

STATEMENTS OF POLICY

Title 12—COMMERCE, TRADE AND LOCAL GOVERNMENT

PENNSYLVANIA HOUSING FINANCE AGENCY [12 PA. CODE CH. 31]

Homeowner's Emergency Mortgage Assistance Program

The Pennsylvania Housing Finance Agency (Agency) adopts revisions to the Homeowner's Emergency Mortgage Assistance Program (HEMAP) Policy Statement in Chapter 31, Subchapter B (relating to policy statement on homeowner's emergency mortgage assistance program).

History

HEMAP was established by the General Assembly with the passage of the act of December 23, 1983 (P. L. 385, No. 91) (Act 91), signed into law on December 12, 1983. 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 Agency 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, 1994).

Under the Agency's authority to revise the policy statement, the Agency proposed to make further revisions in the policy statement, the uniform notice and the list of consumer credit counseling agencies. Notice of the proposed changes was published at 29 Pa.B. No. 1725 (April 3, 1999). Public comments on the proposed changes were received and evaluated. Many of the comments and suggestion have been incorporated into the final revised policy statement. The Board of Directors of the Agency adopted the revisions to the policy statement.

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 amendments can be 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 copayment 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 2 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 also contain the information required by the act of March 14, 1978 (P. L. 11, No. 6) (Act 6). Lenders who send the new "combined" notice would not need to send two separate notices.

Effective date

The provisions of 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.

The revised policy statement is effective upon publication as a statement of policy in the *Pennsylvania Bulletin*. The new Act 91 notice (Appendix A) can be used by lenders immediately upon publication, but must be used by lenders beginning July 1, 1999. Prior to July 1, 1999, either the new notice or the previously published notice can be used.

(Editor's Note: The regulations of the Agency, 12 Pa. Code Chapter 31, are amended by amending §§ 31.201, 31.202, 31.204—31.207 and 31.209 to read as set forth at 29 Pa.B. 1725; and by amending § 31.203 and Appendices A, B and C and by adding § 31.210 to read as set forth in Annex A.)

BRIAN A. HUDSON,
Deputy Executive Director

Fiscal Note: Fiscal Note 39-9 remains valid for the final adoption of the subject regulations.

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

§ 31.203. Notice; application procedures.

(a) 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 a 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 homeowner and if different, to the residence which is the subject of the mortgage. The notice shall also be sent by registered or certified mail.

(2) The notice should be sent at the point the homeowner is at least 60 days contractually delinquent in his mortgage payments or is in violation of other provisions of the mortgage.

(3) A mortgagee is not required to send the notice required by this subchapter (unless the homeowner has cured his mortgage delinquency, by means of a mortgage assistance loan or otherwise) 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 pursuant to 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 the sum of \$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 homeowner has cured his mortgage delinquency, by means of a mortgage assistance loan or otherwise, receipt of partial payments of arrears from the homeowner, subsequent to the sending of the notice, does not mean that the mortgagee shall send a new notice to the homeowner prior to legal action being taken to enforce the mortgage.

(5) A notice sent to the homeowner, while the homeowner 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 State 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.

(b) When the homeowner has been sent a notice as required by this subchapter—see Appendix A—by the lender holding the mortgage, the following apply:

(1) The homeowner shall arrange for and attend a face-to-face meeting with the mortgagee or a consumer credit counseling agency listed in the notice. The purpose of this meeting is to attempt to restore the delinquency or default by restructuring the loan payment schedule or otherwise. The meeting shall be held within 30 days of the postmark date of the notice, plus an additional 3 days

to allow for mailing period. For example, a notice mailed on March 9 is presumed to have been delivered on March 12. Therefore, the homeowner shall hold a face-to-face meeting within 30 days of March 12, or on or before April 11.

