Homeowner’s Emergency Loan Program (HELP)

The Philadelphia Water Department administers an emergency repair program for defective water and sewer service lines.

In the City of Philadelphia, water service and sewer drainage pipes are the responsibility of the homeowner. If you received a Notice of Defect from the Water Department indicating that your water and sewer lines are broken or leaking, you may qualify for the Homeowner’s Emergency Loan Program (HELP). The money loaned for the repairs will be at a zero (0) interest rate and payable over a sixty (60) month period.

The program eligibility guidelines are:

- The property must be a residential dwelling and not listed as a commercial property.

- The homeowner must have received a Notice of Defect issued by the Water Department.

- The property’s water bill must be current. Money owed cannot exceed two (2) billing cycles. If there is an arrearage, the payment agreement with the Water Revenue Bureau must be current for at least six (6) months, prior to receiving the Notice of Defect.

- The property must be owner-occupied at the time the Notice of Defect was issued and the services requested and cannot have any more than four units.

- The property must have an operable AMR water meter.

- To be considered, call 215-685-4901. Applications will only be completed over the telephone.

For more information visit philae.gov/water.