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

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

Schedule Free Financial Counseling (by phone)
Phone 717.358.9364
Email FECintake@Tabornet.org

LHOP
https://www.LHOP.org/

Tabor
https://www.tabornet.org/
Received your stimulus check or tax refund?

We all have different situations and goals when making financial decisions. Keeping that in mind, here are some tips on what you can do:

1. **Save as much of the money as you can** since we don’t know how long this crisis will last.

2. **Don’t pay down large chunks of debt with these funds.** Pay the minimum for the next few months, and then pay down more if the money is not needed to pay essential bills.

3. **Split your bills into essential and nonessential until the crisis is done, and pay first what is essential.**

4. **Use stimulus funds to help cover your rent** (example: If you have a loss of income of $500 per month then $1,200 could help cover nearly 2.5 months). If these funds are not enough to cover your rent, make sure to call your landlord and attempt to set up a payment plan until the crisis is over. **Call Tabor** to help assist with establishing a spending and saving plan during the crisis and beyond. Also we may be able to help in communicating and setting up a payment plan with your landlord.

5. **Call your mortgage company** and attempt to set up a payment plan until the crisis is over. **Call Tabor** to help assist with establishing a spending and saving plan during the crisis and beyond. Also we may be able to help in communicating and setting up a payment plan with your mortgage company.

6. **Call all utilities** and make sure you have the best deal for the services you need. Review and reduce anything you can to save money right now. Sometimes they will have payment plans or even assistance programs depending on your situation.

7. **Call your loans and credit card companies** to see if they have any special programs to help reduce costs during the crisis. This could include student loans, personal loans, credit cards, store cards, car loans, and any other loans that you may have at the moment.

8. **Don’t start any new loans unless they are essential.** If you need a new car to get to work or need to refinance your house for a lower payment, then do that as needed. Try to avoid these actions until the crisis is over and you are sure that your income is stable.

9. **Treat yourself.** This may seem like a bad idea to many, but allow yourself a little something like ordering out from your favorite restaurant for you and your family or buy something that could make your life easier like hair clippers (for the dog, kids, your spouse). Keep it under 10% of the amount you receive. If you get a $2400 check then you can spend up to $240.

10. **Lastly, think about giving.** Everyone won’t be able to do this, but if you are able use the same rule as in #9 on this list. Keep it to 10% or less as a general rule to make a difference in someone else’s life.

Don’t forget to do your taxes. There are many ways to do your taxes online for little to no cost. Tax filing has been extended to July 15, but why wait. If you don’t receive any type of direct deposit from the federal government, you may want to go to the IRS website to check on your stimulus check.
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.


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.
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 you 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 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.

A CURRENT SUMMARY OF STUDENT LOAN INFORMATION

Federal student loan borrowers are automatically being placed in an administrative forbearance until September 30, 2020. This allows borrowers to temporarily stop making payments. Any payments made between March 13, 2020 and September 30, 2020 can be refunded by your loan servicer.

Federal Student loan interest rates will be 0% for 6 months on qualifying loans.

Which loans are covered by these changes?
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.

More information can be found here: https://studentaid.gov/announcements-events/coronavirus

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
Actions Steps That You Can Take Today

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. **If you have private student loans, contact your lender** to see how they can help

5. **Be Proactive**: Don’t wait until the crisis overwhelms you

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. **Call your lenders** about all other loans like **auto loans, leases, and personal loans**

10. **Call your credit card companies**, they have programs to help you in this time of need

11. **Apply for unemployment**
   https://www.uc.pa.gov/unemployment-benefits/file/Pages/File%20an%20Initial%20Claim.aspx

   Additional info on unemployment, including Sole proprietors and gig workers:
   https://www.lancasterchamber.com/Apps/Pages/page-slug-92504?formEntryId=17851

12. **Small businesses can apply for PPP**

13. **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**
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

