

# PENNVEST AT A GLANCE

[www.pennvest.state.pa.us](http://www.pennvest.state.pa.us)

Projects Approved: 3,685 for a Total Funding of \$8.19 Billion

\*\$570 Million Budgeted 2018- 2017

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| <ul style="list-style-type: none"> <li>• 1,022 Drinking Water</li> <li>• 1,599 Wastewater</li> <li>• 17 Brownfield</li> <li>• 3 Acid Mine Drainage</li> <li>• 119 Storm Water</li> <li>• 785 On-Lot</li> <li>• 140 Non-Point Source</li> </ul> | <ul style="list-style-type: none"> <li>* State General Obligation Bonds</li> <li>* PENNVEST Revenue Bonds</li> <li>* Clean Water State Revolving Fund</li> <li>* Drinking Water State Revolving Fund</li> <li>* Loan Repayments/Interest Earnings</li> </ul> |
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## HOW CAN PENNVEST HELP?

*Money for Infrastructure Projects*

Type of Funding	Public	Private	Principal Residential	Notes
Drinking Water	X	X		Fund most water infrastructure costs
Wastewater	X	X		Fund most sewer infrastructure costs
Storm water	X	X		Public and Private entities, but Privates need governmental sponsor
Non-Point Source				
*Acid Mine Drainage	X	X		
*Brownfield	X	X		Must have, or achieve as part of the project ACT 2 clearance
*Green Infrastructure	X	X		Examples – managing wet weather run-off, AG BMPs, street tree and urban forestry, riparian buffers, wetlands, downspout disconnections, meters, leak detection, energy efficiency, and water efficient fixtures
*Nutrient Trading	X	X		Refer to PENNVEST website for action dates and rules
On-Lot Systems			X	Repair/Replacement to existing On-Lot Systems only, OR pay for tapping fees and connection costs to public sewer systems. Must be single family, owner occupied, and primary residence of owner.

## PENNVEST Fiscal Year 2018-2019 Meeting Schedule

### APPLICATION CUT-OFF DATES

May 2, 2018  
 August 8, 2018  
 October 31, 2018  
 February 6, 2019  
 May 1, 2019

### BOARD MEETING DATES

July 18, 2018  
 October 17, 2018  
 January 30, 2019  
 April 17, 2019  
 TBD (4/17/19 Board meeting)

**PENNVEST INTEREST RATES BY COUNTY as of April 4, 2018**

BOND RATE -		4/04/2018	
STATEWIDE UNEMPLOYMENT RATE -			
COUNTY	UNEM	YRS 1-	YRS 6-20
Adams County	3.7	1.743	2.179
Allegheny County	4.8	1.085	1.850
Armstrong County	6.1	1.000	1.731
Beaver County	5.5	1.000	1.743
Bedford County	5.2	1.000	1.743
Berks County	4.6	1.402	2.008
Blair County	4.8	1.085	1.850
Bradford County	5.1	1.000	1.743
Bucks County	4.2	1.698	2.156
Butler County	4.6	1.402	2.008
Cambria County	6.1	1.000	1.731
Cameron County	6.9	1.000	1.000
Carbon County	5.6	1.000	1.743
Centre County	3.7	1.743	2.179
Chester County	3.6	1.743	2.179
Clarion County	5.6	1.000	1.743
Clearfield County	6.0	1.000	1.741
Clinton County	6.2	1.000	1.708
Columbia County	5.2	1.000	1.743
Crawford County	5.5	1.000	1.743
Cumberland	3.8	1.743	2.179
Dauphin County	4.5	1.512	2.063
Delaware County	4.5	1.512	2.063
Elk County	4.9	1.000	1.743
Erie County	5.8	1.000	1.743
Fayette County	6.9	1.000	1.000
Forest County	6.7	1.000	1.147
Franklin County	4.5	1.512	2.063
Fulton County	5.1	1.000	1.743
Greene County	5.9	1.000	1.743
Huntingdon County	6.0	1.000	1.741
Indiana County	5.9	1.000	1.743
Jefferson County	5.6	1.000	1.743
Juniata County	4.6	1.402	2.008
Lackawanna	5.1	1.000	1.743
Lancaster County	3.8	1.743	2.179
Lawrence County	6.1	1.000	1.731
Lebanon County	4.1	1.723	2.169
Lehigh County	5.0	1.000	1.743
Luzerne County	5.9	1.000	1.743
Lycoming County	5.6	1.000	1.743
McKean County	6.2	1.000	1.708
Mercer County	5.5	1.000	1.743
Mifflin County	5.3	1.000	1.743
Monroe County	5.9	1.000	1.743

Montgomery	3.9	1.742	2.178
Montour County	3.9	1.742	2.178
Northampton	4.9	1.000	1.743
Northumberland	5.7	1.000	1.743
Perry County	4.3	1.656	2.135
Philadelphia	6.2	1.000	1.708
Pike County	5.9	1.000	1.743
Potter County	6.6	1.000	1.340
Schuylkill County	5.9	1.000	1.743
Snyder County	4.4	1.596	2.105
Somerset County	6.1	1.000	1.731
Sullivan County	5.8	1.000	1.743
Susquehanna	4.7	1.261	1.938
Tioga County	6.0	1.000	1.741
Union County	4.4	1.596	2.105
Venango County	6.1	1.000	1.731
Warren County	5.3	1.000	1.743
Washington	5.2	1.000	1.743
Wayne County	5.1	1.000	1.743
Westmoreland	5.2	1.000	1.743
Wyoming County	5.3	1.000	1.743
York County	4.4	1.596	2.105