(2) If the homeowner meets with a consumer credit counseling agency within the period specified in paragraph (1), notice of the holding of and date of the meeting shall be given within 5 business days of the meeting by the consumer credit counseling agency to known mortgagees holding a mortgage on the principal residence of the homeowner. For the purpose of this subchapter, it is the obligation of the mortgagor to notify the consumer credit counseling agency of the name and address of all mortgagees. A mortgagee may not pursue legal action against the homeowner's property for 30 days subsequent to the meeting between the homeowner and the consumer credit counseling agency.

(3) The consumer credit counseling agency notice—see Appendix B—to the mortgagee will indicate that the homeowner may apply for homeowner's emergency mortgage assistance payments.

(4) If after a face-to-face meeting, the homeowner/mortgagor and mortgagee reach an agreement to resolve the delinquency or default as mentioned in paragraph (1) and if, because of circumstances beyond the homeowner's control, the homeowner is unable to fulfill the obligations of that agreement, the homeowner may apply to the Agency or its authorized agent for homeowner's emergency mortgage assistance payments within 30 days of a default in payment under the agreement previously reached. The mortgagee is not required to send an additional notice under this provision. The Agency suggests that the mortgagee advise the homeowner of this provision at the time the forbearance agreement is arranged. If a consumer credit counseling agency is involved, the counseling agency shall notify both the homeowner and the mortgagee of this provision at the time the forbearance agreement is arranged.

(5) If the homeowner cannot resolve the mortgage delinquency or default at, or subsequent to, the face-to-face meeting, the homeowner may then apply to the Agency by filing an application for emergency mortgage assistance with a consumer credit counseling agency. An application for assistance may only be obtained from a consumer credit counseling agency. The consumer credit counseling agency will assist the homeowner in preparing and submitting an application. This application shall be postmarked or filed at the offices of the Agency or at a location designated by the Agency within 30 days of the initial meeting between the homeowner and either the mortgagee or the consumer credit counseling agency.

(6) If the consumer credit counseling agency assists the homeowner in the preparation or submittal of an application for assistance, it will, within 5 business days, inform the known mortgagees of the date of the application submittal.

(7) If the homeowner does apply to the Agency, the Agency will notify known mortgagees holding a mortgage on the principal residence of the homeowner of the receipt of the application.

(8) The Agency will determine eligibility for assistance within 60 days of receipt of the application, during which time no mortgagee may pursue legal action to foreclose upon the mortgage on the homeowner's principal residence.

(9) Within 5 business days of making the determination of the eligibility for assistance, the Agency will notify known mortgagees as to whether the application has been approved, disapproved or if funds are not available. If the mortgagee does not receive this notice of disposition or determination within 60 days—plus 5 business days for notification—of receipt of the application by the Agency, or if the notice indicates the application has been disapproved, the applicant was determined to be ineligible for assistance or that funds are not available, the mortgagees may then take legal action to enforce the mortgage.

(10) If after receiving an Appendix A notice the homeowner cures the delinquency or default with or without mortgage assistance from the Agency and the homeowner subsequently becomes more than 60 days delinquent, the mortgagee shall again provide the Appendix A notice before taking legal action.

(11) If the homeowner fails to meet with the mortgagee or an approved consumer credit counseling agency within the period specified or fails to meet other time limitations in this subchapter, the mortgagee may take legal action to enforce the mortgage and the Agency may consider the homeowner ineligible for assistance due to the failure to satisfy the procedural time requirements.

(12) If the Agency determines that the applicant does not qualify for assistance, the following apply:

(i) The applicant may not reapply for assistance for 24 months from the date of determination under a mortgage unless there is a material change in the applicant's financial circumstances.

(ii) An applicant who is denied a mortgage assistance loan may request an administrative hearing under § 31.207 (relating to repayment). This request does not prohibit a mortgagee from pursuing legal action to enforce the mortgage.

(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 the sum of \$60,000 on behalf of any mortgagor.

§ 31.210. Periods of high unemployment.

(a) *Months of assistance available.* The 24 month limit on mortgage assistance available under § 31.203(d), and the 24 month periods referred to in §§ 31.202(d)(1), 31.203(a)(3)(ii), 31.204(c)(2) and 31.206(a) and (d)(2) shall increase to 36 months if during the month the homeowner submits an application for assistance the Agency has determined that a period of high unemployment exists.

