

STATEMENTS OF POLICY

HOUSING FINANCE AGENCY

[12 PA. CODE CH. 31]

Homeowner's Emergency Mortgage Assistance Program

The Housing Finance Agency (Agency) proposes to make revisions to the Homeowner's Emergency Mortgage Assistance Program policy statement in 12 Pa. Code Chapter 31, Subchapter B (relating to policy statement on homeowner's emergency mortgage assistance program).

History

The Homeowner's Emergency Mortgage Assistance Program (HEMAP) was established by the General Assembly with the passage of the act of December 23, 1983 (P. L. 385, No. 91) (Act 91). HEMAP is designed to provide emergency mortgage assistance to homeowners facing foreclosure because of circumstances beyond their control. Assistance is provided in the form of a loan. The amount of the loan will be sufficient to bring the homeowner's delinquent mortgages current, and in addition, the Agency may provide continuing monthly mortgage assistance, as needed by the homeowner, for a period of time as prescribed by the law. Act 91 contains notice requirements that lenders must follow prior to foreclosure; prescribes procedures that a homeowner must follow in applying to the Agency for mortgage assistance; and prohibits a lender from conducting foreclosure proceedings during the application process. Act 91 requires repayment of the mortgage assistance loan, based upon the financial ability of the homeowner.

On February 21, 1984, the members of the HEMAP adopted initial Guidelines to implement HEMAP under the authority of section 401-C(b) of the Housing Finance Agency Law (35 P. S. § 1680.401c(b)), which provides in part, that the Agency shall adopt initial program guidelines and may revise the guidelines whenever appropriate. The members of the Agency adopted revisions to the guidelines on October 18, 1985, which were published at 16 Pa.B. 2126 (June 14, 1986). The members of the Board of the Agency adopted additional revisions to the guidelines on May 12, 1994, which were published at 24 Pa.B. 3224 (July 2, 1999).

Summary of Changes

In general, the proposed revised policy statement incorporates the amendments to Act 91, which were enacted by the act of December 21, 1998 (P. L. 1248, No. 160) (Act 160). The most significant revisions are summarized as follows:

- Reduces the amount of continuing mortgage assistance available to homeowners from 36 months to 24 months.
- Places a cap on the amount of mortgage assistance available at \$60,000.
- Establishes a minimum monthly co-payment for persons receiving continuing mortgage assistance of \$25 per mortgage being assisted.
- Establishes a minimum monthly repayment for persons who have received a HEMAP loan at \$25 per month per mortgage assisted.

- Changes the formula used by the Agency to determine the amount of monthly mortgage assistance and the amount of monthly repayment from a 35% test to a 40% test (Previously, a homeowner's contribution/repayment was set in an amount which would not cause their housing expense to exceed 35% of their net household income).

- Requires that the HEMAP mortgage be in at least 3rd lien position on the property and that no more than two delinquent mortgages can be assisted by the Agency.

- Directs the Agency to redraft the uniform notice that lenders are required to send to homeowners who are delinquent in their home mortgages. The new notice must be in plain language and contain the information required by the act of March 14, 1978 (P. L. 11, No. 6) Act 6 of 1978. Lenders who send the new "combined" notice would not need to send two separate notices.

Act 160 took effect on February 19, 1999, except for the \$25 provisions which were effective on February 1, 1999. The Agency has until June 19, 1999, to publish a new Act 91 Notice. In the meantime, the Act 91 Notice previously published by the Agency will remain in effect.

Public Comment Period

The proposed revised guidelines are being published for comment. They will not become effective until they are published in the *Pennsylvania Bulletin* as final revised guidelines after consideration of comments received.

The Agency invites interested persons to submit comments, suggestions or objections, in writing only, regarding the proposed revisions to the guidelines to: Rebecca Peace, Chief Counsel, Pennsylvania Housing Finance Agency, 2101 North Front Street, P. O. Box 8029, Harrisburg, PA 17105-8029, Fax 717-780-3905.

Written comments will be received and considered through April 30, 1999.

Fiscal Note: 39-9. No fiscal impact; (8) recommends adoption.

Annex A

TITLE 12. COMMERCE, TRADE AND LOCAL GOVERNMENT

PART I. GENERAL ADMINISTRATION

Subpart D. HOUSING FINANCE AGENCY

CHAPTER 31. HOUSING FINANCE AGENCY

Subchapter B. POLICY STATEMENT ON HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

§ 31.201. Definitions.

The following words and terms, when used in this subchapter, have the following meanings, unless the context clearly indicates otherwise:

* * * * *

Total housing expense—The sum of the mortgagor's monthly mortgage payments, including escrows, utility costs, hazard insurance expenses, real property taxes and, [**maintenance expenses. In**] in the case of cooperatives and condominiums, the monthly amount the unit is assessed for the maintenance of common elements. [**In the case of other types of housing, the agency will**

take into account the actual cost of necessary maintenance and repairs made to the residence when establishing the amount of the contribution or repayment to be required of the homeowner.]

§ 31.202. Eligibility for mortgage loan assistance.

* * * * *

(d) A mortgagor [who] is not eligible for a mortgage assistance loan if one of the following applies:

(1) The mortgagor is more than [36] 24 months delinquent or in default for more than [36] 24 months under the terms of the mortgage [is not eligible for a mortgage assistance loan].

(2) The aggregate amount of assistance needed to bring the mortgage delinquencies current exceeds \$60,000.

(3) The property is encumbered by more than two mortgages, other than a mortgage filed by the agency to secure repayment of the mortgage assistance loans, or by other liens or encumbrances which would unreasonably impair the security of the Agency's mortgage as determined by the Agency.

* * * * *

(g) The homeowner shall meet all of the following requirements:

* * * * *

(4) Have a reasonable prospect of resuming full mortgage payments within [36 months from the date the Agency receives the application for mortgage assistance] 24 months after the beginning of the period for which assistance payments are provided by the Agency and be capable of making any payments then remaining due on the mortgage in full by the maturity date or a later date to be agreed upon by the mortgagee.

* * * * *

§ 31.203. [Procedures] Notice; application procedures.

(a) [A notice required by this subchapter shall be sent by first class mail. The notice may also be sent by registered or certified mail. The notice shall be sent separately from the 30-day notice required by the act of January 30, 1974 (P. L. 13, No. 6) (41 P. S. §§ 401—605), known as the Usury Law, or any other notice required by law to be sent to homeowners who are in default in their mortgage payments.] Before a mortgagee accelerates the maturity of a mortgage obligation, commences legal action including mortgage foreclosure to recover under the obligation or takes possession of any security of the mortgage debtor for the mortgage obligation, the mortgagee is required to give notice in the form set forth in Appendix A, subject to the following requirements:

(1) The notice shall be sent by first class mail to the last known address of the mortgagor. The notice may also be sent by registered or certified mail.

(2) The notice should be sent at the point the mortgagor is at least 60 days contractually delinquent in the mortgagor's mortgage payments or is in violation of any other provision of the mortgage.

(3) A mortgagee will not be required to send the notice required by this subchapter as follows:

(i) To homeowners who do not qualify for mortgage assistance under § 31.202 (a), (b) or (c) (relating to eligibility for mortgage loan assistance).

(ii) To homeowners who are more than 24 months delinquent or in default for more than 24 months under the terms of the mortgage.

(iii) If the aggregate amount of arrearages due to a mortgagee under the terms of the mortgage, without regard to any acceleration under the mortgage including the amount of principal, interest, taxes, assessments, ground rents, hazard insurance, any mortgage insurance or credit insurance premiums, exceeds \$60,000.

(iv) To a homeowner who has already been sent the notice and who did not apply for a mortgage assistance loan, or who applied for a mortgage assistance loan but whose application was denied, or whose mortgage assistance disbursements were terminated by the Agency for any reason.

(4) Unless the mortgagor has cured his mortgage delinquency, by means of a mortgage assistance loan or otherwise, receipt of partial payments of arrears from the mortgagor, subsequent to the sending of the notice, does not mean that the mortgagee shall send a new notice to the mortgagor prior to legal action being taken to enforce the mortgage.

(5) A notice sent to the mortgagor, while the mortgagor was in bankruptcy, shall be valid and no new notice need be provided as a result of any discharge or dismissal of the bankruptcy petition or relief from the automatic stay.

