

Applicant Acknowledgement of Responsibilities for Loan Applications in Emergency Situations:

Definition of Emergencies Emergency procedures should only be requested when an on-lot septic system or public sewer connection is currently causing sewage back-up into the house or areas adjacent to the home.

Emergencies are NOT connections to public sewer made to meet discount period, connection or municipal lien filing deadlines or repairs/replacements due to septic or sewer failure regardless of potential for future serious health or property damage concerns.

For Lenders: This completed form must accompany all PV-19 Exception Requests as explained in the Guidelines, and be included in the Origination Package if the loan application is approved as an Emergency Repair/Replacement. Do not request Emergency Approval if the homeowner's situation fails to meet the definition of an emergency, above, or any other Program Guideline.

Submitting Lender Staff Name: _____

Phone and Email Address: _____

For Homeowners:

Homeowners who reach out to lenders prior to having sewage management work done on their property, and who can document to PHFA's standards that they have a serious, present, sewage management health emergency MAY be eligible for emergency repairs or replacements.

In an emergency situation, PHFA permits work to commence prior to loan application through an "exception to normal procedures" process led by a Participating Lender.

Homeowners who apply must be responsive to requests for documentation and information from the Participating Lender and PHFA for this emergency review to be completed.

Homeowner Acknowledgments:

1. I understand that I am requesting to have work completed on my home PRIOR TO Agency review of my qualifications for the Pennvest Homeowner Septic Loan. If the Agency is unable to approve the loan for any reason, I accept that I will have to pay for the work entirely from personal funds.

Applicants' Initials: _____

2. I understand that any items included in the job description that are not payable under this program, for example but not limited to interior plumbing work, must be paid for entirely from my personal funds.

Applicant Initials: _____

3. I understand that the Agency will not review the construction estimate or contract that I plan to use or have used for consumer protections under the Pennsylvania Home Improvement Consumer Protection Act.

Applicant Initials: _____

4. I understand that if we fail to submit our complete loan application package to our Pennvest participating lender within 30 days of work completion, our application will be denied due to a lack of timeliness with federal program requirements.

Applicant Initials: _____

I acknowledge the additional responsibilities that I have when applying for a Pennvest Homeowner Septic Loan for emergency repairs/replacements for my home's sewage management system. These requirements are in addition to any responsibilities and requirements of all loan applicants.

Applicant Name (printed): _____

Applicant Signature: _____

Date: _____

Applicant Name (printed): _____

Applicant Signature: _____

Date: _____