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For Immediate Release

## **Affordable loans available to help with sewer repair or hook-up**

*PENNVEST and PHFA thank participating lenders for partnering on these loans*

**HARRISBURG** – The Pennsylvania Infrastructure Investment Authority (PENNVEST) and the Pennsylvania Housing Finance Agency remind homeowners that they offer an affordable loan for the repair or replacement of on-lot septic systems and sewer laterals, or first-time sewer connection from an existing home.

The Homeowner Septic Program has been made more customer-friendly thanks to:

- Expanded eligibility criteria
- A streamlined application process
- Loan amounts up to \$25,000 for all homes (including manufactured homes)
- No prepayment penalty

“Repair or replacement of an on-lot septic system, lateral, or connection to a public sewer system, can be expensive and sometimes comes as an unexpected necessity,” said PENNVEST Executive Director Brion Johnson. “We developed this loan program with PHFA as a way to help homeowners who might find themselves in a financial bind when faced with this situation. The added benefit is that well-functioning septic systems that are promoted under this loan program protect the quality of our shared water resources, too.”

The success of the Homeowner Septic Program would not be possible without support from lending organizations that originate the loans. Participating lenders that support this program include:

- **Widget Financial Credit Union**, Erie; serving Crawford and Erie counties.
- **American Bank**, Allentown; statewide.
- **Erie Federal Credit Union**, Erie; serving Crawford and Erie counties.
- **Mercer County Community Federal Credit Union**, Hermitage; serving Mercer and Crawford counties.
- **NEPA Federal Community Credit Union**, Stroudsburg; serving Monroe and Pike counties, and our newest participating lender!

“We join PENNVEST in thanking these lenders for helping us support homeowners facing expenses related to their home septic system or first-time sewer connection,” said PHFA’s Executive Director and CEO Robin Wiessmann. “They help us to promote and carry out this loan program, and the assistance it provides for Pennsylvania homeowners would not be possible without their participation and support. This is an example of a public-private partnership that works to the benefit of Pennsylvanians.”

*(more)*

For more information or to start the PENNVEST application process, homeowners should contact a [participating lender](#) or PHFA at 1-855-U-Are-Home (827-3466), then press “0” to be connected with the agency’s Customer Solutions Center. Information also is available from the bottom bullet point on this webpage: <http://www.phfa.org/programs/repairs.aspx> .

Lenders interested in participating should visit the PHFA website for more details, at <http://www.phfa.org/hop/programs/pennvest.aspx> .

#### 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 \$16.9 billion of funding for more than 191,870 single-family home mortgage loans, helped fund the construction of 103,328 rental units, distributed approximately \$239 million to support local housing initiatives, and saved the homes of more than 50,660 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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