(6) A notice sent under this subchapter, in the form prescribed in Appendix A, shall be in lieu of any other notice required by law. If notice is not required to be sent under this subchapter, the mortgagee may still be required to send the 30-day notice required by the act of January 30, 1974 (P. L. 13, No. 6) (41 P. S. §§ 401—605), known as the Usury Law.

* * * * *

(c) Payments under this subchapter shall be provided for a period not to exceed 24 months, either consecutively or nonconsecutively, whether the payments are on account of arrears, continuing monthly assistance or any combination thereof, and may not exceed \$60,000 on behalf of any mortgagor.

§ 31.204. Agency review.

* * * * *

(b) Agency responsibilities include the following:

* * * * *

(3) The Agency will determine whether the homeowner has a reasonable prospect of being able to resume full mortgage payments within [36 months from the date that the Agency received the application for mortgage assistance] 24 months after the beginning of the period for which assistance payments are provided the Agency and of being able to pay the mortgage in full by the maturity date or by a later date agreed to by the mortgagee for completing mortgage payments. If the term of the mortgage matures prior to or during the

period of assistance, the mortgagor is still eligible for assistance under this subchapter.

* * * * *

(c) If the Agency has determined that the homeowner is eligible, and if funds are available, the Agency will do the following:

* * * * *

(2) Make payments to the mortgagee on behalf of the homeowner for a period not to exceed **[36 months from the date that the Agency received the application] 24 months after the beginning of the period for which assistance payments are provided by the Agency.** Payments may stop if the Agency determines that, because of changes in the homeowner's financial circumstances, the payments are no longer necessary or because the homeowner no longer meets the eligibility criteria of § 31.202(a)—(f) (relating to eligibility for mortgage loan assistance). A recipient of assistance has a duty to inform the Agency of a material change in financial circumstances.

(3) Establish the homeowner's monthly contribution in an amount which does not cause the homeowner's monthly housing expense to exceed **[35] 40%** of the homeowner's net effective income. **Beginning February 1, 1999, and continuing thereafter, a mortgagor approved for continuing monthly mortgage assistance or whose continuing mortgage assistance is approved after being recertified by the Agency, shall pay to the Agency a minimum monthly payment of at least \$25 for each mortgage being assisted.** After the **[agency] Agency** has notified the homeowner in writing of loan approval and, in the case of a continuing loan, of the homeowner's minimum required monthly contribution, the homeowner may agree in writing to contribute a greater percentage of net effective income or to waive receiving continuing monthly disbursements. **[If the homeowner is approved for continuing monthly mortgage assistance from the Agency in an amount which is less than the combined total of the owner's mortgage payments, the]** The Agency will determine and collect monthly mortgage contributions from the homeowner to be forwarded to the mortgagee with the Agency's disbursement. **[The act requires the contributions to be received by the Agency at least 7 days before the monthly mortgage payment is due to be paid to the mortgagee. The Agency requires that the contributions]** Contributions shall be made at least 15 days before the monthly mortgage payment is due to avoid late charges being imposed by the mortgagee.

* * * * *

(5) Review the homeowner's financial circumstances at least annually to determine the amounts of repayment required, or more frequently, if the homeowner requests so in writing. As a condition of continued assistance or forbearance of the entire amount of assistance, together with interest, becoming immediately due, the homeowner is required to fully disclose a change in the **[owner's] homeowner's** financial circumstances and to cooperate with the Agency in performing its annual review.

(d) As an alternative to monthly assistance payments, the parties may agree to restructuring of future payment requirements or, in cases **[where] when** the balance of the mortgage is minimal in comparison to the monthly mortgage assistance disbursements to be made **[over the 36-**

month period], to a purchase of the mortgage by the Agency and an assignment of the mortgage debt to the Agency.

(e) Net income shall be determined as follows:

(1) During the **[3-year]** period that the homeowner may be eligible for assistance, and for purposes of calculating the amount of repayment to be required, the homeowner will not be required to pay more than **[35] 40%** of net effective income toward total housing expenses.

(2) To determine the maximum total housing expense payment, multiply net effective income by **[.35] .40**. If the homeowner's total housing expense is less than **[35] 40%** of net effective income, the mortgagor shall repay to the Agency the difference between **[35] 40%** of the mortgagor's net effective income and the mortgagor's total housing expense unless otherwise determined by the Agency after examining the mortgagor's financial circumstances and ability to contribute to repayment of the mortgage assistance.

* * * * *

§ 31.205. Financial hardship due to circumstances beyond the homeowner's control.

* * * * *

(c) *Disallowance.* The following circumstances will not be considered by the Agency to be beyond the mortgagor's control:

* * * * *

(3) When the homeowner had sufficient income to pay his mortgage, but failed to do so. In this regard, if the homeowner's total housing expense is less than or equal to **[35] 40%** of net effective income, and no reasonable cause for financial hardship is demonstrated by the homeowner, nonpayment of the mortgage debt will not be considered to be a circumstance beyond the homeowner's control.

* * * * *

§ 31.206. Reasonable prospect of resuming mortgage payments and paying mortgage by maturity.

(a) In general, the Agency will consider all relevant factors when evaluating whether the homeowner has a reasonable prospect of being able to resume full mortgage payments within **[36 months from the date that the Agency received the application for mortgage assistance] 24 months after the beginning of the period for which assistance payments are provided the Agency** and of being able to pay the mortgage in full by maturity or by a later date agreed to by the mortgagee, including the following:

* * * * *

(d) A mortgage will not be assisted unless installments of principal and interest due under the mortgage are structured so that the loan is fully amortized by regular and periodic payments over a designated period of time. A mortgage in which the balance is due upon demand or the balance is due in a lump sum or balloon payment at the end of a term is not eligible for mortgage assistance except as follows:

* * * * *

(2) In cases where the homeowner is in need of continuing monthly mortgage assistance disbursements, the

loans are only eligible if the lump sum or balloon payment comes due or the demand may be made more than [36 months from the date the application is received by the Agency] 24 months after the beginning of the period for which assistance payments are provided the Agency.

* * * * *

§ 31.207. Repayment.

* * * * *

(b) The Agency will enter into an agreement with the homeowner for repayment of mortgage assistance plus interest.

* * * * *

(2) [Interest] Except as provided in subsection (c), interest shall start to accrue when the homeowner begins to make repayment, and will accrue only during the period in which the homeowner is required to make repayment. Interest will not accrue in an amount greater than the amount of repayment required.

* * * * *

(c) Beginning February 1, 1999, and continuing thereafter, a mortgagor who has received mortgage assistance shall pay to the Agency a minimum monthly repayment of at least \$25 for each mortgage that was assisted. The minimum monthly repayment shall be applied to the principal of the debt and will not result in the accrual of interest on the mortgage assistance loan.

(d) The Agency will require full or partial repayment of the mortgage assistance loan once the

mortgagor has established credit to the extent that there is sufficient equity in the property for the mortgagor to be able to refinance their mortgage obligations at reasonable rates and terms as determined by the Agency.

§ 31.209. Appeals.

(a) An applicant who is denied a mortgage assistance loan or an applicant or lender aggrieved by another decision of the Agency in implementing the Homeowner's Emergency Mortgage Assistance [Payments] Program may request the Agency to conduct an administrative hearing on that grievance.

* * * * *

(d) Requests for a hearing shall be made in writing and shall be submitted to the Agency within 15 days of the postmark date of the mailing of the decision or determination of the Agency. Requests for hearings shall state the reasons that a hearing is requested and be sent by first class, registered or certified mail to the following address:

Chief Counsel-Appeal Requests
Pennsylvania Housing Finance Agency
2101 North Front Street
P. O. Box [8029] 15628
Harrisburg, Pennsylvania 17105.

* * * * *

(Editor's Note: As part of this proposal, the Agency is proposing to replace the existing text of Appendix A, which appears at 12 Pa. Code pages 31-32—31-34, serial pages (230800)—(230802), with the following text.)

APPENDIX A
(COMBINED ACT 91/ACT 6 NOTICE)

DATE: _____

HOMEOWNER'S NAME(S): _____

PROPERTY ADDRESS: _____

CREDITOR: _____

LOAN ACCT. NO.: _____

YOUR MORTGAGE IS IN DEFAULT FOR THE REASONS SET FORTH IN THIS NOTICE

YOUR LENDER MAY FORECLOSE AND YOU MAY LOSE YOUR HOME.

