

STATEMENTS OF POLICY

Title 12—COMMERCE, TRADE AND LOCAL GOVERNMENT

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

Homeowner's Emergency Mortgage Assistance Program; Revised Policy Statement, Uniform Notice and Current List of Consumer Credit Counseling Agencies

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 P. L. 385, No. 91 (Act 91) signed into law on December 12, 1983. The HEMPA 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 the 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 revisions to the guidelines on May 12, 1994, which were published at 24 Pa.B. 3224 (July 2, 1994). The members of the Board of the Agency adopted additional revisions to the guidelines, which were published at 29 Pa.B. 2859 (June 5, 1999). Under the Agency's authority to revise the policy statement, the Agency proposes to make further revisions in the policy statement, the uniform notice and the list of consumer credit counseling agencies.

Summary of Changes

In general, the revisions to the revised policy statement incorporate the amendments to Act 91, which were enacted by Act 60 of 2008. The amendments can be summarized as follows:

- Require lenders to send the Agency information about every Act 91 notice they send to homeowners so that

foreclosure activity can be monitored as it occurs and trends and patterns can be analyzed by the Agency.

- Clarify that homeowners have 33 days from the postmark date of the Act 91 Notice to file an application for mortgage assistance, and that the Agency can accept "late" applications.
- Penalize lenders that do not respond to the Agency's requests for information, including reinstatement figures.
- Change the interest rate on HEMAP loans made by the Agency from the current 9% to a rate which will be determined each year by the Agency. (*Note:* Only applies to loans closed on or after January 1, 2009.)
- Make it a violation of the Unfair Trade Practices and Consumer Protection Act (73 P. S. §§ 201-1—209-6) for a lender to attempt to collect fees and costs that were disallowed by the Agency.

Effective Date and Order

The provisions of Act 60 will take effect on September 6, 2008. The provisions of the revised policy statement will be effective as follows:

- (1) The revisions to §§ 31.203(b) and 31.209(e) and Appendix B and C shall take effect without further action by the Agency on September 6, 2008.
- (2) The provisions of § 31.211 shall take effect without further action by the Agency on September 6, 2008, but shall only apply to notices issued on or after October 1, 2009.
- (3) The revised Appendix A will be effective for notices issued on or after January 1, 2009. Prior to that date, either the revised notice or the previously published notice can be used.

BRIAN A. HUDSON,
Executive Director

(Editor's Note: Title 12 of the Pa. Code is amended by amending Statements of Policy in §§ 31.201, 31.204, 31.207, 31.209 and Appendix A and B and by adding § 31.211 to read as set forth in Annex A, with ellipsis referring to the existing text)

Fiscal Note: 39-NOT-10. No fiscal impact; (8) recommends adoption.

Annex A

TITLE 12. COMMERCE, TRADE AND LOCAL GOVERNMENT

PART I. GENERAL ADMINISTRATION

Subchapter 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:

Act 91 Notice—The notice of intention to foreclose required to be sent to a mortgagor prior to the filing of a foreclosure action under the act in the form prescribed in this subchapter.

* * * * *

Consumer credit counseling agency—A nonprofit corporation or governmental entity located in this Commonwealth which has been designated by the Agency to provide Homeowner's Emergency Mortgage Assistance Program counseling. A qualified consumer credit counseling agency shall either be certified as a housing counseling agency by the Department of Housing and Urban Development or otherwise be determined acceptable by the Agency. A list of counseling agencies approved by the Agency is set forth in Appendix C. This list was last updated and includes all changes through August 1, 2008. Future updates of this list will only appear on the Agency's web site, www.phfa.org, and will be updated on a regular basis as changes occur.

* * * * *

§ 31.203. Notice; application procedures.

* * * * *

(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 a consumer credit counseling agency listed in the notice. 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 if the homeowner meets with the consumer credit counseling agency within 33 days of the postmark date of the notice and for an additional period of 30 days subsequent to the meeting between the homeowner and the consumer credit counseling agency, while the application is being prepared to be sent to the Agency. A mortgagee may not proceed with legal action against the homeowner once an application has been approved by the Agency and shall cooperate with the Agency in obtaining reinstatement figures and executing a reinstatement agreement.

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

* * * * *

(5) 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 the consumer credit counseling agency.

* * * * *

(11) If the homeowner fails to meet with 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 provided, however, that an application for mortgage assistance may be submitted beyond the time periods specified (that is, a "late application") and in that case the Agency will make a determination within 60-calendar days of receipt of the application. A late application will not prevent the lender from starting and pursuing a foreclosure action, but if the application is eventually approved at any time before a sheriff's sale, the foreclosure must be stopped.

* * * * *

§ 31.204. Agency review.

* * * * *

(h) A mortgagee entitled to payments under this subchapter shall provide to the Agency, within 30 days of the Agency's request, the following documents and information:

(1) An itemized statement of the amounts due under the mortgage including all corporate advances incurred for which reimbursement from the mortgagor is demanded by the mortgagee. Demands for attorney fees, court costs and other advances shall be reasonable and reflect the amount of work and expenses actually expended and may not include any amounts incurred during the period a stay is in effect under this subchapter.

(2) Copies of the following documents from the original mortgage transaction:

- (i) The HUD 1 Settlement Statement
(ii) The mortgage and note
(iii) The appraisal, if an appraisal has been performed during the last 5 years

(3) Failure to provide in a timely fashion the documents and information required under this subsection, will result in the mortgagee's forfeiture of the right to receive any late fees and attorney fees, costs and expenses.

(i) Upon the Agency's payment of the initial payment to the mortgagee, including any corporate advances allowed by the Agency, the mortgagee shall adjust its accounts to reflect that the mortgage obligation is, as of the date of receipt of the funds, reinstated and current for all purposes. The subsequent imposition by a mortgagee, its successors or assigns, of any charges, fees or other amounts that were paid or disallowed by the Agency, or waived by the mortgagee, shall be in violation of the Unfair Trade and Consumer Protection Law (73 P. S. §§ 201-1—209-6).

§ 31.207. Repayment.

* * * * *

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

(1) Interest shall accrue at the rate of 9% per year except for loans closed starting January 1, 2009, and thereafter, in which case the rate of interest will be determined by the Agency under the provisions of section 406-C(5) of the act (35 P. S. § 1680.406c(5)).

* * * * *

§ 31.209. Appeals.

* * * * *

(e) The hearing examiner will notify the appellant as to the time and place of the hearing. The Agency will attempt to schedule hearings within 30 days after the request is received. The hearing may be conducted by a telephone conference call. The hearing examiner shall also provide notice to the mortgagees that an administrative appeal has been filed.

* * * * *

§ 31.211. Act 91 Notices; information to be supplied to the Agency.

