

JOINT STATE GOVERNMENT COMMISSION

General Assembly of the Commonwealth of Pennsylvania

COMMON INTEREST OWNERSHIP COMMUNITIES

Staff Study

March 2023



*Serving the General Assembly of the
Commonwealth of Pennsylvania Since 1937*

REPORT

Common Interest Ownership Communities

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The Joint State Government Commission was created in 1937 as the primary and central non-partisan, bicameral research and policy development agency for the General Assembly of Pennsylvania.¹

A fourteen-member Executive Committee comprised of the leadership of both the House of Representatives and the Senate oversees the Commission. The seven Executive Committee members from the House of Representatives are the Speaker, the Majority and Minority Leaders, the Majority and Minority Whips, and the Majority and Minority Caucus Chairs. The seven Executive Committee members from the Senate are the President Pro Tempore, the Majority and Minority Leaders, the Majority and Minority Whips, and the Majority and Minority Caucus Chairs. By statute, the Executive Committee selects a chairman of the Commission from among the members of the General Assembly. Historically, the Executive Committee has also selected a Vice-Chair or Treasurer, or both, for the Commission.

The studies conducted by the Commission are authorized by statute or by a simple or joint resolution. In general, the Commission has the power to conduct investigations, study issues, and gather information as directed by the General Assembly. The Commission provides in-depth research on a variety of topics, crafts recommendations to improve public policy and statutory law, and works closely with legislators and their staff.

A Commission study may involve the appointment of a legislative task force, composed of a specified number of legislators from the House of Representatives or the Senate, or both, as set forth in the enabling statute or resolution. In addition to following the progress of a particular study, the principal role of a task force is to determine whether to authorize the publication of any report resulting from the study and the introduction of any proposed legislation contained in the report. However, task force authorization does not necessarily reflect endorsement of all the findings and recommendations contained in a report.

Some studies involve an appointed advisory committee of professionals or interested parties from across the Commonwealth with expertise in a particular topic; others are managed exclusively by Commission staff with the informal involvement of representatives of those entities that can provide insight and information regarding the particular topic. When a study involves an advisory committee, the Commission seeks consensus among the members.² Although an advisory committee member may represent a particular department, agency, association, or group, such representation does not necessarily reflect the endorsement of the department, agency, association, or group of all the findings and recommendations contained in a study report.

¹ Act of July 1, 1937 (P.L.2460, No.459); 46 P.S. §§ 65–69.

² Consensus does not necessarily reflect unanimity among the advisory committee members on each individual policy or legislative recommendation. At a minimum, it reflects the views of a substantial majority of the advisory committee, gained after lengthy review and discussion.

Over the years, nearly one thousand individuals from across the Commonwealth have served as members of the Commission's numerous advisory committees or have assisted the Commission with its studies. Members of advisory committees bring a wide range of knowledge and experience to deliberations involving a particular study. Individuals from countless backgrounds have contributed to the work of the Commission, such as attorneys, judges, professors and other educators, state and local officials, physicians and other health care professionals, business and community leaders, service providers, administrators and other professionals, law enforcement personnel, and concerned citizens. In addition, members of advisory committees donate their time to serve the public good; they are not compensated for their service as members. Consequently, the Commonwealth receives the financial benefit of such volunteerism, along with their shared expertise in developing statutory language and public policy recommendations to improve the law in Pennsylvania.

The Commission periodically reports its findings and recommendations, along with any proposed legislation, to the General Assembly. Certain studies have specific timelines for the publication of a report, as in the case of a discrete or timely topic; other studies, given their complex or considerable nature, are ongoing and involve the publication of periodic reports. Completion of a study, or a particular aspect of an ongoing study, generally results in the publication of a report setting forth background material, policy recommendations, and proposed legislation. However, the release of a report by the Commission does not necessarily reflect the endorsement by the members of the Executive Committee, or the Chair or Vice-Chair of the Commission, of all the findings, recommendations, or conclusions contained in the report. A report containing proposed legislation may also contain official comments, which may be used to construe or apply its provisions.³

Since its inception, the Commission has published almost 450 reports on a sweeping range of topics, including administrative law and procedure; agriculture; athletics and sports; banks and banking; commerce and trade; the commercial code; crimes and offenses; decedents, estates, and fiduciaries; detectives and private police; domestic relations; education; elections; eminent domain; environmental resources; escheats; fish; forests, waters, and state parks; game; health and safety; historical sites and museums; insolvency and assignments; insurance; the judiciary and judicial procedure; labor; law and justice; the legislature; liquor; mechanics' liens; mental health; military affairs; mines and mining; municipalities; prisons and parole; procurement; state-licensed professions and occupations; public utilities; public welfare; real and personal property; state government; taxation and fiscal affairs; transportation; vehicles; and workers' compensation.

Following the completion of a report, subsequent action on the part of the Commission may be required, and, as necessary, the Commission will draft legislation and statutory amendments, update research, track legislation through the legislative process, attend hearings, and answer questions from legislators, legislative staff, interest groups, and constituents.

³ 1 Pa.C.S. § 1939.



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March 2023

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To the Members of the General Assembly of Pennsylvania:

House Resolution 69, Pr.'s No. 733 directed the Commission to study the impact of Common Interest Ownership Communities (CIOC) on local government and the Commonwealth, as well as the challenges facing CIOC residents and the public at large. This study was designed to be a decennial follow-up to a similar study and report issued in December 2011 conducted pursuant to HR 350 of 2009.

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Staff found the same obstacles that existed for the 2011 report, e.g., there is no official count of CIOCs in the Commonwealth, nor are there data on the number of people living in CIOCs or their tax status. Nonetheless, staff analysis resulted to four actionable recommendations for the General Assembly's consideration. Recommendations include establishing a CIOC registry, requiring pre-sale disclosure of the existence of owners' associations, establishing reserve accounts and conducting audits, and consideration of the Uniform Common Interest Ownership Act.

The full report is available at <http://jsg.legis.state.pa.us>

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Respectfully submitted,

Glenn J. Pasewicz
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INTRODUCTION

On October 4, 2021, the Pennsylvania House of Representatives passed House Resolution 69, Printer's No. 733, which directed the Joint State Government Commission to study the impact of Common Interest Ownership Communities (CIOCs) on local government and the Commonwealth, as well as challenges facing residents, governing bodies, and the public at large, and to explore opportunities for the Commonwealth to assist local government and CIOCs to deliver adequate services at an affordable cost. This study was designed to be a decennial follow-up to a similar study and report issued in December 2011 and conducted pursuant to House Resolution No. 350 of 2009.

CIOCs are private developments defined as condominiums, cooperatives, and planned communities under Pennsylvania's Real and Property Code, found in Title 68 of the Pennsylvania Consolidated Statutes. Their mutual identifying characteristic is that each homeowner or unit owner has an interest in all common areas of the property. This may include hallways, roofs, elevators, roads, streams, open areas, walking trails, community clubhouses, and other recreational areas such as playgrounds, pools, tennis courts, and beaches, drinking water systems, storm water maintenance systems, and sewer systems. Many are sold as "low maintenance" or "lock and leave" properties, in that routine maintenance activities such as snow removal, lawnmowing, and landscape design and maintenance are all included in the fees paid to the development's governing body, usually a homeowners' association, condominium association, unit owners' association or cooperative board.

Not much has changed in the world of CIOCs since 2011, other than their numbers continue to increase and they remain as popular, if not more so, in the world of 2022. Nine specific tasks were assigned by the "Resolved" clauses of HR69. Five of those tasks relate to gathering data. They are set forth below with a summary on the availability of information on each topic and how staff attempted to address the issue.

Items One and Two: The number of CIOCs by county and by municipality.

As in 2011, staff found that there is no official count made by any centralized agency in the Commonwealth. Staff in 2011 conducted a survey of counties that attempted to identify CIOCs in each municipality. A survey of planning commissions resulted in data from 23 counties. Tax assessment offices were also surveyed in 2011. Twenty-one offices responded to that survey, with 16 counties that had not responded to the planning commission survey providing data for that survey. In total, 39 counties responded to the 2011 surveys, representing a 58 percent return rate. While such a response rate would be acceptable for statistical projections in some topic areas, the uneven distribution of CIOCs by counties (as shown on Map 1) would make an estimate of numbers based on that response rate meaningless. Many of the reasons given for failure to respond

to the survey (lack of staff, lack of sufficient computer capabilities, information not organized by CIOC, etc.) remain today, and given the state of the post-pandemic economy, staffing issues may be even worse. Thus, conducting a survey was determined to be an inadequate means of getting the most comprehensive look at CIOCs.

Staff consulted with the Community Associations Institute to determine if their members had provided data to the Institute. CAI is a trade association and lobbying group whose members include association board members and other homeowner leaders, community managers, association management firms, and other professionals who provide products and services to associations. From their records and their review of the 2014 Federal Housing Administration's list of developments that meet FHA mortgage requirements, as well as list compiled by the Montgomery County Planning Commission, they were able to provide a list of 2,588 CIOCs in Pennsylvania.

Staff conducted a search of the Pennsylvania Department of State's Corporations Bureau listing of non-profit corporations in Pennsylvania. Search terms included: condominium, cooperative, planned community, homeowner association, owner association, unit owner, condominium association, estates association, property owners, community association, and preserve association. Analyzing the Department of State data was challenging, because each entity is identified by its registered office address. These addresses are not necessarily located in the housing development and are sometimes the corporate address of the builder or developer and may not even be in the same county as the development. Additionally, some developments do not have any of the search terms in the name of the development, and thus some properties were undoubtedly missed. On a more positive note, the Corporations Bureau rarely overlapped with the CAI data, and so hundreds of additional, unique developments were discovered. Some municipal governments maintain lists of CIOCs in their jurisdiction, some property management companies keep publicly accessible lists of CIOCs that they manage, and some real estate agencies maintain lists on their websites in the localities where they do business. Homeowner association websites and real estate listings were also searched to identify as many CIOCs in Pennsylvania as possible. Staff also checked HUD's current online database.

While the information provided is undoubtedly an undercount, staff can assert with some certainty that at least 5,022 CIOCs exist in Pennsylvania at the end of February 2023. In reviewing and comparing lists, staff tried to eliminate duplicate entries. When only the developer's name and a mailing address were found, and searches of the various databases listed failed to reveal a physical location of an alleged CIOC, the development was not included. Also not included were commercial, retail, and office condominiums. Residential properties only were counted. In comparison, there are few commercial properties that are CIOCs in comparison to the residential properties. At times, it was difficult to distinguish between rental apartment buildings with one landlord versus an apartment style condominium building that is a CIOC. All residential properties that could be confirmed to be COICs were included in the lists.

Items Three and Four: State and local taxes paid by residents of CIOCs.

These data are similarly unavailable. No government agency, either municipal or state, keeps an account of how many Pennsylvania residents live in CIOCs and how much they pay in taxes. By looking at the percentage of total housing units found in CIOCS in any particular municipality and applying this percentage to the total taxes collected from those select municipalities, a crude estimate of the tax share of CIOCs residents could be made. This would be a very flawed, imperfect process, in that the total number of housing units are not available for all the CIOCs in any given municipality. While the various types and amounts of taxed collected by the state and municipalities, including state and local income taxes, property taxes, etc., as well as infrastructure costs and fees can be found, again, there is no breakdown by CIOC. Some of these data are found in the Department of Community and Economic Development municipal statistics database county and municipal annual financial reports, which also include county and municipal spending for public works and public safety, as well as the administrative costs of local government.

Item Five: Amount and age of current infrastructure.

With few local counts of CIOCs, no definitive means of locating CIOCs, and no agency or association that collects comprehensive data on CIOCs, it is not possible to identify the amount and age of infrastructure in CIOCs. In some areas of infrastructure there is more information available than in others. Information is available regarding drinking water systems through the U.S. Department of Environmental Affairs and the Pennsylvania Department of Environmental Protection (DEP), as well as research conducted by Commission staff for its April 2019 report “Lead Exposure Risks and Responses in Pennsylvania.” Some limited data is available with respect to dams, private wells, stormwater management systems, and sewage treatment plans from DEP.

The remaining four directives of HR 69 are addressed in the remaining chapters of this report. They include:

- the impact of allowing access to state funds for infrastructure improvement;
- opportunities for the Commonwealth to assist local governments and CIOCs to deliver adequate services at an affordable cost;
- what extent Commonwealth agencies require information from CIOCs to fulfill their legal and statutory duties to the CIOCs residents; and
- the extent State and local law enforcement require information from CIOCs to fulfill serve these communities and administer public safety.

RECOMMENDATIONS

Based on the experiences of staff in researching and drafting this report, specific areas of common interest ownership law and practice appear insufficient and thus the following recommendations are made to improve clarity, transparency and communication among developers, purchasers, owners associations, and local government.

Recommendation 1: Registry of CIOCs

One of the issues in assuring that local governments and CIOCs located within their boundaries are able to cooperate in areas of mutual concern is that not all CIOCs are easy to locate and identify as such. While various pieces of information are found in municipal tax records, county recorder of deeds offices, and the Pennsylvania Department of State's Corporations Bureau, there is no central location, either statewide or local that has complete records of each CIOC in existence in the community. Further, on rare occasions, CIOCs are planned, started and then the plans abandoned, or natural disasters or construction flaws that lead to condemnation of properties, yet this information is rarely kept current in any central location.

Accordingly, recommendation #1 is to require all CIOCs to register with the planning agency of each county in which any portion of the CIOC is physically located the following information: total land area, number of units, local tax authority(ies) with jurisdiction in the community, and information on infrastructure such as water, storm water, sewage disposal systems, recreational facilities, and roadways.

New CIOCs should file an initial report at the time of filing their declaration of development and update it annually. Existing CIOCs should file an initial report within six months of enactment of this recommendation and be required to update it annually and on the anniversary of the initial filing.

An example of legislation enacting this recommendation is found at House Bill 731, Printer's No. 716 (2021).

Recommendation 2: Pre-Sale Disclosure of the Existence of an Owners' Association

The purchase of a home is the most significant purchase of a person's life in most instances. While focus is justifiably on cost, financing options, size, and location, the type of ownership interest can be either very important or largely irrelevant. Some individuals actively seek CIOCs for their aesthetic appeal, amenities such as recreational facilities, security, maintenance, including lawn care and snow removal, and in some planned communities, access to restaurants and shops. They feel the costs of capital contributions and annual or monthly homeowner association or condo

or cooperative unit owners associations are worthwhile. Other homebuyers may object to the price, reduced privacy, and restrictions on exterior stylistic design and landscape choices. Owner association amenities differ from community to community and both fees and amenities can vary from relatively small amounts for basic services (e.g., lawn mowing) to hundreds of dollars in monthly fees that support clubhouses, swimming pools, tennis courts, playgrounds and other amenities. Additionally, aesthetic restrictions can include brand and color options for exterior features, types of trees and shrubs that may be planted, and other homeowner decisions that some may find intrusive and overbearing. It is very important that a prospective buyer be aware of all the obligations he or she is committing to before an offer is made on the home.

