

# Navigating COVID-19

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**WE'RE HERE TO HELP.** If you would like additional support after going through this information, please use the contact information below.

#### Mortgage Questions

Phone 717.358.9364

Email [GDelgado@Tabornet.org](mailto:GDelgado@Tabornet.org)

#### For Landlord Tenant/Fair Housing concerns in Lancaster

Phone 717.299.7840

Email [ABeaver@LHOP.org](mailto:ABeaver@LHOP.org)

#### For Landlord Tenant/Fair Housing concerns in York

Phone 717.827.4334

Email [AHerbst@LHOP.org](mailto:AHerbst@LHOP.org)

#### Schedule Free Financial Counseling (by phone)

Phone 717.358.9364

Email [FECintake@Tabornet.org](mailto:FECintake@Tabornet.org)



<https://www.LHOP.org/>



<https://www.tabornet.org/>

# Concerned About Paying Loans And Bills?

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## If you are struggling to pay your mortgage, loans, and bills due to Covid-19, please refer to the information below.

The Consumer Financial Protection Bureau (CFPB) and other financial regulators have encouraged financial institutions to work with their customers to meet the needs of their communities. Please follow the link below for further information.

<https://www.consumerfinance.gov/about-us/blog/protect-yourself-financially-from-impact-of-coronavirus/>

## WHAT YOU SHOULD DO

Contact your lenders and loan services as soon as possible if you are having trouble paying your bills or loans on time. There may be several options available to you, especially if you reach out early.

- Wait time maybe significantly higher than usual, so start this process early.
- Lenders and loan servicers contact information should be on your monthly statement
- Most lenders and loan servicers are listing guidance and information on their websites.
- If your mortgage is already in arrears, please speak to your financial institution about all options available to you such as forbearance or loan modifications.

## WHEN CONTACTING YOUR LENDERS, BE PREPARED TO EXPLAIN

- Your situation
- How much you can afford to pay
- When you are likely to be able to restart regular payments
- In the case of mortgages, be prepared to discuss your income, expenses and assets

## BE AWARE OF SCAMMERS

Scammers look for opportunities to take advantage of individuals, especially during emergencies or natural disasters. Be cautious of phone calls, emails, texts, or social media posts in regard to your finances. Make sure that you are working with legitimate organizations. If you have questions, please reach out to us at LHOP or Tabor.



# Be Proactive - Ask For Help!

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One misconception that many people hold is to not contact your landlord, lender, bank, credit union, credit card company, utility company, phone company, etc., when you don't have money to pay them.

You should always call these creditors before you actually have a problem to ask what services and support may be available. Many have programs to help you when you are experiencing a hardship or crisis. It usually puts you in a better situation by not ruining your credit, having fees waived, and possibly reducing interest. In a large crisis, many creditors want to give back to customers and the community in a lot of ways and are waiting for customers to call them and let them know how they can help. **Many of these programs need to be requested while you are in the midst of the crisis**, not months after when you are so deep in a hole that no program will be enough to get you back to normal circumstances. **Be Proactive, ask for Help!**

## Halt On Foreclosures & Evictions

The federal eviction moratorium took effect on March 27, 2020 and extends for 120 days.

Many, but not all landlords and mortgage companies are now not allowed to start the legal process of removing you from your home. For additional details, please refer to the link below. **You should continue to pay your rent or mortgage during this time.** Many people will get behind for various reasons. If you do get behind on payment, you must be proactive in talking with your creditors. If you wait months before asking for help, there will be no programs to assist paying back a large arrearage, and you can lose your housing. Landlord and Mortgage companies would rather help you along the way with different services that will allow you to get through this crisis. Also, you need to ask for advice from places like Tabor Community Services and Lancaster Housing and Opportunity Partnership to find out your rights in the process and to make sure that you are empowered with knowledge and tools so that you can do what is best for your unique situation.

<https://www.nhlp.org/wp-content/uploads/2020.03.27-NHLP-CARES-Act-Eviction-Moratorium-Summary.pdf>



# Student Loan Relief

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## A CURRENT SUMMARY OF STUDENT LOAN INFORMATION

**Federal Student loan interest rates will be 0% for 6 months on qualifying loans:**  
<https://studentaid.gov/announcements-events/coronavirus>

Qualifying loan information: On March 13, 2020, the president announced that interest would be waived on all federally held student loans for this period of time.