(a) *General.*

(1) *Notification.* The mortgagee or other person sending the Act 91 Notice shall either send a copy of the notice or information concerning notices sent to the Agency, in the following manner:

(i) *Sending a copy of the notice.* The mortgagee may send an actual copy of each notice sent to the Agency, by one of the following methods:

(A) Regular mail addressed as follows:

PHFA-HEMAP
211 North Front Street
P. O. Box 15530
Harrisburg, PA 17105-5530

(B) Facsimile: sent to either of the following fax numbers:

Toll Free: (877) 207-0205
Local calls: (780) 4340

(ii) *Electronic mail.* (email): Send a scanned copy to: Act91@phfa.org.

(2) *Electronic reporting.* In lieu of sending an actual copy of each notice as set forth in subparagraph (i), the

mortgagee or other person sending the Act 91 Notice may provide the Agency with a report of notices sent listing at least the following information:

(i) The date Act 91 Notice was mailed.

(ii) The name of lender/servicer on whose behalf it was sent.

(3) *Multiple notices.* Street address of the property being foreclosed upon including its 5 digit or 9 digit zip code (as applicable).

(b) If more than one notice is sent (such as, when the mortgagors live somewhere other than the mortgaged property or when there are multiple mortgagors and individual notices are sent to each) only one entry should be made in the report since only one property is being foreclosed upon.

(c) *Frequency of reports.* The mortgagee may send a report as set forth in paragraph (2) on a monthly basis, for notices sent during the previous month, or they may send a report on a quarterly basis listing the notices sent during the prior calendar quarter. Quarterly reports shall be sent within 30 days after the end of each calendar quarter.

(d) *Format of reports.* Electronic reports sent under paragraph (2), shall be sent as an attachment, by means of an email sent to the above email address using the latest version of EXCEL[®] with the following headings:

| Date of Notice | Lender/Servicer | Property Address |
|----------------|-----------------|------------------|
|----------------|-----------------|------------------|

(d) *Effective date.* Copies of notices or reports, or both, as set forth in this section shall be sent for notices sent on or after October 1, 2008.

APPENDIX A

PENNSYLVANIA HOUSING FINANCE AGENCY

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

CONSUMER CREDIT COUNSELING AGENCIES BY COUNTY REVISED AUGUST 1, 2008

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 EMERGENCY 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 33 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 NOTIFICACIÓN EN ADJUNTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO DE ESTA NOTIFICACIÓN OBTENGA UNA TRADUCCIÓN INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO ARRIBA. PUEDE SER ELEGIBLE PARA UN PRÉSTAMO 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 (plus three (3) days for mailing). 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 THIRTY-THREE (33) DAYS OF THE DATE OF THIS NOTICE.** **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). 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. To temporarily stop the lender from filing a foreclosure action, your application **MUST** be forwarded to PHFA and received within thirty (30) days of your face-to-face meeting with the counseling agency.

YOU SHOULD FILE A HEMAP APPLICATION AS SOON AS POSSIBLE. IF YOU HAVE A MEETING WITH A COUNSELING AGENCY WITHIN 33 DAYS OF THE POSTMARK DATE OF THIS NOTICE AND FILE AN APPLICATION WITH PHFA WITHIN 30 DAYS OF THAT MEETING, THEN THE LENDER WILL BE TEMPORARILY PREVENTED FROM STARTING A FORECLOSURE AGAINST YOUR PROPERTY, AS EXPLAINED ABOVE, IN THE SECTION CALLED "TEMPORARY STAY OF FORECLOSURE."

YOU HAVE THE RIGHT TO FILE A HEMAP APPLICATION EVEN BEYOND THESE TIME PERIODS. A LATE APPLICATION WILL NOT PREVENT THE LENDER FROM STARTING A FORECLOSURE ACTION, BUT IF YOUR APPLICATION IS EVENTUALLY APPROVED AT ANY TIME BEFORE A SHERIFF'S SALE, THE FORECLOSURE WILL BE STOPPED.

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: _____
E-Mail Address: _____

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).

(Rev.9/2008)

APPENDIX B

**Consumer Credit Counseling Agency
Notification of Face-to-Face Meeting**

Date: _____

Mortgagee Name & Address

In accordance with the Pennsylvania Housing Finance Agency's Homeowner's Emergency Mortgage Assistance Program (PHFA-HEMAP) (Act 91 of 1983), this is to inform you that we have been approached for mortgage counseling assistance by:

(Name and Address of Applicant)

Mortgage Loan Number

This counseling agency has had a face-to-face meeting with the above-named applicant on _____, who indicated that they are more than sixty (60) days delinquent on their mortgage payments and have received an Act 91 Notice of Intention to Foreclose dated _____ from:

Name and Address of Mortgagee

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

1. Within 30 days from the date of this notice, we intend to forward an application to the Pennsylvania Housing Finance Agency, Homeowner's Emergency Mortgage Assistance Program on behalf of the above-mentioned applicant(s).
2. By a copy of this Notice, we are notifying any other mortgagees, identified by the applicant(s) as also having a mortgage on the property identified above.

3. No legal action to enforce the mortgage may occur if a timely application is filed. The homeowner(s) must have a face-to-face meeting with a Consumer Credit Counseling Agency within 33 days from the date of the Act 91 Notice and an application must be received by PHFA-HEMAP within 30 days of the face-to-face meeting in order to be protected by this forbearance period.

Name of Counseling Agency: _____

Address: _____

Telephone Number: _____

The Pennsylvania Housing Finance Agency can be reached TOLL FREE at 1(800) 342-2397 or 1-717-780-3940

APPENDIX C

HEMAP Consumer Credit Counseling Agencies

Report last updated: 8/1/2008 10:08:21 AM

ADAMS County

Adams County Interfaith Housing Authority

40 E High Street
Gettysburg, PA 17325
717.334.1518

American Red Cross - Hanover Chapter

529 Carlisle Street
Hanover, PA 17331
717.637.3768

CCCS of Western PA

2000 Linglestown Road
Harrisburg, PA 17102
888.511.2227
888.511.2227

Maranatha

43 Philadelphia Avenue
Waynesboro, PA 17268
717.762.3285

ALLEGHENY County

Acorn of Allegheny County

5907 Penn Avenue
Suite 300

Pittsburgh, PA 15206
412.441.6551

Action Housing, Inc

425 6th Avenue
Suite 950
Pittsburgh, PA 15219
412.281.2102
800.792.2801

CCCS of Western PA

River Park Commons
2403 Sidney Street, Suite 400
Pittsburgh, PA 15203
888.511.2227
888.511.2227

Community Action Southwest

58 East Greene Street
Waynesburg, PA 15370
724.852.2893

Fair Housing Partnership of Greater Pittsburgh, Inc.