Current law requires disclosure of extensive information regarding the CIOC at the time of purchase of the interest in the property and upon resale.⁴ However, this information tends to be disclosed at closing along with reams of paper related to the financing of the purchase and other ownership documents. By this time, the buyer has invested a great deal of time and energy into the purchase and may feel committed to the purchase regardless of potential future interactions with the owners' association. Therefore, it is recommended that prospective purchasers be given these disclosures by either the developer or the realtor representing the seller prior to submitting an offer to the seller/developer. House Bill 62, Printer's No. 51 (2023) is an example of a proposal that would accomplish earlier disclosure.

Additionally, real estate agency advertising and websites do not all include information about the CIOC. Sometimes an advertisement will list a property as not having any HOA fees, which may be accurate because the property is part of a condominium complex and thus has a condo fee instead but can be nonetheless misleading to home shopper. Not all advertisements will advise that the property is a condominium, especially when it is a townhome condominium and will be listed as a townhome, and its actual ownership interest as a condominium is either not listed or buried in the small print. Therefore, it is also recommended that real estate listings for CIOCs clearly identify them as part of a condominium, cooperative, or planned community.

Recommendation 3: Reserve Accounts and Audits

Pennsylvania does not require CIOCs to maintain reserve accounts or budget for them. If they do, information is disclosed with the other mandated information upon sale of the community. Depending upon the level of amenities provided, this may be appropriate for an HOA or UOA that simply provides lawn care, snow removal and general maintenance to units that are detached or semi-detached and for which major repairs and capital expenditures are not anticipated. However, high-rise condominiums and cooperatives, and planned communities that have numerous recreational facilities, private sewer systems, private water systems, roadways and dams may reasonably expect to encounter major maintenance and repair costs, as well as significant capital expenditures. Accordingly, it is recommended that all CIOCs be required to establish a reserve fund for capital expenditures. Reserve studies should be conducted by the declarant prior to the sale of any unit to determine their potential needs of the community and determine appropriate monthly/annual fees and/or initial buy-in/capital contribution requirements. Reserve studies

⁴ 68 Pa.C.S. §§ 3402 and 3407(a) (condominiums), §§ 4403 and 4409(a) (cooperatives), and §§ 5402 and 5407(a) (planned communities).

shown then be updated every five years by the declarant, or if the HOA or UOA, whichever is in possession of the common elements at that time.

Generally, condominiums and cooperatives are not required to maintain audited financials; instead, they are required to maintain financial records sufficient to enable them to comply with the disclosure requirements mandated on resale, which includes an estimate of anticipated capital expenditures for the next two years and any reserve funds information. Planned communities are required to provide annual financial statements to their unit owners, but none of these financial records are required to be compiled, reviewed or audited by an independent public accountant. It is recommended that all CIOCs have their financial records compiled or reviewed annually.

Recommendation 4: Uniform Common Interest Ownership Act

In the interim between the Commission's 2011 report and this report, legislation had been passed in Pennsylvania governing the relationship between developers, owners' associations, and unit owners. Amendments to the condominium, cooperative and planned community chapters of Title 68 addressed voting rights, board elections and bylaws amendments.⁵ Amendments were made in 2018 that clarified the responsibility for stormwater management systems between the declarant and the owner's association.⁶ In recognition of increasing owner/association disputes in CIOCs, the National Conference of Commissioners on Uniform Laws (NCCUSL) amended its proposed Uniform Common Interest Ownership Act in 2021 to attempt to address some of these problems. Therefore, it is recommended that the General Assembly examine the uniform act to determine its relevance to Pennsylvania and consider enacting it. Pennsylvania is one of 14 states that have already enacted the NCSL's Uniform Condominium Act.⁷

To the extent the recommendations found in the Joint State Government Commission 2011 report on CIOCs have not been enacted and remain relevant, implementation of those recommendations continues to be advised. They can be found on pages 6-7 of the report at:

<http://jsg.legis.state.pa.us/resources/documents/ftp/publications/2011-266-CIOC%20report.pdf>

⁵ The act of November 3, 2022 (P.L.1750, No.115).

⁶ The act of October 19, 2018 (P.L.551, No.84).

⁷ NCSL, Uniform Common Interest Ownership Act (2021).

<https://www.uniformlaws.org/committees/community-home?CommunityKey=66a8afd1-326a-4525-ad0f-accf961ed0b6>

TYPES OF COMMON INTEREST OWNERSHIP COMMUNITIES

Governing Law

House Resolution 69 directed the Joint State Government Commission to study common interest ownership communities as described under the Real Estate Cooperative Act⁸, the Uniform Condominium Act⁹, and the Uniform Planned Community Act.¹⁰

In very basic terms, a common ownership interest community (CIOIC) is one in which a “unit owner” owns the living space that he or she occupies but shares ownership of various common areas and elements in conjunction with his or her fellow members. The form of ownership will vary depending on the type of community – condominium, planned community, or cooperative. Industry statistics show that two to four percent of CIOICs are cooperatives, 35-40 percent are condominiums, and 58-63 percent are communities governed by homeowner associations.¹¹

A *cooperative* is real estate owned by a corporation, trust, partnership, unincorporated association or other form of group ownership in which each member, partner, stockholder, or beneficiary is entitled to exclusive occupancy of a designated portion of the real estate. The entire property, including common areas and elements are owned by the cooperative entity, with individual owners holding shares of the property.

In a *condominium*, the owner owns the airspace within the walls, floors and ceilings, but not the walls, floors, and ceilings themselves. Outside that interior air space, the owner has an undivided ownership interest in the rest of the community with the other members of the condominium. Common areas include hallways, elevators, and sidewalks, and may also include a club house, meeting hall, swimming pool, tennis courts, playgrounds, picnic areas, walking trails, and other recreational facilities.

A *planned community* is real estate in which an individual who owns any portion of the real estate in the community is or may become obligated by covenant, easement or other agreement imposed on the owner’s interest to pay for real property taxes, insurance, maintenance, repair,

⁸ 68 Pa.C.S. Subpart C, Chptrs. 41-44 (relating to cooperatives). Added by the act of December 18, 1992 (P.L.1426, No.176).

⁹ 68 Pa.C.S., Subpart B, Chptrs. 31-34 (relating to condominiums). Added by the act of July 2, 1980 (P.L.286, No 82). This subpart repealed and replaced the earlier “Unit Property Act,” the act of July 3, 1963 (P.L.196, No.117).

¹⁰ 68 Pa.C.S., Subpart D, Chptrs. 51-54 (relating to planned communities). Added by the act of December 19, 1996 (P.L. 1336, No. 180).

¹¹ 2021-2022 U.S. National and State Statistical Review, “U.S. Community Associations, Housing Units and Residents,” Foundation for Community Association Research, Falls Church, VA: 2022. Foundation.caionline.org

improvement, management, administration, or regulation of any part of the real estate of the community beyond the individual's solely owned portion. A planned community may also provide recreational facilities like those found in a condominium or cooperative. Condominiums and cooperatives are not planned communities, but they may exist inside a planned community.

Under Pennsylvania law, cooperatives are required to organize an association to enforce the rules and regulations of the cooperative. Similarly, planned communities and condominiums are also required to form a unit owners association (UOA). In a planned community, this association is commonly referred to as a homeowners' association (HOA) and that entity owns common areas, such as roadways, entranceways, community pools, and playgrounds. HOAs and UOAs are usually run by volunteers who are elected to the management board by their fellow homeowners. Some may contract directly with service providers, but many also hire a property management company to oversee the day-to-day administration of the community.

There is much confusion generated by some of the commonly used terms applied to these various living arrangements. An "apartment" is generally understood to be a unit that is leased to an individual, but the entire property is owned by a landlord. However, condominiums may be designed as a single building with multiple condominium units and look like an apartment-type residence. Compounding this confusion is the fact that some condominium properties allow their owners to rent out their condominiums, and some apartment rentals are described in advertising as "condos" although ownership vests in a single entity that owns the entire building. Housing developments can also be organized as condominiums and contain detached houses, a common occurrence in age-restricted/active adult communities and may be described in advertising literature as cottages, ranches, or other terms denoting a smaller, stand-alone dwelling. Additionally, the term "townhouse" can mean many things. Traditionally referred to as rowhouses, the most notable feature of most townhouses is that they are two- or three-story buildings, attached on one or both sides to other similar buildings. Most modern townhouse developments can be found in groupings of two to six units attached in a row. They can be referred to as twins, duplexes, triplets, triplexes, or quads. Additionally, they may be referred to as villas or carriage houses. The fundamental identifying characteristic is that they share at least one common wall with at least one other unit.

Additional confusion may result when housing developments, neighborhoods, or communities *voluntarily* join to promote various mutual goals. These organizations are generally referred to as property owners' associations (POAs) or civic associations (CAs). These entities are not CIOCs, in that the restrictions are not legally mandatory nor do they run with the land (i.e., a restriction that "runs with the land" is one that is permanently attached to the land and passes from owner to owner). There are, however, POAs that are subject to restrictive covenants that are not bound by the condominium, cooperative or planned community statutes and mandate membership for owners. These are generally older (pre-1980) neighborhoods. Potential buyers of housing that is part of a property owners association but not governed by Title 68 would need to verify if the deed to the property they wish to purchase has any such restrictions tied to it as it may not be identified elsewhere.

Restrictive Covenants

A restrictive covenant is a “restriction in an instrument relating to real estate by which the parties pledge that something will not be done.”¹² They can be personal obligations of the grantee or can run with the land and bind all future owners of that land in perpetuity. More specifically, restrictive covenants can limit the use of property, restrict access to certain roads, and impose limits on re-subdivision, to name a few.¹³ One of the foundational requirements for creating a restrictive covenant is for the property owner to execute a written agreement expressly encumbering his or her property.¹⁴ When a written instrument is memorialized, the property owner of the subject property is bound by its terms and limitations.

In the past, restrictive covenants have been executed with the purpose of excluding racial minorities. Such practices endured until the 1948 U.S. Supreme Court case of *Shelley v. Kraemer*, where the Court held that restrictive covenants in real property deeds prohibiting the sale of property to individuals based on race was a violation of the Equal Protection Clause of the Fourteenth Amendment of the U.S. Constitution. Moreover, the Court held that under the Fourteenth Amendment if private parties agree to racially restrictive covenants, they are not enforceable by a court of law, which would amount to a state action.¹⁵ The only restrictive covenants relating to demographic characteristics that are still legal are age-restrictions. A very popular form of planned community found throughout Pennsylvania are “active adult” communities, which generally restrict residents to persons aged 55 or older. Many are organized as condominiums, both apartment style and townhouse, as well as some that include detached homes, usually ranch or cottage style.

In Pennsylvania, courts do not favor restrictive covenants because they interfere with an owner’s free use and enjoyment of his or her property. As such, courts strictly construe them against those seeking to enforce them. Nonetheless, they are still legally enforceable.¹⁶ Courts have interpreted restrictive covenants based on their subject matter, the intent or purpose of the parties involved, and the conditions surrounding the execution of them.¹⁷ When determining the intent of the parties to a restrictive covenant and its terms, restrictive covenants are governed by the same rules as is the interpretation of a contract.¹⁸

It is worth noting that restrictions of a covenant contained within a recorded subdivision plan are enforceable even if those conditions are not specifically set forth in the deeds conveying the lots created by the subdivision.¹⁹ Prior to the statutory establishment of homeowners’ associations, enforcement of restrictive covenants was limited to affected landowners and

¹² *Doylestown Tp. v. Teeling*, 635 A.2d 657, 661 (1993), citing *Black's Law Dictionary*, 5th Edition, 1979 at 329, 1182. Restrictive covenants in real estate should not be confused with covenants to not compete (often the term “restrictive covenant” is used for such employment agreements).

¹³ *Ibid.*

¹⁴ *Market Square Properties Development, LLC v. TGRG, LLP*, 257 A.3d 716, 720, (Pa. Super. 2021).

¹⁵ *Shelley v. Kraemer*, 334 U.S. 1 (1948).

¹⁶ *Supra*, n. 14.

¹⁷ *Gey v. Beck*, 568 A.2d 672 (1990).

¹⁸ *Great Atlantic & Pacific Tea Co. v. Bailey*, 220 A.2d 1, 2-3 (Pa. 1966).

¹⁹ *Ballard v. Heppe*, 600 A.2d 950 (1991).

neighbors, through private litigation in small claims or civil court. There was no collective governing body duty-bound to enforce them on behalf of all members of a private association of owners or shareholders.²⁰

Today, restrictive covenants are usually found with the declarations filed by CIOCs when the developer set forth plans for the development with the local planning authorities. HOAs and UOAs are created within those declarations and initial bylaws are also filed. Deeds from the developer to the purchaser of “the unit” will also include reference to the restrictive covenants. The prevalence of homeowners associations has dramatically increased over the past 50 years – persons living in homeowners associations in the U.S. increased from 2.1 million in 1970 to 74.2 million in 2021.²¹ HOAs and UOAs can be a for profit, not-for-profit, or unincorporated organization that enjoys certain enumerated powers to establish and enforce a development’s Conditions, Covenants, and Restrictions (CC&Rs), levy assessments and fees, manage the entity’s sinking fund, and is responsible for the maintenance of common areas within the development.

The main purpose of the HOA or UOA association is to maintain the aesthetics of the neighborhood and to preserve the property values therein. Under the Uniform Planned Community Act, an HOA has the power to:

- Adopt and amend bylaws and rules and regulations.
- Adopt and amend budgets for revenues, expenditures and reserves and collect assessments for common expenses from unit owners.
- Hire and terminate managing agents and other employees, agents and independent contractors.
- Institute, defend, or intervene in litigation or administrative proceedings, or engage in arbitrations or mediations, in its own name on behalf of itself or two or more unit owners on matters affecting the planned community.
- Make contracts and incur liabilities.
- Regulate the use, maintenance, repair, replacement, and modification of common elements and make reasonable accommodations or permit reasonable modifications to be made to units, the common facilities, the controlled facilities, or the common elements to accommodate people with disabilities.
- Cause additional improvements to be made as a part of the common facilities and, only to the extent permitted by the declaration, the controlled facilities.

²⁰ Deborah Goonman, “Studies Conclude that HOAs, CC&Rs Have Little to No Impact on Property Values of Mature Communities,” *Independent American Communities*, (Sept. 9, 2018).
<https://independentamericancommunities.com/2018/09/09/studies-conclude-that-hoas-ccrs-have-little-to-no-impact-on-property-values-of-mature-communities/>

²¹ Leon S. Robertson, “Correlation of Homeowners Associations and Inferior Property Value Appreciation,” *Critical Housing Analysis*, 1:6, pp. 42-50 (2019), doi: 10.13060/23362839.2019.6.1.455.