IF YOU WANT TO SAVE YOUR HOME FROM FORECLOSURE, YOU MUST TAKE ACTION NOW BY EITHER:

1. **CURING THE DEFAULT**—This notice explains the nature of the default and your rights to protect your interest in your home (See Section 403 of the Act of January 30, 1974 (P. L. 13, No. 6), 41 P. S. Section 403); OR

2. **APPLYING TO THE HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM FOR FINANCIAL ASSISTANCE WHICH CAN SAVE YOUR HOME FROM FORECLOSURE AND HELP YOU MAKE FUTURE MORTGAGE PAYMENTS**—Read this notice to find out how the program works. **You must meet with a Consumer Credit Counseling Agency within 30 days of the date of this notice in order to apply.** See Act of December 23, 1983 (P. L. 385, No. 91), 35 P. S. Section 1680.201c—1680.409c. If you need more information, call the Pennsylvania Housing Finance Agency at 1- (800) 342-2397.

LA NOTIFICACION EN ADJUNTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO DE ESTA NOTIFICACION OBTENGA UNA TRADUCCION INMEDITAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO ARRIBA. PUEDES SER ELEGIBLE PARA UN PRESTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

EMERGENCY MORTGAGE ASSISTANCE PROGRAM

YOU MAY BE ELIGIBLE FOR FINANCIAL ASSISTANCE WHICH CAN SAVE YOUR HOME FROM FORECLOSURE AND HELP YOU MAKE FUTURE MORTGAGE PAYMENTS

IF YOU COMPLY WITH THE PROVISIONS OF THE HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE ACT OF 1983 (THE "ACT"), YOU MAY BE ELIGIBLE FOR EMERGENCY MORTGAGE ASSISTANCE IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR CONTROL, IF YOU HAVE A REASONABLE PROSPECT OF RESUMING YOUR MORTGAGE PAYMENTS AND IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY THE PENNSYLVANIA HOUSING FINANCE AGENCY. PLEASE READ ALL OF THIS NOTICE. IT CONTAINS AN EXPLANATION OF YOUR RIGHTS.

TEMPORARY STAY OF FORECLOSURE—Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty (30) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with a representative of the creditor or with a designated consumer credit counseling agency. The purpose of this meeting is to attempt to work out a repayment plan or to otherwise settle your delinquency. **THIS MEETING MUST OCCUR WITHIN THE NEXT (30) DAYS.**

HOW TO CONTACT THE CREDITOR:

Name of Creditor: _____
Address: _____

Phone Number: _____
Contact Person: _____

CONSUMER CREDIT COUNSELING AGENCY—If you meet with your creditor or with a consumer credit counseling agency identified in this notice, the creditor may NOT take action against you for thirty (30) days after the date of this meeting. The names and addresses of designated consumer credit counseling agencies for the county in which the property is located are shown on the attached sheet. It is only necessary to schedule one face-to-face meeting. Advise your creditor immediately of your intentions.

APPLICATION FOR MORTGAGE ASSISTANCE—Your mortgage is in default for the reasons set forth in this Notice. If you have tried and are unable to resolve this problem with the creditor, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you must fill out, sign and file a completed Homeowner's Emergency Assistance Program Application with one of the designated consumer credit counseling agencies listed on the attachment. Only consumer credit counseling agencies have applications for the program and they will assist you in submitting a complete application to the Pennsylvania Housing Finance Agency. Your application **MUST** be filed or postmarked within thirty (30) days of your face-to-face meeting.

YOU MUST FILE YOUR APPLICATION PROMPTLY. IF YOU FAIL TO DO SO OR IF YOU DO NOT FOLLOW THE OTHER TIME PERIODS SET FORTH IN THIS LETTER, FORECLOSURE MAY PROCEED AGAINST YOUR HOME IMMEDIATELY AND YOUR APPLICATION FOR MORTGAGE ASSISTANCE WILL BE DENIED.

AGENCY ACTION—Available funds for emergency mortgage assistance are very limited. They will be disbursed by the Agency under the eligibility criteria established by the Act. It is extremely important that your application is accurate and complete in every respect. The Pennsylvania Housing Finance Agency has sixty (60) days to make a decision after it receives your application. During that time, no foreclosure proceedings will be pursued against you if you have met the time requirements set forth above. You will be notified directly by the Pennsylvania Housing Finance Agency of its decision on your application.

THE PENNSYLVANIA HOUSING FINANCE AGENCY IS LOCATED AT 2101 NORTH FRONT STREET, POST OFFICE BOX 8029, HARRISBURG, PENNSYLVANIA 17105. TELEPHONE NO. (717) 780-3800 OR 1-800-342-2397 (TOLL FREE NUMBER). PERSONS WITH IMPAIRED HEARING CAN CALL (717) 780-1869.

HOW YOUR MORTGAGE IS IN DEFAULT

NATURE OF THE DEFAULT—The MORTGAGE debt held by the above creditor on your property located at: _____ IS SERIOUSLY IN DEFAULT because:

A. YOU HAVE NOT MADE THE MONTHLY MORTGAGE PAYMENTS. The following amounts are now past due:
Payments of Principal and Interest: _____
Escrow charges: _____
Late charges: _____
Attorney Fees/costs: _____
Other charges (explain): _____
TOTAL AMOUNT PAST DUE: _____

B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (EXPLAIN): _____

HOW TO CURE THE DEFAULT—You may cure the default within THIRTY (30) DAYS of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE** to the creditor plus any additional monthly payments and late charges which may fall due after the date of this notice and the date you make your payment. Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to:

You can cure any other default by taking the following action within THIRTY (30) DAYS of the date of this letter:

IF YOU DO NOT CURE THE DEFAULT—If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, **the creditor intends to exercise its rights to accelerate the mortgage debt.** This means that the entire outstanding balance of this debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within THIRTY (30) DAYS, the creditor also intends to instruct its attorneys to start a lawsuit to foreclose upon your mortgaged property.

IF THE MORTGAGE IS FORECLOSED UPON—The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the creditor refers your case to its attorneys, but you cure the delinquency before the creditor begins legal proceedings against you, you will still be required to pay the reasonable attorney's fees that were actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay all reasonable attorney's fees actually incurred by the creditor even if they exceed \$50.00. Any attorney's fees will be added to the amount you owe the creditor, which may also include other reasonable costs. If you cure the default within the THIRTY (30) DAY period, you will not be required to pay attorney's fees.

OTHER CREDITOR REMEDIES—The creditor may also sue you personally for the unpaid principal balance and all other sums due under the mortgage.

RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE—If you have not cured the default within the THIRTY (30) DAY period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale. You may do so by paying the total amount plus any late or other charges then due, reasonable attorney's fees and costs connected with the foreclosure sale and any other costs connected with the Sheriff's Sale and by performing any other requirements under the mortgage.

EARLIEST POSSIBLE SHERIFF'S SALE DATE—It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be approximately _____ months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the creditor. If money is due, such payment must be in cash, cashier's check, certified check or money order made payable to the creditor at the address set forth above.

EFFECT OF SHERIFF'S SALE—You should realize that a Sheriff's Sale will end your ownership of the mortgaged property and your right to occupy it. If you continue to live in the property after the Sheriff's Sale, a lawsuit to remove you and your furnishings and other belongings could be started by the creditor at any time.

OTHER RIGHTS THAT YOU HAVE—You have additional rights to help protect your interest in the property:

YOU ALSO HAVE THE RIGHT:

- TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF THIS DEBT.
- TO SELL OR TRANSFER THE PROPERTY SUBJECT TO THE MORTGAGE TO A BUYER OR TRANSFEREE WHO WILL ASSUME THE MORTGAGE DEBT, PROVIDED THAT ALL THE OUTSTANDING PAYMENTS, CHARGES AND ATTORNEY'S FEES AND COSTS ARE PAID PRIOR TO OR AT THE SALE AND THAT THE OTHER REQUIREMENTS OF THE MORTGAGE ARE SATISFIED. CONTACT THE CREDITOR TO DETERMINE UNDER WHAT CIRCUMSTANCES THIS RIGHT MIGHT EXIST.
- TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.
- TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURE THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)
- TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS,
- TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE CREDITOR.