2840 Liberty Avenue
Suite 205
Pittsburgh, PA 15222
412.391.2535

Garfield Jubilee Associates

5138 Penn Avenue
Pittsburgh, PA 15224
412.665.5200

Mon Valley Unemployment Committee

1800 West Street
3rd Floor
Homestead, PA 15120
412.462.9962

Nazareth Housing Services

301 Bellevue Road
Pittsburgh, PA 15229
412.931.6996

Neighborhood Housing Services, Inc.

710 5th Avenue
Suite 1000
Pittsburgh, PA 15219
412.281.9773

Pennsylvania Housing Finance Agency

2275 Swallow Hill Road
Bldg 200
Pittsburgh, PA 15220
412.429.2842

Urban League Of Pittsburgh

610 Wood Street
Pittsburgh, PA 15222
412.227.4802

ARMSTRONG County

Armstrong County Community Action Agency

124 Armsdale Road
Suite 211
Kittanning, PA 16201
724.548.3405

CCCS of Western PA

Royal Remax Plaza
917 A Logan Boulevard
Altoona, PA 16602
888.511.2227
888.511.2227

Indiana Co. Community Action Program

827 Water Street
Box 187
Indiana, PA 15701
724.465.2657

BEAVER County

Action Housing, Inc

425 6th Avenue
Suite 950
Pittsburgh, PA 15219
412.281.2102
800.792.2801

CCCS of Western PA
 971 Third Street
 Beaver, PA 15009
 888.511.2227
 888.511.2227

Housing Opportunities of Beaver County
 320 College Avenue
 Unit 1
 Beaver, PA 15009
 724.728.7511

BEDFORD County

CCCS of Western PA
 Royal Remax Plaza
 917 A Logan Boulevard
 Altoona, PA 16602
 888.511.2227
 888.511.2227

Tableland Services Inc.
 535 East Main Street
 Somerset, PA 15501
 814.445.9628
 800.452.0148

BERKS County

American Credit Counseling Institute
 937 North Hanover Street
 Pottstown, PA 19460
 888.212.6741
 888.212.6741

American Credit Counseling Institute
 300 North Pottstown Pike
 Suite 210
 Exton, PA 19341
 888.212.6741
 888.212.6741

American Financial Counseling Services
 2880 Bergey Road
 Suite 4
 Hatfield, PA 19440
 267.228.7903

American Financial Counseling Services
 906 Penn Avenue
 Wyomissing, PA 19610
 267.228.7903
 800.490.3039

Budget Counseling Center
 247 North Fifth Street
 Reading, PA 19601
 610.375.7866

CCCS of Lehigh Valley
 3671 Crescent Court East
 Whitehall, PA 18052
 610.821.4011
 800.837.9815

**Community Action Committee
 of the Lehigh Valley**
 1337 East Fifth Street
 Bethlehem, PA 18015
 610.691.5620

Neighborhood Housing Services of Reading
 213 N 5th Street
 Suite 1030
 Reading, PA 19601
 610.372.8433

Schuylkill Community Action
 225 N. Centre Street
 Pottsville, PA 17901
 570.622.1995

BLAIR County

Blair County Community Action Agency
 2100 6th Avenue Suite 102
 PO Box 1833
 Altoona, PA 16602
 814.946.3651

CCCS of Northeastern PA
 202 W. Hamilton Avenue
 State College, PA 16801
 814.238.3668
 800.922.9537

CCCS of Western PA
 Royal Remax Plaza
 917 A Logan Boulevard
 Altoona, PA 16602
 888.511.2227
 888.511.2227

BRADFORD County

CCCS of Northeastern PA
 411 Main Street
 Suite 104
 Stroudsburg, PA 18360
 570.420.8980
 800.922.9537

CCCS of Northeastern PA
 401 Laurel Street
 Pittston, PA 18640
 570.602.2227
 800.922.9537

The Trehab Center of Northeastern PA
 1225 Main Street
 Honesdale, PA 18431
 570.253.8941
 800.982.4045

The Trehab Center of Northeastern PA
 The Enterprise Center
 703 S. Elmer Avenue Suite M.6
 Sayre, PA 18840
 570.888.0412
 800.982.4045

BUCKS County

Acorn Housing Corporation
 846 North Broad Street
 Philadelphia, PA 19130
 215.765.1221

American Credit Counseling Institute
 937 North Hanover Street
 Pottstown, PA 19460
 888.212.6741
 888.212.6741

American Credit Counseling Institute
 530 West Street Road
 Suite 201
 Warminster, PA 18974
 215.444.9429
 888.212.6741

American Credit Counseling Institute
 300 North Pottstown Pike
 Suite 210
 Exton, PA 19341
 888.212.6741
 888.212.6741

American Credit Counseling Institute
 845 Coates Street
 Coatesville, PA 19320
 888.212.6741
 888.212.6741

American Financial Counseling Services
 175 Trafford Avenue
 Suite One
 Wayne, PA 19087
 267.228.7903
 800.490.3039

American Financial Counseling Services
 1917 Welsh Road
 Philadelphia, PA 19115
 267.228.7903

Bucks County Housing Group
 470 Old Dublin Pike
 Doylestown, PA 18901
 866.866.0280
 866.866.0280

Bucks County Housing Group
 515 West End Boulevard
 Quakertown, PA 18951
 866.866.0280
 866.866.0280

Bucks County Housing Group
 349 Durham Road
 Penndel, PA 19047
 866.866.0280
 866.866.0280

Bucks County Housing Group
 200 West Bridge Street
 Morrisville, PA 19067
 866.866.0280
 866.866.0280

Bucks County Housing Group
 2324 Second Street Pike
 Suite 17
 Wrightstown, PA 18940
 866.866.0280
 866.866.0280

CCCS of Delaware Valley
 Catholic Social Services Building
 7340 Jackson Street
 Philadelphia, PA 19136
 215.563.5665

CCCS of Delaware Valley
 1608 Walnut Street
 10th Floor
 Philadelphia, PA 19107
 215.563.5665

CCCS of Delaware Valley
 1230 New Rodgers Road
 Suite F1
 Bristol, PA 19007
 215.563.5665

CCCS of Lehigh Valley
 3671 Crescent Court East
 Whitehall, PA 18052
 610.821.4011
 800.837.9815

Credit Counseling Center
 832 Second Street Pike
 Richboro, PA 18954
 215.396.1880