**Regional Assistance (Your First Call should be to)**

**David Henning – 717-783-4490 – [dahenning@pa.gov](mailto:dahenning@pa.gov)**  
 Counties: Butler, Bradford, Cameron, Centre, Clarion, Clearfield, Clinton, Columbia, Crawford, Elk, Erie, Forest, Jefferson, Lawrence, Lycoming, McKean, Mercer, Montour, Northumberland, Potter, Snyder, Sullivan, Tioga, Venango, Union, Warren

**Daniel Mikesic – 717-783-6673 – [dmikesic@pa.gov](mailto:dmikesic@pa.gov)**  
 Counties: Allegheny, Armstrong, Beaver, Cambria, Fayette, Greene, Indiana, Somerset, Washington, Westmoreland

**Tesra Schlupp – 717-783-8618 – [tschlupp@pa.gov](mailto:tschlupp@pa.gov)**  
 Counties: Adams, Bedford, Berks, Blair, Bucks, Chester, Cumberland, Dauphin, Delaware, Franklin, Fulton, Huntingdon, Juniata, Lancaster, Lebanon, Mifflin, Montgomery, Perry, Philadelphia, York

**Rebecca Kennedy – 717-783-4488 – [rebkennedy@pa.gov](mailto:rebkennedy@pa.gov)**  
 Counties: Carbon, Lackawanna, Lehigh, Luzerne, Monroe, Northampton, Pike, Schuylkill, Susquehanna, Wayne, Wyoming

**Rob Boos – 717-783-4493 – [rboos@pa.gov](mailto:rboos@pa.gov)** Deputy Executive Director for Project Management and Nutrient Credit Trading Project Specialist

**You can also reach us toll free at 1-877-787-8137**

**Additional Project Management Assistance**

**Lou Ann Buffington – 717-787-8138 - [lbuffingto@pa.gov](mailto:lbuffingto@pa.gov)**  
 Entity registration, Share registration, Letters of No Prejudice, PreClosing

**Steve Anspach – 717-783-6589 - [sanspach@pa.gov](mailto:sanspach@pa.gov)**  
 Entity/Share Registration, Application, Funds Disbursement System Issues

# PENNVEST HOMEOWNER SEPTIC PROGRAM

The PENNVEST Homeowner Septic Loan Program helps qualified homeowners:

- repair or replace an **existing connection to public sewer OR** an individual, on-lot sewage disposal system;
- connect for the first time to public sewer.

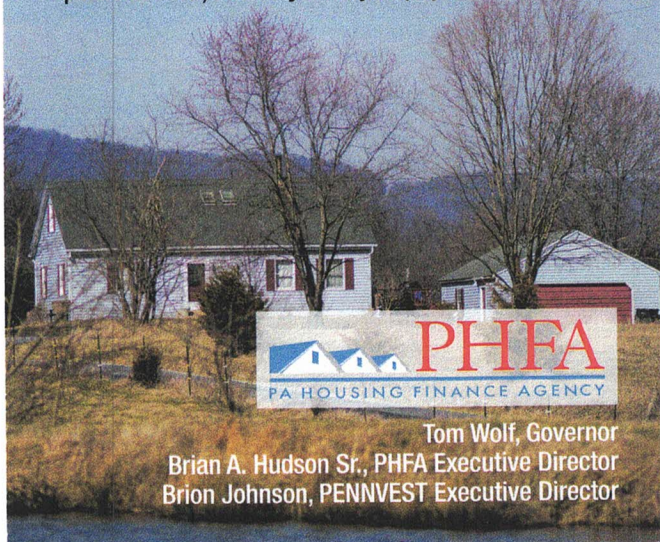
This low-cost loan is funded by PENNVEST and administered by the Pennsylvania Housing Finance Agency.

## TERMS

- Fixed interest rate for life of loan, currently as low as 1.75 percent.
- Up to 20 years to repay the loan balance.
- Funds can be used for design, construction and permit costs.

## SAMPLE PAYMENTS

- If you borrow \$15,000 at 1.75 percent (2.55 percent APR<sup>1</sup>) for 20 years, you pay \$75 monthly.
- If you borrow \$25,000 at 1.75 percent (2.22 percent APR<sup>1</sup>) for 20 years, you pay \$124 monthly.



## LOAN ADVANTAGES

- Pay an attractive interest rate for this vital home improvement.
- No prepayment penalties if the loan is paid off early.

## WHY REPLACE YOUR SEPTIC SYSTEM?

- Increase the value and marketability of your home.
- Eliminate worries about your septic system when you sell your home.
- Improve the environmental health of your property.
- Avoid or respond to citations from your municipality.

## LEARN MORE AND APPLY

1. Call PHFA's Solution Center at **855-U-ARE-HOME** (855-827-3466) or visit **www.phfa.org** to learn more and view a list of participating lenders.
2. Visit or call one of the listed participating lenders to begin the loan application.
3. Work with design and construction professionals of your choice to develop an approved system.

<sup>1</sup> Subject to credit approval and eligibility restrictions including loan use and owner occupancy. Interest rate quoted as of 1/1/2018. The APR is fixed for the term of the loan. Borrower pays origination and closing charges. Sample payments based on \$15,000 and \$25,000 loan examples have twenty year term and 240 payments. Total finance charge for a \$15,000 loan is \$3,869 and for a \$25,000 loan is \$5,727.



PERMITS  
SEPTIC PROGRAM