

Pennsylvania Home Lending

Executive Director / CEO

EIN 472605170

PA · NTEE L20

FY ending 2024-12-31

June 9, 2026

This analysis benchmarks the total compensation of **Stephen T Gieringer, Executive Director / CEO** (\$25,763) against **every comparable organization** that fit the selection criteria — **293** in total — drawn systematically from IRS Form 990 filings, not a hand-picked subset.

Compensation sits at approximately the **31st** percentile of comparable organizations

within the typical range

Benchmarked executive: Stephen T Gieringer — reported title “PRESIDENT AND CEO”, a **direct title match** to the Executive Director / CEO role.

How comparable organizations were selected

SECTOR Organizations sharing the subject's NTEE classification (L20).

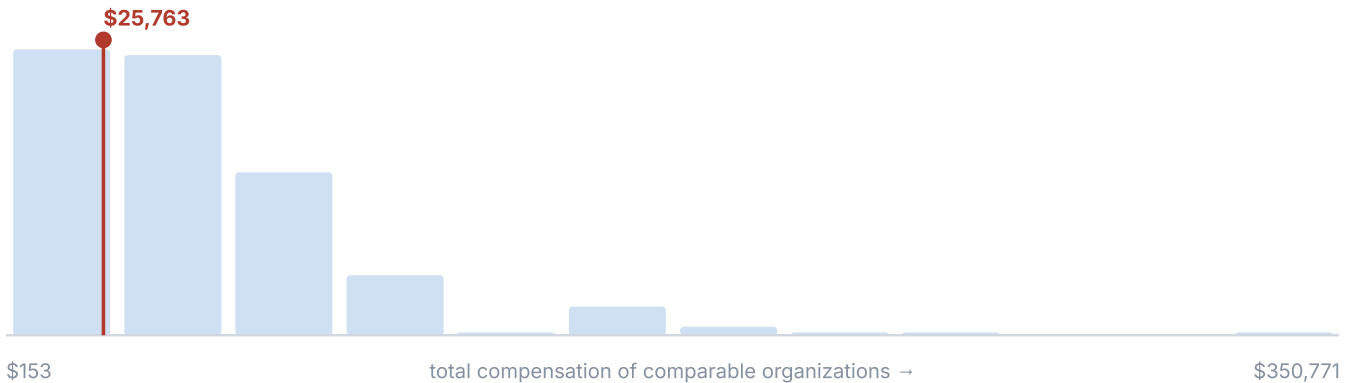
BUDGET Total revenue between \$295,927 and \$662,524 — 0.67x to 1.50x the subject's \$441,683 (the band tightens as size grows).

GEOGRAPHY Same NTEE sector (L20), nationwide + budget 0.67–1.5x revenue.

293 organizations qualified on sector, size, and geography

→ **293** within the band form the benchmarked peer set.

Distribution of comparable compensation



\$9,937

\$20,478

\$44,168

\$64,798

\$100,071

\$25,763



● Comparable organizations

Each figure is Form 990 Part VII columns D + F (reportable pay plus other compensation and benefits; column F may include amounts from related organizations), normalized to PA cost of living (BEA RPP, 2023) and to its filing year (CPI-U); the reported amount is on each linked 990.

ORGANIZATION	STATE	REVENUE	MATCHED TITLE	COMP (REPORTED)	COMP (ADJUSTED)	FY
Zion Hill Community Development Corporation	GA	\$441,452	Executive Director	\$92,887	\$96,422	2023
Powell Boulevard Apartments Inc	OR	\$442,455	President & Ceo	\$45,693	\$42,551	2024
The Bangsund Dwelling Place Nfp	WA	\$440,359	Executive Director	\$66,500	\$61,466	2023
Nazareth Villages Ii Inc	KY	\$439,114	President And Ceo	\$30,966	\$32,501	2025
Big Daisy Corp	PA	\$444,299	President - Hopephl	\$16,154	\$16,631	2023
Bexar Rhf Housing Inc	CA	\$438,912	President/ceo	\$68,128	\$58,992	2024
Community First Land Trust	SC	\$438,798	Executive Director	\$30,000	\$31,384	2024
Pauahi Elderly Inc	CA	\$438,001	President/ceo	\$68,128	\$58,992	2024
Luther House Iv Inc	PA	\$446,293	Executive Di	\$35,339	\$35,339	2024
Opportunity Builders A Not For Profit Development	CA	\$446,905	President And Executive Direc	\$31,792	\$28,342	2023
Franklin-williamson Properties Inc	IL	\$435,784	Chair	\$19,355	\$18,589	2025
Nehemiah Project La Inc	CA	\$449,577	President And Ceo	\$48,830	\$43,530	2023
Habitat For Humanity International	NE	\$449,627	Executive Di	\$60,000	\$64,712	2024
Creative Compassion Inc	TN	\$449,731	Executive Director/ceo	\$43,922	\$46,296	2024
Cooperative Services Inc	MI	\$433,046	Assistant Secretary	\$69,471	\$70,051	2025
Asi Woodlands Senior Housing Inc	MN	\$432,875	President/tr	\$68,006	\$65,647	2025