### **Which loans are covered by the announcement?**

All loans owned by the U.S. Department of Education (ED) will have interest waived. That includes Direct Loans, as well as Federal Perkins Loans and Federal Family Education Loan (FFEL) Program loans held by ED. Please note that some FFEL Program loans are owned by commercial lenders, and some Perkins Loans are held by the institution you attended. These loans are not eligible for this benefit at this time.

Payments can be waived for 6 months with eligible loans (Sub/Unsub/PLUS- Parent and GradPLUS). Contact your loan servicer to request this forbearance.

**You may still make voluntary payments at ANY time.**

### **PRIVATE LOAN RELIEF**

If you are making interest or principal payments on Private Loans, you may want to contact your Private Lender if you need assistance. Discover and Sallie Mae both have announced relief efforts and other lenders have been rolling out relief as well.

**For more information contact your loan servicer or visit <https://studentaid.gov>**



# 9 Actions Steps That You Can Take Today

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1. **Call utility companies:** See what they can offer **even if you are not late**
2. **Call mortgage companies:** See how they can help during this crisis
3. **Call landlord/property manager:** See how they can help during this crisis
4. **Student loan payments can be deferred, but you have to contact them**
5. **Be Proactive:** Don't wait until the crisis overwhelms you  
<https://www.nytimes.com/article/coronavirus-money-unemployment.html>
6. **Use Government assistance funds to pay bills or save:** We don't know how long this crisis will last
7. **Do your taxes** so you have more funds available during the crisis. The IRS is still processing tax returns and payments.
8. **Find and use resources** like food, clothing, and assistance programs
9. When you have questions about how to spend, save, and protect your housing, please **call Tabor Community Services Financial Empowerment Center to setup a free financial counseling session.**

Call 717.358.9364

Email [FECintake@Tabornet.org](mailto:FECintake@Tabornet.org)



# Lender Contact Information

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It is important to reach out to your current lender for information on your monthly paper or online payment. **Do not assume your loan payment is not due.** You need to make the call. Please do not assume PHFA or other lenders are deferring payments. Check with your lender on other programs they may have if you have credit card, debit, car payment, etc.

If you have a relationship at local branch, start there.

## Lender Information

### BB&T

**Website** <https://www.truist.com/coronavirus-information>

**Phone** 1.800.827.3722 option 6 for borrowers if they are having problems making mortgage payments

### Caliber

**Phone** 1.800.401.6587 (Wait time may be long—90 minutes)

### Ephrata National Bank

**Website** <https://www.epnb.com/insights/enb-announcements-actions-to-assist-customers-during-coronavirus-outbreak/>

### First Citizens Community Bank

**Website** <https://www.firstcitizensbank.com/about-us/locations-hours.html>

**Phone** 1.800.326.9486, Call your local branch

### First National Bank

**Website** <https://www.fnb-online.com/about-us/newsroom/press-releases/2020/fnb-corporation-announces-additional-support-032320>

**Email** [fnbmortgageassistance@fnb-corp.com](mailto:fnbmortgageassistance@fnb-corp.com)

**Phone** 1.877.341.6974, Call your local branch

### Fulton

**Website** <https://www.fultonbank.com/Privacy-and-Security/Announcements> & <https://www.fultonbank.com/COVID19-Assistance>

**Phone** 1.800.385.8664

### M&T Bank

**Website** <https://www.mtb.com/help-center/be-informed/coronavirus>

**Phone** 1.800.724.2440

### New American Funding

**Email** [customercare@nafinc.com](mailto:customercare@nafinc.com)

**Phone** 1.800.893.5304

### Mortgage Network

Sells all their mortgages to secondary markets

### PHFA Customer Solutions Center

**Website** <https://phfa.customer-care.net.com>

**Phone** 1.855.827.3466

Customers can also send a secure email message through the online borrower portal

### PNC Bank

**Website** <https://www.pnc.com/en/customer-service/coronavirus-update.html>

**Phone** 1.888.762.2265

### PeoplesBank

**Website** <https://www.peoplesbanknet.com/coronavirus-important-information/>

### RMS

**Phone** Phone number is shown on your monthly statement or coupon book

### Santander

**Website** <https://loansolutioncenter.com>

**Phone** 1.855.241.5700

### Sierra Pacific

**Website** <https://www.sierra-pacificmortgage.com>

**Phone** Call the Customer Service number as shown on your mortgage statement



# Utility Assistance

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**PPL and UGI are offering customer assistance programs for those struggling to pay their monthly utility bills.**

**For further information and/or to apply please visit:**

<https://caplanc.org/our-programs/household-stability/utility-assistance/>

You may also contact **PPL**(1.800.342.5775) and **UGI**(1.800.276.2722) directly and request an assistance application be mailed directly to your home.

