Date	Original Principal Loan Balance	Loan Use
WESTMORELAND	5/6/2011	\$10,000	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	8/21/2013	\$10,000	4
WESTMORELAND	9/4/2015	\$6,400	4
WESTMORELAND	5/11/2018	\$10,000	4
YORK	10/6/2011	\$4,000	1
YORK	3/10/2017	\$10,000	1 , 2 , 3 , 4 , 5
YORK	6/23/2014	\$5,171	1 , 3
YORK	2/29/2012	\$10,000	2
YORK	6/2/2014	\$5,113	2 , 3
YORK	11/20/2017	\$10,000	2 , 3 , 4
YORK	3/25/2013	\$10,000	3 , 4
YORK	11/30/2010	\$4,030	4
YORK	7/7/2014	\$2,015	4
	TOTALS	\$5,401,262	
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, 2018**

County	Approval Date	Original Principal Loan Balance	Loan Use
ALLEGHENY	7/16/2018	\$10,000	4
ALLEGHENY	8/3/2018	\$10,000	2 , 3 , 4
ALLEGHENY	9/4/2018	\$10,000	2 , 4
ALLEGHENY	9/21/2018	\$8,000	4
ALLEGHENY	10/26/2018	\$10,000	4
BEAVER	8/3/2018	\$10,000	4
BERKS	9/4/2018	\$10,000	4
CAMBRIA	8/23/2018	\$10,000	2 , 4
CARBON	10/30/2018	\$10,000	4
CLEARFIELD	6/27/2018	\$10,000	1 , 4
CUMBERLAND	10/10/2018	\$10,000	1 , 2 , 3
CUMBERLAND	10/29/2018	\$10,000	3
DAUPHIN	10/9/2018	\$10,000	3
DELAWARE	10/30/2018	\$10,000	1 , 2 , 3 , 4
ELK	10/10/2018	\$9,000	4
ERIE	8/6/2018	\$10,000	4
ERIE	8/14/2018	\$10,000	4
ERIE	9/5/2018	\$7,062	4
FAYETTE	9/4/2018	\$10,000	2 , 4
FAYETTE	10/2/2018	\$10,000	4
FAYETTE	10/30/2018	\$10,000	1 , 2
FRANKLIN	9/10/2018	\$10,000	1 , 2 , 4
FRANKLIN	9/20/2018	\$10,000	2 , 4
GREENE	5/30/2018	\$10,000	2 , 4
GREENE	10/26/2018	\$10,000	1 , 2 , 3 , 4
LAWRENCE	9/24/2018	\$10,000	1 , 4
LEHIGH	9/19/2018	\$10,000	1 , 2 , 3
LEHIGH	10/26/2018	\$10,000	2 , 3 , 4
LUZERNE	8/28/2018	\$10,000	4
LUZERNE	9/20/2018	\$10,000	1 , 2 , 3
LUZERNE	10/11/2018	\$10,000	2 , 4
LYCOMING	10/30/2018	\$10,000	2 , 4
LYCOMING	10/30/2018	\$10,000	4
MERCER	9/21/2018	\$10,000	1 , 2 , 3 , 4
MIFFLIN	10/30/2018	\$10,000	4
MIFFLIN	10/31/2018	\$10,000	3
MONROE	8/14/2018	\$10,000	2
MONTGOMERY	9/20/2018	\$10,000	1 , 2 , 3
MONTGOMERY	43,377	\$10,000	3
PHILADELPHIA	8/23/2018	\$10,000	3 , 4
PHILADELPHIA	9/4/2018	\$10,000	2 , 4
PHILADELPHIA	10/30/2018	\$10,000	1 , 2 , 3
PHILADELPHIA	10/30/2018	\$10,000	1 , 2 , 3 , 4