(b) *Housing expense formula.* The 40% ratio referred to in §§ 31.204(c) and (e) and 31.205(c)(3) (relating to agency review; and financial hardship due to circumstances beyond the homeowner's control) shall be reduced to 35% if during the month the homeowner submits an application for assistance the Agency has determined that a period of high unemployment exists.

(c) *Definition; declaration.* There shall be a "period of high unemployment" if the average rate of unemployment in this Commonwealth equals or exceeds 6.5%. This determination will be made by the Agency on a monthly basis based upon seasonably adjusted unemployment figures for the most recent 3 months for which the data for this Commonwealth is published. If the Agency determines that a period of high unemployment exists, the Agency will immediately publish a notice to that effect in the *Pennsylvania Bulletin* consistent with this section.

APPENDIX A

Date: _____

ACT 91 NOTICE

TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE*

This is an official notice that the mortgage on your home is in default, and the lender intends to foreclose. Specific information about the nature of the default is provided in the attached pages.

The HOMEOWNER'S MORTGAGE ASSISTANCE PROGRAM (HEMAP) may be able to help to save your home. This Notice explains how the program works.

To see if HEMAP can help, you must MEET WITH A CONSUMER CREDIT COUNSELING AGENCY WITHIN 30 DAYS OF THE DATE OF THIS NOTICE. Take this Notice with you when you meet with the Counseling Agency.

The name, address and phone number of Consumer Credit Counseling Agencies serving your County are listed at the end of this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 1-800-342-2397. (Persons with impaired hearing can call (717) 780-1869).

This Notice contains important legal information. If you have any questions, representatives at the Consumer Credit Counseling Agency may be able to help explain it. You may also want to contact an attorney in your area. The local bar association may be able to help you find a lawyer.

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 INMEDIATAMENTE 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.

*(Must be at least 30 point type)

HOMEOWNER'S NAME(S): _____
 PROPERTY ADDRESS: _____
 LOAN ACCT. NO.: _____
 ORIGINAL LENDER: _____
 CURRENT LENDER/SERVICER: _____

HOMEOWNER'S 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 BEING ABLE TO PAY YOUR MORTGAGE PAYMENTS, AND**
- **IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY THE PENNSYLVANIA HOUSING FINANCE AGENCY.**

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 one of the consumer credit counseling agencies listed at the end of this Notice. **THIS MEETING MUST OCCUR WITHIN THE NEXT (30) DAYS. IF YOU DO NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE YOUR MORTGAGE DEFAULT", EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.**

CONSUMER CREDIT COUNSELING AGENCIES—If you meet with one of the consumer credit counseling agencies listed at the end of this notice, the lender may NOT take action against you for thirty (30) days after the date of this meeting. The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice. It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

APPLICATION FOR MORTGAGE ASSISTANCE—Your mortgage is in default for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default.) If you have tried and are unable to resolve this problem with the lender, 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 at the end of this Notice. 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. 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.

NOTE: IF YOU ARE CURRENTLY PROTECTED BY THE FILING OF A PETITION IN BANKRUPTCY, THE FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION PURPOSES ONLY AND SHOULD NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT THE DEBT.

(If you have filed bankruptcy you can still apply for Emergency Mortgage Assistance.)

HOW TO CURE YOUR MORTGAGE DEFAULT (Bring it up to date).

NATURE OF THE DEFAULT—The MORTGAGE debt held by the above lender on your property located at:

IS SERIOUSLY IN DEFAULT because:

A. YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following months and the following amounts are now past due:

Other charges (explain/itemize): _____

TOTAL AMOUNT PAST DUE: _____

B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (Do not use if not applicable):

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 LENDER**, WHICH IS \$_____, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. 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: (Do not use if not applicable.)