Diversified Community Services

Dixon House
1920 South 20th Street
Philadelphia, PA 19145
215.336.3511

FOB CDC

1201 West Olney Avenue
Philadelphia, PA 19141
215.549.8755

Germantown Settlement

5538 Wayne Avenue
Bldg C
Philadelphia, PA 19144
215.849.3104

HACE

167 W. Allegheny Avenue
2nd Fl
Philadelphia, PA 19140
215.426.8025

Northwest Counseling Service

5001 North Broad Street
Philadelphia, PA 19141
215.324.7500

Urban League of Philadelphia

1818 Market Street
20th Floor
Philadelphia, PA 19103
215.561.6070

BUTLER County**Action Housing, Inc**

425 6th Avenue
Suite 950
Pittsburgh, PA 15219
412.281.2102
800.792.2801

CCCS of Western PA

Butler County Career Link Pullman Commerce Center
112 Hollywood Drive
Butler, PA 16001
888.511.2227
888.511.2227

CAMBRIA County**CCCS of Western PA**

Royal Remax Plaza
917 A Logan Boulevard
Altoona, PA 16602
888.511.2227
888.511.2227

Indiana Co. Community Action Program

827 Water Street
Box 187
Indiana, PA 15701
724.465.2657

Tableland Services Inc.

535 East Main Street
Somerset, PA 15501
814.445.9628
800.452.0148

The NORCAM Group

4200 Crawford Avenue
Suite 200
Northern Cambria, PA 15714
814.948.4444

CAMERON County**CCCS of Western PA**

The Franklin Center
524 Franklin Avenue
Aliquippa, PA 15001
888.511.2227
888.511.2227

Northern Tier Community Action Corp.

P.O. Box 389
135 West 4th Street
Emporium, PA 15834
814.486.1161

CARBON County**CCCS of Lehigh Valley**

3671 Crescent Court East
Whitehall, PA 18052
610.821.4011
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CCCS of Northeastern PA

401 Laurel Street
Pittston, PA 18640
570.602.2227
800.922.9537

CCCS of Northeastern PA

411 Main Street
Suite 104
Stroudsburg, PA 18360
570.420.8980
800.922.9537

Comm. on Econ Opportunity of Luzerne County

163 Amber Lane
Wilkes-Barre, PA 18702
570.826.0510
800.822.0359

**Community Action Committee
of the Lehigh Valley**
1337 East Fifth Street
Bethlehem, PA 18015
610.691.5620

Schuylkill Community Action
225 N. Centre Street
Pottsville, PA 17901
570.622.1995

CENTRE County

CCCS of Northeastern PA
201 Basin Street
Suite 6
Williamsport, PA 17701
570.323.6627
800.922.9537

CCCS of Northeastern PA
202 W. Hamilton Avenue
State College, PA 16801
814.238.3668
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CCCS of Western PA
Royal Remax Plaza
917 A Logan Boulevard
Altoona, PA 16602
888.511.2227
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Lycom.Clntn Co Comm fo Comm Action
2138 Lincoln Street
P.O. Box 3568
Williamsport, PA 17703
570.326.0587

CHESTER County

Acorn Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
215.765.1221

American Credit Counseling Institute
21 South Church Street
West Chester, PA 19380
888.212.6741
888.212.6741

American Credit Counseling Institute
845 Coates Street
Coatesville, PA 19320
888.212.6741
888.212.6741

American Financial Counseling Services
2880 Bergey Road
Suite 4
Hatfield, PA 19440
267.228.7903

American Financial Counseling Services
175 Trafford Avenue
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Wayne, PA 19087
267.228.7903
800.490.3039

American Red Cross of Chester
1729 Edgemont Avenue
Chester, PA 19013
610.874.1484

APM
2147 North Sixth Street
Philadelphia, PA 19122
215.235.6788

Budget Counseling Center
247 North Fifth Street
Reading, PA 19601
610.375.7866

Carroll Park Community Council, Inc.
5218 Master Street
Philadelphia, PA 19131
215.877.1157

CCCS of Delaware Valley
790 E. Market St.
Suite 170, Marshall Building
West Chester, PA 19382
215.563.5665

Chester Community Improvement Project
412 Avenue of the States
PO Box 541
Chester, PA 19016
610.876.8663

Diversified Community Services
Dixon House
1920 South 20th Street
Philadelphia, PA 19145
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FOB CDC
1201 West Olney Avenue
Phialdelphia, PA 19141
215.549.8755

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5538 Wayne Avenue
Bldg C
Philadelphia, PA 19144
215.849.3104

HACE

167 W. Allegheny Avenue
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Philadelphia, PA 19140
215.426.8025

Housing Partnership of Chester County

41 West Lancaster Ave
Downingtown, PA 19335
610.518.1522

Media Fellowship House

302 South Jackson Street
Media, PA 19063
610.565.0434

Northwest Counseling Service

5001 North Broad Street
Philadelphia, PA 19141
215.324.7500

Phila Council For Community Advmnt

100 North 17th Street
Suite 600
Philadelphia, PA 19103
215.567.7803
800.930.4663

Tabor Community Services, Inc.

308 E King Street
Suite 1
Lancaster, PA 17602
717.397.5182
800.788.5062

Urban League of Philadelphia

1818 Market Street
20th Floor
Philadelphia, PA 19103
215.561.6070

CLARION County**CCCS of Western PA**

Butler County Career Link Pullman Commerce Center
112 Hollywood Drive
Butler, PA 16001
888.511.2227
888.511.2227

CLEARFIELD County**CCCS of Northeastern PA**

202 W. Hamilton Avenue
State College, PA 16801
814.238.3668
800.922.9537

CCCS of Western PA

Royal Remax Plaza
917 A Logan Boulevard
Altoona, PA 16602
888.511.2227
888.511.2227

Indiana Co. Community Action Program

827 Water Street
Box 187
Indiana, PA 15701
724.465.2657

The NORCAM Group

4200 Crawford Avenue
Suite 200
Northern Cambria, PA 15714
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CLINTON County**CCCS of Northeastern PA**

201 Basin Street
Suite 6
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CCCS of Northeastern PA

202 W. Hamilton Avenue
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Lycom.Clntn Co Comm fo Comm Action

2138 Lincoln Street
P.O. Box 3568
Williamsport, PA 17703
570.326.0587

COLUMBIA County**CCCS of Northeastern PA**

401 Laurel Street
Pittston, PA 18640
570.602.2227
800.922.9537

CRAWFORD County**Booker T. Washington Center**

1720 Holland Street
Erie, PA 16503
814.453.5744

CCCS of Western PA

4402 Peach Street
Erie, PA 16509
888.511.2227 ext
108
888.511.2227 ext
108

Center for Family Services, Inc.
213 Center Street
Meadville, PA 16335
814.337.8450

Greater Erie Community Action Committee
18 West 9TH Street
Erie, PA 16501
814.459.4581

