

Funding for Private Well and Septic System Repairs

Major repairs or replacement of septic system and drinking water wells can be costly, but there are sources of financial assistance for homeowners.

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Newly installed three chamber septic and pump tank (Photo by Amy Galford)

Overview

Some of the programs below are for a variety of home repairs, and one is only for on-lot wastewater systems. Income limits and other loan and grant terms change frequently, so check a program website or call the office for current information.

Before any major repairs, make sure you understand all the options and how to find qualified contractors.

For water supplies, consider pollution source removal, repairs to the existing system, [water treatment](https://extension.psu.edu/testing-your-drinking-water) (<https://extension.psu.edu/testing-your-drinking-water>), bottled water for drinking in the short term, and [drilling a new well](https://extension.psu.edu/well-spring-and-cistern-construction-and-maintenance) (<https://extension.psu.edu/well-spring-and-cistern-construction-and-maintenance>).

For septic systems, in addition to basic gravity septic systems and sand mounds, look into the variety of alternate on-lot wastewater technologies that have been approved by the PA Department of Environmental Protection (PA DEP) for use in the state, some of which are explained in [On-Lot Wastewater Systems: The Basics](https://extension.psu.edu/on-lot-wastewater-systems-the-basics) (<https://extension.psu.edu/on-lot-wastewater-systems-the-basics>). Check with your

municipality's Sewage Enforcement Officer (SEO) about permits for repair work.

Programs

USDA Rural Development

Single Family Housing Repair Loans and Grants

This program is for health and safety upgrades to housing. There are location restrictions, but many areas of Pennsylvania have a low enough population density to qualify. There are income limits based on the location. Grants may be available for homeowners over 62. The [program website](https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants)(https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants) has details, links to location and eligibility check tools, and a fact sheet summarizing current loan terms.

Pennsylvania Infrastructure Investment Authority (PENNVEST)

Homeowner Septic Loan Program

This program from PENNVEST, PHFA, and PA DEP provides low-interest loans for on-lot septic system repairs, replacement, or connection to public sewer. There are no income limits as of 1/20/2016. Visit the [program site](http://phfa.org/programs/pennvest.aspx)(http://phfa.org/programs/pennvest.aspx) or call 1-855-827-3466 for full details.

Pennsylvania Housing Finance Agency (PHFA)

Keystone Renovate and Repair Loan Program

These loans are for a variety of improvements including private well and septic systems and also connecting to municipal water or sewer service. There are income range limits on this program and it is open to homeowners or current homebuyers. Visit the [program site](https://www.phfa.org/programs/repairs.aspx) (https://www.phfa.org/programs/repairs.aspx) or call 1-800-822-1174 for more information.

Local funding sources

There may be other programs available in your county, borough, or township. Contact municipal offices or search for your local [Housing and Redevelopment Authority](http://pahra.org/members/housing-authorities/)(http://pahra.org/members/housing-authorities/).

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