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 lender 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 lender also intends to instruct its attorneys to start legal action 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 lender refers your case to its attorneys, but you cure the delinquency before the lender 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 lender even if they exceed \$50.00. Any attorney's fees will be added to the amount you owe the lender, 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 LENDER REMEDIES—The lender 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 then past due, 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 as specified in writing by the lender and by performing any other requirements under the mortgage. Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.

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 lender.

HOW TO CONTACT THE LENDER:

Name of Lender: _____

Address: _____

Phone Number: _____

Fax Number: _____

Contact Person: _____

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 lender at any time.

ASSUMPTION OF MORTGAGE—You ____ may or ____ may not (CHECK ONE) sell or transfer your home 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.

YOU MAY 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 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 LENDER.
- TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY

(Fill in a list of all Counseling Agencies listed in Appendix C, FOR THE COUNTY in which the property is located, using additional pages if necessary)

APPENDIX B

Consumer Credit Counseling Agency

Notification To:

Date: _____

Name of Mortgagee: _____

Address: _____

In accordance with the Pennsylvania Homeowner's Emergency Mortgage Assistance Program (Act 91 of 1983), we have been approached for mortgage counseling assistance by:

Name of Applicant

 Address

 Telephone Number

 Mortgage Loan Number

Address of property on which mortgage is in default,
if different from above.

The counseling agency met with the above named applicant on _____ ,
Date

who have indicated that they are more than sixty (60) days delinquent on their mortgage payments and have received notification of intention to foreclose from

Name and Address of Mortgagee

In accordance with the Homeowner's Emergency Mortgage Assistance Program, this is to inform you that:

1. If the delinquency cannot be resolved within the 30 day forbearance period as provided by law, the applicant listed above may apply to the Pennsylvania Housing Finance Agency for Homeowner's Emergency Mortgage Assistance.
2. By a copy of this Notice, we are notifying all other mortgagees, if any, which the applicant has indicated as also having a mortgage on the property identified above.
3. It is our understanding that the 30 day forbearance period in which we are now in ends on _____.
4. No legal action to enforce the mortgage may occur during this forbearance period, unless procedural time limits were not met by the homeowner.

Name of Counseling Agency: _____

Signer and Title: _____

Telephone Number: _____

Address: _____

APPENDIX C**PENNSYLVANIA HOUSING FINANCE AGENCY
HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM
CONSUMER CREDIT COUNSELING AGENCIES**

(Rev. 5/99)

ADAMS COUNTY

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

CCCS of Western PA
2000 Linglestown Road
Harrisburg, PA 17102
(717) 541-1757
(717) 541-4670

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

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

ALLEGHENY COUNTY

Pennsylvania Housing Finance Agency (Marica Hess)
2275 Swallow Hill Road, Bldg. 200
Pittsburgh, PA 15220
(412) 429-2842
FAX (412) 429-2835

Credit Counselors of PA
401 Wood Street, Suite 906
Pittsburgh, PA 15222
(412) 338-9954 or (800) 737-2933
FAX (412) 338-9963

Action Housing, Inc.
425 6th Avenue
Suite 950
Pittsburgh, PA 15219
(412) 391-1956 or (412) 281-2102 or (800) 792-2801
FAX (412) 391-4512

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

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

Housing Opportunities
133 Seventh Street, P. O. Box 9
McKeesport, PA 15132
(412) 664-1906
FAX (412) 664-0873

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

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

ARMSTRONG COUNTY

CCCS of Western Pennsylvania, Inc.
217 E. 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

Credit Counselors of PA
401 Wood Street, Suite 906
Pittsburgh, PA 15222
(412) 338-9954 or 1 (800) 737-2933
FAX (412) 338-9963

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

Credit Counselors of PA
401 Wood Street, Suite 906
Pittsburgh, PA 15222
(412) 338-9954 or 1 (800) 737-2933
FAX (412) 338-9963

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

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

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

BEDFORD COUNTY

Bedford-Fulton Housing Services
10241 Lincoln Highway
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 E. 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
1-800-452-0148
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 N. 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 E. 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 COUNTY**CCCS of Northeastern Pennsylvania**