(Editor's Note: As part of this proposal, the Agency is proposing to replace the existing text of Appendix C which appears at 12 Pa. Code pages 31-38—31-62, serial pages (230806)—(230830) and replace it with the following text).

APPENDIX C

**PENNSYLVANIA HOUSING FINANCE AGENCY
HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM
CONSUMER CREDIT COUNSELING AGENCIES
(Rev. 1/99)**

ADAMS COUNTY

American Red Cross—Hanover Chapter
529 Carlisle Street
Hanover, PA 17331
(717) 637-3768
FAX (717) 637-3294

Financial Counseling Services of Franklin
31 West 3rd Street
Waynesboro, PA 17268
(717) 762-3285

CCCS of Western PA
2000 Linglestown Road
Harrisburg, PA 17102
(717) 541-1757

Adams County Housing Authority
139-143 Carlisle St
Gettysburg, PA 17325
(717) 334-1518
FAX (717) 334-8326

ALLEGHENY COUNTY

Action Housing, Inc.
425 6th Avenue
Suite 950
Pittsburgh, PA 15219
(412) 391-1956 or (412) 281-2102
FAX (412) 391-4512

CCCS of Western Pennsylvania, Inc.
309 Smithfield Street
Pittsburgh, PA 15222
(412) 471-7584

Urban League Of Pittsburgh
Bldg For Equal Opportunity
One Smithfield St
Pittsburgh, PA 15222-2222
(412) 227-4802
FAX (412) 261-5207

PHFA (Marica Hess)
2275 Swallow Hill Road, Bldg 200
Pittsburgh, PA 15220
(412) 429-2842
FAX (412) 429-2835

Community Action Southwest
22 West High Street
Waynesburg, PA 15370
(724) 852-2893

Housing Opportunties
133 Seventh Street
McKeesport, PA 15132
(412) 664-1906
Fax (412) 664-0873

Mon-Valley Unemployed Committee
120 East 9th Avenue
Homestead, PA 15120
(412) 462-9962

ARMSTRONG COUNTY

CCCS of Western Pennsylvania, Inc.
217 East Plank Road
Altoona, PA 16602
(814) 944-8100
(814) 944-5747

Indiana Co Community Action Program
827 Water Street, Box 187
Indiana PA 15701
(724) 465-2657
FAX (724) 465-5118

BEAVER COUNTY

Action Housing, Inc.
425 6th Avenue
Suite 950
Pittsburgh, PA 15219
(412) 391-1956
FAX (412)-391-4512

Housing Opportunities of Beaver County, Inc.
650 Corporation St, Suite 207
Beaver, PA 15009
(724) 728-7511

Housing Opportunities Inc.
133 Seventh Street
P. O. Box 9
McKeesport, PA 15134

CCCS of Western Pennsylvania, Inc.
971 Third Street
Beaver, PA 15009
(724) 774-0798

Mon Valley Unemployed Committee
120 East 9th Avenue
Homestead, PA 15120
(412) 462-9962
(412) 462-9964

BEDFORD COUNTY

Bedford-Fulton Housing Services
R. D. 1, Box 384
Everett, PA 15537
(814) 623-9129
FAX (814) 623-7187

Keystone Economic Development Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556
FAX (814) 539-1688

Weatherization Office
917 Mifflin Street
Huntingdon, PA 16652
(814) 643-2343

CCCS of Western Pennsylvania, Inc.
217 East Plank Road
Altoona, PA 16602
(814) 944-8100
FAX (814) 944-5747

Tableland Services, Inc.
535 East Main Street
Somerset, PA 15501
(814) 445-9628
(800) 452-0148
FAX (814) 443-3690

BERKS COUNTY

Budget Counseling Center
247 North Fifth Street
Reading, PA 19601
(610) 375-7866
FAX (610) 375-7830

Economic Opportunity Cabinet of Schuylkill County
225 North Centre Street
Pottsville, PA 17901
(717) 622-1995
FAX (717) 622-0429

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
(610) 821-4011 or (800) 220-2733 (814) only
FAX (610) 821-8932

Community Housing Counselor, Inc.
P. O. Box 244
Kennett Square, PA 19348
(610) 444-3682
FAX (610) 444-8243

BLAIR COUNTY

Bedford-Fulton Housing Services
R. D. 1, Box 384
Everett, PA 15537
(814) 623-9129
FAX (814) 623-7187

CCCS of Western Pennsylvania, Inc.
217 East Plank Road
Altoona, PA 16602
(814) 944-8100
(814) 944-5747

Keystone Economic Development Corp
1954 Mary Grace Lane
Johnstown PA 15901
(814) 535-6556
FAX (814) 539-1688

Weatherization Office
917 Mifflin Street
Huntingdon, PA 16652
(814) 643-2343

BRADFORD COUNTYCCCS of Northeastern Pennsylvania

1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135

9 South 7th Street
Stroudsburg, PA 18360
(570) 420-8980 or (800) 922-9537
FAX (570) 420-8981

31 West Market St.
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785

1631 South Atherton St, Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

The Trehab Center of Northeastern PA

10 Public Avenue
Montrose, PA 18801
(570) 278-3338 or (800) 982-4045
FAX (570) 278-1889

German Street, P. O. Box 389
Dushore, PA 18614
(570) 928-9668
FAX (570) 928-8144

33 Walnut Street
Wellsboro, PA 16901
(570) 724-5252
FAX (570) 724-5783

185 Elmira Street
P. O. Box 218
Troy, PA 16947
(570) 297-2101

103 Warren Street, P. O. Box 709
Tunkhannock, PA 18657
(570) 836-6840
FAX (570) 836-6332

931 Main Street
Honesdale, PA 18431
(570) 253-8941
FAX (570) 253-4817

BUCKS COUNTY

Acorn Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
(215) 765-1221
FAX (215) 765-1427

Bucks County Housing Group, Inc.
140 East Richardson Avenue
Langhorne, PA 19047
(215) 750-4310
FAX (215) 750-4318

HACE
167 Allegheny Ave 2nd Fl
Philadelphia, PA 19140
(215) 426-8025
FAX (215) 426-9122

Community Devel. Corp of Frankford
4620 Griscom Street
Philadelphia, PA 19124
(215) 744-2990
FAX (215) 744-2012

845 Coates Street
Coatesville, PA 19320
(888) 212-6741

Northwest Counseling Service
5001 North Broad Street
Philadelphia, PA 19141
(215) 324-7500
FAX (215) 324-8753

CCCS of Delaware Valley
1515 Market Street—Suite 1325
Philadelphia, PA 19107
(215) 563-5665
FAX (215) 864-2666

CCCS of Delaware Valley
Trevose Corporate Center
4606 Street Road
Trevose, PA 19047
(215) 563-5665

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
(610) 821-4011 or (800) 220-2733
FAX (610) 821-8932

American Credit Counseling Institute

144 E Dekalb Pike
King of Prussia, PA 19406
(610) 971-2210
FAX (610) 265-4814

755 York Rd, Suite 103
Warminster, PA 18974
(215) 444-9429
FAX (215) 956-6344

BUTLER COUNTY

Action Housing, Inc.
425 6th Avenue
Suite 950
Pittsburgh, PA 15219
(412) 391-1956 or (412) 281-2102
FAX (412) 391-4512

Housing Opportunities, Inc.
650 Corporate St, Suite 207
McKeesport, PA 15132
(412) 664-1590
FAX (412) 664-0873

Housing Opportunities Inc.
133 Seventh Street
P. O. Box 9
McKeesport, PA 15134
(412) 664-1906
FAX (412) 664-0873

CCCS of Western Pa
YMCA Building
339 North Washington Street
Butler, PA 16001
(724) 282-7812

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
(412) 462-9962
FAX (412) 462-9964

CAMBRIA COUNTY

Bedford-Fulton Housing Services
R. D. 1, Box 384
Everett, PA 15537
(814) 623-9129
FAX (814) 623-7187

Indiana County Community Action Program
827 Water Street, Box 187
Indiana, PA 15701
(412) 465-2657
FAX (412) 465-5118

CCCS of Western PA
219-A College Park Plaza
Johnstown, PA 15904
(814) 539-6335

CCCS of Western PA
217 E. Plank Road
Altoona, PA 16602
(814) 944-8100
FAX (814) 944-5747