Shenango Valley Urban League, Inc.
601 Indiana Avenue
Farrell, PA 16121
724.981.5310

St. Martin Center
1701 Parade Street
Erie, PA 16503
814.452.6113

CUMBERLAND County

Adams County Interfaith Housing Authority
40 E High Street
Gettysburg, PA 17325
717.334.1518

CCCS of Western PA
2000 Linglestown Road
Harrisburg, PA 17102
888.511.2227
888.511.2227

Community Action Commission of Captial Region
1514 Derry Street
Harrisburg, PA 17104
717.232.9757

Loveship, Inc.
2320 North 5th Street
Harrisburg, PA 17110
717.232.2207

Maranatha
43 Philadelphia Avenue
Waynesboro, PA 17268
717.762.3285

PHFA
211 North Front Street
Harrisburg, PA 17110
717.780.3940
800.342.2397

DAUPHIN County
CCCS of Western PA
2000 Linglestown Road
Harrisburg, PA 17102
888.511.2227
888.511.2227

Community Action Commission of Captial Region
1514 Derry Street
Harrisburg, PA 17104
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Loveship, Inc.
2320 North 5th Street
Harrisburg, PA 17110
717.232.2207

PHFA
211 North Front Street
Harrisburg, PA 17110
717.780.3940
800.342.2397

DELAWARE County

Acorn Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
215.765.1221

Advocates for Financial Independence
202 East Hinkley Avenue
Ridley Park, PA 19078
215.389.2810

American Credit Counseling Institute
175 Strafford Avenue
Suite 1
Wayne, PA 19087
610.971.2210
888.212.6741

American Financial Counseling Services
175 Trafford Avenue
Suite One
Wayne, PA 19087
267.228.7903
800.490.3039

American Red Cross of Chester
1729 Edgemont Avenue
Chester, PA 19013
610.874.1484

APM
2147 North Sixth Street
Philadelphia, PA 19122
215.235.6788

Carroll Park Community Council, Inc.
5218 Master Street
Philadelphia, PA 19131
215.877.1157

CCCS of Delaware Valley
1608 Walnut Street
10th Floor
Philadelphia, PA 19107
215.563.5665

CCCS of Delaware Valley
280 North Providence Road
Media, PA 19063
215.563.5665

CCCS of Delaware Valley
790 E. Market St.
Suite 170, Marshall Building
West Chester, PA 19382
215.563.5665

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412 Avenue of the States
PO Box 541
Chester, PA 19016
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Diversified Community Services
Dixon House
1920 South 20th Street
Philadelphia, PA 19145
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FOB CDC
1201 West Olney Avenue
Phialdelphia, PA 19141
215.549.8755

Germantown Settlement
5538 Wayne Avenue
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Philadelphia, PA 19144
215.849.3104
HACE
167 W. Allegheny Avenue
2nd Fl
Philadelphia, PA 19140
215.426.8025

Housing Partnership of Chester County
41 West Lancaster Ave
Downingtown, PA 19335
610.518.1522

Media Fellowship House
302 South Jackson Street
Media, PA 19063
610.565.0434

Northwest Counseling Service
5001 North Broad Street
Philadelphia, PA 19141
215.324.7500

Phila Council For Community Advmnt
100 North 17th Street
Suite 600
Philadelphia, PA 19103
215.567.7803
800.930.4663

Urban League of Philadelphia
1818 Market Street
20th Floor
Philadelphia, PA 19103
215.561.6070

ELK County

Northern Tier Community Action Corp.
P.O. Box 389
135 West 4th Street
Emporium, PA 15834
814.486.1161

ERIE County

Booker T. Washington Center
1720 Holland Street
Erie, PA 16503
814.453.5744
CCCS of Western PA
4402 Peach Street
Erie, PA 16509
888.511.2227 ext
108

888.511.2227 ext
108

Greater Erie Community Action Committee
18 West 9TH Street
Erie, PA 16501
814.459.4581

St. Martin Center
1701 Parade Street
Erie, PA 16503
814.452.6113

Voices for Independence
1107 Payne Avenue
Erie, PA 16503
814.874.0064
800.838.9890

FAYETTE County

Action Housing, Inc
425 6th Avenue
Suite 950
Pittsburgh, PA 15219
412.281.2102
800.792.2801

CCCS of Western PA
 1 North Gate Square
 #2 Garden Center Drive
 Greensburg, PA 15601
 888.511.2227
 888.511.2227

Community Action Southwest
 58 East Greene Street
 Waynesburg, PA 15370
 724.852.2893

Fayette Co. Community Action Agency, Inc.
 137 North Beeson Avenue
 Uniontown, PA 15401
 724.437.6050
 800.427.INFO

Tableland Services Inc.
 535 East Main Street
 Somerset, PA 15501
 814.445.9628
 800.452.0148

FOREST County

Warren-Forest Counties Economic Opportunity Council
 1209 Pennsylvania Ave, West
 P.O. Box 547
 Warren, PA 16365
 814.726.2400

FRANKLIN County

Adams County Interfaith Housing Authority
 40 E High Street
 Gettysburg, PA 17325
 717.334.1518

American Red Cross - Hanover Chapter
 529 Carlisle Street
 Hanover, PA 17331
 717.637.3768

CCCS of Western PA
 2000 Linglestown Road
 Harrisburg, PA 17102
 888.511.2227
 888.511.2227

CCCS of Western PA
 Colonial Shopping Center
 970 S. George St
 York, PA 17403
 888.511.2227
 888.511.2227

Community Action Commission of Captial Region
 1514 Derry Street
 Harrisburg, PA 17104
 717.232.9757

Maranatha
 43 Philadelphia Avenue
 Waynesboro, PA 17268
 717.762.3285

FULTON County

CCCS of Western PA
 Colonial Shopping Center
 970 S. George St
 York, PA 17403
 888.511.2227
 888.511.2227

Maranatha
 43 Philadelphia Avenue
 Waynesboro, PA 17268
 717.762.3285

GREENE County

Action Housing, Inc
 425 6th Avenue
 Suite 950
 Pittsburgh, PA 15219
 412.281.2102
 800.792.2801

CCCS of Western PA
 1 North Gate Square
 #2 Garden Center Drive
 Greensburg, PA 15601
 888.511.2227
 888.511.2227

Community Action Southwest
 58 East Greene Street
 Waynesburg, PA 15370
 724.852.2893

HUNTINGDON County

CCCS of Northeastern PA
 202 W. Hamilton Avenue
 State College, PA 16801
 814.238.3668
 800.922.9537

CCCS of Western PA
 Royal Remax Plaza
 917 A Logan Boulevard
 Altoona, PA 16602
 888.511.2227
 888.511.2227

