

Howe Township Sewer Lateral Installation Funding Assistance

❖ **U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG)**

- Funds allocated by Howe Township, to assist income-eligible homeowners with installation of lateral
- Grant funding
- Income eligibility based on household size-see Section 8 Guidelines
- Managed by SEDA-Council of Governments
 - You will be contacted in the near future with additional information on how you can apply for this grant funding

❖ **U.S. Department of Agriculture (USDA) Single Family Housing Repair Loans and Grants**

- Also known as the Section 504 Home Repair program, this provides loans to very-low income homeowners for home repairs and improvements
- Loan and grant funding
- Fixed interest rate of 1%
- Income eligibility based on household size-see Section 8 Guidelines

Contact Information: James Rhea, USDA Area Representative at (724) 482-5291

❖ **PennVest and PA Housing Finance Agency (PHFA) Homeowner Septic Loan Program**

- Assistance is available to eligible homeowners who need to repair or replace their individual on-lot septic system or connection to a public sewer system
- Loan funding
- Interest rate of 1.75%
- No restrictions on household income

Contact Information: Brian Stine, PennVest Area Representative at (610) 973-8117 OR contact PHFA at 1-855-827-3466

❖ **Banking Institution or Credit Union**

- Home Equity Line of Credit
- Line of Credit
- Personal Loans

List of Local Banks and Credit Unions

- Orrstown Bank
- Pennian Bank
- The Bank of Landisburg
- Wells Fargo Bank
- PNC Bank
- Riverview Bank
- AmeriChoice Federal Credit Union
- Members 1stFederal Credit Union
- New Cumberland Federal Credit Union