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For Immediate Release

Sewer and septic repair loan program expanded to include repairs to existing sewer connections for homeowners

Previously, program only covered first-time sewer connections, not repairs

HARRISBURG – The Pennsylvania Infrastructure Investment Authority (PENNVEST) and the Pennsylvania Housing Finance Agency are expanding a program intended to help homeowners with repairs and connections to septic and sewer systems. The goals are to help homeowners deal with the unexpected expenses related to this work and to protect water quality in Pennsylvania.

The Homeowner Septic Program previously covered repairs to residential septic systems and first-time connections to a public sewer. It now is being expanded to include loans for repairs to existing sewer line connections to homes.

This latest enhancement is in addition to other improvements made to the loan program in the last two years. For instance, it was previously announced that the loan program now has expanded eligibility requirements, can approve loan amounts up to \$25,000 (including loans for manufactured homes), and has increased the number of local and regional lending participants.

“We’re excited to be expanding this program for homeowners who already are connected to a public sewer system but need to repair the lateral from their house to the main line,” said PENNVEST Executive Director Brion Johnson. “The cost of these repairs can be burdensome, but now homeowners have some place to turn for help.”

PHFA’s Executive Director and CEO Brian A. Hudson Sr. added, “What makes these sewer line repairs so challenging for homeowners is that they usually are an unexpected expense, and they can be costly. So the fact that we offer an affordable loan to help soften the financial impact should be welcome news for homeowners.”

The lenders who originate the Homeowner Septic Program loans are: Liberty Mortgage Corporation, Erie; The Muncy National Bank, Muncy; Widget Financial Credit Union, Erie; American Bank, Allentown; Erie FCU, Erie; and Members’ Choice Financial Credit Union, Danville. Together they make the Homeowner Septic Program available statewide. PHFA expects to have additional lenders joining the program in coming months.

Homeowners who want more information or want to start the PENNVEST application process should contact one of these [participating lenders](#). They can also call PHFA at 1-855-U-Are-Home (827-3466), and then press “0” to be connected with the agency’s Customer Solutions Center. Information is available on [PHFA’s website](#), too.

Lenders interested in participating in the Home Septic Program should visit the [PHFA website](#), too, or call Roberta Schwalm with PHFA at (717) 780-3838.

(more)

About PHFA

The Pennsylvania Housing Finance Agency works to provide affordable homeownership and rental housing options for older adults, low- and moderate-income families, and people with special housing needs. Through its carefully managed mortgage programs and investments in multifamily housing developments, PHFA also promotes economic development across the state. Since its creation by the legislature in 1972, it has generated more than \$13.4 billion of funding for more than 169,670 single-family home mortgage loans, helped fund the construction of 132,531 rental units, and saved the homes of nearly 49,000 families from foreclosure. PHFA programs and operations are funded primarily by the sale of securities and from fees paid by program users, not by public tax dollars. The agency is governed by a 14-member board.

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