**To apply for LIHEAP(Low Income Home Energy Assistance Program), please visit:** [www.compass.state.pa.us](http://www.compass.state.pa.us)

## In Need of Food?

**Central PA Food Bank's directory**

<https://www.centralpafoodbank.org/find-help/find-a-food-pantry/>

**Meals for Children during COVID-19 school closure**

<https://hungerfreelancaster.org/resources/important-resources-during-covid-19/>

**The Food Hub** - Neighbors feeding families & individuals throughout Lancaster County

<https://lancasterfoodhub.org/food/>

Contact your local Social Service Providers: [List](#)

## Tabor's Financial Counseling (by phone)

### Tabor can help with:

- Creating a plan to manage and pay off debt
- Setting up a plan to pay off back taxes
- Setting up a plan to pay off delinquent utility bills
- Increasing financial stability in rental housing

- Understanding options that may allow you to avoid foreclosure
- Developing a spending & saving plan
- Evaluating and explaining credit

**Phone 717.358.9364**

**Email [FECintake@Tabornet.org](mailto:FECintake@Tabornet.org)**



# Social Service Providers

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**Included are the main social services providers located throughout Lancaster and York Counties.** These providers can connect residents to services and information. Many of these providers have local food pantries and may have other specialty services depending on their community's needs.

## **Call 2-1-1 (United Way)**

Answers questions and connects individuals to health, human service, and community resources

## **Columbia Life Network**

Jamie Widener / Executive Director  
18 South 4th St

**Columbia**, PA 17512

**Phone** 717.684.8094

**Email** [info@columbialifenetwork.org](mailto:info@columbialifenetwork.org)

**Website** <http://www.columbialifenetwork.org/>

## **CrossNet Ministries**

Meredith Dahl / Executive Director  
127 W Franklin St

**New Holland**, PA 17557

**Phone** 717.355.2454

**Email** [meredith@elancocross.org](mailto:meredith@elancocross.org)

**Website** <https://elancocross.org>

## **ECHOS Community Place on Washington**

Deb Jones / Executive Director  
61 E Washington St Suite 110

**Elizabethtown**, PA 17022

**Phone** 717.669.3423 or 717.361.0740

**Email** [info@ECHOSLancaster.org](mailto:info@ECHOSLancaster.org)

**Website** <https://echoslanaster.org>

## **Ephrata Area Social Services**

Joy Ashley / Executive Director  
227 N State St

**Ephrata**, PA 17552

**Phone** 717.733.0345

**Website** [www.ephrataareasocialservices.org](http://www.ephrataareasocialservices.org)

## **The Factory Ministries**

Adam Nagel / Executive Director  
3993 Lincoln Highway E

**Paradise**, PA 17562

**Phone** 717.687.9594

**Email** [adam@thefactoryministries.com](mailto:adam@thefactoryministries.com)

**Website** [www.thefactoryministries.com](http://www.thefactoryministries.com)

## **Northern Lancaster Hub**

Kelly Ernst Warner / Hub Coordinator  
560 S Reading Rd

**Ephrata**, PA 17522

**Phone** 717.723.8258

**Email** [northernlanclub@gmail.com](mailto:northernlanclub@gmail.com)

## **Solanco Neighborhood Ministries**

Teresa Dolan / Executive Director  
355 Buck Rd

**Quarryville**, PA 17586

**Phone** 717.7864.308

**Email** [office@SNMinistries.org](mailto:office@SNMinistries.org)

**Website** [www.solanconehoodministries.org](http://www.solanconehoodministries.org)

## **United Way of York County**

Anne Druck / President  
800 E King St

**York**, PA 17403

**Phone** 717.843.0957

**Email** [drucka@unitedway-york.org](mailto:drucka@unitedway-york.org)

**Website** <https://www.unitedway-york.org/>



# Renters - Proactive Communication

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Many people are unable to work right now which might make it difficult to pay April's rent. While that can be a hard conversation to have, reach out to your landlord now, rather than waiting so that you can work toward a solution together.

## HERE ARE SOME TIPS:

- **Communicate as soon as possible**
- Communicate in writing (so that you have a record of your agreement)
- Communicate when you are feeling calm. This is hard on everyone, and it is best if we can keep the conversation polite.

We have put together some suggested ways to start the conversation. If this doesn't feel like something that you can do, please let us know. We can reach out on your behalf. We recommend that you take the first step, because landlords often respect when tenants take the responsibility to communicate with them.