Appendix A – Summary of Applications and Approved Loans

Approved Not Yet Closed- As of November 1, 2018**

County	Approval Date	Original Principal Loan Balance	Loan Use
PHILADELPHIA	10/30/2018	\$10,000	2 , 4
WASHINGTON	9/7/2018	\$10,000	1 , 2 , 4
YORK	9/4/2018	\$10,000	4
YORK	10/30/2018	\$10,000	4
	TOTALS	\$464,062	
<p>Loan Use</p> <ul style="list-style-type: none"> 1- Air sealing/insulation/ducts 2- Energy efficient windows/doors 3- Energy efficient heating/cooling 4- Roofing repairs and/or replacement 5- Miscellaneous <p>**This table represents applications that were received on or before November 1, 2018 that have been approved and are not yet closed.</p>			

Appendix A – Summary of Applications and Approved Loans

Apps Received, Approved, and Closed by County- As of November 1, 2018***

County	Applications Received	Applications Approved**	Loans Closed
ADAMS	17	8	6
ALLEGHENY	376	103	75
ARMSTRONG	24	8	5
BEAVER	34	18	13
BEDFORD	4	2	1
BERKS	47	16	12
BLAIR	20	10	6
BRADFORD	4	0	0
BUCKS	22	6	6
BUTLER	16	8	6
CAMBRIA	71	23	15
CARBON	32	11	7
CENTRE	8	5	3
CHESTER	18	3	3
CLARION	7	1	0
CLEARFIELD	27	16	14
CLINTON	4	0	0
COLUMBIA	6	2	2
CRAWFORD	14	6	5
CUMBERLAND	26	21	16
DAUPHIN	111	42	32
DELAWARE	250	61	46
ELK	9	3	2
ERIE	62	28	20
FAYETTE	107	45	30
FOREST	1	0	0
FRANKLIN	12	5	2
GREENE	11	4	2
HUNTINGDON	11	2	2
INDIANA	16	5	3
JEFFERSON	10	4	3
JUNIATA	1	1	1
LACKAWANNA	99	39	28
LANCASTER	71	35	26
LAWRENCE	20	8	6
LEBANON	12	3	2
LEHIGH	56	13	9
LUZERNE	155	62	52
LYCOMING	18	9	6
MCKEAN	7	3	3
MERCER	18	11	9
MIFFLIN	12	8	6
MONROE	27	6	3
MONTGOMERY	48	11	9

Appendix A – Summary of Applications and Approved Loans

Apps Received, Approved, and Closed by County- As of November 1, 2018***

County	Applications Received	Applications Approved**	Loans Closed
NORTHAMPTON	26	12	9
NORTHUMBERLAND	21	6	4
PERRY	1	1	1
PHILADELPHIA	382	95	68
PIKE	16	3	3
POTTER	1	0	0
SCHUYLKILL	22	7	5
SNYDER	1	1	1
SOMERSET	15	5	3
SUSQUEHANNA	5	1	1
TIOGA	3	1	0
UNION	2	0	0
VENANGO	2	1	0
WARREN	6	1	0
WASHINGTON	39	14	11
WAYNE	9	4	3
WESTMORELAND	67	29	26
WYOMING	3	0	0
YORK	31	11	9
	2,573	867	641