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

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

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

1631 S 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

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

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

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

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

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

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

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

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

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

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

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

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

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

BUTLER COUNTY

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

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

Housing Opportunities, Inc.
650 Corporate St, Suite 207
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

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

Credit Counselors of PA
401 Wood Street, Suite 906
Pittsburgh, PA 15222
(412) 338-9954 or 1 (800) 737-2933
FAX (412) 338-9963

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

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

CARBON COUNTY

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

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

CCCS 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

Commission on Economic 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
(570) 455-4994 HAZELTON
FAX (570) 455-5631—CALL BEFORE FAXING
(570) 836-4090 TUNKHANNOCK

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

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

CENTRE COUNTY

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

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

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

CCCS of Northeastern PA
201 Basis Street
Williamsport, PA 17703
(570) 323-6627
FAX (570) 323-6626

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

HACE
167 W. Allegheny Ave, 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
FAX (610) 565-8567

Tabor Community Services, Inc.
439 E. King Street
Lancaster, PA 17602
(717) 397-5182 OR 1 (800) 788-5062 (H. O. only)
FAX (717) 399-4127

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

Northwest Counseling Services
5001 N 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

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

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

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

CCCS of Delaware Valley
Marshall Building
790 E Market St, Suite 215
West Chester, PA 19382
(215) 563-5665

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

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

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

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

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

CLINTON COUNTY

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

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

CCCS of Northeastern PA
201 Basin Street
Williamsport, PA 17703
(570) 323-6627
FAX (570) 323-6626

COLUMBIA COUNTY

CCCS 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

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
(570) 455-4994 HAZELTON
FAX (570) 455-5631—CALL BEFORE FAXING
(570) 836-4090 TUNKHANNOCK

CRAWFORD 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

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

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

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

Urban League of Metropolitan Harrisburg
N. 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) 731-9589

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

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) 541-4670

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

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

DELAWARE COUNTY

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

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

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

Media Fellowship House
302 S. Jackson Street
Media, PA 19063
(610) 565-0846
FAX (610) 565-8567

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

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

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

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

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

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

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

ELK COUNTY

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

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

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

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

FAYETTE 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.
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 E. 9th Avenue
Homestead, PA 15120
(412) 462-9962

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 1 (800) 427-INFO
FAX (724) 437-4418

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

FOREST COUNTY

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

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 Capital 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) 541-4670

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

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

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

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

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
FAX (724) 627-7713

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

Bedford-Fulton Housing Services
RD 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.
217 E Plank Road
Altoona, PA 16602
(814) 944-8100
FAX (814) 944-5747

INDIANA COUNTY

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

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

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

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

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

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

JUNIATA COUNTY

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

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

LACKAWANNA COUNTY**CCCS of Northeastern Pennsylvania**

31 W. Market Street
POB 1127
Wilkes-Barre, PA 18702
(570) 821-0837 OR 1 (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

STATEMENTS OF POLICY

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 or (800) 220-2733
(717) and (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 E. 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 St., Suite 207
Beaver, PA 15009
(724) 728-7202
FAX (724) 728-7202

LEBANON COUNTY

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

Tabor Community Services, Inc.
439 E. 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) and (814) ONLY
FAX (610) 821-8932

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

LUZERNE 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

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Suite 1
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(570) 587-8163 or (800) 922-9537
FAX (570) 587-9134/9135

Comm on Economic 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
(570) 455-4994 HAZELTON
FAX (570) 455-5631—CALL BEFORE FAXING
(570) 836-4090 TUNKHANNOCK

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

LYCOMING 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

201 Basin Street
Williamsport, PA 17703
(570) 323-6627
FAX (570) 323-6626

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

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 W. 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 E. 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 S. Atherton St
 Suite 100
 State College PA 16801
 (814) 238-3668
 FAX (814) 238-3669

MONROE COUNTY**CCCS of Northeastern Pennsylvania**

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

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 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