If you do end up setting up a payment arrangement, please let us know so that we can support you and keep in touch with your landlord. Let us know if you have any questions or concerns.

## SAMPLE MESSAGES TO LANDLORDS

### If you can pay partial rent

Hi, (landlord's name), as you probably know due to COVID-19, I am currently off work right now because (my work is closed, my child's school is closed, etc.). I wanted to communicate with you about my employment status because I know April's rent will be due soon. Would you be willing to work with me and to accept (\$X) to cover this month's rent? I would like to set up a payment plan to cover the remaining rent to ensure your rental income. I appreciate your flexibility and understanding during these stressful times.

### If you can pay no rent this month

Hi, (landlord's name), as you may know, I am currently not working due to (my work is closed, my child's school is closed, etc.). Unfortunately, due to loss of income, I will not be able to pay April's rent on time. I would like to put a payment plan into place so I can start repaying once I have income again. I am working on a plan to get income (applying for unemployment, looking for a new job, exploring childcare options, etc). Please let me know how we can work together during this time to ensure your rental income and my housing stability. I appreciate your patience during this challenging time.

## If you would like to talk with an LHOP staff member for guidance, please reach out to our Intake Specialists

For Landlord Tenant/Fair Housing concerns in **Lancaster**  
**Phone** 717.299.7840  
**Email** ABeaver@LHOP.org

For Landlord Tenant/Fair Housing concerns in **York**  
**Phone** 717.827.4334  
**Email** AHerbst@LHOP.org



# Landlords - We're a Resource for You

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For information about how to establish good practices during the COVID-19 crisis and to learn how Fair Housing Laws affect your business during this uncertain time, reach out to Lancaster Housing Opportunity Partnership (LHOP). LHOP has resources to offer to help you stay in compliance with local, state, and federal laws.

## Feel free to call for:

- FREE Fair Housing Consultation
- Informal Housing Resolutions
- Lease Reviews
- Landlord Forums
- Landlord and Tenant Guide
- Eviction Prevention Network and more

For Landlord Tenant/Fair Housing concerns in **Lancaster**

Phone 717.299.7840  
Email ABeaver@LHOP.org

For Landlord Tenant/Fair Housing concerns in **York**

Phone 717.827.4334  
Email AHerbst@LHOP.org



because everyone deserves a place called home

# Landlords - Sample Letter to Tenants

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Dear Tenant,

In the recent weeks our lives have dramatically changed due to the COVID-19 Pandemic and the social distancing practices promoted by the state of Pennsylvania and the Center for Disease Control. We understand this quarantine may be affecting your wages and your ability to pay your monthly expenses, including your rent. If there are changes to your ability to pay rent, please communicate that to us as soon as possible. This communication will allow us to have a discussion about payments prior to falling behind and potentially set up a payment plan. It is our intent to work with you during these uncertain times. It is recommended you follow this practice and communicate with utilities and loan holders.

If your income has changed, it is recommended you file for Unemployment Compensation immediately. A copy of your unemployment filing may be requested if setting up a payment plan. We recommend you reach out to United Way through the 2-1-1 portal if additional resources such as food are needed.

- **Apply for unemployment:** [www.uc.pa.gov/Pages/covid19.aspx?fbclid=IwAR2wT7m-7dzgklsBPn29JgYLZZSbEVP6HrlcwMCC6NFi8Sx3YVHTPYBFjz0](http://www.uc.pa.gov/Pages/covid19.aspx?fbclid=IwAR2wT7m-7dzgklsBPn29JgYLZZSbEVP6HrlcwMCC6NFi8Sx3YVHTPYBFjz0)
- **UNITED WAY of Lancaster,** Phone: 2-1-1 <http://pa211east.org/Lancaster>
- **UNITED WAY of York,** Phone: 2-1-1 <https://www.unitedway-york.org/>
- **PA Career Link Job Seeker Hotline** Phone: 1.844.744.8451
- **Utility Assistance** Email: [ontrack@caplanc.org](mailto:ontrack@caplanc.org) Phone: 717.286.0379

We ask that all residents keep an open line of communication with us at this time so that we can help you get the assistance you need. Our top priority is to keep our buildings active and tenants healthy and safe during this time.

If you have further questions or concerns, please feel free to reach out to me.

Thank you!



# Supporting Individuals with Mental Health Conditions

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**Individuals with mental health conditions are at a greater risk to experience worsening symptoms during a crisis such as the coronavirus.** It is important to keep an eye on those we care about during this time and look out for these symptoms.