- Acquire, hold, encumber, and convey in its own name any right, title or interest to real or personal property other than common facilities; and
- Grant easements, leases, licenses, and concessions through or over the common facilities and, only to the extent permitted by the declaration, the controlled facilities.
- Impose and receive payments, fees, or charges for the use, rental, or operation of the common elements.
- Impose charges for late payment of assessments and, after notice, an opportunity to be heard.
- Impose reasonable charges for the preparation and recording of amendments to the declaration, resale certificates, and capital improvements.
- Provide for the indemnification of its officers and executive board and maintain directors' and officers' liability insurance.
- Exercise any other powers conferred by the planned community act, the declaration, or bylaws.
- Exercise all other powers that may be exercised in this Commonwealth by legal entities of the same type as the association.
- Exercise any other powers necessary and proper for the governance and operation of the association.
- Assign its right to future income.
- Assign or delegate any powers of the association to a master association.²²
- Condominium and cooperative unit owners' associations and boards have the same enumerated powers but a cooperative association can also terminate proprietary leases and all rights of proprietary lessees with respect to their cooperative interests. They can also redeem cooperative interests of proprietary lessees in connection with the exercise of the association's remedies for nonpayment of assessments.²³

The types of covenants found within HOA and UOAs are general rules that its members vote on and that all homeowners living within the prescribed area must follow. Restrictive covenants within the context of an HOA or UOA usually involve property use restrictions and obligations to complete property maintenance of some form. Some common examples include limitations on house color, exterior alterations of the house, yard maintenance and landscaping, requirements to pay maintenance fees, limitations on satellite dishes or antennas, limitations on

²² *Ibid* § 1; 68 Pa.C.S. § 5302(a)(1)-(18).

²³ *Ibid* § 1; 68 Pa.C.S. § 4302(a)(16).

certain types of perimeter fencing, restrictions on tree-removal, required approval of window treatments, and limitations on renting the property to third parties.

HOAs and UOAs have the statutory right to enforce restrictive covenants in its community. An association may “[i]nstitute, defend or intervene in litigation or administrative proceedings, or engage in arbitrations or mediations, in its own name on behalf of itself or two or more unit owners on matters affecting the planned community.”²⁴ Legislation adopted in 2018 requires condominiums, cooperatives, and planned communities to provide for alternative dispute resolution in their bylaws, limited to disputes in which all parties agree to the use of ADR.²⁵

Courts have also acknowledged this right, holding that “a homeowners association’s power to impose a binding rule, by necessity, includes the power to enforce the rule.”²⁶ When enforcing a restrictive covenant, courts have made clear that as “a matter of law, nothing short of a plain disregard of the restrictive covenant’s express terms can create violation of the covenant.”²⁷ Further, courts will “enforce a restriction if a party’s actions are in clear defiance of the provisions imposed by the covenant and where it is established that the restriction is still of substantial value to the owners of the restricted tract.”²⁸

CIOC Impact on Property Values

There has been some debate over the past decade as to whether HOAs and their CC&Rs actually increase the value of property values within a common interest ownership community. In a 2019 study, a Yale University School of Public Health professor found that the average percentage return is significantly lower in HOAs than properties outside of HOAs. The study found that the median annual percent return of houses bought in 2013 and sold in 2018 was 3.22 percent for properties in HOAs and 5.75 percent for other properties. In other words, an individual who paid \$200,000 for a property in an HOA in 2013 and sold it in 2018 would realize a \$34,342 profit compared to \$64,503 (both at median gains) if the property bought at the same price were not in an HOA. The study concluded that such data does not support any widespread assumption that HOAs protect property values more than neighborhoods without such organizations.²⁹

On the other hand, a 2015 study analyzing the prices of homes sold in the Jacksonville, Florida suburbs found that between 2002-2013, homes in HOAs commanded higher prices.³⁰ A 2015 Community Associations Institute white paper found that studies analyzing the question as to impact of HOAs on property values found mixed results. Based on its review of past studies,

²⁴ *Ibid* § 1; 68 Pa.C.S. § 5302(a)(4).

²⁵ Act of May 4, 2018 (P.L.96, No.17) adding §§ 3321,3322, 4322, 4323, 5321, and 5322 to 68 Pa.C.S. (relating to real and personal property)

²⁶ *Hess v. Barton Glen Club, Inc.*, 718 A.2d 908, (Pa. Cmwlth Ct. 1998).

²⁷ *Pocono Summit Realty, LLC, v. Ahmad Amer, LLC*, 52 A.3d 261, (Pa. Super. 2012).

²⁸ *Ibid*.

²⁹ Leon S. Robertson, “Correlation of Homeowners Associations and Inferior Property Value Appreciation,” *Critical Housing Analysis*, 1:6, pp. 42-50 (2019), doi: 10.13060/23362839.2019.6.1.455.

³⁰ Angiellari-Dajci, F., R. F. Cebula, R. Boylan, *et al.*, “Effects of Homeowners Associations and Taxes on Home Prices,” *International Advances in Economic Research*, 21(2): 201-211, doi: 10.1007/s11294-015-9521-4.

the report concluded that the restrictive covenants found within HOAs can have both a positive and negative impact on property values. For instance, homeowners residing in close proximity to HOA communities had positive price effects, likely due to the spillover effects of covenants that ensure properties within the HOA are maintained to a certain level of quality (e.g. lawns must be maintained at a certain height). The report also noted however, that restrictive covenants can produce a negative effect on property values, especially when home design variations are significantly restricted. This can often result in prospective buyers viewing the covenants as overly strict and arbitrary, leading them to search elsewhere for a home.³¹

³¹ Erin A. Hopkins, “The Impact of Community Associations on Residential Property Values: A Review of Literature,” *Virginia Tech University*, (Nov. 2015), 5-6.

CIOC Count by Pennsylvania County 2022-2023			
County	Number	County	Number
Adams	63	Lackawanna	29
Allegheny	414	Lancaster	150
Armstrong	3	Lawrence	8
Beaver	43	Lebanon	25
Bedford	3	Lehigh	57
Berks	66	Luzerne	35
Blair	8	Lycoming	5
Bradford	1	McKean	0
Bucks	236	Mercer	10
Butler	143	Mifflin	4
Cambria	7	Monroe	159
Cameron	0	Montgomery	635
Carbon	27	Montour	4
Centre	152	Northampton	87
Chester	355	Northumberland	6
Clarion	0	Perry	4
Clearfield	4	Pike	224
Clinton	2	Philadelphia	905
Columbia	10	Potter	1
Crawford	5	Schuylkill	12
Cumberland	162	Snyder	6
Dauphin	105	Somerset	40
Delaware	220	Sullivan	3
Elk	1	Susquehanna	7
Erie	84	Tioga	2
Fayette	10	Union	7
Forest	1	Venango	0
Franklin	42	Warren	0
Fulton	0	Washington	57
Greene	1	Wayne	47
Huntingdon	3	Westmoreland	72
Indiana	8	Wyoming	5
Jefferson	1	York	234
Juniata	0	--	

County-by-County Analysis

ADAMS COUNTY

Adams County consists of 13 boroughs and 21 townships. The 63 CIOCs found in the county are not evenly distributed throughout the county. They can be found in seven boroughs and 13 townships, varying from one CIOC per community to 15. One quarter of the CIOCs were found in the greater Gettysburg area, including the borough and Cumberland Township, which surrounds the borough. Oxford Township is to the west of Hanover, in the southeast part of the county and combined with Penn Township, York County on the east side of Hanover gives the Hanover area 20 CIOCs.

Adams County			
Municipality	# of CIOCs	Municipality	# of CIOCS
Berwick Township	3	Littlestown Borough	3
Bonneauville Borough	2	McSherrystown Borough	1
Conewago Township	3	Menellan Township	2
Cumberland Township	15	Mount Joy Township	4
Fairfield Borough	1	Mt. Joy, Mt. Pleasant & Straban Twp	1
Franklin Township	1	Mount Pleasant Township	2
Germany Township	1	New Oxford Borough	1
Gettysburg Borough	3	Oxford Township	10
Hamilton Township	1	Reading Township	2
Hanover Borough	3	Straban Township	3
Latimore Township	1	--	

ALLEGHENY COUNTY

Allegheny County consists of 130 municipalities, including four cities, 86 borough (including home rule municipalities), and 40 townships. 414 COICs were identified in the county. These CIOCS were located in the City of Pittsburgh, 24 boroughs, 26 townships and two multi-township census designated places (CDPs). Over half the CIOCs are located in three areas – the City of Pittsburgh, South Fayette Township on the county’s western border with Washington County, and the contiguous townships of Marshall and Pine, which border Adams and Cranberry Townships in Butler County, which are home to most of Butler County’s CIOCs.

Allegheny County			
Municipality	# of CIOCs	Municipality	# of CIOCS
Allison Park Borough	3	Municipality of Monroeville	6
Avalon Borough	1	New Kensington Borough	1
Baldwin Borough	2	North Fayette Township	4
Bellevue Borough	1	Oakmont Borough	3
Bethel Park Borough	16	O'Hara Township	2
Bradford Woods Borough	1	Ohio Township	3
Bridgeville Borough	1	Penn Hills Township	1
Carnegie Borough	3	Pennsbury Village Borough	1
Castle Shannon Borough	2	Pine Township	34
Collier Township	12	City of Pittsburgh	90
Coraopolis Borough	3	Plum Borough	6
Crafton Borough	1	Richland Township	4
Crescent Township	2	Robinson Township	13
Findlay Township	6	Ross Township	9
Forest Hills Borough	1	Scott Township	9
Fox Chapel Borough	1	Sewickley Borough	3
Franklin Park Borough	6	South Fayette Township	43
Hamar Township	2	South Park Township	6
Hampton Township	6	Springdale Township	1
Harrison Township	1	Stowe Township	1
Imperial CDP	3	Swissvale Borough	3
Indiana Township	2	Upper Saint Clair Township	8
Jefferson Hills Borough	7	West Deer Township	2
Kennedy Township	8	Wexford CDP	3
Marshall Township	44	Whitehall Borough	4
McCandless Township	13	Wilkinburg Borough	3
Moon Township	17	Other multi-township	1

ARMSTRONG COUNTY

Armstrong County consists of one city, 16 boroughs, and 28 townships. Three CIOCs were identified in Armstrong County.

BEAVER COUNTY

Beaver County consists of two cities, 29 boroughs, and 21 townships. There were 43 CIOCs identified in Beaver County in both cities, five boroughs, and six townships.

Beaver County			
Municipality	# of CIOCs	Municipality	# of CIOCS
Aliquippa Borough	2	City of Beaver Falls	3
Beaver Borough	3	Economy Borough	2
Bridgewater Borough	1	Hopewell Township	4
Brighton Township	8	Monaca Borough	3
Center Township	4	New Sewickley Township	2
Chippewa Township	8	North Sewickley Township	1
City of Beaver	2	--	

BEDFORD COUNTY

Bedford County consists of 13 boroughs and 25 townships. Three CIOCs were identified in the county, all located in Pavia Township. They are: Blue Knob Condos, Blue Knob Ski Village, and Spruce Knob.

BERKS COUNTY

Berks County consists of one city, 28 boroughs, and 44 townships. There were 66 CIOCs identified in the county found in the City of Reading, seven boroughs, and 16 townships.

Berks County			
Municipality	# of CIOCs	Municipality	# of CIOCS
Amity Township	2	Muehlenberg Township	2
Bally Borough	2	Ontelaunee Township	1

Berks County			
Municipality	# of CIOCs	Municipality	# of CIOCS
Bern Township	1	Robeson Township	2
Caernarvon Township	5	Shillington Borough	2
City of Reading	4	Sinking Spring Borough	1
Cumru Township	8	South Heidelberg Township	2
Exeter Township	8	Spring Township	8
Fleetwood Borough	1	Union Township	1
Lower Heidelberg Township	4	Washington Township	2
Maidencreek Township	2	Windsor Township	1
Marian Township	1	Womelsdorf Borough	1
Mohnton Borough	1	Wyomissing Borough	4

BLAIR COUNTY

Blair County consists of one city, eight boroughs, and 15 townships. Eight CIOCs were found in the county, in the City of Altoona, two boroughs, and three townships.

BRADFORD COUNTY

Bradford County consists of 14 boroughs and 37 townships. One CIOC was found in the county, Ridgebury Lake Estates, in Ridgebury Township. There are a number of private lakes in the county, and there may be more property owners' associations connected to them, but no further information was found.

BUCKS COUNTY

Bucks County consists of 23 boroughs and 31 townships. There were 236 CIOCs found in 14 boroughs and 24 townships. The bulk of the CIOCs are found in four townships: Newtown Township, home to the planned master community of Newtown Grant, Northampton Township, home to the master planned community of Village Shires, Warrington Township and Lower Makefield Township. Northampton Township borders Newtown Township on the west, and Lower Makefield Township on the east. These three townships contain 42 percent of the county's CIOCs and are located in the southeast corner of the county, north of I-95 and directly northeast of Philadelphia.

Bucks County			
Municipality	# of CIOCs	Municipality	# of CIOCS
Bedminister Township	2	Newtown Township	27
Bensalem Township	6	Northampton Township	28
Bristol Borough	1	Perkasie Borough	5
Bristol Township	2	Plumstead Township	5
Buckingham Township	9	Richland Township	7
Chalfont Borough	4	Richlandtown Borough	1
Doylestown Borough	8	Sellersville Borough	4
Doylestown Township	8	Solebury Township	6
Dublin Borough	1	Telford Borough	1
Falls Township	2	Tinicum Township	2
Hilltown Township	9	Traumbauersville Borough	1
Ivyland Borough	1	Upper Makefield Township	6
Lower Makefield Township	17	Upper Southampton Township	5
Lower Southampton Township	1	Warminster Township	7
Middletown Township	9	Warrington Township	27
Milford Township	1	Warwick Township	8
New Britain Borough	1	Wrightstown Township	1
New Britain Township	3	Yardley Borough	3
New Hope Borough	4	Multi-township	1
Newtown Borough	2	--	

BUTLER COUNTY

Butler County consists of one city, 23 boroughs, and 33 townships. There were 143 CIOCs identified in the county found in the City of Butler, seven boroughs, and 11 townships. Nearly half the CIOCs in the county are found in Cranberry Township, with another one-fourth found in Adams County, home to two large planned communities: Adams Ridge and Treesdale. Cranberry and Adams are contiguous, and share a border with two of the largest groups of CIOCs found in Allegheny County in Marshall and Pine Townships.

Butler County			
Municipality	# of CIOCs	Municipality	# of CIOCS
Adams Township	35	Lancaster Township	1
Buffalo Township	9	Mars Borough	1
City of Butler	2	Meridian Township	1
Center Township	5	Middlesex Township	2
Clinton Township	1	Saxonburg Borough	1
Connoquenessing Township	4	Seven Fields Borough	5
Cranberry Township	63	Slippery Rock Borough	2
Evans City Borough	1	Valencia Borough	1
Franklin Township	1	Zelienople Borough	1
Jackson Township	6	--	

CAMBRIA COUNTY

Cambria County 63 municipalities, including one city, 32 boroughs, and 30 townships. Seven CIOCs were found in the county, in the City of Johnstown, two boroughs, and one township.