Comm on Economic 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
 (570) 455-4994 HAZELTON
 FAX (570) 455-5631—CALL BEFORE FAXING
 (570) 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 W. Germantown Pike, Suite 140
 Norristown, PA 19401
 (215) 563-5665

Northwest Counseling Service
 5001 N 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

Community Action Development Comm
 113 E. Main 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

STATEMENTS OF POLICY

Media Fellowship House
302 S. Jackson Street
Media, PA 19063
(610) 565-0846
FAX (610) 565-8567

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 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

MONTOUR COUNTYCCCS of Northeastern Pennsylvania

31 W. Market Street
POB 1127
Wilkes-Barre, PA 18702
(570) 821-0837 OR 1 (800) 922-9537
FAX (570) 821-1785

1400 Abington Executive Park
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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) and (814) ONLY
FAX (610) 821-8932

NORTHUMBERLANDCCCS of Northeastern Pennsylvania

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FAX (570) 587-9134/9135

201 Basin Street
Williamsport, PA 17703
(570) 323-6627
FAX (570) 323-6626

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
FAX (717) 541-4670

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

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

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

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

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

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Philadelphia, PA 19140
(215) 426-8025
FAX (215) 426-9122

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302 S. Jackson Street
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(610) 565-0846
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100 North 17th Street
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FAX (215) 963-9941

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

Housing Association of Delaware Valley
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

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755 York Rd, Suite 103
Warminster, PA 18974
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PIKE COUNTY

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Stroudsburg, PA 18360
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FAX (570) 420-8981

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 (610) 375-7830

Economic Opport Cabinet of Schuylkill Co
225 N. Centre Street
Pottsville, PA 17901
(570) 622-1995
FAX (570) 622-0429

Commission on Econ Oppportunity of Luz Co.
163 Amber Lane
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(570) 826-0510 OR 1 (800) 822-0359
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(570) 455-4994 HAZELTON
FAX (570) 455-5631—CALL BEFORE FAXING
(570) 836-4090 TUNKHANNOCK

CCCS of Lehigh Valley
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FAX (610) 821-8932

SNYDER COUNTY

CCCS of Western Pennsylvania, Inc.
2000 Linglestown Road
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(717) 541-1757
FAX (717) 541-4670

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

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

SOMERSET COUNTY

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

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

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

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

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

SULLIVAN COUNTYCCCS of Northeastern Pennsylvania

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Suite 1
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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

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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 (570) 322-2197

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

CCCS of Northeastern Pennsylvania

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FAX (570) 587-9134/9135

201 Basin Street
Williamsport, PA 17703
(570) 323-6627
FAX (570) 323-6626

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

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

Credit Counselors of PA
 401 Wood Street, Suite 906
 Pittsburgh, PA 15222
 (412) 338-9954 or 1 (800) 737-2933
 FAX (412) 338-9963

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

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

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

WAYNE COUNTY

CCCS of Northeastern Pennsylvania

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 Troy, PA 16947
 (570) 297-2101
 FAX (570) 297-2799

17 Crafton Street
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 FAX (570) 253-4817

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

WESTMORELAND COUNTY

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 425 6th Avenue
 Suite 950
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 (412) 391-1956 or (412) 281-2102

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
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Housing Opportunities, Inc.
133 Seventh Street
McKeesport, PA 15132
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Keystone Economic Development Corporation
1954 Mary Grace Lane
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(814) 535-6556
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Tableland Services Inc.
535 East Main Street
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(800) 452-0148
FAX (814) 443-3690

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
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Homestead, PA 15120
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FAX (412) 462-9964

Credit Counselors of PA
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Pittsburgh, PA 15222
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FAX (412) 338-9963

WYOMING COUNTY

Common Economics Opportunity of Luzerne County

163 Amber Lane
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FAX (570) 829-1665—CALL BEFORE FAXING
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FAX (570) 928-8144

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

YORK COUNTY

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

Housing Council of York
116 North George Street
York, PA 17401
(717) 854-1541
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[Pa.B. Doc. No. 99-892. Filed for public inspection June 4, 1999, 9:00 a.m.]