INDIANA County

CCCS of Western PA
 1 North Gate Square
 #2 Garden Center Drive
 Greensburg, PA 15601
 888.511.2227
 888.511.2227

Indiana Co. Community Action Program
 827 Water Street
 Box 187
 Indiana, PA 15701
 724.465.2657

JEFFERSON County

CCCS of Western PA
 Butler County Career Link Pullman Commerce Center
 112 Hollywood Drive
 Butler, PA 16001
 888.511.2227
 888.511.2227

Indiana Co. Community Action Program
 827 Water Street
 Box 187
 Indiana, PA 15701
 724.465.2657

JUNIATA County

CCCS of Northeastern PA
 202 W. Hamilton Avenue
 State College, PA 16801
 814.238.3668
 800.922.9537

CCCS of Western PA
 Royal Remax Plaza
 917 A Logan Boulevard
 Altoona, PA 16602
 888.511.2227
 888.511.2227

LACKAWANNA County

Catholic Social Services
 Saint Catherine Manor
 5 Knox Road
 Scranton, PA 18505
 570.558.3019

CCCS of Northeastern PA
 401 Laurel Street
 Pittston, PA 18640
 570.602.2227
 800.922.9537

United Neighborhood Centers of Northeastern PA
 425 Alder Street
 Scranton, PA 18505
 570.346.0759

LANCASTER County

Base, Inc.
 447 South Prince Street
 Lancaster, PA 17603
 717.392.5467

CCCS of Lehigh Valley
 3671 Crescent Court East
 Whitehall, PA 18052
 610.821.4011
 800.837.9815

CCCS of Western PA
 Colonial Shopping Center
 970 S. George St
 York, PA 17403
 888.511.2227
 888.511.2227

Opportunity Inc.
 301 East Market Street
 York, PA 17403
 717.424.3645

Tabor Community Services, Inc.
 308 E King Street
 Suite 1
 Lancaster, PA 17602
 717.397.5182
 800.788.5062

LAWRENCE County

CCCS of Western PA
 312 Chestnut Street
 Suite 227
 Meadville, PA 16335
 888.511.2227
 888.511.2227

Housing Opportunities of Beaver County
 320 College Avenue
 Unit 1
 Beaver, PA 15009
 724.728.7511

Lawrence County Social Services, Inc.
 PO Box 189
 241 West Grant Street
 New Castle, PA 16103
 724.658.7258
 724.658.7664

Shenango Valley Urban League, Inc.
601 Indiana Avenue
Farrell, PA 16121
724.981.5310

LEBANON County

Schuylkill Community Action
225 N. Centre Street
Pottsville, PA 17901
570.622.1995

Tabor Community Services, Inc.
308 E King Street
Suite 1
Lancaster, PA 17602
717.397.5182
800.788.5062

LEHIGH County

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
610.821.4011
800.837.9815

**Community Action Committee
of the Lehigh Valley**
1337 East Fifth Street
Bethlehem, PA 18015
610.691.5620

Schuylkill Community Action
225 N. Centre Street
Pottsville, PA 17901
570.622.1995

LUZERNE County

CCCS of Northeastern PA
401 Laurel Street
Pittston, PA 18640
570.602.2227
800.922.9537

Comm. on Econ Opportunity of Luzerne County
163 Amber Lane
Wilkes.Barre, PA 18702
570.826.0510
800.822.0359

Schuylkill Community Action
225 N. Centre Street
Pottsville, PA 17901
570.622.1995

United Neighborhood Centers of Northeastern PA
425 Alder Street
Scranton, PA 18505
570.346.0759

LYCOMING County

CCCS of Northeastern PA
401 Laurel Street
Pittston, PA 18640
570.602.2227
800.922.9537

CCCS of Northeastern PA
201 Basin Street
Suite 6
Williamsport, PA 17701
570.323.6627
800.922.9537

Lycom.Clntn Co Comm fo Comm Action
2138 Lincoln Street
P.O. Box 3568
Williamsport, PA 17703
570.326.0587

MCKEAN County

Northern Tier Community Action Corp.
P.O. Box 389
135 West 4th Street
Emporium, PA 15834
814.486.1161

MERCER County

CCCS of Western PA
Butler County Career Link Pullman Commerce Center
112 Hollywood Drive
Butler, PA 16001
888.511.2227
888.511.2227

Shenango Valley Urban League, Inc.
601 Indiana Avenue
Farrell, PA 16121
724.981.5310

MIFFLIN County

CCCS of Northeastern PA
202 W. Hamilton Avenue
State College, PA 16801
814.238.3668
800.922.9537

CCCS of Western PA
Royal Remax Plaza
917 A Logan Boulevard
Altoona, PA 16602
888.511.2227
888.511.2227

MONROE County

Catholic Social Services
 Saint Catherine Manor
 5 Knox Road
 Scranton, PA 18505
 570.558.3019

CCCS of Northeastern PA
 401 Laurel Street
 Pittston, PA 18640
 570.602.2227
 800.922.9537

CCCS of Northeastern PA
 411 Main Street
 Suite 104
 Stroudsburg, PA 18360
 570.420.8980
 800.922.9537

**Community Action Committee
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 1337 East Fifth Street
 Bethlehem, PA 18015
 610.691.5620

MONTGOMERY County

Acorn Housing Corporation
 846 North Broad Street
 Philadelphia, PA 19130
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 Pottstown, PA 19460
 888.212.6741
 888.212.6741

American Credit Counseling Institute
 300 North Pottstown Pike
 Suite 210
 Exton, PA 19341
 888.212.6741
 888.212.6741

American Credit Counseling Institute
 528 Dekalb Street
 Norristown, PA 19401
 610.971.2210
 888.212.6741

American Credit Counseling Institute
 530 West Street Road
 Suite 201
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 888.212.6741

American Credit Counseling Institute
 845 Coates Street
 Coatesville, PA 19320
 888.212.6741
 888.212.6741

American Financial Counseling Services
 175 Trafford Avenue
 Suite One
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 267.228.7903
 800.490.3039

American Financial Counseling Services
 1917 Welsh Road
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American Financial Counseling Services
 871 N Easton Road
 Glenside, PA 19038
 267.228.7903

American Financial Counseling Services
 2880 Bergey Road
 Suite 4
 Hatfield, PA 19440
 267.228.7903

American Financial Counseling Services
 405 West Germantown Pike
 Norristown, PA 19403
 267.228.7903

CCCS of Delaware Valley
 1608 Walnut Street
 10th Floor
 Philadelphia, PA 19107
 215.563.5665

CCCS of Delaware Valley
 1777 Sentry Parkway West
 Suite 200
 Blue Bell, PA 19422
 215.563.5665