CAMERON COUNTY

Cameron County consists of two boroughs and five townships. No CIOCs were found in the county.

CARBON COUNTY

Carbon County consists of 12 boroughs, and 11 townships. There were 27 CIOCs identified in Carbon County, with over 80 percent of them located in two townships, Kidder and Penn Forest. Many of the properties used in these communities are vacation homes, and short-term rentals for Pocono Mountain outdoor recreational activities.

Carbon County			
Municipality	# of CIOCs	Municipality	# of CIOCS
Jim Thorpe Borough	1	Palmerton Township	1
Kidder Township	10	Penn Forest Township	12

Carbon County			
Municipality	# of CIOCs	Municipality	# of CIOCS
Mahoning Township	1	Multi-township	1
Nesquehoning Borough	1	--	

CENTRE COUNTY

Carbon County consists of 10 boroughs and 25 townships. There were 152 CIOCs found in the county in five boroughs and ten townships. Over 86 percent of the CIOCs are located in the Borough of State College and the six townships of Benner, College, Ferguson, Harris, Patton and Spring, enveloping the Main Campus of Pennsylvania State University.

Center County			
Municipality	# of CIOCs	Municipality	# of CIOCS
Bellefonte Borough	1	Pleasant Gap Borough	1
Benner Township	5	Port Matilda Borough	2
Centre Hall Borough	1	Potter Township	4
College Township	29	Snow Shoe Township	1
Ferguson Township	27	Spring Township	7
Halfmoon Township	1	State College Borough	16
Harris Township	8	Walker Township	3
Liberty Township	1	Multi-township	5
Patton Township	40	--	

CHESTER COUNTY

Chester County consists of 73 municipalities, including one city, 15 boroughs, and 57 townships. 355 COICs were identified in the county. Many of the CIOCs are located on the historic Main Line communities. Tredyffrin and Willistown Townships are the municipalities found in the census designated place of Paoli, with the Main CDPs of Devon and Berwyn located in Tredyffrin and Easttown Townships. COICs are found in the City of Coatesville, ten boroughs, and 44 townships. Only five boroughs and 13 townships do not have CIOCs. This is consistent with the distribution of CIOCs in the other suburban Philadelphia counties of Bucks, Delaware, and Montgomery.

Chester County			
Municipality	# of CIOCs	Municipality	# of CIOCS
Atglen Borough	1	Kennett Square Borough	6
Birmingham Township	6	Newlin Township	1
Caln Township	9	Penn Township	4
Charlestown Township	6	Pennsbury Township	1
City of Coatesville	3	Phoenixville Borough	14
Coventry Township	1	Pocopson Township	1
Downingtown Borough	2	Salisbury Township	1
East Bradford Township	8	Schuylkill Township	4
East Brandywine Township	8	Spring City Borough	1
East Caln Township	7	Thornbury Township	8
East Coventry Township	1	Towamencin Township	1
East Fallowfield Township	2	Tredyffrin Township	51
East Goshen Township	35	Upper Uwchlan Township	13
East Marlborough Township	7	Uwchlan Township	11
East Pikeland Township	4	Valley Township	3
East Vincent Township	1	Wallace Township	1
East Whiteland Township	9	West Bradford Township	9
Easttown Township	14	West Caln Township	1
Elverson Borough	2	West Chester Borough	5
Goshen Township	1	West Goshen Township	9
Honey Brook Borough	1	West Grove Borough	2
Honey Brook Township	1	West Nantmeal Township	1
Kennett Township	6	West Pikeland Township	2
London Britain Township	1	West Vincent Township	5
London Grove Township	5	West Whiteland Township	20
Londonderry Township	1	Westtown Township	7
Malvern Borough	6	Willistown Township	13
New Garden Township	6	Multi-township	6

CLARION COUNTY

Clarion County consists of 12 boroughs and 22 townships. No CIOCs were found in the county.

CLEARFIELD COUNTY

Clearfield County consists of 49 municipalities, including one city, 18 boroughs, and 30 townships. Four CIOCs were found in the county, in the City of Dubois, one borough and one township. While there are only a handful of CIOCs, Treasure Lake, the largest community, consists of over 2,200 residences.

CLINTON COUNTY

Clinton County consists of 29 communities, including one city, seven boroughs, and 21 townships. Two CIOCs were found in two townships.

COLUMBIA COUNTY

Columbia County consists of 33 municipalities, including one incorporated town, eight boroughs and 24 townships. Ten CIOCs were found in the town of Bloomsburg and seven townships. The largest CIOC, Mystic Mountain Estates, includes over 200 homes spread across three townships: Cleveland, Conynham, and Locust.

CRAWFORD COUNTY

Crawford County consists of 51 municipalities, including two cities, 14 boroughs and 35 townships. Five CIOCs were found in one borough and two townships.

CUMBERLAND COUNTY

Cumberland County consists of 33 municipalities, including 11 boroughs and 22 townships. There are 162 CIOCs found in six boroughs and ten townships. Nearly two-thirds of the CIOCs are found in Hampden, Silver Spring, and Upper Allen Township, all of which are the borough of Mechanicsburg in the eastern end of the county, across the Susquehanna River from the state capitol at Harrisburg.

Cumberland County			
Municipality	# of CIOCs	Municipality	# of CIOCS
Camp Hill Borough	4	North Middleton Township	5
Carlisle Borough	3	Shippensburg Borough	1
East Pennsboro Township	7	Silver Spring Township	25
Hampden Township	40	South Middleton Township	10
Lemoyne Borough	2	Southampton Township	4
Lower Allen Township	10	Upper Allen Township	34
Mechanicsburg Borough	6	Wormleysburg Borough	3
Middlesex Township	4	Multi-township	1
Monroe Township	3	--	

DAUPHIN COUNTY

Dauphin County consists of 40 municipalities, including one city, 16 boroughs, and 23 townships. There are 105 CIOCs found in the city of Harrisburg, three boroughs, and 10 townships. One-half of the CIOCs are found in two townships, Lower Paxton and Susquehanna, which abut the city limits of Harrisburg. Another quarter of the CIOCs are located in Derry and West Hanover Townships, which include Hershey CDP.

Dauphin County			
Municipality	# of CIOCs	Municipality	# of CIOCS
City of Harrisburg	4	Middle Paxton Township	2
Dauphin Borough	1	Middletown Borough	1
Derry Township	16	Royalton Borough	1
East Hanover Township	2	South Hanover Township	7
Halifax Township	1	Susquehanna Township	21
Lower Paxton Township	31	Swatara Township	5
Lower Swatara Township	1	West Hanover Township	12

DELAWARE COUNTY

Delaware County consists of 49 municipalities, including one city, 27 boroughs, and 21 townships. There are 220 CIOCs found in ten boroughs and 18 townships. The largest number of CIOCs (more than 10 per municipality) are found in the nine townships that lay on the northwest

side of the county, running along the borders of Chester and Montgomery Counties. Radnor and Haverford Townships are part of the Main Line community of Byrn Mawr and part of Ardmore also lies in the county, extending across the county line into Montgomery County.

Delaware County			
Municipality	# of CIOCs	Municipality	# of CIOCS
Aston Township	8	Morton Borough	1
Bethel Township	13	Nether Providence Township	12
Brookhaven Borough	7	Newtown Township	17
Chadds Ford Township	10	Norwood Borough	2
Chester Heights Borough	4	Radnor Township	22
Concord Township	23	Ridley Park Borough	1
Edgemont Township	15	Ridley Township	5
Folcroft Borough	1	Springfield Township	1
Glenolden Borough	1	Swarthmore Borough	2
Haverford Township	11	Thornbury Township	7
Lansdowne Borough	3	Tinicum Township	1
Marple Township	12	Upper Chichester Township	7
Media Borough	6	Upper Darby Township	1
Middletown Township	19	Upper Providence Township	8

ELK COUNTY

Elk County consists of one city, two boroughs, and nine townships. No CIOCs were found in the county.

ERIE COUNTY

Erie County consists of 38 municipalities, including two cities, 14 boroughs, and 22 townships. There are 84 CIOCs are found in the City of Erie and six townships. Over 70 percent of Erie County’s CIOCs are located in the City of Erie, Millcreek, and Fairview Township, which all are on the shore on Lake Erie.

Erie County			
Municipality	# of CIOCs	Municipality	# of CIOCS
City of Erie	14	Millcreek Township	35
Fairview Township	11	Northeast Township	1
Girard Township	2	Summit Township	11
Harborcreek Township	7	Multi-township	3

FAYETTE COUNTY

Fayette County consists of 42 municipalities, including two cities, 16 boroughs, and 24 townships. Ten CIOCs were found in the county in one borough and five townships. Three of the CIOCs are part of the Nemaocolin Resort.

FOREST COUNTY

Forest County consists of one borough and eight townships. One CIOC was found in the county in Tionesta Borough.

FRANKLIN COUNTY

Franklin County consists of six boroughs and 15 townships. There were 42 CIOCs found in the county, located in four boroughs and nine townships. The communities are clustered around the four largest of the county's boroughs: Chambersburg, Greencastle, Mercersburg, and Waynesboro.

Franklin County			
Municipality	# of CIOCs	Municipality	# of CIOCS
Antrim Township	3	Montgomery Township	7
Chambersburg Borough	9	Shippensburg Borough	2
Fannett Township	1	Southampton Township	1
Greencastle Borough	1	St. Thomas Township	1
Greene Township	4	Washington Township	3
Guilford Township	3	Waynesboro Borough	5
Hamilton Township	2	--	

FULTON COUNTY

Fulton County consists of two boroughs and 11 townships. No CIOCs were found in the county.

GREENE COUNTY

Greene County consists of six boroughs and 20 townships. One CIOC was found in the county in Franklin Township.

HUNTINGDON COUNTY

Huntingdon County consists of 48 municipalities, including 18 boroughs and 30 townships. Three CIOCs were found in the county, in three separate townships – Cass, Morris, and Summerfield.

INDIANA COUNTY

Indiana County consists of 38 municipalities, including 14 borough and 24 townships. Eight CIOCs were found in the county, all located in White Township, which surrounds the Borough of Indiana, home of the Indiana University of Pennsylvania.

JEFFERSON COUNTY

Jefferson County consists of 11 boroughs and 23 townships. One CIOC was found in Punxsutawney Borough.

JUNIATA COUNTY

Juniata County consists of four boroughs and 13 townships. No CIOCs were found in the county.

LACKAWANNA COUNTY

Lackawanna County consists of 40 municipalities, including two cities, 17 boroughs, and 21 townships. There were 29 CIOCs were found in the City of Scranton, five boroughs, and six townships.

Lackawanna County			
Municipality	# of CIOCs	Municipality	# of CIOCS
Archbald Borough	5	Olyphant Borough	1
City of Scranton	4	Roaring Creek Township	1
Clarks Summit Borough	2	South Abington Township	3
Covington Township	1	Thornhurst Township	1
Greenfield Township	1	Throop Borough	1
Moosic Borough	8	Covington & Clinton Townships	1

LANCASTER COUNTY

Lancaster County consists of 60 municipalities, including one city, 18 boroughs, and 41 townships. There were 150 CIOCs found in the City of Lancaster, nine boroughs, and 25 townships. Approximately one-quarter of the CIOCs are located in the center of the county in the City of Lancaster and its adjacent townships. Another 38 percent are located in the areas included in the Ephrata, Manheim, Elizabethtown, and Mount Joy communities.

Lancaster County			
Municipality	# of CIOCs	Municipality	# of CIOCS
Adamstown Borough	1	Manor Township	9
Brecknock Township	3	Marietta Borough	1
Clay Township	5	Martic Township	1
Colerain Township	1	Millersville Borough	3
Conewago Township	1	Mount Joy Borough	3
East Cocalico Township	3	Mount Joy Township	6
East Donegal Township	6	New Holland Borough	1
East Drumore Township	1	North Cornwall Township	1
East Earl Township	1	Penn Township	4
East Hempfield Township	10	Rapho Township	7
East Lampeter Township	6	Strasburg Borough	1
Elizabethtown Borough	4	Strasburg Township	1
Ephrata Borough	1	Warwick Township	7
Ephrata Township	4	West Donegal Township	4

Lancaster County			
Municipality	# of CIOCs	Municipality	# of CIOCS
City of Lancaster	11	West Earl Township	2
Lancaster Township	5	West Hempfield Township	3
Leacock Township	2	West Lampeter Township	4
Lititz Borough	5	Multi-township	2
Manheim Township	20	--	

LAWRENCE COUNTY

Lawrence County consists of one city, ten boroughs, and 16 townships. Eight CIOCs were found in one borough and three townships. All but one of the CIOCs is found in the borough of New Castle and its adjacent townships.

LEBANON COUNTY

Lebanon County consists of 25 municipalities, including one city, seven boroughs and 17 townships. There were 25 CIOCs found in the county, located in the City of Lebanon, Cornwall Borough, and eight townships. While there are not a large number of CIOCs in the county, they tend to be clustered around the City of Lebanon, the boroughs of Palmyra, Myerstown, and Mt. Gretna and their adjacent townships, and the community of Annville, where Lebanon Valley College is located.

Lebanon County			
Municipality	# of CIOCs	Municipality	# of CIOCS
Annville Township	1	North Lebanon Township	3
Cornwall Borough	2	North Londonderry Township	4
Jackson Township	3	South Annville Township	4
City of Lebanon	2	South Londonderry Township	2
North Cornwall Township	3	West Cornwall Township	1

LEHIGH COUNTY

Lehigh County consists of 24 municipalities, including one city, eight boroughs, and 15 townships. There are 57 CIOCs found in the county, located in the City of Allentown, two boroughs and seven townships. Almost have of the CIOCs are found in Upper and Lower Macungie Townships, on the southwest end of the county bordering Berks County.

Lehigh County			
Municipality	# of CIOCs	Municipality	# of CIOCS
Allentown City	4	South Whitehall Township	4
Coopersburg Borough	1	Upper Macungie Township	11
Emmaus Borough	1	Upper Saucon Township	8
Lower Macungie Township	15	Whitehall Township	8
Lowhill Township	1	Multi-township	3

LUZERNE COUNTY

Luzerne County consists of 76 municipalities, including four cities, 36 boroughs, and 36 townships. There were 35 CIOCs found in the county in the Cities of Hazleton, Pittston, and Wilkes-Barre, and 12 townships. The bulk of the CIOCs are part of or near two resorts – Eagle Rock and Sand Springs.