ORGANIZATION	STATE	REVENUE	MATCHED TITLE	COMP (REPORTED)	COMP (ADJUSTED)	FY
Freedom West Community Development Corpo	OK	\$451,361	Executive Dir.	\$6,000	\$6,625	2024
Appalachia Habitat For Humanity Inc	TN	\$430,684	Executive Director	\$56,058	\$60,834	2023
Hdp Mason Housing Corporation	CA	\$430,446	President & Ceo	\$9,264	\$8,022	2024
1347 Morris Avenue Corporation	NY	\$429,170	Ceo	\$18,651	\$17,400	2023
United Church Residences Of Marion Ohio Inc	OH	\$428,927	Treasurer	\$34,230	\$37,429	2023
Oakhill Associates Inc	OR	\$428,323	President	\$21,359	\$20,478	2023
Will Woods V	LA	\$427,876	President	\$15,244	\$16,832	2024
St John's Commons Inc	MD	\$427,070	Executive Director	\$34,485	\$31,496	2025
Habitat For Humanity International	PA	\$457,691	Executive Di	\$87,990	\$90,589	2023

Comp (reported) is the figure on each organization's Form 990 (columns D + F); **Comp (adjusted)** normalizes it to PA cost of living and 2024 dollars. Click any organization to verify the figure on ProPublica.

● Methodology

Comparable organizations were drawn from electronically filed IRS Form 990 returns and matched on sector (NTEE code), budget (a size-adaptive revenue band that tightens as the organization grows), and geography (same-state first, broadening only when too few peers qualify); every organization within the band forms the peer set. To compare fairly across regions and years, peer compensation is normalized to PA cost of living (BEA Regional Price Parities, 2023) and to the subject's filing year (CPI-U). The figure benchmarked is Form 990 Part VII, Section A, columns D + F — reportable pay plus other compensation, benefits, and deferred amounts (column F may include amounts from related organizations) — with the chief executive matched by role. Related-organization amounts (column E) and institutional trustees are excluded. Full methodology: peerbasis.org/methodology.

● Sample, role match & sensitivity

PEER COUNT 293 organizations. Compensation range \$153–\$350,771; filing years 2023–2025.

SIZE BASIS Matched on total revenue (\$441,683); for reference, expenses \$85,917 and assets \$4,197,250. **Revenue and expenses diverge this year — revenue may misrepresent operating size; weigh the expense-based view.**

ROLE MATCH	Stephen T Gieringer, reported title " <i>PRESIDENT AND CEO</i> ", benchmarked as Executive Director / CEO. The title maps directly to this role.
RELATED-ORG PAY	169 peers report related-organization compensation (column E), which the D + F benchmark does not fully capture; review where material.
OUTLIERS	17 peers fall outside 1.5× the interquartile range — consider whether any reflect one-time payments (severance, deferred-comp payouts).

Sensitivity — the subject's percentile under alternative compensation definitions:

BASIS	SUBJECT PERCENTILE
Total compensation (D + F), cost-of-living + inflation adjusted — the PeerBasis default	31st
Total compensation (D + F), as reported (no adjustments)	30th
Reportable pay only (column D), adjusted	0th
All sources (D + E + F), adjusted	55th

If the percentile moves materially across these definitions, the result is sensitive to methodology choices, and the board should weigh which basis best fits its facts.

● **Rebuttable presumption of reasonableness · 26 CFR 53.4958-6**

Compensation paid by a tax-exempt organization is presumed reasonable — shifting the burden to the IRS — when three requirements are met. This report supplies the comparability data for the second. The board should record the following in its minutes *concurrently* with its decision:

Draft board minutes – executive compensation

1. The compensation of the Executive Director / CEO (Stephen T Gieringer) was approved in advance by [the Board / Compensation Committee], composed of members with no conflict of interest with respect to the arrangement.
2. Prior to its determination, the authorized body obtained and relied upon appropriate comparability data, namely the PeerBasis Compensation Comparability Determination dated June 9, 2026, comparing compensation against 293 similarly situated organizations (Same NTEE sector (L20), nationwide + budget 0.67–1.5× revenue).
3. The authorized body determined that total compensation of \$25,763 is reasonable (approximately the 31st percentile of comparable organizations) and documented the basis for this determination concurrently, on [date], by a vote of [__ for / __ against].

Sources: IRS Form 990 e-file data (apps.irs.gov); IRS Business Master File (NTEE classification). Every figure traces to an original public filing — click any organization above to verify it on ProPublica. PeerBasis is a service of Prismind Analytics; its [methodology is published](#), was commissioned for independent adversarial review, and discloses its own limitations. This report is comparability

data to support a board's good-faith determination under IRC 4958; it is not legal or tax advice. Generated by PeerBasis on June 9, 2026.