Keystone Econ Development Corp.
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556
FAX (814) 539-1688

Tableland Services, Inc.
535 East Main Street
Somerset, PA 15501
(814) 445-9628
(800) 452-0148
FAX (814) 443-3690

CAMERON COUNTY

Northern Tier Community Action Corp.
P. O. Box 389
135 West 4th Street
Emporium, PA 15834
(814) 486-1161
FAX (814) 486-0825

CCCS of Northeastern PA
1631 South Atherton Street
Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

CCCS of Western PA
217 East Plank Road
Altoona, PA 16602
(814) 944-8100
FAX (814) 944-5747

CARBON COUNTY

EOC of Schuylkill County
225 North Centre Street
Pottsville, PA 17901
(570) 622-1995
FAX (717) 622-0429

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
(610) 821-4011 or (800) 220-2733
717 & 814 only for 800
(FAX) (610) 821-0137

CCCS of Northeastern Pennsylvania

1400 Abington Executive Park
Suite 1
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FAX (570) 587-9134/9135

9 South 7th Street
Stroudsburg, PA 18360
(570) 420-8980 or (800) 922-9537
FAX (570) 420-8981

Commission on Economics Opportunity of Luzerne County
163 Amber Lane
Wilkes-Barre, PA 18702
(570) 826-0510 or (800) 822-0359
FAX (570) 829-1665—CALL BEFORE FAXING
(717) 455-4994 HAZELTON
FAX (717) 455-5631—CALL BEFORE FAXING
(717) 836-4090 TUNKHANNOCK

31 West Market St.
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(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785

1631 S. Atherton Street, Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

CENTRE COUNTY

CCCS of Western Pennsylvania, Inc.
217 East Plank Road
Altoona, PA 16602
(814) 944-8100
FAX (814) 944-5747

CCCS of Northeastern PA
1631 South Atherton Street, Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

Lycoming-Clinton Co Comm For Community Action (STEP)
2138 Lincoln Street
P. O. Box 1328
Williamsport, PA 17703
(570) 326-0587
FAX (717) 322-2197

CHESTER COUNTY

Acorn Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
(215) 765-1221
FAX (215) 765-1427

Budget Counseling Center
247 North Fifth Street
Reading, PA 19601
(610) 375-7866
FAX (215) 375-7830

Northwest Counseling Services
5001 North Broad Street
Philadelphia, PA 19141
(215) 324-7500
FAX (215) 324-8753

CCCS of Delaware Valley
1515 Market Street, Suite 1325
Philadelphia, PA 19107
(215) 563-5665
FAX (215) 563-7020

HACE
167 West Allegheny Avenue, 2nd Fl
Philadelphia, PA 19140
(215) 426-8025
FAX (215) 426-9122

Media Fellowship House
302 South Jackson Street
Media, PA 19063
(610) 565-0846

Tabor Community Services, Inc.
439 E. King Street
Lancaster, PA 17602
(717) 397-5182 or (800) 788-5062 (H.O.only)
FAX (717) 399-4127

American Red Cross of Chester
1729 Edgemont Avenue
Chester, PA 19013
(610) 874-1484

845 Coates St
Coatesville, PA 19320
(888) 212-6741

American Credit Counseling Institute

144 East Dekalb Pike
King of Prussia, PA 19406
(610) 971-2210
FAX (610) 265-4814

755 York Road, Suite 103
Warminster, PA 18974
(215) 444-9429
FAX (215) 956-6344

CLARION COUNTY

CCCS of Western Pennsylvania, Inc.
YMCA Building
339 North Washington Street
Butler, PA 16001
(412) 282-7812

CLEARFIELD COUNTY

Keystone Economic Development Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556
FAX (814) 539-1688

CCCS of Western Pennsylvania, Inc.
217 East Plank Road
Altoona, PA 16602
(814) 944-8100
FAX (814) 944-5747

CCCS of Western PA
219-A College Park Plaza
Johnstown, PA 15904
(814) 539-6335

Indiana Co Community Action Program
827 Water Street, Box 187
Indiana, PA 15701
(724) 465-2657
FAX (412) 465-5118

CCCS of Northeastern PA
1631 South Atherton Street
Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

CLINTON COUNTY

Lycoming-Clinton Counties
Commission For Community Action (STEP)
2138 Lincoln Street
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(570) 326-0587
FAX (570) 322-2197

CCCS of Northeastern PA
1631 South Atherton Street
Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

COLUMBIA COUNTY

CCCS of Northeastern Pennsylvania

31 W. Market Street
POB 1127
Wilkes-Barre, PA 18702
(717) 821-0837 or (800) 922-9537
FAX (717) 821-1785

1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135

Commission on Economics Opportunity of Luzerne County
 163 Amber Lane
 Wilkes-Barre, PA 18702
 (570) 826-0510 or (800) 822-0359
 FAX (570) 829-1665—Call Before Faxing
 (717) 455-4994 Hazelton
 FAX (717) 455-5631—Call Before Faxing
 (717) 836-4090 Tunkhannock

CRAWFORD COUNTY

Booker T. Washington Center
 1720 Holland Street
 Erie, PA 16503
 (814) 453-5744
 FAX (814) 453-5749

John F. Kennedy Center, Inc
 2021 East 20th Street
 Erie, PA 16510
 (814) 898-0400
 FAX (814) 898-1243

Greater Erie Community Action Committee
 18 West 9th Street
 Erie, PA 16501
 (814) 459-4581
 FAX (814) 456-0161

Shenango Valley Urban League, Inc.
 601 Indiana Avenue
 Farrell, PA 16121
 (412) 981-5310

CUMBERLAND COUNTY

CCCS of Western Pennsylvania, Inc.
 2000 Linglestown Road
 Harrisburg, PA 17102
 (717) 541-1757

Urban League of Metropolitan Harrisburg
 N. 6th Street
 Harrisburg, PA 17101
 (717) 234-5925
 FAX (717) 234-9459

Community Action Comm of the Capital Region
 1514 Derry Street
 Harrisburg, PA 17104
 (717) 232-9757
 FAX (717) 234-2227

Financial Counseling Services of Franklin
 31 West 3rd Street
 Waynesboro, PA 17268
 (717) 762-3285

YWCA of Carlisle
 301 G Street
 Carlisle, PA 17013
 (717) 243-3818
 FAX (717) 731-9589

Adams County Housing Authority
 139-143 Carlisle St
 Gettysburg, PA 17325
 (717) 334-1518
 FAX (717) 334-8326

DAUPHIN COUNTY

CCCS of Western Pennsylvania, Inc.
 2000 Linglestown Road
 Harrisburg, PA 17102
 (717) 541-1757
 FAX (717) 731-9589

Community Action Commission of the Capital Region
 1514 Derry Street
 Harrisburg, PA 17104
 (717) 232-9757
 FAX (717) 234-2227

Urban League of Metropolitan Harrisburg
 2107 North 6th Street
 Harrisburg, PA 17101
 (717) 234-5925
 FAX (717) 234-9459

DELAWARE COUNTY

Acorn Housing Corporation
 846 North Broad Street
 Philadelphia, PA 19130
 (215) 765-1221
 FAX (215) 765-1427

CCCS of Delaware Valley
 1515 Market Street-Suite 1325
 Philadelphia, PA 19107
 (215) 563-5665
 FAX (215) 864-2666

Media Fellowship House
 302 S. Jackson Street
 Media, PA 19063
 (610) 565-0846

Northwest Counseling Service
 5001 North Broad Street
 Philadelphia, PA 19141
 (215) 324-7500
 FAX (215) 324-8753

HACE
 167 W. Allegheny Ave, 2nd Floor
 Philadelphia, PA 19140
 (215) 426-8025
 FAX (215) 426-9122

Community Housing Counselor, Inc.
 P. O. Box 244
 Kennett Square, PA 19348
 (610) 444-3682
 FAX (610) 444-8243

Philadelphia Council For Community Adv
100 North 17th Street
Suite 600
Philadelphia, PA 19103
(215) 567-7803
FAX (215) 963-9941

American Red Cross of Chester
1729 Edgmont Avenue
Chester, PA 19013
(610) 874-1484

ACCI
175 Strafford Ave, Suite 1
Wayne, PA 19087
(610) 971-2210
FAX (610) 687-7860