Luzerne County			
Municipality	# of CIOCs	Municipality	# of CIOCS
Bear Creek Township	3	Foster Township	1
Black Creek Township	1	Hanover Township	1
Butler Township	7	Hazel Township	6
City of Hazleton	2	Huntingdon Township	1
City of Pittston	1	Kingston Township	1
City of Wilkes-Barre	1	Lehman Township	1
Conyngham Township	1	Plains Township	2
Dallas Township	4	Multi-township	2

LYCOMING COUNTY

Lycoming County consists of 53 municipalities, including one city, ten boroughs, and 42 townships. Five CIOCs were found in three municipalities - the city of Williamsport, Montoursville Borough, and Loyalsock Township, all of which adjoin one another in the southcentral part of the county.

McKEAN COUNTY

McKean County consists of six boroughs and 15 townships. No CIOCs were found in the county.

MERCER COUNTY

Mercer County consists of 48 municipalities, including three cities, 14 boroughs, and 31 townships. Ten CIOCs were found in the county, six in the city of Hermitage, and the remaining four in five townships (one is a multi-township community).

MIFFLIN COUNTY

Mifflin County consists of six boroughs and ten townships. Four CIOCs were found in the county, in one township and two boroughs.

MONROE COUNTY

Monroe County consists of four boroughs and 16 townships. There were 159 CIOCs found in the county in three boroughs and all but 15 townships. Only two municipalities, Delaware Water Gap Borough and Ross Township, did not have any CIOCs. Many of the CIOCs are located on private lakes or resorts and are second homes and vacation homes.

Monroe County			
Municipality	# of CIOCs	Municipality	# of CIOCS
Barrett Township	9	Pocono Township	15
Chestnuthill Township	7	Polk Township	8
Coolbaugh Township	12	Price Township	5
East Stroudsburg Borough	6	Smithfield Township	8
Eldred Township	2	Stroud Township	9
Hamilton Township	2	Stroudsburg Borough	1

Monroe County			
Municipality	# of CIOCs	Municipality	# of CIOCS
Jackson Township	3	Tobyhanna Township	14
Middle Smithfield Township	30	Tunkhannock Township	3
Mount Pocono Borough	4	Multi-municipal	17
Paradise Township	4	--	

MONTGOMERY COUNTY

Montgomery County consists of 62 municipalities, including 24 boroughs and 38 townships. There were 636 CIOCs found in the county, in all but two boroughs – Green Lane and Rockledge. Only Philadelphia contains more CIOCs. Lower and Upper Merion Townships, containing 105 CIOCs contain part of the Main Line communities of Ardmore and Bryn Mawr on the border with Delaware County.

Montgomery County			
Municipality	# of CIOCs	Municipality	# of CIOCS
Abington Township	12	Norristown Borough	5
Ambler Borough	1	North Wales Borough	1
Bridgeport Borough	3	Pennsburg Borough	1
Bryn Athyn Borough	1	Perkiomen Township	8
Cheltenham Township	15	Phoenixville Borough	1
Collegeville Borough	7	Plymouth Township	11
Conshohocken Borough	6	Pottstown Borough	7
Douglass Township	5	Red Hill Borough	1
East Greenville Borough	2	Royersford Borough	4
East Norriton Township	17	Salford Township	2
Franconia Township	12	Schwenksville Borough	1
Hatboro Borough	5	Skippack Township	15
Hatfield Borough	7	Souderton Borough	3
Hatfield Township	10	Springfield Township	3
Haverford Township	4	Telford Borough	4
Horsham Township	19	Towamencin Township	11

Montgomery County			
Municipality	# of CIOCs	Municipality	# of CIOCS
Jenkintown Borough	1	Trappe Borough	10
Lansdale Borough	5	Upper Dublin Township	19
Limerick Township	34	Upper Frederick Township	2
Lower Frederick Township	6	Upper Gwynedd Township	15
Lower Gwynedd Township	22	Upper Hanover Township	3
Lower Merion Township	84	Upper Merion Township	21
Lower Moreland Township	7	Upper Moreland Township	8
Lower Pottsgrove Township	9	Upper Pottsgrove Township	5
Lower Providence Township	15	Upper Providence Township	33
Lower Salford Township	21	West Conshohocken Borough	4
Marlborough Township	2	West Norriton Township	17
Montgomery Township	23	Whitemarsh Township	14
Narbeth Borough	4	Whitpain Township	20
New Hanover Township	13	Worcester Township	15

MONTOUR COUNTY

Montour County consists of two boroughs and nine townships. There were four CIOCs found in the county, one each in Danville and Washingtonville Boroughs and two in Liberty Township.

NORTHAMPTON COUNTY

Northampton County consists of 38 municipalities, including two cities, 19 boroughs, and 17 townships. There were 87 CIOCs found in the county, in the Cities of Bethlehem and Easton, five boroughs, and 12 townships. Over 80 percent of the CIOCs were found in the Cities of Bethlehem and Easton and the townships and boroughs adjacent to and between them, blanketing the southern half of the county.

Northampton County			
Municipality	# of CIOCs	Municipality	# of CIOCS
Allen Township	1	Lower Saucon Township	10

Northampton County			
Municipality	# of CIOCs	Municipality	# of CIOCS
Bath Borough	1	Moore Township	1
City of Bethlehem	10	North Catasauqua Borough	1
Bethlehem Township	16	Palmer Township	10
East Allen Township	1	Tatamy Borough	1
City of Easton	4	Upper Mount Bethel Township	1
Forks Township	15	Upper Nazareth Township	1
Hanover Township	5	Williams Township	3
Hellertown Borough	1	Wind Gap Borough	1
Lower Nazareth Township	2	Multi-municipality	2

NORTHUMBERLAND COUNTY

Northumberland County consists of 36 municipalities, including two cities, 11 boroughs, and 23 townships. Six CIOCs were found in three boroughs and two townships. All but one of the CIOCs were found in the northern part of the county, between the Susquehanna River and the border with Montour County.

PERRY COUNTY

Perry County consists of nine boroughs and 21 townships. Four CIOCs were found in the county, one in Marysville Borough, one in Northeast Madison Township and two in Penn Township. Marysville and Penn Township are adjacent to each other in the southeast corner of the county, bordering the Susquehanna River.

PHILADELPHIA

The City and County of Philadelphia are one political subdivision. As such, there are no towns, boroughs, or townships in the county. There were 905 CIOCs identified in Philadelphia. While staff feel confident that this number includes most, if not all, of the large high-rise cooperatives and condominiums found in the city, there are hundreds of small, 2-, 3-, and 4-unit condominiums scattered around many of the historic neighborhoods of the city. CIOCs were found in 73 different neighborhoods. It should be noted that the identity of the neighborhood that a particular CIOC is located in was taken from real estate listings and thus are reliant on the realtor or real estate agency providing the listing. The table below identifies the largest neighborhoods (over 20 CIOCs) and the CIOC count in each one.

City and County of Philadelphia			
Municipality	# of CIOCs	Municipality	# of CIOCS
Art Museum area	36	Northern Liberties	66
Bella Vista	20	Old City	73
Brewerytown	25	Olde Kensington	28
Fairmount	36	Queen Village	41
Fishtown	37	Rittenhouse Square	72
Francisville	63	Spring Garden	28
Graduate Hospital area	67	Washington Square/Wash. Sq. West	56

Additionally, nine neighborhoods had 10-19 CIOCs: Bustleton, Center City, Chinatown, Fitler Square, Roxborough, Society Hill, Somerton, University City, and West Mount Airy.

PIKE COUNTY

Pike County consists of 224 municipalities, spread across two boroughs and 11 townships. Pike County lies in the Pocono Mountains resort region, with many vacation homes and second homes located primarily in waterfront areas. Over a third of the CIOCs are found in Palmyra and Greene Township, which border Lake Wallenpaupack, a 5,700 acre reservoir with 52 miles of shoreline. Only three of the remaining nine townships are not waterfront townships, as the other six townships border the Delaware River.

Pike County			
Municipality	# of CIOCs	Municipality	# of CIOCS
Blooming Grove Township	6	Milford Township	12
Delaware Township	12	Palmyra Township	52
Dingman Township	25	Porter Township	5
Greene Township	33	Shohola Township	21
Lackawaxen Township	30	Westfall Township	6
Lehman Township	13	Multi-township	8
Milford Borough	1	--	

POTTER COUNTY

Potter County consists of six boroughs and 24 townships. One CIOC was found Lake Lloyd in Bingham Township.

SCHUYLKILL COUNTY

Schuylkill County consists of 67 municipalities, including one city, 30 boroughs, and 36 townships. Twelve CIOCs were found, one each, in one borough and ten townships, and one community that covers two townships.

Schuylkill County			
Municipality	# of CIOCs	Municipality	# of CIOCS
Barry Township	1	Pine Grove Township	1
East Brunswick Township	1	Rush Township	1
East Union Township	1	Union Township	1
North Manheim Township	1	West Brunswick Township	1
Norwegian Township	1	West Mahanoy Township	1
Orwigsburg Borough	1	Multi-township	1

SNYDER COUNTY

Snyder County consists of six boroughs and 15 townships. Six CIOCs were found in the county – four in Penn Township and two in Monroe Township. These two townships adjoin the Borough of Selinsgrove, home to Susquehanna University.

SOMERSET COUNTY

Somerset County consists of 50 municipalities, including 25 boroughs and 25 townships. There were 40 CIOCs found in the county, with 35 of them split between two resorts on the western border of the county: Hidden Valley (23) and Seven Springs (12).

Somerset County			
Municipality	# of CIOCs	Municipality	# of CIOCS
Indian Lake Borough	2	Seven Springs Borough	12
Jefferson Township	23	Somerset Borough	1

Somerset County			
Municipality	# of CIOCs	Municipality	# of CIOCS
Rockwood Borough	1	Stoneycreek Township	1

SULLIVAN COUNTY

Sullivan County consists of four boroughs and ten townships. Three CIOCs were found in the county, two in Eagles Mere Borough and one in Shrewsbury Township.

SUSQUEHANNA COUNTY

Susquehanna County consists of 12 boroughs and 27 townships. Seven CIOCs were found in four townships: Bridgewater (3), Clifford (1), Herrick (2), and Silver Lake (1).

TIOGA COUNTY

Tioga County consists of ten boroughs and 29 townships. Two CIOCs were found in the county, one in the county seat of Wellsboro Borough and one in its eastern neighbor, Charleston Township.

UNION COUNTY

Union County consists of four boroughs and ten townships. Seven CIOCs were found in the county, with six of them in Lewisburg Borough and its adjacent townships of Buffalo, East Buffalo, and Kelly Township. The remaining COIC was found in White Deer Township, directly to the north of Kelly Township. Lewisburg is home to Bucknell University.

Union County			
Municipality	# of CIOCs	Municipality	# of CIOCS
Buffalo Township	1	Lewisburg Borough	2
East Buffalo Township	1	White Deer Township	1
Kelly Township	2	--	

VENANGO COUNTY

Venango County consists of two cities, nine boroughs, and 20 townships. No COICs were found in the county.

WARREN COUNTY

Warren County consists of one city, five boroughs, and 21 townships. NO CIOCs were found in the county.

WASHINGTON COUNTY

Washington County consists of 67 municipalities, including two cities, 33 boroughs, and 32 townships. There were 57 CIOCs found in the county, one in the city of Washington, three in the boroughs of Canonsburg and Finleyville, and 53 found in eight townships. Over 70 percent of the CIOCs were found in the City of Washington and the Borough of Canonsburg and the townships and boroughs adjacent to and between them, cutting a swath from the central portion of the county toward the northeast border.

Washington County			
Municipality	# of CIOCs	Municipality	# of CIOCS
Canonsburg Borough	2	North Strabane Township	20
Canton Township	1	Peters Township	12
Cecil Township	10	South Strabane Township	3
Chartiers Township	5	Union Township	1
Finleyville Borough	1	City of Washington	1
Mount Pleasant Township	1	--	

WAYNE COUNTY

Wayne County consists of six boroughs and 22 townships. There were 47 CIOCs found in the county, one in the borough of Waymart and the rest in 13 townships. Over a third of the CIOCs are in Paupack Township, which borders Lake Wallenpaupack.

Wayne County			
Municipality	# of CIOCs	Municipality	# of CIOCS
Berlin Township	2	Manchester Township	2

Wayne County			
Municipality	# of CIOCs	Municipality	# of CIOCS
Cherry Ridge Township	4	Palmyra Township	1
Damascus Township	2	Paupack Township	17
Dreher Township	2	Preston Township	1
Grove Township	1	Salem Township	3
Lake Township	3	South Canaan Township	1
Lehigh Township	7	Waymart Borough	1

WESTMORELAND COUNTY

Westmoreland County consists of 65 municipalities, including seven cities, 37 boroughs and 21 townships. There were 73 CIOCs found in four cities, seven boroughs, and nine townships.

Westmoreland County			
Municipality	# of CIOCs	Municipality	# of CIOCS
Delmont Borough	2	Murrysville Borough/Municipality	14
Derry Township	1	New Kensington City	1
Donegal Township	1	New Stanton Borough	1
Export Borough	4	North Huntingdon Township	4
Greensburg City	1	Penn Township	4
Hempfield Township	11	Rostraver Township	8
Hunker Borough	1	Salem Township	2
Jeannette City	2	South Greensburg Borough	2
Ligonier Township	2	Unity Township	7
Lower Burrell City	3	--	

WYOMING COUNTY

Wyoming County consists of five boroughs and 18 townships. Five CIOCs were found in the county, one in Factoryville Borough, one each in Eaton and Overfield Townships, and two in Tunkhannock Township.

YORK COUNTY

York County consists of 72 municipalities, including one city, 36 boroughs, and 35 townships. There were 234 CIOCs found in the county, in the city of York, 12 boroughs and 24 townships. More than half of the CIOCs are found in the city of York and six townships that comprise the greater York City area. Penn Township is to the east of Hanover, in the southwest part of the county and combined with Oxford Township, Adams County on the east side of Hanover gives the Hanover area 20 CIOCs.

York County			
Municipality	# of CIOCs	Municipality	# of CIOCS
Carroll Township	4	Paradise Township	2
Codorus Township	1	Peach Bottom Township	1
Conewago Township	5	Penn Township	10
Dillsburg Borough	1	Red Lion Borough	4
Dover Township	16	Seven Valleys Borough	1
East Manchester Township	5	Shrewsbury Borough	2
East Prospect Borough	1	Shrewsbury Township	6
Fairview Township	1	Spring Garden Township	18
Glen Rock Borough	1	Spring Grove Borough	1
Hallam Borough	3	Springettsbury Township	13
Hanover Borough	7	Springfield Township	3
Hellam Township	4	Stewartstown Borough	3
Hopewell Township	3	Warrington Township	1
Jackson Township	3	West Manchester Township	21
Manchester Township	27	West Manheim Township	9
New Freedom Borough	4	Windsor Township	8
New Salem Borough	1	City of York	6
Newberry Township	4	York Township	27
North Codorus Township	2	Multi-municipality	4

FISCAL IMPACT ON LOCAL GOVERNMENT AND THE COMMONWEALTH

Given the lack of centralized data regarding common interest ownership communities in general, it should come as no surprise that the amount of state taxes paid each year by residents of CIOCs and the amount of local taxes paid each year to each municipality by residents of CIOCs remains elusive. When looking at the fiscal impact of CIOCs on state and local government, it is important to note that approximately 10.3 percent of Pennsylvania's population is believed to live in CIOCs, amounting to 1.32 million people.³² Nationwide, it is estimated that 29 percent of the United States population lives in community associations. Pennsylvania ranks 18th overall, with California and Florida claiming the lion's share of CIOCs.³³ Further, as noted in the preceding two chapters, these communities and their residents are not evenly distributed across the Commonwealth, but rather are found concentrated in specific areas of the state, and even in specific areas of certain counties. Their fiscal impact therefore, is entirely dependent upon location, as they will have no impact on the counties where there are no or only a handful of communities. On the other hand, municipalities with large concentrations of CIOCs, such as Kidder and Penn Forest Townships in Carbon County, may have a significant fiscal impact from CIOCs.