***This table represents applications that were received on or before November 1, 2018.

**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				Additional Utility- Gas	Additional Utility- Gas	Additional Utility- Fuel Oil										
	Electric		Additional Utility- Gas		Additional Utility- Fuel Oil		Electric													Electric	
	Avg. \$	Avg. Msmt./kwh	Avg. \$	Avg. Msmt./ccf	Avg. \$	Avg. Msmt./gal.	Six month Avg. \$	Six month Avg. Msmt./kwh												Twelve month Avg. \$	Twelve month Avg. Msmt./kwh
413	\$ 99	653	\$ 196	205					\$ 72	500			\$ 97	117							
417	\$ 105	690			\$ 489	215			\$ 43	658							\$ 404	200			
431	\$ 81	541	\$ 43	51					\$ 77	486			\$ 49	48							
438	\$ 167	1,018	\$ 82	54					\$ 130	835			\$ 82	50							
448	\$ 111	973	\$ 51	37					\$ 96	842			\$ 53	33							
450	\$ 100	746	\$ 45	43					\$ 96	670	\$ 94	110									
451	\$ -	441	\$ -	62					\$ 62	385			\$ 62	68							
453	\$ 90	481			\$ 391	218			\$ 54	445							\$ 304	169			
454	\$ 67	359	\$ 120	14					\$ 76	306			\$ 93	10							
455	\$ 134	892	\$ 46	5					\$ 136	893			\$ 55	5							
456	\$ 95	548	\$ 50	55					\$ 94	617			\$ 43	39							
459	\$ 68	452							\$ 44	252											
463	\$ 84	555	\$ 66	113					\$ 98	529			\$ 90	106							
464	\$ 86	802	\$ 96	12					\$ 210	916			\$ 114	12							
467	\$ 45	395	\$ 690	9					\$ 53	367			\$ 135	10							
468	\$ 138	999							\$ 124	1,596											
469	\$ 56	454	\$ 71	81					\$ 45	375			\$ 99	91							
471	\$ 81	515	\$ 61	7					\$ 41	387			\$ 81	6							
473	\$ 62	361	\$ 36	4					\$ 34	217			\$ 88	4							
474	\$ 50	337			\$ 287	138			\$ 65	370							\$ 661	321			
476	\$ 239	1,144	\$ 89	6					\$ 171	1,111			\$ 101	7							
478	\$ 173	1,762			\$ 693	367			\$ 162	1,646							\$ 326	150			
479	\$ 53	295	\$ 92	149					\$ 58	366			\$ 136	170							
480	\$ 181	1,396							\$ 187	1,370											
485	\$ 308	2,425			\$ 509	190			\$ 232	1,904							\$ 501	172			
487	\$ 170	2,132							\$ 187	1,695											
488	\$ 155	1,242	\$ 63	96					\$ 95	937			\$ 83	108							

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

Borrower	Pre-Install				Post-Install				Additional Utility- Gas	Additional Utility- Gas	Additional Utility- Fuel Oil	Additional Utility- Fuel Oil							
	Electric		Additional Utility- Gas		Additional Utility- Fuel Oil		Electric						Electric						
	Avg. \$	Avg. Msmt./ kwh	Avg. \$	Avg. Msmt./ ccf	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	Six month Avg. \$
489	\$ 50	281	\$ 67	5					\$ 54	285			\$ 61	5					
490									\$ 206	1,665			\$ 112	12					
491	\$ 106	858	\$ 61	57					\$ 91	775			\$ 68	67					
492	\$ 102	705	\$ 258	7			\$ 58	475			\$ 142	10							
493	\$ 144	1,038			\$ 489	226			\$ 235	831							\$ 467	172	
494	\$ 182	1,261							\$ 260	1,279									
495	\$ 86	596							\$ 93	623									
496	\$ 65	362	\$ 63	4			\$ 62	341			\$ 67	6							
497																			
498	\$ 190	1,836					\$ 201	1,955											
500	\$ 44	417	\$ 92	99			\$ 61	418			\$ 175	166							
502	\$ 56	486	\$ -	101			\$ 52	421			\$ 153	131							
503	\$ 48	287	\$ 80	100			\$ 61	368			\$ 131	162							
504	\$ 120	911			\$ 518	287			\$ 123	911							\$ 379	150	
505	\$ 79	383			\$ 404	216	\$ 154	339							\$ 437	193			
506	\$ 142	1,101			\$ 348	182	\$ 145	1,074							\$ 574	233			
507	\$ 147	980	\$ 71	51			\$ 146	948			\$ 107	85							
509	\$ 83	644	\$ 111	14			\$ 72	554			\$ 161	17							
515	\$ 168	1,126	\$ 82	95			\$ 193	1,357			\$ 90	98							
522	\$ 67	428			\$ 398	202	\$ 131	962							\$ 368	190			
525	\$ 127	1,018					\$ 152	2,156											
Monthly Average	\$ 109	811	\$ 99	55	\$ 453	224	\$ 114	874	\$ 112	795	\$ 125	87	\$ 85	48	\$ 460	205	\$ 435	191	