John F. Kennedy Center, Inc.
East 20th Street
Erie, PA 16510
(814) 898-0400
FAX (814) 898-1243

Booker T. Washington Center
1720 Holland Street
Erie, PA 16503
(814) 453-5744
FAX (814) 453-5749

John F. Kennedy Center, Inc.
2021 East 20th Street
Erie, PA 16510
(814) 898-0400
FAX (814) 898-1243

Action Housing, Inc.
425 6th Avenue
Suite 950
Pittsburgh, PA 15219
(412) 391-1956 or (412) 281-2102
FAX (412) 391-4512

CCCS of Western Pennsylvania, Inc.
1 North Gate Square
2 Garden Center Drive
Greensburg, PA 15601
(724) 838-1290

Tableland Services Inc.
131 North Center Avenue
Somerset, PA 15501
(814) 445-9628
FAX (814) 443-3690

Mon-Valley Unemployed Committee
120 East 9th Avenue
Homestead, PA 15120
(412) 462-9962

Warren-Forrest Counties Economic Opportunity Council
204 Liberty Street
Post Office Box 547
Warren, PA 16365
(814) 726-2400
FAX (814) 723-0510

Community Devel Corp of Frankford
Group Ministry
4620 Griscom Street
Philadelphia, PA 19124
(215) 744-2990
FAX (215) 744-2012

CCCS of Delaware Valley
280 North Providence Road
Media, PA 19063
(215) 563-5665

ACCI
144 E. Dekalb Pike
King of Prussia, PA 19406
(610) 971-2210
Pager (610) 973-6219

ELK COUNTY

Northern Tier Community Action Corp 2021
P. O. Box 389
135 West 4th Street
Emporium, PA 15834
(814) 486-1161
FAX (814) 486-0825

ERIE COUNTY

Greater Erie Community Action Committee
18 West 9th Street
Erie, PA 16501
(814) 459-4581
FAX (814) 456-0161

FAYETTE COUNTY

Community Action Southwest
22 West High Street
Waynesburg, PA 15370
(724) 852-2893

Fayette Co Community Action Agency, Inc.
137 North Beeson Avenue
Uniontown, PA 15401
(724) 437-6050 or (800) 427-INFO
FAX (412) 437-4418

CCCS Of Western PA
199 Edison Street
Uniontown, PA 15401
(724) 439-8939

FOREST COUNTY

FRANKLIN COUNTY

Financial Services Unlimited
31 West 3rd Street
Waynesboro, PA 17268
(717) 762-3285

CCCS of Western Pennsylvania, Inc.
912 South George Street
York, PA 17403
(717) 846-4176

Community Action Commission of Captial Region
1514 Derry Street
Harrisburg, PA 17104
(717) 232-9757
FAX (717) 234-2227

CCCS of Western PA
2000 Linglestown Road
Harrisburg, PA 17102
(717) 541-1757
FAX (717) 731-9589

Bedford-Fulton Housing Services
R. D. 1, Box 384
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(814) 623-9129
FAX (814) 623-7187

CCCS of Western Pennsylvania, Inc.
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York, PA 17403
(717) 846-4176

Action Housing, Inc.
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Suite 950
Pittsburgh, PA 15219
(412) 391-1956 or (412) 281-2102
FAX (412) 391-4512

Community Action Southwest
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Waynesburg, PA 15370
(724) 852-2893
FAX (412) 627-7713

Bedford-Fulton Housing Services
R. D. 1, Box 384
Everett, PA 15537
(814) 623-9129
FAX (814) 623-7187

Weatherization Office
917 Mifflin Street
Huntingdon, PA 16652
(814) 643-2343

CCCS of Western Pennsylvania, Inc.
1 North Gate Square
2 Garden Center Drive
Greensburg, PA 15601
(724) 838-1290

YWCA of Carlisle
301 G Street
Carlisle, PA 17013
(717) 243-3818
FAX (717) 243-3948

American Red Cross—Hanover Chapter
529 Carlisle Street
Hanover, PA 17331
(717) 637-3768
FAX (717) 637-3294

Urban League of Metropolitan Hbg
2107 N. 6th Street
Harrisburg, PA 17101
(717) 234-5925
FAX (717) 234-9459

Adams County Housing Authority
139-143 Carlisle St
Gettysburg, PA 17325
(717) 334-1518
FAX (717) 334-8326

FULTON COUNTY

Financial Counseling Services of Franklin
31 West 3rd Street
Waynesboro, PA 17268
(717) 762-3285

Weatherization Office
917 Mifflin Street
Huntingdon, PA 16652
(814) 643-2343

GREENE COUNTY

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
(412) 462-9962
FAX (412) 462-9964

CCCS of Western Pennsylvania, Inc
1 North Gate Square
2 Garden Center Drive
Greensburg, PA 15601
(724) 838-1290

HUNTINGDON COUNTY

CCCS of Western Pennsylvania, Inc.
217 East Plank Road
Altoona, PA 16602
(814) 944-8100
FAX (814) 944-5747

INDIANA COUNTY

Indiana Co Community Action Program
827 Water Street, Box 187
Indiana, PA 15701
(724) 465-2657
FAX (412) 465-5118

Keystone Economic Development Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556
FAX (814) 539-1688

CCCS of Western PA
219-A College Park Plaza
Johnstown, PA 15904
(814) 539-6335

JEFFERSON COUNTY

John F. Kennedy Center, Inc.
2021 East 20th Street
Erie, PA 16510
(814) 898-0400
FAX (814) 898-1243

CCCS of Western Pennsylvania, Inc
YMCA Building
339 North Washington Street
Butler, PA 16001
(724) 282-7812

Indiana County Community Action Program
827 Water Street, Box 187
Indiana, PA 15701
(724) 465-2657
FAX (412) 465-5118

JUNIATA COUNTY

CCCS of Western Pennsylvania, Inc.
217 East Plank Road
Altoona, PA 16602
(814) 944-8100
FAX (814) 944-5747

Weatherization Office
917 Mifflin Street
Huntingdon, PA 16652
(814) 643-2343

LACKAWANNA COUNTYCCCS of Northeastern Pennsylvania

31 W. Market Street
POB 1127
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785

1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 955-9537
FAX (570) 587-9134/9135

LANCASTER COUNTY

Community Housing Counselors, Incorporated
P. O. Box 244
Kennett Square, PA 19348
(215) 444-3682
FAX (215) 444-3178

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
(215) 821-4011 (800) 220-2733
(717) & (814) Only
FAX (215) 821-8932

CCCS of Western Pennsylvania, Inc.
912 South George Street
York, PA 17403
(717) 846-4176

Tabor Community Services, Inc
439 East King Street
Lancaster, PA 17602
(717) 397-5182 or (800) 788-5062
FAX (717) 399-4127

LAWRENCE COUNTYCCCS of Western Pennsylvania

1st Federal Plaza-Suite 406
North Mill Street
New Castle, PA 16101
(724) 652-8074

312 Chestnut Street, Suite 227
Meadville, PA 16335
(814) 333-8570

Shenango Valley Urban League, Inc.
601 Indiana Avenue
Farrell, PA 16121
(724) 981-5310

Housing Opportunities of Beaver County
650 Corporation Street, Suite 207
Beaver, PA 15009
(724) 728-7202
FAX (412) 728-7202

LEBANON COUNTY

Economic Opportunity Cabinet of Schuylkill County
225 North Centre Street
Pottsville, PA 17901
(717) 622-1995
FAX (717) 622-0429

Tabor Community Services, Inc
439 East King Street
Lancaster, PA 17602
(717) 397-5182 or (800) 788-5062
FAX (717) 399-4127

LEHIGH COUNTY

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
(610) 821-4011 or (800) 220-2733 (717) & (814) Only
FAX (610) 821-8932

Economic Opport Cabinet of Schuylkill Co
225 North Centre Street
Pottsville, PA 17901
(717) 622-1995
FAX (717) 622-0429

LUZERNE COUNTYCCCS of Northeastern Pennsylvania

31 West Market Street
POB 1127
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785

Comm on Econ Opportunity of Luzerne County
163 Amber Lane
Wilkes-Barre, PA 18702
(570) 826-0510 or (800) 822-0359
FAX (570) 829-1665—Call Before Faxing
(717) 455-4994 Hazelton
FAX (717) 455-5631—Call Before Faxing
(717) 836-4090 Tunkhannock