Personal Income Taxes and Municipal Taxes

At the state level, the biggest tax contribution residents of COICs will make is the personal income tax. Pennsylvania is one of 41 states that levies a tax on wage and salary income. Two states tax only capital gains or interest and dividends, and seven states impose no income tax at all. Of the nine states levying a flat rate income tax, Pennsylvania's is the lowest, at 3.07 percent. Six of the other states range from 4.95 to 5.00 percent. Of the 32 states with graduated state income taxes, although the lowest bracket in the states started below Pennsylvania's 3.07 percent, they quickly surpassed that level, in many cases exceeding that number while taxpayers were still below the federal poverty guideline.³⁴ Only North Dakota's marginal tax rate was lower than Pennsylvania's flat tax, among those states that imposed a state income tax.³⁵

³² 2021 Community Association Fact Book for Pennsylvania, Foundation for Community Association Research, Falls Church, VA: 2022.

³³ *Id.*

³⁴ U.S. Health and Human Services, 2022 Poverty Guidelines, <https://aspe.hhs.gov/sites/default/files/documents/4b515876c4674466423975826ac57583/Guidelines-2022.pdf>

³⁵ Timothy Vermeer and Katherine Loughhead. "State Individual Income Tax Rates and Brackets for 2022," Tax Foundation: Washington, D.C., February 15, 2022. <https://taxfoundation.org/state-income-tax-rates-2022/>

Pennsylvania's Department of Community and Economic Development Municipal Statistics database can display tax collection reports by county and by municipality. At the county level, every county collects real property tax (for general purposes). Every county except Fayette, Fulton, and Westmoreland collects hotel room rental taxes. Multiple counties collect some combination of taxes for the following purposes: debt service, library, park and playground, community college, and per capita. Allegheny County collects a local sales tax. Lackawanna collects for its Culture and Education Fund. Luzerne County collects for criminal justice, human services, and road and bridge funds. Philadelphia County is not included in the county reports. But none of these collections are itemized by CIOC.³⁶

At the municipal level, collections are reported and broken down by municipality and type of tax.³⁷ Municipal taxes can include real estate taxes, per capita taxes, occupational privilege and assessment taxes, earned income tax, fire protection services, realty transfer tax, and amusement taxes. Annual county municipal financial reports, showing income and expense for multiple items, including public safety and public works, are also available on DCED's website. As before however, none of this is reported or broken down by CIOC.

Property Taxes

Property taxes are leveled at the county, school district, and municipal level. They fluctuate from municipality to municipality and are based on the value of the property taxed and the revenue needs of the community. To the extent that new CIOCs bring increased value to land that was undeveloped or underdeveloped, this will bring additional property tax revenues to the municipality and increase income tax revenues to the state and local authorities from the new residents of the community. However, the additions to the populace of a community may lead to the need to expand school facilities and upgrade infrastructure, including drinking water systems, sewage systems, and road maintenance.

According to Pennsylvania's Independent Fiscal Office, total property tax collections in 2021 were \$21.5 billion.³⁸ The Foundation for Community Association Research reported that Pennsylvania association homeowners made property tax payments in the amount of \$1.5 billion in 2021.³⁹ At these figures, CIOCs are contributing seven percent of all property taxes while consisting of 10.3 percent of the total housing units in the Commonwealth. At first glance, it would appear that residents of CIOCs pay *on average* less than individual homeowners not in an association. But this conclusion would be misleading, as there are areas of the state where CIOCs pay no real property taxes, and others where they are one of the biggest taxpayers in the county or municipality. Overall, the IFO found that the 10 highest property tax burdens were found in the

³⁶ DCED, Municipal Statistics, 2022 County Tax Summary, accessed January 20, 2023.

https://munstats.pa.gov/Reports/ReportInformation2.aspx?report=CountyTaxSummary_Dyn_Excel

³⁷ DCED, Municipal Statistics, 2022 Municipal Tax Information, accessed January 20, 2023.

https://munstats.pa.gov/Reports/ReportInformation2.aspx?report=taxes_Dyn_Excel

³⁸ "Property Tax Burden by County," Pennsylvania Independent Fiscal Office, Research Brief, September 2022, Harrisburg, PA.

http://www.ifo.state.pa.us/download.cfm?file=Resources/Documents/Prop_Tax_Burden_by_County_2022.pdf

³⁹ 2021 Community Association Fact Book Part Five for Pennsylvania Community Associations – Economic Contributions and Value-Added Benefits, Foundation for Community Association Research, Falls Church, VA: 2022.

eastern region of the state and the 10 lowest are in the central or western region (with one notable exception in each category).⁴⁰ A comparison of tax burden rankings and number of CIOCs indicates with the exception of the City and County of Philadelphia, the counties with the lowest tax burdens also have few CIOCs.⁴¹

Highest Tax Burdens

County	Tax Burden Ranking	Number of CIOCs
Monroe	1	159
Pike	2	224
Sullivan	3	3
Northampton	4	87
Wayne	5	47
Berks	6	66
York	7	234
Lehigh	8	57
Greene	9	1
Delaware	10	220

Lowest Tax Burdens

County	Tax Burden Ranking	Number of CIOCs
--	67	--
Jefferson	66	1
Juniata	65	0
Fayette	64	10
Philadelphia	63	905
Huntingdon	62	3
Blair	61	8
Cambria	60	7
Bedford	59	3
Elk	58	1

The Tax Foundation, an independent tax policy research organization, looked at state and local tax burdens for calendar year 2022. Their estimates of burdens are based on the economic incidence of taxes, not the legal incidence. Legal incidence is defined as tax payments made to state and local governments. The economic incidence of taxes allocates taxes to states that are economically affected by them which could include not only tax collections, but other economic impacts related to the taxes. By this measure, Pennsylvania ranks 28th, with a state-local effective tax rate of 10.60 percent. Taxes included in the calculation are property taxes; general sales taxes; excise taxes on alcoholic beverages, amusements, insurance premiums, motor fuels, pari-mutuels, public utilities, tobacco products, and other miscellaneous transactions; license taxes on alcoholic beverages, amusements, general corporations, hunting and fishing, motor vehicles, motor vehicle operators, public utilities, occupations and businesses not classified elsewhere, and other miscellaneous licenses; individual income taxes; corporate income taxes; estate, inheritance and gift taxes; documentary and transfer taxes; severance taxes; special assessments for property improvements; and miscellaneous taxes not otherwise categorized.⁴²

⁴⁰ *Id.*

⁴¹ Forest County was not included in the IFO rankings due to various data abnormalities.

⁴² Erica York and Jared Walczak. “State and Local Tax Burdens, Calendar Year 2022, Tax Foundation, Washington, D.C. <https://taxfoundation.org/publications/state-local-tax-burden-rankings/>

Other Benefits

Other economic contributions attributed to CIOCs in Pennsylvania in 2021 include \$50.4 million in volunteer leadership and governance; \$2 billion in homeowner improvements within their home/unit; and \$2.6 billion in association housing services, including: operations, physical asset management, major repairs and replacements, capital improvements, conservation and sustainability, and contingencies.⁴³

⁴³ *Supra* n.39.

ACCESS TO STATE FUNDING AND PROGRAMS

In each budget cycle, thousands of dollars of funding are channeled through state-administered programs to local governments to benefit communities. In the case of CIOCs it is difficult to find programs that may match their needs for several reasons. The Commission's 2011 report notes that "obstacles to funds include CIOCs simply being unaware of eligibility, smaller community boards may not have full time managers or may have a board that meets infrequently and the Department of Community and Economic Development and municipalities may be more inclined to rate other public projects as a greater priority."⁴⁴ While associations representing COICs may serve a similar function to residents as a local government, they are typically treated as non-profit organization which limits the type of state programs they can apply for. COICs are not listed as potential recipients on the DCED website of many programs that might be of interest to various communities.

Assistance maintaining their community may be high on the list of priorities for those living within a COICs who are paying dues in addition to local taxes, however repairs and refurbishments to HOAs often not eligible uses of state resources. COICs are comprised of three types of spaces including individual units and general and limited common areas.⁴⁵ HOAs have governing documents called the Declaration of Covenants, Conditions, and Restrictions which outline who is responsible for repairs in each area. HOAs are responsible for inspecting common areas of the community on a regular basis to ensure they are well maintained.⁴⁶ Repairs and services provided in common areas are funded by the monthly dues of households while upkeep of private spaces fall within the responsibility of the owners. This arrangement of shared responsibility between means state aid is unnecessary for most situations that arise. One notable exception raised in the 2011 report was in situations where repairs made by COICs benefit those in the municipality beyond the confines of the community.⁴⁷

In the 2011 report it was noted that declining state funds had led state organizations such as DCED and the Pennsylvania Infrastructure Investment Authority (PennVEST) to become more selective about which entities received grant monies.⁴⁸ Typically, a state agency will adjust the amount of funding a program provides, and the eligibility requirements vary based on the state budget. Lower funding levels led to CIOCs no longer being able to apply for programs from which they previously benefited. That report included a list of programs that could be useful to COICs:

⁴⁴ *Id.* P 33

⁴⁵ Phillip Livingston, "Hoa vs Homeowner Repairs; Who Is Responsible for What?," Condo Control, March 30, 2022, <https://www.condocontrol.com/blog/hoa-vs-homeowner-repairs/#:~:text=The%20unit%20owners%20pay%20for,for%20maintenance%20of%20common%20areas.>

⁴⁶ *Id.*

⁴⁷ Ted Herman, Karen Maynard, and Frank Lill, "Common Interest Ownership Communities in the Commonwealth of Pennsylvania," Common Interest Ownership Communities in the Commonwealth of Pennsylvania § (2011), p. 34.

⁴⁸ ID.34

Community Based Development and Urban Development programs, PennWorks, Community and Business Assistance, and H2O PA.⁴⁹ As of 2022, most of these programs have been archived by DCED and are currently inactive.⁵⁰ While H2O PA is still active, community associations are currently unable to apply directly.

In the past, Pennsylvania Infrastructure Investment Authority known as “PennVEST” was able to provide COICs with loans and grants for green initiatives, water quality, and storm runoff. PennVEST has numerous programs focused on improving water such as the clean and drinking water state revolving funds. Some projects involve receiving grants to implement storm water management best practices. As of 2022 PennVEST funds filter through the county level so COICs would need to establish partnerships with local governments to receive funding.

After a review of programs offered by the state, Commission staff concluded that the obstacles noted in the 2011 report are still present today and that CIOCs would not be directly eligible for most programs aimed at improving communities through DCED. COICs may benefit from official guidance from DCED to raise awareness over the types of programs they can apply for. CIOCs interested in DCED program may have success working alongside municipal governments to apply for programs beneficial to the community.

The Department of Conservation and Natural Resources has several community conservation partnership program grants that non-profits (as are most homeowners’ associations) may use to address issues such as river conservation, watershed restoration, riparian forest buffers, lawn conversion, urban tree planting, conservation easements, recreational trail development and farmland preservation. Some of the grant programs recommend partnership with a municipality to manage a project more effectively. Most require a financial match/commitment from the grantee.⁵¹

The Pennsylvania Historical and Museum Commission administers the Keystone History Preservation Construction Grants program. The grants are intended to support projects that rehabilitate, restore, or preserve historic resources listed in or eligible for listing in the National Register of Historic Places. Eligible applicants are limited to non-profit organizations and local government. A CIOC located on land that contains a historic building or site may be eligible for funding to improve that historic property.⁵²

Under the 2021 federal infrastructure act, grants have been designated for states to identify and replace lead drinking water service lines. To the extent a CIOC runs its own community water system, it should be able to apply for funds under this program through DEP. This issue is discussed more fully in the next chapter under the “Drinking Water Systems” discussion.

⁴⁹ *Id.* P. 33

⁵⁰ “Programs and Funding,” PA Department of Community & Economic Development, June 28, 2022, <https://dced.pa.gov/program/>.

⁵¹ Pennsylvania Department of Conservation and Natural Resources, Bureau of Recreation and Conservation, 2023 Community Conservation Partnerships Program, Grant Round 29: Application Materials, Policies and Forms, <https://elibrary.dcnr.pa.gov/GetDocument?docId=3491054&DocName=GrantManual.pdf>

⁵² Pennsylvania Historical and Museum Commission, <https://www.phmc.pa.gov/Preservation/Grants-Funding/Pages/Construction-Projects.aspx>

Affordable Housing in Pennsylvania

Governor Tom Wolf signed a bill into law on July 11, 2022 that allows more opportunities for local governments to incentivize investment into blighted real estate for affordable housing. The law defines an affordable housing unit as:

- (1) A multiunit residential dwelling where at least 30 percent of the residential units meet all of the following:
 - (i) Are rent restricted.
 - (ii) Are occupied by an individual or family whose income is not more than 60 percent of area median income.
- (2) The term includes single family residences that are subject to deed restrictions and occupied by an individual or family whose income is not more than 60 percent of the area median gross income.⁵³

The law authorizes local taxing authorities to provide incentives for creating or improving affordable housing in deteriorated areas. The local taxing authority has the ability through ordinance or resolution to provide tax exemptions for the assessed value of improvements to properties to create affordable housing, or the new construction of affordable housing within a deteriorated area. A municipal corporation must designate the boundaries of a deteriorated area by having at least one public hearing with stakeholders including the “local taxing authorities, planning commission or redevelopment authority and other interested public and private agencies and individuals....”⁵⁴ The law also allows for tax exemptions for adjacent properties, if the taxing authority determines that investment in the properties would “encourage, enhance or accelerate the development of affordable housing units.”⁵⁵

Ordinances enacting tax exemptions can be rescinded if the local taxing authority determines that the goal of creating or improving affordable housing units has been achieved. Those properties already receiving tax exemptions will receive the exemption through the end of the original exemption schedule. A 10-year schedule is as follows: in the first year, 100 percent of the assessed value will be exempt; in the second year, 90 percent will be exempt; and the percentage will decrease by 10 each following year up to the tenth year. After the tenth year, the exemption is terminated completely. In a five-year schedule, the percentage of assessed value exempted decreased from 100 percent by 20 percent each year for five years. For a three-year exemption, 100 percent of the assessed value will be exempted for the full three years. Another 10-year exemption option allows a 100 percent exemption for the full ten years. The tax exemption applies to the property, not the owner, and therefore will not be terminated in the case of a sale or exchange.⁵⁶

⁵³ Section 102 of the Act of July 11, 2022 (P.L.703, No.58), known as the Affordable Housing Unit Tax Exemption Act.