Chester Community Improvement Project
 412 Avenue of the States
 PO Box 541
 Chester, PA 19016
 610.876.8663

**Community Action Development Comm
 CADCOM**
 113 E Main St
 Norristown, PA 19401
 610.277.6363

Germantown Settlement
5538 Wayne Avenue
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Philadelphia, PA 19144
215.849.3104

Housing Partnership of Chester County
41 West Lancaster Ave
Downingtown, PA 19335
610.518.1522

Media Fellowship House
302 South Jackson Street
Media, PA 19063
610.565.0434

Northwest Counseling Service
5001 North Broad Street
Philadelphia, PA 19141
215.324.7500

Phila Council For Community Advmnt
100 North 17th Street
Suite 600
Philadelphia, PA 19103
215.567.7803
800.930.4663

MONTOUR County

CCCS of Northeastern PA
401 Laurel Street
Pittston, PA 18640
570.602.2227
800.922.9537

NORTHAMPTON County

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
610.821.4011
800.837.9815

**Community Action Committee
of the Lehigh Valley**
1337 East Fifth Street
Bethlehem, PA 18015
610.691.5620

NORTHUMBERLAND County

CCCS of Northeastern PA
401 Laurel Street
Pittston, PA 18640
570.602.2227
800.922.9537

CCCS of Northeastern PA
201 Basin Street
Suite 6
Williamsport, PA 17701
570.323.6627
800.922.9537

Schuylkill Community Action
225 N. Centre Street
Pottsville, PA 17901
570.622.1995

PERRY County

CCCS of Western PA
2000 Linglestown Road
Harrisburg, PA 17102
888.511.2227
888.511.2227

Community Action Commission of Captial Region
1514 Derry Street
Harrisburg, PA 17104
717.232.9757

Loveship, Inc.
2320 North 5th Street
Harrisburg, PA 17110
717.232.2207

Maranatha
43 Philadelphia Avenue
Waynesboro, PA 17268
717.762.3285

PHILADELPHIA County

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846 North Broad Street
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1806 South Broad Street
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267.228.7903
800.490.3039

American Financial Counseling Services

1917 Welsh Road
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267.228.7903

APM

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Carroll Park Community Council, Inc.

5218 Master Street
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CCCS of Delaware Valley

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CCCS of Delaware Valley

One Cherry Hill
Suite 215
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215.563.5665

CCCS of Delaware Valley

Catholic Social Services Building
7340 Jackson Street
Philadelphia, PA 19136
215.563.5665

Centro Pedro Claver, Inc.

627 West Erie Avenue
Philadelphia, PA 19140
215.227.7111

Chester Community Improvement Project

412 Avenue of the States
PO Box 541
Chester, PA 19016
610.876.8663

Congreso

216 West Somerset Street
Philadelphia, PA 19133
215.763.8870

Council of Spanish Speaking Organization

705-09 North Franklin Street
Philadelphia, PA 19123
215.627.3100

Diversified Community Services

Dixon House
1920 South 20th Street
Philadelphia, PA 19145
215.336.3511

Esperanza

4261 North 5th Street
Philadelphia, PA 19140
215.324.0746

FOB CDC

1201 West Olney Avenue
Philadelphia, PA 19141
215.549.8755

Germantown Settlement

5538 Wayne Avenue
Bldg C
Philadelphia, PA 19144
215.849.3104

HACE

167 W. Allegheny Avenue
2nd Fl
Philadelphia, PA 19140
215.426.8025

Hispanic Alliance for Community Advancement

2740 North Front Street
Philadelphia, PA 19133
215.667.8932

Housing Association of Delaware Valley

1500 Walnut Street
Suite 601
Philadelphia, PA 19102
215.545.6010

Housing Association of Delaware Valley

658 North Watts Street
Philadelphia, PA 19123
215.978.0224

Intercultural Family Services, Inc.

4225 Chestnut Street
Philadelphia, PA 19104
215.386.1298

Korean Community Development Services Center

6055 North 5th Street
Philadelphia, PA 19120
215.276.8830

Liberty Resources

714 Market Street
Suite 100
Philadelphia, PA 19106
215.634.2000

Mt. Airy, USA

6703 Germantown Avenue
Suite 200
Philadelphia, PA 19119
215.844.6021

New Kensington Community Development Corp

2515 Frankford Avenue
Philadelphia, PA 19125
215.427.0350

Northwest Counseling Service

5001 North Broad Street
Philadelphia, PA 19141
215.324.7500

Phila Council For Community Advmnt

100 North 17th Street
Suite 600
Philadelphia, PA 19103
215.567.7803
800.930.4663

Philadelphia Senior Center

509 South Broad Street
Philadelphia, PA 19147
215.546.5879

South Philadelphia H.O.M.E.S.

1444 Point Breeze Avenue
Philadelphia, PA 19146
215.334.4430

Southwest Community Development Corporation

6328 Paschall Avenue
Philadelphia, PA 19142
215.729.0800

The Partnership CDC

4020 Market Street
Suite 100

Philadelphia, PA 19104
215.662.1612

United Communities Southeast Philadelphia

2029 South 8th Street

Philadelphia, PA 19148
215.467.8700

Urban League of Philadelphia

1818 Market Street
20th Floor
Philadelphia, PA 19103
215.561.6070

West Oak Lane CDC

6259 Limekiln Pike
Philadelphia, PA 19141
215.224.0880

PIKE County**CCCS of Northeastern PA**

401 Laurel Street
Pittston, PA 18640
570.602.2227
800.922.9537

CCCS of Northeastern PA

411 Main Street
Suite 104
Stroudsburg, PA 18360
570.420.8980
800.922.9537

POTTER County**Northern Tier Community Action Corp.**

P.O. Box 389
135 West 4th Street
Emporium, PA 15834
814.486.1161

SCHUYLKILL County**Budget Counseling Center**

247 North Fifth Street
Reading, PA 19601
610.375.7866

CCCS of Lehigh Valley

3671 Crescent Court East
Whitehall, PA 18052
610.821.4011
800.837.9815

Comm. on Econ Opportunity of Luzerne County

163 Amber Lane
Wilkes-Barre, PA 18702
570.826.0510
800.822.0359

Schuykill Community Action

225 N. Centre Street
Pottsville, PA 17901
570.622.1995

SNYDER County**CCCS of Western PA**

2000 Linglestown Road
Harrisburg, PA 17102
888.511.2227
888.511.2227

Community Action Commission of Captial Region

1514 Derry Street
Harrisburg, PA 17104
717.232.9757

SOMERSET County

CCCS of Western PA
 1 North Gate Square
 #2 Garden Center Drive
 Greensburg, PA 15601
 888.511.2227
 888.511.2227