<table>
<thead>
<tr>
<th>Lender</th>
<th>Website</th>
<th>Phone</th>
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<tbody>
<tr>
<td>BB&amp;T now Truist</td>
<td><a href="https://www.truist.com/coronavirus-information">https://www.truist.com/coronavirus-information</a></td>
<td>1.800.827.3722 option 6 for borrowers if they are having problems making mortgage payments</td>
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<tr>
<td>Caliber</td>
<td></td>
<td>1.800.401.6587 (Wait time may be long–90 minutes)</td>
</tr>
<tr>
<td>First Citizens Community Bank</td>
<td><a href="https://www.firstcitizensbank.com/about-us/locations-hours.html">https://www.firstcitizensbank.com/about-us/locations-hours.html</a></td>
<td>1.800.326.9486, Call your local branch</td>
</tr>
<tr>
<td>New American Funding</td>
<td></td>
<td>1.800.893.5304</td>
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<tr>
<td>Mortgage Network</td>
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<tr>
<td>PHFA Customer Solutions Center</td>
<td><a href="https://phfa.customercarenet.com">https://phfa.customercarenet.com</a></td>
<td>1.855.827.3466, Customers can also send a secure email message through the online borrower portal</td>
</tr>
<tr>
<td>PeoplesBank</td>
<td><a href="https://www.peoplesbanknet.com/coronavirus-important-information/">https://www.peoplesbanknet.com/coronavirus-important-information/</a></td>
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<tr>
<td>RMS</td>
<td></td>
<td>1.855.241.5700</td>
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<tr>
<td>Santander</td>
<td><a href="https://loansolutioncenter.com">https://loansolutioncenter.com</a></td>
<td></td>
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<tr>
<td>Sierra Pacific</td>
<td><a href="https://www.sierrapacificmortgage.com">https://www.sierrapacificmortgage.com</a></td>
<td>Call the Customer Service number as shown on your mortgage statement</td>
</tr>
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</table>

Mortgage Network sells all their mortgages to secondary markets.
Utility Assistance

Navigating COVID-19

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

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/

Hunger Free York, York County Food Bank
https://yorkfoodbank.org/

Contact your social service provider (see lists in this document) or call 2-1-1 to find local food pantries or bagged/takeout community meals

Tabor’s Financial Counseling (by phone)

Tabor can help with:

- Creating a plan to spend and save during and after the crisis
- Setting up a plan to payoff delinquent bills such as taxes, rent, mortgage payments, loan payments, credit card payments, auto loans, and student loans.

- A better understanding of your rights and resources during foreclosure and eviction.
- Evaluating and explaining credit concerns

Phone 717.358.9364
Email FECintake@Tabornet.org
Social Service Providers in Lancaster County

Navigating COVID-19

Included are the main social services providers located throughout Lancaster County. 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.

Behavioral Health and Developmental Services (BH/DS)

Call 2-1-1 (United Way)
Answers questions and connects individuals to health, human service, and community resources
Website [https://www.uwp.org/211gethelp/](https://www.uwp.org/211gethelp/)

CareerLink Jobseeker hotline
Phone 844.744.8451

Columbia Life Network
Jamie Widener / Executive Director
18 South 4th St
Columbia, PA 17512
Phone 717.684.8094
Email info@columbialifenetwork.org

CrossNet Ministries
Meredith Dahl / Executive Director
127 W Franklin St
New Holland, PA 17557
Phone 717.355.2454
Email meredith@elancocross.org
Website [https://elancocross.org](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
Website [https://echoslancaster.org](https://echoslancaster.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
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 northernlanchub@gmail.com

REAL Life Community Services
Rod Redcay / Executive Director
240 Main St, Suite B
Denver, PA 17517
Phone 717.336.7797
Email rod@reallcs.org
Website [www.reallcs.org](http://www.reallcs.org)