⁵⁴ *Ibid*, Section 302(c).

⁵⁵ *Ibid*, Section 302(d).

⁵⁶ *Ibid.*, Section 303(d).

For a taxpayer to receive the tax exemption on a property, they must submit an application to the local taxing authority that includes:

- (1) Statement of tax obligations, signed by the applicant and the local taxing authority and notarized.
- (2) Outline of specifications for the new construction or improvement, indicating with as much specificity as practicable, the materials to be used for exterior and interior finishes.
- (3) An itemized cost estimate for the new construction or improvement. The itemization must:
 - (i) Be on contractor letterhead.
 - (ii) Indicated the property address of the project.
 - (iii) Be signed by the applicant.
- (4) Preliminary architectural drawings or blueprints for the new construction or improvement.
- (5) A recent appraisal of the property, if available.
- (6) An applicable building permit application or building permit.
- (7) An income and expense report for the property, which may be submitted directly to the county assessment office in order to protect the confidentiality of the information.
- (8) The final decision of the zoning authority or other regulatory agency granting relief, if applicable.
- (9) The signature of the applicant and the date of the signing.⁵⁷

To be eligible, new construction or improvements to existing buildings must follow local zoning requirements, provide a 25 percent increase in property value, and correct any and every violation of municipal code. If a property receives any other abatement or exemption incentives, tax relief through a state program, or the owner is delinquent on existing property taxes, it will not be eligible.⁵⁸

Separately, a different chapter of the law offers local taxing authorities the opportunity to provide tax exemptions for creation or improvement of any affordable housing units within their jurisdictions, not only those that are in deteriorated areas. The two schedule options for this exemption are two years of 100 percent of the assessed value of the creation or improvement, or one year of 100 percent exemption and one year of 50 percent exemption. This exemption also continues in the case of a sale or exchange of the property. The limitations and application requirements match those of the deteriorated areas exemptions.⁵⁹

⁵⁷ *Ibid.*, Section 304(a).

⁵⁸ *Ibid.*, Section 305(a).

⁵⁹ *Ibid.*, Chapter 4, Sections 401-404.

Another option for increasing or retaining affordable housing provided by the law is a freeze on property taxes for low-income inhabitants. The law inflicts no punishment for not participating in any of these incentives; it simply offers local governments and municipalities more tools to incentivize the implementation of affordable housing. The legislation had support from the Housing Alliance of Pennsylvania, HAPCO Philadelphia, Habitat for Humanity Philadelphia, and the Building Industry Association of Philadelphia.⁶⁰

In Philadelphia, through Ordinance 961, there are 10-year tax abatements available for rehab construction on residential properties. Owner or developers that are rehabbing properties are eligible to apply for this abatement. They must apply for the abatement by December 31st of the year the building permit was issued. The improvements, which must be determined by the Office of Property Assessment Evaluators, must affect the value of the property. The abatement will begin on January 1st after the improvements to a property are complete.⁶¹ Ordinance 1456-A provides a 10-year tax abatement for newly constructed dwellings if they are sold upon completion.⁶² 2013 research found that the single largest developer in tax-abated affordable housing units was the Philadelphia Housing Authority. Most of the tax-abated affordable housing units were located in North and West Philadelphia, with a few in South Philadelphia. However, that research concluded that only 786—five percent—of these abated properties are owned by affordable housing developers and tax abatements have not heavily influenced the construction or improvement of affordable housing.⁶³

According to 2018 research, 2.5 percent of Philadelphia properties utilize some kind of abatement. Most properties utilizing abatements are new residential construction. Of the total abated properties, residential properties make up the largest portion at 96 percent. Of that 96 percent, 49 percent are single family homes, 38 percent are condos, and 10 percent are hotels and apartment buildings.⁶⁴

An additional temporary tax exemption for residential construction exists in Philadelphia and Allegheny County. No real property taxes are to be assessed until the dwelling is either occupied, conveyed to a bona fide purchaser, or 30 months from the date the building permit was issued or construction commenced. This applies to construction of new single and multiple

⁶⁰ Michaëlle Bond, “How Three New Housing Policies Could Help Philadelphians with Home Repairs and Affordability,” *The Philadelphia Inquirer*, last modified July 12, 2022, <https://www.inquirer.com/real-estate/housing/tax-abatement-affordable-housing-philadelphia-home-repair-20220712.html>.

⁶¹ “Application for the Exemption of Real Estate Taxes Due to Improvements,” *City of Philadelphia Office of Property Assessments*, accessed August 3, 2022, <https://www.phila.gov/media/20200124110416/Rehab-Construction-for-Residential-Properties.pdf>.

⁶² “Understanding Philadelphia’s Contractor Property Tax Exemption and the Three 10 Year Property Tax Abatement Programs,” *The Law Offices of Spadea & Associates*, accessed August 3, 2022, <https://www.spadealawfirm.com/understanding-philadelphias-contractor-property-tax-exemption-and-the-three-10-year-property-tax-abatement-programs/>.

⁶³ Kevin C. Gillen, *Philadelphia’s Ten-Year Property Tax Abatement: Update Statistics on the Size and Distribution of Tax-Abated Properties in Philadelphia*, (Philadelphia, PA: Fels Institute of Government, University of Pennsylvania, 2013), <https://1library.net/document/zpkn9n7y-philadelphia-s-ten-year-property-tax-abatement.html>.

⁶⁴ *An Analysis of Tax Abatements in Philadelphia* (Office of the Controller, City of Philadelphia, April 20, 2018), <https://3og1cv1uvq3u3skase2jhb69-wpengine.netdna-ssl.com/wp-content/uploads/2018/07/tax-abatement-analysis-final-final-1.pdf>

dwellings constructed for residential purposes, improvements to existing unoccupied dwellings, and improvements to existing structures for purposes of conversion to dwellings that are intended for permanent use as homes or residences.⁶⁵

⁶⁵ Section 205 of the act of May 22, 1933 (P.L.853, No.155), as amended by the act of October 11, 1984 (P.L.894, No.175).

CHALLENGES FOR CIOC RESIDENTS, LOCAL GOVERNING BODIES AND THE PUBLIC AT-LARGE

Challenges generated by the growth of common interest ownership communities impact the residents of the development itself, local government, and the larger community which the development is part of. Two of the most prominent areas of potential conflict arise in land conservation and maintaining adequate infrastructure.

Land Conservation

Whenever undeveloped or underdeveloped land is converted to housing, concerns are raised about potential loss of natural areas, wildlife habitat, and farmland. Residential developments and their associated infrastructure impact ecological systems and biodiversity in myriad ways. One of the ways to address these negative impacts is the development of conservation developments, where portions of the property are protected open space and housing is clustered on smaller lots.⁶⁶

Four main approaches to the conservation developments are (1) the use of conservation easements with reserved homesites, (2) limited development, (3) conservation subdivisions, and (4) conservation-oriented, master planned communities. Limited development, as the name suggests, results in fewer houses that would be allowed under local zoning laws. Conservation subdivisions may include the maximum number of allowable homes, but on smaller tracts, so that at least one-half of the tract remains open space. A master planned community may include multiple neighborhoods that include individual condominium associations or homeowners' associations (for neighborhoods of detached or semi-detached houses), as well as centralized commercial or recreational facilities. In a conservation development master planned community this would include nature trails, open natural habitat spaces, woodlands and ponds/lakes/wetlands.⁶⁷

A few examples of conservation developments in Pennsylvania are Garnet Oaks in Bethel Township, Delaware County, Ringfield, Chadds Ford Township, Delaware County, and the Cornerstone Conservancy section of the Blue Mountain Lake community in Stroud Township, Monroe County.

⁶⁶ Miranda H. Mockrin, Sarah E. Reed, Liba Pejchar, and Jessica Salo, "Balancing housing growth and land conservation: Conservation development preserves private lands near protected areas," *Landscape and Urban Planning*, Vol. 157, pp 598-607 (January 2017). <https://doi.org/10.1016/j.landurban.2016.09.015>.

⁶⁷ Jennifer Anderson, "Protecting Land Through Conservation Development: Lessons from Land Trust Experience," *Saving Land*, v. 33, no. 3, p. 24-27 (Summer 2014).

Preservation of farmland is also a concern in Pennsylvania, where agriculture is one of the state's leading industries and a major economic factor. Additionally, the overall number of farms has decreased, due to loss of small and mid-sized farms, with a consolidation of larger farms.⁶⁸ Of particular concern is the growth of large-lot subdivisions in rural areas. These developments tend to be lower density, which can have a less substantial impact on local infrastructure needs, but can disrupt farm communities.⁶⁹ The Pennsylvania Department of Agriculture has been partnering with counties, local governments, and non-profits to purchase development rights from Pennsylvania farmers to preserved farms through its farmland preservation program. As of mid-2022, Pennsylvania had protected over 6,000 farms and 600,000 acres in 58 counties.⁷⁰

Infrastructure Issues

Issues with infrastructure can arise in two different areas. With condominiums, cooperatives, and communities that consist of attached units (such as townhouse developments), infrastructure applies to all common elements of the buildings. Exterior and common walls, sidewalks, landscaping, doors, windows, balconies, hallways, stairways, vestibules, security, and gathering areas such as community rooms, interior paint, plumbing, and other fixtures are all subject to wear and tear and may deteriorate to the point where major renovations are necessary. Additional issues may arise in older buildings with asbestos exposure. The collapse of the Champlain Towers South condominium in Southside Florida on June 24, 2021, resulted in the death of nearly 100 people⁷¹ highlighted the risks of not responsibly responding to deteriorating building materials and structural damage in a timely manner. Monthly or annual fees paid to the HOA or UOA are generally geared toward routine maintenance, utilities, and the like that are predictable. Assessments for recurring expenses should be sufficient in the normal course of events. However, CIOCs assessments should be sufficient to allow a set-aside of reserves to address major and extraordinary expenses without the need of a substantial emergency assessment. In some planned communities, homeowner and unit owner association assessments are also required to maintain community pools, tennis courts, playgrounds, clubhouses, golf courses, lakes and ponds, and other facilities owned by the CIOC. These infrastructure issues are directly related to the CIOC itself, and do not generally have a direct impact on the surrounding community. An exception to that impact would be the impact on property values of surrounding neighborhoods if the CIOC is allowed to fall into disrepair or deteriorate into a local eyesore.

⁶⁸ The Pennsylvania Department of Agriculture, Team Pennsylvania, "The Economic Impact of Agriculture in Pennsylvania: 2021 Update," <https://www.agriculture.pa.gov/Documents/2021%20Pennsylvania%20Agriculture%20Economic%20Impact%20Report.pdf>.

⁶⁹ Ad Crable, "Large-lot housing popping up across PA farmland," *Bay Journal*, August 3, 2020, https://www.bayjournal.com/news/growth_conservation/large-lot-housing-popping-up-across-pa-farmland/article_0ff3895e-d350-11ea-bbc3-034d66cdfd97.html

⁷⁰ "Pennsylvania Invests \$3 million to protect 18 farms in 9 counties from future development," *Berks Weekly*, August 25, 2022. <https://berksweekly.com/agriculture/pennsylvania-invests-3-million-to-protect-18-farms-in-9-counties-from-future-development/>

⁷¹ Jade Lawson, "What we know about the Surfside condo collapse: his building faced millions of dollars in repairs, according to documents," *ABC News*, September 19, 2021, <https://abcnews.go.com/US/surfside-condo-collapse/story?id=80068218>.

Infrastructure areas that have a more substantial impact on the greater community include road maintenance and several issues that ultimately are all based on the water supply, and include private dams, stormwater drainage, sewer systems and wastewater facilities, and drinking water systems. House Bill 499, Printer's No. 468 (2023) was introduced on March 17, 2023. The bill amends the Municipalities Code to permit municipalities and CIOCs to enter into joint purchasing agreements for mutually beneficial projects like roads, real property, stormwater facilities, or utilities projects.

A compounding fact the impacts infrastructure issues and that is frequently missing is the age of infrastructure. Because planned communities and condominiums became widespread in the latter half of the 20th century, it can generally be assumed that most properties and their internal infrastructure are 70 years old or younger. An obvious exception is those 19th and early 20th century buildings have been rehabilitated into condominiums or cooperatives. These include high- and mid-rise apartment building, as well as defunct factories and warehouses that are converted to "lofts". How much of the fixtures of the building can vary greatly based on how "deep" the rehab went – whether the building was gutted and all utilities replaced, or in situ? Additionally, routine maintenance may have included upgrades to plumbing and other infrastructure items so that the age of the building can provide a rough estimate, but a history of each building would be needed to determine if lead paint, lead pipes, or asbestos insulation and fixtures were replaced.

An area that overlaps inner-CIOC building issues and greater community issues is lead exposure. Within the individual homes, any property built before 1978, when lead paint was banned, could possibly have lead paint. Additionally, water lines both from the water system (curb to building) and within the internal plumbing of the building can have lead water lines. There are no firm numbers about the amount of drinking water lines that have lead linings or connections, but it has been estimated that Pennsylvania has 160,000 lead water service lines in Pennsylvania.⁷² Since the ban of lead service lines was imposed in 1986, water companies have been replacing lead service lines as they come upon them.

Drinking Water Systems

Generally, drinking water for residents of any community, whether a CIOC or not, are provided by either private wells, or community water systems that are owned by private owners (such as a CIOC), or municipalities. Some CIOCs use multiple wells to supply drinking water to their residents. The Pennsylvania Department of Environmental Protection does not regulate private wells, however it is estimated that there are more than one million private water wells serving about 3.5 million people in rural areas. It is estimated that approximately 20,000 new wells are drilled yearly. County or local ordinances may impose construction standards on wells, but there is no statewide standard.⁷³

Some CIOCs like age-restricted (active adult/55+) communities run their own community water systems. This is also true of mobile home parks and apartment complexes run their own

⁷² David A. Cornwell, Richard A. Brown, and Steve H. Via. "National Survey of Lead Service Line Occurrence." *Journal AWWA*, April 2016, 106:4 at E189. <http://dx.doi.org/10.5942/jawwa.2016.108.0086>.