Fayette Co. Community Action Agency, Inc.
 137 North Beeson Avenue
 Uniontown, PA 15401
 724.437.6050
 800.427.INFO

Tableland Services Inc.
 535 East Main Street
 Somerset, PA 15501
 814.445.9628
 800.452.0148

SULLIVAN County
CCCS of Northeastern PA
 401 Laurel Street
 Pittston, PA 18640
 570.602.2227
 800.922.9537

The Trehab Center of Northeastern PA
 1225 Main Street
 Honesdale, PA 18431
 570.253.8941
 800.982.4045

The Trehab Center of Northeastern PA
 German Street
 P.O. Box 389
 Dushore, PA 18614
 570.928.9667
 800.982.4045

SUSQUEHANNA County

The Trehab Center of Northeastern PA
 10 Public Avenue
 PO Box 366
 Montrose, PA 18801
 570.278.3338
 800.982.4045

The Trehab Center of Northeastern PA
 1225 Main Street
 Honesdale, PA 18431
 570.253.8941
 800.982.4045

TIOGA County

CCCS of Northeastern PA
 401 Laurel Street
 Pittston, PA 18640
 570.602.2227
 800.922.9537

The Trehab Center of Northeastern PA
 144 E. East Avenue
 Wellsboro, PA 16901
 570.724.5252
 800.982.4045

The Trehab Center of Northeastern PA
 1225 Main Street
 Honesdale, PA 18431
 570.253.8941
 800.982.4045

UNION County

CCCS of Northeastern PA
 401 Laurel Street
 Pittston, PA 18640
 570.602.2227
 800.922.9537

CCCS of Northeastern PA
 201 Basin Street
 Suite 6
 Williamsport, PA 17701
 570.323.6627
 800.922.9537

CCCS of Western PA
 Royal Remax Plaza
 917 A Logan Boulevard
 Altoona, PA 16602
 888.511.2227
 888.511.2227

Lycom.Clntn Co Comm fo Comm Action
 2138 Lincoln Street
 P.O. Box 3568
 Williamsport, PA 17703
 570.326.0587

VENANGO County

CCCS of Western PA
 Butler County Career Link Pullman Commerce Center
 112 Hollywood Drive
 Butler, PA 16001
 888.511.2227
 888.511.2227

Center for Family Services, Inc.
 213 Center Street
 Meadville, PA 16335
 814.337.8450

Greater Erie Community Action Committee

18 West 9TH Street
Erie, PA 16501
814.459.4581

St. Martin Center

1701 Parade Street
Erie, PA 16503
814.452.6113

WARREN County**Booker T. Washington Center**

1720 Holland Street
Erie, PA 16503
814.453.5744

CCCS of Western PA

4402 Peach Street
Erie, PA 16509
888.511.2227 ext
108
888.511.2227 ext
108

Greater Erie Community Action Committee

18 West 9TH Street
Erie, PA 16501
814.459.4581

St. Martin Center

1701 Parade Street
Erie, PA 16503
814.452.6113

Warren-Forest Counties Economic Opportunity Council

1209 Pennsylvania Ave, West
P.O. Box 547

Warren, PA 16365
814.726.2400

WASHINGTON County**Action Housing, Inc**

425 6th Avenue
Suite 950
Pittsburgh, PA 15219
412.281.2102
800.792.2801

CCCS of Western PA

1 North Gate Square
#2 Garden Center Drive
Greensburg, PA 15601
888.511.2227
888.511.2227

CCCS of Western PA

41 East Chestnut Street
Washington, PA 15301
888.511.2227
888.511.2227

Community Action Southwest

58 East Greene Street
Waynesburg, PA 15370
724.852.2893

Community Action Southwest

150 West Beau Street
Suite 304
Washington, PA 15301
724.225.9550

Mon Valley Unemployment Committee

1800 West Street
3rd Floor
Homestead, PA 15120
412.462.9962

WAYNE County**Catholic Social Services**

Saint Catherine Manor
5 Knox Road
Scranton, PA 18505

570.558.3019

CCCS of Northeastern PA

411 Main Street
Suite 104
Stroudsburg, PA 18360
570.420.8980
800.922.9537

CCCS of Northeastern PA

401 Laurel Street
Pittston, PA 18640
570.602.2227
800.922.9537

The Trehab Center of Northeastern PA

1225 Main Street
Honesdale, PA 18431
570.253.8941
800.982.4045

United Neighborhood Centers of Northeastern PA

425 Alder Street
Scranton, PA 18505
570.346.0759

WESTMORELAND County**Action Housing, Inc**

425 6th Avenue
Suite 950
Pittsburgh, PA 15219
412.281.2102
800.792.2801

CCCS of Western PA
1 North Gate Square
#2 Garden Center Drive
Greensburg, PA 15601
888.511.2227
888.511.2227

Community Action Southwest
58 East Greene Street
Waynesburg, PA 15370
724.852.2893

Indiana Co. Community Action Program
827 Water Street
Box 187
Indiana, PA 15701
724.465.2657

Mon Valley Unemployment Committee
1800 West Street
3rd Floor

Homestead, PA 15120
412.462.9962

Tableland Services Inc.
535 East Main Street
Somerset, PA 15501

814.445.9628
800.452.0148

WYOMING County

Catholic Social Services
Saint Catherine Manor
5 Knox Road
Scranton, PA 18505
570.558.3019

CCCS of Northeastern PA
401 Laurel Street
Pittston, PA 18640
570.602.2227
800.922.9537

Comm. on Econ Opportunity of Luzerne County
163 Amber Lane
Wilkes.Barre, PA 18702
570.826.0510
800.822.0359

The Trehab Center of Northeastern PA
115 SR 92S
Tunkhannock, PA 18657
570.836.6840
800.982.4045

The Trehab Center of Northeastern PA
1225 Main Street
Honesdale, PA 18431
570.253.8941
800.982.4045

United Neighborhood Centers of Northeastern PA
425 Alder Street
Scranton, PA 18505
570.346.0759

YORK County

Adams County Interfaith Housing Authority
40 E High Street
Gettysburg, PA 17325
717.334.1518

American Red Cross - Hanover Chapter
529 Carlisle Street
Hanover, PA 17331
717.637.3768

Base, Inc.
447 South Prince Street
Lancaster, PA 17603
717.392.5467

CCCS of Western PA
2000 Linglestown Road
Harrisburg, PA 17102
888.511.2227
888.511.2227

CCCS of Western PA
Colonial Shopping Center
970 S. George St
York, PA 17403
888.511.2227
888.511.2227

Housing Alliance of York
35 South Duke Street
York, PA 17401
717.854.1541

Opportunity Inc.
301 East Market Street
York, PA 17403
717.424.3645