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Suite 1
Clarks Summit, PA 18411
(570) 587-8163 or (800) 922-9537
FAX (570) 587-9134/9135

EOC of Schuylkill County
225 North Centre Street
Pottsville, PA 17901
(570) 622-1995
FAX (570) 622-0429

LYCOMING COUNTYCCCS of Northeastern Pennsylvania

31 West Market Street
POB 1127
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785

Lycoming-Clinton Counties Commission For Community
Action (STEP)
2138 Lincoln Street
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(570) 326-0587
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1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or 800-922-9537
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MCKEAN COUNTY

John F. Kennedy Center, Inc.
2021 East 20th Street
Erie, PA 16510
(814) 898-0400
FAX (814) 898-1243

Northern Tier Community Action Corp
P. O. Box 389
135 West 4th Street
Emporium, PA 15834
(814) 486-1161
FAX (814) 486-0825

MERCER COUNTY

Shenango Valley Urban League, Inc.
601 Indiana Avenue
Farrell, PA 16121
(724) 981-5310

CCCS of Western Pennsylvania, Inc
YMCA Building
339 North Washington Street
Butler, PA 16001
(724) 282-7812

MIFFLIN COUNTY

CCCS of Western Pennsylvania, Inc.
217 East Plank Road
Altoona, PA 16602
(814) 944-8100
FAX (814) 944-5747

Weatherization Office
917 Mifflin Street
Huntingdon, PA 16652
(814) 643-2343

CCCS of Northeastern PA
1631 South Atherton Street
Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

MONROE COUNTYCCCS of Northeastern Pennsylvania

31 W. Market Street
POB 1127
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785

9 South 7th Street
Stroudsburg, PA 18360
(570) 420-8980 or (800) 922-9537
FAX (570) 420-8981

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Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
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163 Amber Lane
Wilkes-Barre, PA 18702
(570) 826-0510 or (800) 822-0359
FAX (570) 829-1665—Call Before Faxing
(570) 455-4994 Hazelton
FAX (570) 455-5631—Call Before Faxing
(717) 836-4090 Tunkhannock

MONTGOMERY COUNTY

Acorn Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
(215) 765-1221
FAX (215) 765-1427

CCCS of Delaware Valley
Norristown Business Center
190 West Germantown Pike, Suite 140
Norristown, PA 19401
(215) 563-5665

CCCS of Delaware Valley
1515 Market Street Suite 1325
Philadelphia, PA 19107
(215) 563-5665
FAX (215) 864-2666

Media Fellowship House
302 S. Jackson Street
Media, PA 19063
(610) 565-0846

Northwest Counseling Service
5001 North Broad Street
Philadelphia, PA 19141
(215) 324-7500
FAX (215) 324-8753

Community Action Development Comm
701 DeKalb Street
Norristown, PA 19401
(610) 277-6363
FAX (610) 277-2123

Community Housing Counselors Inc
P. O. Box 244
Kennett Square, PA 19348
(215) 444-3682
FAX (215) 444-8243

Phila Council For Community Advmnt
100 North 17th Street Suite 600
Philadelphia, PA 19103
(215) 567-7803
FAX (215) 963-9941

American Credit Counseling Institute

845 Coates St
Coatesville, PA 19320
(888) 212-6741

144 East Dekalb Pike
King of Prussia, PA 19406
(610) 971-2210
FAX (610) 265-4814

755 York Rd, Suite 103
Warminster, PA 18974
(215) 444-9429
FAX (215) 956-6344

MONTGOMERY COUNTYCCCS of Northeastern Pennsylvania

31 W. Market Street
POB 1127
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785

1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135

NORTHAMPTON COUNTY

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
(610) 821-4011 or (800) 220-2733 (717) & (814) Only
FAX (610) 821-8932

NORTHUMBERLANDCCCS of Northeastern Pennsylvania

31 W. Market Street
POB 1127
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FAX (570) 587-9134/9135

Economic Opportunity Cabinet of Schuylkill County
 225 North Centre Street
 Pottsville, PA 17901
 (570) 622-1995
 FAX (570) 622-0429

PERRY COUNTY

CCCS of Western Pennsylvania, Inc.
 2000 Linglestown Road
 Harrisburg, PA 17102
 (717) 541-1757

Urban League of Metropolitan Harrisburg
 2107 North 6th Street
 Harrisburg, PA 17101
 (717) 234-5925
 FAX (717) 234-9459

YWCA of Carlisle
 301 G Street
 Carlisle, PA 17013
 (717) 243-3818
 FAX (717) 243-3948

Financial Counseling Services of Franklin
 31 West 3rd Street
 Waynesboro, PA 17268
 (717) 762-3285

Weatherization Office
 917 Mifflin Street
 Huntingdon, PA 16652
 (814) 643-2343

Community Action Commission of
 The Capital Region
 1514 Derry Street
 Harrisburg, PA 17104
 (717) 232-9757
 FAX (717) 234-2227

PHILADELPHIA COUNTY

Acorn Housing Corporation
 846 North Broad Street
 Philadelphia, PA 19130
 (215) 765-1221
 FAX (215) 765-1427

CCCS of Delaware Valley
 1515 Market Street, Suite 1325
 Philadelphia, PA 19107
 (215) 563-5665
 FAX (215) 864-2666

HACE
 167 W. Allegheny, 2nd Fl
 Philadelphia, PA 19140
 (215) 426-8025
 FAX (215) 426-9122

Media Fellowship House
 302 S. Jackson Street
 Media, PA 19063
 (610) 565-0846

PCCA
 100 North 17th Street
 Suite 600
 Philadelphia, PA 19103
 (215) 567-7803
 FAX (215) 963-9941

Northwest Counseling Service
 5001 North Broad Street
 Philadelphia, PA 19141
 (215) 324-7500
 FAX (215) 324-8753

CCCS of Delaware Valley
 One Cherry Hill, Suite 215
 Cherry Hill, NJ 08002
 (215) 563-5665

Housing Association of Delaware Valley
 1500 Walnut Street, Suite 601
 Philadelphia, PA 19102
 (215) 545-6010
 FAX (215) 790-9132

658 North Watts Street
 Philadelphia, PA 19123
 (215) 978-0224
 FAX (215) 765-7614

Community Devel. Corp of Frankford
 Group Ministry
 4620 Griscom Street
 Philadelphia, PA 19124
 (215) 744-2990
 FAX (215) 744-2012

American Credit Counseling Institute

845 Coates St
 Coatesville, PA 19320
 (888) 212-6741

144 E. Dekalb Pike
 King of Prussia, PA 19406
 (610) 971-2210
 FAX (610) 265-4814

755 York Rd, Suite 103
 Warminster, PA 18974
 (215) 444-9429
 FAX (215) 956-6344

PIKE COUNTYCCCS of Northeastern Pennsylvania

31 West Market Street
 POB 1127
 Wilkes-Barre, PA 18702
 (570) 821-0837 or (800) 922-9537
 FAX (570) 821-1785

9 South 7th Street
 Stroudsburg, PA 18360
 (570) 420-8980 or (800) 922-9537
 FAX (570) 420-8981

1400 Abington Executive Park
 Suite 1
 Clarks Summit, PA 18411
 (570) 587-9163 or (800) 922-9537
 FAX(570)587-9134/9135

POTTER COUNTY

Northern Tier Community Action Corp.
 135 West 4th Street
 Emporium, PA 15834
 (814) 486-1161
 FAX (814) 486-0825

SCHUYLKILL COUNTY

Budget Counseling Center
 247 North Fifth Street
 Reading, PA 19601
 (610) 375-7866
 FAX (215) 375-7830

Commission on Econ Opportunity of Luz Co.
 163 Amber Lane
 Wilkes-Barre, PA 18702
 (717) 826-0510 or (800) 822-0359
 FAX (717) 829-1665—Call Before Faxing
 (717) 455-4994 Hazelton
 FAX (717) 455-5631—Call Before Faxing
 (717) 836-4090 Tunkhannock

Econ Opport Cabinet of Schuylkill Co.
 225 North Centre Street
 Pottsville, PA 17901
 (717) 622-1995
 FAX (717) 622-0429

CCCS of Lehigh Valley
 P. O. Box A
 Whitehall, PA 18052
 (610) 821-4011
 FAX (610) 821-8932