## **THERE ARE SOME THINGS WE CAN DO TO HELP SUPPORT THEM DURING THIS TIME:**

- Use clear communication with your loved ones regarding the impacts of Covid-19 and how to reduce the risk of infection. Remind them to use recommended hygiene practices and appropriate social distancing. They may need reminders.
- Encourage them to use trustworthy sites and streams of information to learn more about Covid-19. There is a lot of misinformation out there.
- Maintain regular contact with your loved ones during this time since individuals with mental health conditions naturally isolate. They may need reminders that they are not alone.
- Anxiety can lead to panic attacks. Encourage various forms of relaxation, meditation, exercise and/or prayer to alleviate anxiety.
- Make sure they have enough medication to last for a period of time or that medication delivery options are in place.
- Help them to develop a regular routine for this time.
- Encourage other forms of socialization through social media and telephone conversations.
- If your loved one attends regular therapy sessions, find out if they can do the sessions over the phone.

**If necessary, reach out to supports for Mental Health crisis or concerns via phone or online. Here are a few of resources for this:**

**Lancaster County Crisis Intervention** 717.394.2631

**Crisis text link** Text MHA to 741741

**Warmlines-emotional support hotlines:**

SAMHSA Disaster Distress Hotline 1.800.985.5990

NAMI-National Alliance on Mental Health 1.800.950.6264



# Staying Occupied & Connected

## Navigating COVID-19

Get 2 months of free internet with Comcast Internet Essentials

[www.internetessentials.com](http://www.internetessentials.com)

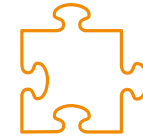


Video chat with people using Facetime, Skype, Google Hangouts, or Zoom



Learn a new language on Duolingo

[www.duolingo.com](http://www.duolingo.com)

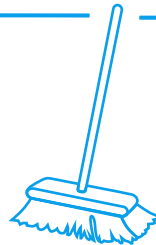


Read a book, put a puzzle together, or play a board game with your family

Take a walk while practicing safe social distancing



Find free workouts on YouTube like Yoga with Adriene. Jessica SmithTV has some easy, low-impact walking workouts.



Start spring cleaning your house or apartment. Here's a helpful checklist:

[www.simplystacie.net/2015/04/spring-cleaning-checklist-printable](http://www.simplystacie.net/2015/04/spring-cleaning-checklist-printable)

Learn about a variety of topics like history, science, literature, business, etc., in short, entertaining videos on Crash Course

[www.youtube.com/user/crashcourse](http://www.youtube.com/user/crashcourse)

If you know of neighbors that may have a challenging time getting out for groceries, leave a note at their door introducing yourself with your phone number. Offer to pick up groceries or even just a friendly phone call.



Try a new recipe. Look for inspiration on Pinterest or on All Recipes



Call a friend that you haven't connected with in a while

**Tabor** Community Services  
Rebuilding Lives & Community



**LHOP** Lancaster Housing Opportunity Partnership  
because everyone deserves a place called home

# How You Can Support Tabor & LHOP

*Navigating COVID-19*

## Tabor Client Assistance Funds

These funds are used for a wide variety of things: medication, parking, formula, phone bills, transportation/bus passes, etc.

*\*When giving a gift to Tabor, Please type in 'Client Assistance Funds' in the 'Which program would you like to donate to?' box*

Support Tabor's Clients

## Tabor's Needs List

We are in current need of sleeping bags for our Community Homeless Outreach Worker to give to those who cannot access shelter due to restrictions and are living in the street. We have set up our Amazon Wish List so you can donate a sleeping bag and have it delivered to our office.

Tabor's  Needs List

## Sewing Fabric Masks

Our clients are in need of masks to wear to protect themselves. According to the CDC, fabric masks are acceptable in times of crisis. Please email [development@tabornet.org](mailto:development@tabornet.org) when you have a batch of masks made and we can arrange a pick up. Any surplus of masks will be donated to a local health center.

Mask Instructions Document

General fund gifts are critically important to the service that we continue to provide our clients

Give a gift to LHOP

Give a gift to Tabor

The Lancaster County Community Foundation and United Way of Lancaster County have created the **Lancaster Cares COVID-19 Response Fund.**

This fund is hyper-focused on critical support for Lancaster County families including **food, housing, and our community's ability to respond rapidly to emerging needs.**

Give to this Fund



United Way of Lancaster County



Keep up to date with LHOP and Tabor through **social media** and our websites



<https://www.LHOP.org/>



<https://www.tabornet.org/>