Solanco Neighborhood Ministries
Teresa Dolan / Executive Director
355 Buck Rd
Quarryville, PA 17586
Phone 717.786.308
Email office@SNMinistries.org
Website [www.solanconeighborhoodministries.org](http://www.solanconeighborhoodministries.org)
Included are the main social services providers located throughout York County. 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
Website https://www.uwp.org/211gethelp/

Community Reach INC.
Red Lion, Dallastown, and Eastern York School District residents only
Gina Pijanowski/ Program Director
15 First Avenue
Red Lion, PA 17356
Phone 717.244.6934
Email communityreachinc@gmail.com
Website www.commreach.org

Mason-Dixon Community Services
Anita Hatoff / Center Manager
5 Pendyrus Street #2
Delta, PA 17314
Phone 717.456.5559
Email ahatoff@mason-dixon.org
Website www.mason-dixon.org

New Hope Ministries
Dover, Dillsburg, Hanover
Phone 717.432.2087
Email info@nhm-pa.net
Website www.nhm-pa.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
Website https://www.unitedway-york.org/

YMCA
Jose Santiago / New American Welcome Center Director
90 N Newberry Street
York, PA 17401
Phone 717.843.7884, EXT 262
Email jsantiago@yorkcoymca.org
Website www.yorkcoymca.org

York Habitat of Humanity
Tammi Morris / Executive Director
33 S Seward St
West York, PA 17404
Phone 717.854.6168, x104
Website https://www.yorkhabitat.org/our-blog/help-for-habitat-homeowners

York City Police
The police department is offering online reporting for minor crimes and reports.
Website https://york.crimewatchpa.com/yorkpd/8395/report

York City Police Community Resource Centers
At this time all of our resource centers are closed until further notice.
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
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

Please contact us before you begin to evict a tenant. We can help your tenant with rental counseling to assist their payment of arrears, establishment of forbearance agreements, and assistance with communication with tenants.
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-7dzglklsBPn29JgYLZZSbEVP6HrlcwMCC6NFi8Sx3YVHTPYBFj0](http://www.uc.pa.gov/Pages/covid19.aspx?fbclid=IwAR2wT7m-7dzglklsBPn29JgYLZZSbEVP6HrlcwMCC6NFi8Sx3YVHTPYBFj0)

• UNITED WAY of Lancaster, Phone: 2-1-1 [http://pa211east.org/Lancaster](http://pa211east.org/Lancaster)

• UNITED WAY of York, Phone: 2-1-1 [https://www.unitedway-york.org/](https://www.unitedway-york.org/)

• PA Career Link Job Seeker Hotline Phone: 1.844.744.8451

• Utility Assistance Email: 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!
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

**York County Crisis Intervention Team** 717.851.5320

**Mental Health America of Lancaster County** 717.397.7461 and mha@mhalancaster.org
Free non-emergency one-to-one support; guidance to treatment & services: advocacy for adults and children; support groups for adults.
Learn more at [www.mhalancaster.org](http://www.mhalancaster.org)
**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**

Get 2 months of free internet with Comcast Internet Essentials
www.internetessentials.com

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

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

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Learn about a variety of topics like history, science, literature, business, etc., in short, entertaining videos on Crash Course
www.youtube.com/user/crashcourse

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Learn a new language on Duolingo
www.duolingo.com

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Start spring cleaning your house or apartment. Here’s a helpful checklist: www.simplystacie.net/2015/04/spring-cleaning-checklist-printable

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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.

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

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

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Download Tabor Community Services’ App
Available on both iPhone & Android

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Navigating COVID-19
Navigating COVID-19

How You Can Support Tabor & LHOP

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 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.

Tabor's Needs List

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

Support Tabor's Clients

Give a gift to LHOP
https://www.LHOP.org/

Give to this Fund

Give a gift to Tabor
https://www.tabornet.org/

Give to this Fund

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.


The York County Community Foundation and United Way of York County have created the York County Covid-19 Response Fund

https://yccf.org/covid-19responsefund/

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