SNYDER COUNTY

CCCS of Western Pennsylvania, Inc.
 2000 Linglestown Road
 Harrisburg, PA 17102
 (717) 541-1757
 FAX (717) 731-9589

Community Action Commission of the Capital Region
 1514 Derry Street
 Harrisburg, PA 17104
 (717) 232-9757
 FAX (717) 234-2227

Urban League of Metropolitan Harrisburg
 2107 North 6th Street
 Harrisburg, PA 17101
 (717) 234-5925
 FAX (717) 234-9459

SOMERSET COUNTY

Bedford-Fulton Housing Services
 R. D. 1, Box 384
 Everett, PA 15537
 (814) 623-9129
 FAX (814) 623-7187

CCCS of Western Pennsylvania, Inc.
 1 North Gate Square
 2 Garden Center Drive
 Greensburg, PA 15601

Tableland Services Inc.
 535 East Main Street
 Somerset, PA 15501
 (814) 445-9628 or (800) 452-0148
 FAX (814) 443-3690

Keystone Economic Development Corp
 1954 Mary Grace Lane
 Johnstown, PA 15901
 (814) 535-6556
 FAX (814) 539-1688

CCCS of Western PA
 219-A College Park Plaza
 Johnstown, PA 15904
 (814) 539-6335

SULLIVAN COUNTYCCCS of Northeastern Pennsylvania

1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135

31 W. Market St.
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785

The Trehab Center of Northeastern PA

185 Elmira Street
P. O. Box 218
Troy, PA 16947
(570) 297-2101
FAX (570) 297-2799

German Street, P. O. Box 389
Dushore, PA 18614
(570) 928-9668
FAX (570) 928-8144

17 Crafton Street
Wellsboro, PA 16901
(570) 724-5252
FAX (570) 724-5783

931 Main Street
Honesdale, PA 18431
(570) 253-8941
FAX (570) 253-4817

103 Warren Street, P. O. Box 709
Tunkhannock, PA 18657
(570) 836-6840
FAX (570) 836-6332

7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or (800) 982-4045
FAX (570) 278-1889

SUSQUEHANNA COUNTYCCCS of Northeastern Pennsylvania

1400 Abington Executive Park
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Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135

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FAX (570) 278-1889

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The Trehab Center of NE PA
7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or (800) 982-4045
FAX (570) 278-1889

UNION COUNTY

Lycoming-Clinton Co Comm For Comm Action (STEP)
2138 Lincoln Street
P. O. Box 1328
Williamsport, PA 17703
(570) 326-0587
FAX (717) 322-2197

CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
Altoona, PA 16602
(814) 944-8100
FAX (814) 944-5747

VENANGO COUNTY

Greater Erie Community Action Committee
18 West 9th Street
Erie, PA 16501
(814) 459-4581
FAX (814) 456-0161

John F. Kennedy Center, Inc
2021 East 20th Street
Erie, PA 16510
(814) 898-0400
FAX (814) 898-1243

CCCS of Western Pennsylvania, Inc.
YMCA Building
339 North Washington Street
Butler, PA 16001
(412) 282-7812

WARREN COUNTY

Booker T. Washington Center
1720 Holland Street
Erie, PA 16503
(814) 453-5744
FAX (814) 453-5749

Greater Erie Community Action Committee
18 West 9th Street
Erie, PA 16501
(814) 459-4581
FAX (814) 456-0161

Warren-Forrest Counties Economic Opportunity Council
1209 Pennsylvania Avenue, West
P. O. Box 547
Warren, PA 16365
(814) 726-2400
FAX (814) 723-0510

WASHINGTON COUNTY

Action Housing, Inc.
425 6th Avenue
Suite 950
Pittsburgh, PA 15219
(412) 391-1956 or (412) 281-2102
FAX (412) 391-4512

Community Action Southwest
22 West High Street
Waynesburg, PA 15370
(724) 852-2893

CCCS of Western Pennsylvania, Inc.
1 North Gate Square
2 Garden Center Drive
Greensburg, PA 15601
(724) 838-1290

53 N. College Street
Washington, PA 15301
(724) 222-8292

Housing Opportunities, Inc.
133 Seventh Street
McKeesport, PA 15132
(412) 664-1590
FAX (412) 664-0873

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
(412) 462-9962
FAX (412) 462-9964

WAYNE COUNTYCCCS of Northeastern Pennsylvania

1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
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FAX (570) 587-9134/9135

31 W. Market St.
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785

9 South 7th Street
Stroudsburg, PA 18360
(570) 420-8980 or (800) 922-9537
FAX (570) 420-8981

The Trehab Center of NE PA

185 Elmira Street
P. O. Box 218
Troy, PA 16947
(570) 297-2101
FAX (570) 297-2799

17 Crafton Street
Wellsboro, PA 16901
(570) 724-5252
FAX (570) 724-5783

103 Warren Street, P. O. Box 709
Tunkhannock, PA 18657
(570) 836-6840
FAX (570) 836-6332

German Street, P. O. Box 389
Dushore, PA 18614
(570) 928-9668
FAX (570) 928-8144

931 Main Street
Honesdale, PA 18431
(570) 253-8941
FAX (570) 253-4817

The Trehab Center of NE PA
7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or (800) 982-4045
FAX (570) 278-1889

WESTMORELAND COUNTY

Action Housing, Inc.
425 6th Avenue
Suite 950
Pittsburgh, PA 15219
(412) 391-1956 or (412) 281-2102

CCCS of Western Pennsylvania, Inc.
1 North Gate Square
2 Garden Center Drive
Greensburg, PA 15601
(724) 838-1290

Housing Opportunities, Inc.
133 Seventh Street
McKeesport, PA 15132
(412) 664-1590
FAX (412) 664-0873

Keystone Economic Development Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556
FAX (814) 539-1688

Tableland Services Inc.
535 East Main Street
Somerset, PA 15501
(814) 445-9628
(800) 452-0148
FAX (814) 443-3690

Community Action Southwest
22 West High Street
Waynesburg, PA 15370
(724) 852-2893

199 Edison Street
Uniontown, PA 15401
(724) 439-8939

Indiana Co. Community Action Program
827 Water Street, Box 187
Indiana, PA 15701
(724) 465-2657
FAX (724) 465-5118

Mon-Valley Unemployed Committee
120 East 9th Avenue
Homestead, PA 15120
(412) 462-9962
FAX (412) 462-9964

WYOMING COUNTY

Common Economics Opportunity of Luzerne County
163 Amber Lane
Wilkes-Barre, PA 18701
(570) 826-0510 or (800) 822-0359
FAX (570) 829-1665—Call Before Faxing
(570) 455-4994 Hazelton
FAX (570) 455-5631—Call Before Faxing (570) 836-4090 Tunkhannock

CCCS of Northeastern PA

1400 Abington Executive Park
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Clarks Summit, PA 18411
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FAX (570) 587-9134/9135

31 W. Market St.
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785

The Trehab Center of Ne PA

7 Lake Avenue, Box 339
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 Fax (570) 278-1889

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 P. O. Box 218
 Troy, PA 16947
 (570) 297-2101
 FAX (570) 297-2799

17 Crafton Street
 Wellsboro, PA 16901
 (570) 724-5252
 FAX (570) 724-5783

American Red Cross—Hanover Chapter
 529 Carlisle Street
 Hanover, PA 17331
 (717) 637-3768
 FAX (717) 637-3294

CCCS of Western Pennsylvania, Inc.
 2000 Linglestown Road
 Harrisburg, PA 17102

Adams County Housing Authority
 139-143 Carlisle Street
 Gettysburg, PA 17325
 (717) 334-1518
 FAX (717) 334-8326

103 Warren Street, P. O. Box 709
 Tunkhannock, PA 18657
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 FAX (570) 836-6332

German Street, P. O. Box 389
 Dushore, PA 18614
 (570) 928-9668
 FAX (570) 928-8144

931 Main Street
 Honesdale, PA 18431
 (570) 253-8941
 FAX (570) 253-4817

YORK COUNTY

Housing Council of York
 116 North George Street
 York, PA 17401
 (717) 854-1541
 FAX (717) 845-7934

CCCS of Western Pennsylvania, Inc
 912 South George Street
 York, PA 17403
 (717) 846-4176

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