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For Immediate Release

Helpful information about PENNVEST program now available on PHFA podcast

PENNVEST program assists Pennsylvania homeowners with sewer and septic system costs

HARRISBURG – The latest episode of PHFA’s “Close To Home” podcast covers information about the PENNVEST loan program helpful to homeowners facing sewer or septic system costs. The PENNVEST program is a joint venture between the Pennsylvania Infrastructure Investment Authority (PENNVEST), the Department of Environmental Protection (DEP), and the Pennsylvania Housing Finance Agency to assist homeowners with the repair or replacement of their on-lot septic system or their connection to public sewer. It also helps with a first-time connection from an existing home to public sewer.

The PENNVEST Homeowner Septic Program has many attractive benefits:

- An affordable 1.75% interest rate (2.55 APR)
- A maximum loan amount of \$25,000
- No restrictions on household income
- Terms up to 20 years (15 years for manufactured homes), and
- No prepayment penalty

During the podcast, PHFA’s Manager of Special Initiatives Roberta Schwalm explains the PENNVEST loan program in detail. The repair, replacement or connection to public sewer systems, as well as connection to an on-lot septic system, can be expensive, which is why a PENNVEST loan can be so helpful for homeowners. This episode of the Close to Home podcast answers many consumer questions, provides full details about the program, and helps homeowners understand if this loan program would be beneficial in their situation.

You can find the Close To Home podcast on Spotify, iTunes, [PHFA’s website](#) and on other podcasting apps.

The success of the PENNVEST 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, and
- **Mercer County Community Federal Credit Union**, Hermitage; serving Mercer county

Applicants must go through one of these participating lenders to start the loan process. The lenders underwrite the loan and work with homeowners until closing is completed. PHFA then services the loan for the entire life of the loan.

For more information, or to start the PENNVEST application process, homeowners should contact a [participating lender](#), or call 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>. Interested homeowners may also email septic@phfa.org or CloseToHome@PHFA.org with any questions.

(more)

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

EDITOR'S NOTE: The APR for the PENNVEST Homeowner Septic Loan is subject to credit approval and eligibility restrictions including loan use, property requirements, and owner occupancy. The interest rate is quoted as of 1/1/2025. The APR is fixed for the term of the loan. The borrower pays origination and closing charges.

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 \$20.1 billion of funding for more than 206,750 single-family home mortgage loans, helped fund the construction of 110,284 rental units, distributed approximately \$362 million to support local housing initiatives, and saved the homes of more than 51,400 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.

Contact

Renaë Hyson
717-676-0876 (cell)
rhyson@phfa.org

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