⁷³ PennState Extension, "Private Water Systems FAQs: Frequently asked questions about private wells, cisterns and springs. March 14, 2016, <https://extension.psu.edu/private-water-systems-faqs>. Accessed February 10, 2023.

community water systems. For the most part, they are randomly scattered around the state. The exception to that situation is in the Pocono Mountains area, where several counties have multiple CIOCs with their own water systems. This would include Monroe (9), Pike (17) and Wayne (7) Counties. CIOCs who do not have their own water system are connected to their local municipal water authorities or publicly owned community water systems. Conversion of undeveloped land to housing developments, regardless of the source of drinking water, increases demand on local water supplies. This can create problems for both local government and the local community. For example, the Borough of Duncannon in Perry County has been attempting to address loss of water from its wells. This problem has resulted in the delay of a new townhome community of six units. A community of that size requires a fire-suppression sprinkler system, and local water pressure has been found to be inadequate for that system. Negotiations between Penn Township and the developers appears to be ongoing.⁷⁴

As part of the federal government's bipartisan infrastructure investment program enacted in 2021, \$15 billion in dedicated funding is available through the Drinking Water State Revolving Funds for lead service line identification and replacement. This funding is being provided to states with no match requirement. EPA will collaborate with states to share models, guidance, and build state capacity to assist local communities and ensure lead service line funding is effectively and equitably deployed. Any project funded under this appropriation must replace the entire lead service line, not just a portion, unless a portion has already been replaced.⁷⁵ Pennsylvania's allotment for 2022 was \$240 million.⁷⁶

Private Dams

The 2011 report identified private dams as an important issue in which COICs could benefit from state aid. In Pennsylvania, there are approximately 3,378 regulated dams, and nearly 404 dams are privately owned.⁷⁷ In 2022, there were over 740 high hazard dams in Pennsylvania and an addition 288 that possessed a significant hazard potential.⁷⁸ While regulations on insurance for dams have existed since 1978, in 2011 it was applied to private dam owners with a requirement that they have a financial responsibility mechanism in place by 2016.⁷⁹ Raising the funds necessary to repair a dam can be difficult for a private organization. Community associations that own dams have difficulty obtaining bonds, if a traditional lender such as a bank believes that HOAs are not stable enough to repay a long-term investment. COICs noted there were no adequate forms

⁷⁴ James T. Ryan, "Water problems delay new townhomes in Central Pa. borough," *Perry County Times*, reproduced in PennLive.com, October 16, 2021, <https://www.pennlive.com/perry-county-times/2021/10/duncannon-water-problems-delay-new-townhomes.html>.

⁷⁵ U.S. Environmental Protection Agency, "Bipartisan Infrastructure Law: A Historic Investment in Water," November 2021. <https://www.epa.gov/system/files/documents/2021-11/e-ow-bid-fact-sheet-final.508.pdf>

⁷⁶ EPA, Letter from Administration to States, Tribes and Territories with 2022 SFR Allotments," December 2, 2021. <https://www.epa.gov/system/files/documents/2021-12/governors-bil-letter-final-508.pdf>

⁷⁷ "Financially Assisting Private Dam Owners, Communities and Individuals Is the Focus of Brown's Bill," PA House GOP, 2016, <https://www.pahousegop.com/News-Print/2451/Latest-News/Financially-Assisting-Private-Dam-Owners,-Communities-and-Individuals-is-the-Focus-of-Brown%E2%80%99s-Bill>.

⁷⁸ Association of Dam Safety Officials, Pennsylvania State Program Statistics, visited February 21, 2023, <https://damsafety.org/pennsylvania>

⁷⁹ Bill Cameron, "Dam Owners Get Financial Backing," Pocono Record (Pocono Record, June 28, 2018), <https://www.poconorecord.com/story/news/columns/2018/06/28/dam-owners-get-financial-backing/11639220007/>.

of insurance available to them, leading to tens of thousands of dollars issued in bonds that were not sustainable for small community organizations.⁸⁰

The Private Dam Financial Assurance Program was created in 2018 to help COICs and other private owners cover the cost of repairing their dams. The fund is administered by DCED and DEP. The program required \$1,000 registration fee and a one percent annual fee of a bond amount required by the DEP.⁸¹ Applicants who enroll in program and are of good standing can receive loans up to \$500,000 for “Maintenance, repair, rehabilitation, reclamation, permanent breach, demolition, excavation, and engineering.”⁸² An additional requirement is that applicants must be able to match 50 percent of the loan amount with interest rates equal to 5-year US Treasury note and be repaid within 10 years. While the private dam financial assurance program has addressed the issue of liability for private dams, this program could potentially be used a model to other types of high expense infrastructure repairs HOAs might need to cover.

Many CIOCs are clustered around recreational activities, and there are many private lakes throughout the Commonwealth that were created by damming up streams. Two communities that are struggling with private dam concerns have been in the news in recent years. Earle’s Lake, in Newtown Square, Delaware County, was damaged during Hurricane Irene in 2012, and DEP ordered a partial breach to prevent a catastrophic break. The CIOC that owns the dam was given the option to repair or breach the dam. A majority of the homeowners voted to breach, and a lawsuit developed over who was to pay for the breach, the HOA or homeowners who owned a part of the dam as part of their lot.⁸³ According to the Newtown Square Historical Society Facebook page, the dam was drained in fall 2020, although it still appears on maps. Silver Lake, in Fairview Township, York County, was found deficient in several areas and DEP ordered it repaired or it will have to be drained. The HOA and individual homeowners are struggling to figure out how to pay for the necessary repairs to save the lake, and some residents have chosen to sell their homes rather than try to incur the financial costs.⁸⁴

Federal infrastructure grant money may be available through the state to help with repair and rehabilitation of some of Pennsylvania’s riskiest dams. It has been reported that five dams on the Little Schuylkill River in Schuylkill County and Walker Lake in Adams Township, Snyder County, are all high risk dams slated for repairs under grants made in 2022.

⁸⁰ Allyson Wilson, “PA DEP Financial Requirements for Private Dams,” RKR Hess, March 9, 2015, <https://www.rkrhess.com/update-pa-dep-financial-requirements-private-dams/>.

⁸¹ DCED, “Private Dam Financial Assurance Program,” PA Department of Community & Economic Development, March 31, 2020, <https://dced.pa.gov/programs/private-dam-financial-assurance-program-pdfap/>.

⁸² *Ibid.*

⁸³ David Bjorkgren, “DEP-Ordered Dam Breach Will Eliminate Earle’s Lake in Newtown Square, October 3, 2020, <https://delco.today/2020/10/dep-ordered-dam-breach-will-eliminate-earles-lake-in-newtown-square/> and Savvy/MainLine (online magazine), “Losing Earle’s Lake . . .” September 24, 2020, <https://savvymainline.com/2020/09/24/losing-earles-lake-radnor-schools-go-first-new-wayne-remembering-jump-dautrich-warding-off-covid-back-to-basics-learning-more/>

⁸⁴ Fox43News, “Private York County community fighting to find solution to pay for lake repairs,” April 29, 2022, <https://www.fox43.com/article/news/local/silver-lake-community-fighting-to-find-solution-to-pay-for-lake-repairs-fairview-township/521-6914d465-adde-4c07-9fe2-5c50360b778e>.

Stormwater Management

In the 2011 report on COICs stormwater management was listed as a potential area for cooperation with state government. Stormwater management typically concerned with rain or melting snow that carries pollutants into nearby water supplies. While water is typically absorbed by the ground which acts as a buffer to filter out debris and other impurities before it rejoins an aquifer, developed spaces such as COICs with grass lawns and hard surfaces of asphalt and concrete do not allow water to be filtered through the ground the same way. Instead, the polluted stormwater may collect in pools or wash into nearby sewers and ditches.⁸⁵

Types of problems relating to storm water include clogged basins, improperly sloped roads and poorly graded landscaping and lacking effective maintenance schedule.⁸⁶ HOAs should have a stormwater maintenance agreement filed with a local municipality.⁸⁷ The document outlines responsibilities and maintenance and includes information about the original design of the community that is essential for storm water management. Difficulties can occur in some locations if a COIC was built before such agreements were made mandatory.

A way to avoid stormwater-related issues is to have a maintenance performed at regular intervals. Common elements in a maintenance program include inspecting common areas in the spring before storms are typical, removing debris that blocks drains or basins, creating proper drainage slopes, restoring eroded soil needed in critical areas, and repairing damaged and cracked concrete.⁸⁸ Some ways of improving storm water practices include implementing more meadows into common spaces and retrofitting old water detention basins to improve their functionality.⁸⁹

While developers of a complex typically are responsible for any faults designing a storm drain system, a HOA is responsible for keeping it in good repair.⁹⁰ Developers are responsible for obtaining permits and developing a plan to manage stormwater associated with construction activities (a.k.a. “earth disturbance activity) as well as riparian buffer protection⁹¹ pursuant to the Pennsylvania Clean Streams Law⁹² and regulations issued under its authority. Amendments in 2018 further delineated responsibilities between COIC management and condominium,

⁸⁵ “What Is Stormwater Management and Why Is It Important?,” Expert Environmental Consulting, January 31, 2018, <https://eecenvironmental.com/what-is-stormwater-management/>.

⁸⁶ *Ibid.*

⁸⁷ “Stormwater Facility Management,” SOLitude Lake Management, accessed October 6, 2022, <https://www.solitudelakemanagement.com/blog/stormwater-management-hoas-community-associations/>.

⁸⁸ Cynthia Cline, “Stormwater Drainage Problems for Associations,” Catchall Environmental, February 18, 2022, <https://www.catchallevnvironmental.com/blog/stormwater-drainage-problems-for-associations>.

⁸⁹ “Resources for Homeowners Associations,” StormwaterPA, accessed October 6, 2022, <http://www.stormwaterpa.org/cumberland-homeowners-association.html>.

⁹⁰ Cynthia Cline, “Stormwater Drainage Problems for Associations,” Catchall Environmental, February 18, 2022, <https://www.catchallevnvironmental.com/blog/stormwater-drainage-problems-for-associations>.

⁹¹ DEP, “Construction Stormwater,” <https://www.dep.pa.gov/Business/Water/CleanWater/StormwaterMgmt/Stormwater%20Construction/Pages/default.aspx>

⁹² Act of June 22, 1937 (P.L. 1987, No. 394), known as the Clean Streams Law; as amended, 35 P.S. § 691.1 et seq. and regulations issued under it at 25 Pa.Code Chapter 102.

cooperative, and planned community developers regarding responsibilities for operation and maintenance of stormwater management facilities.⁹³

Wastewater and Sewage Systems

Municipalities and private individuals constructing or operating domestic wastewater treatment facilities that ultimately release water into the waters of the Commonwealth must be approved by DEP under the Clean Streams Law via a permitting process that reviews the design and construction of domestic wastewater treatment facilities. Municipalities are charged with approving permits for on-lot disposal systems that are not subject to the DEP permitting process. Most individual and community on-lot disposal systems (septic tanks/systems) are subject to the Sewage Facilities Act,⁹⁴ under which municipalities must approve permits for community or individual on-lot disposal systems that are not subject to the DEP permitting system. Municipalities are required to submit a sewage facilities plan to DEP, and update it when new land development activity occurs. If a CIOC administers its own community on-lot disposal system, it will be recorded by the proper municipality.⁹⁵ Regulations establish the extensive standards to which community on-lot disposal systems will be held to by a sewage enforcement officer before being approved for a permit. The permitting process is the same for any individual or community operating an on-lot disposal system.⁹⁶

Roads

Frequently, private roads are created by the developer of a development and then dedicated to the local municipality, which the municipality has the right to refuse. This process is specifically authorized in the First and Second Class Township Codes and the Borough Code.⁹⁷ Additionally, the Municipalities Planning Code authorizes any municipality to adopt subdivision and land development ordinances that permit the municipality to accept dedication of private streets and roadways.⁹⁸ In 2021, the General Assembly amended an 1836 act governing private roads to require that property owners that share a common benefit from a private road are required to contribute proportionally to the cost of maintaining the road at its current level of improvement. This provision specifically excludes private roads within a common interest ownership community under 68 Pa.C.S. (relating to real and personal property), the statutory home of the condominium, cooperative, and planned community statutes. This law would, however, apply to private roads in

⁹³ Act of October 19, 2018 (P.L. 551, No.84) amending 68 Pa.C.S. §§ 3205, 4205 and 5205.

⁹⁴ The act of Jan. 24, 1966 (1965 P.L. 1535, No. 537), known as the Pennsylvania Sewage Facilities Act.

⁹⁵ Act 537: *An Overview of the Sewage Facilities Program* (Pennsylvania Department of Environmental Protection, July 2019),

<http://www.depgreenport.state.pa.us/elibrary/GetDocument?docId=5305&DocName=ACT%20537:%20AN%20OVERVIEW%20OF%20THE%20SEWAGE%20FACILITIES%20PROGRAM.PDF%20%20%20%3cspan%20style%3D%22color:blue%3b%22%3e%3c/span%3e%209/12/2019.>

⁹⁶ 25 Pa. Code Ch 73.

⁹⁷ § 2020 of the act of June 24, 1931 (P.L. 1206, No. 331), reenacted and amended May 27, 1949 (P.L.1955, No.569) known as the First Class Township Code, 53 P.S. § 57020; §2316 of the act of May 1, 1933 (P.L.103, No.69), reenacted and amended November 9, 1995 (P.L.350, No.60), known as the Second Class Township Code, 53 P.S. § 67316; and 8 Pa.C.S. § 1734, known as the Borough Code.

⁹⁸ § 503(3) of the act of July 31, 1968 (P.L. 805, No. 247) reenacted and amended December 21, 1988, (P.L.1329, No.170), known as the Municipalities Planning Code, 53 P.S. § 10503.

voluntary associations or in communities that were formed by restrictive covenants and not under the Title 68 provisions.⁹⁹

Private Security

Some larger CIOCs and gated communities employ private security. Private security employees are not authorized to make arrests or issue citations for summary offenses, such as traffic violations, including speeding. However, they may report such incidents to the HOA or POA board, which may issue fines to residents. Private security are permitted to use force for the protection of others or property in the same manner as a private citizen, under the general principles of justification under 18 Pa.C.S. Chapter 5. Private security who carry a lethal weapon must complete the required training and obtain and maintain certification from the Commissioner of the State Police under the Lethal Weapons Training Act.¹⁰⁰ Any CIOC that wishes to engage private security should establish a formal liaison with municipal law enforcement and the State Police in the region where the CIOC is located.

⁹⁹ The act of October 7, 2021 (P.L.409, No.75), amending the act of June 13, 1836 (P.L. 551, No. 169), referred to as the General Road Law.

¹⁰⁰ The act of October 10, 1974 (P.L.705, No.235), known as the Lethal Weapons Training Act; 22 P.S. § 41.

DATA NEEDS OF STATE AGENCIES AND LAW ENFORCEMENT TO FULLY SERVE CIOC RESIDENTS

Environmental Resources and Protection

Though some CIOCs operate privately owned systems such as water management or sewage management, information about these systems is required by the Pennsylvania Department of Environmental Protection (DEP). Most of the statutory requirements do not mention common interest communities by name, but if they fall under the appropriate category of private systems, they are subject to the same requirements as any other private system in the Commonwealth.

The Water Resources Planning Act of 2002 required the implementation of a state water withdrawal and use registration and reporting program that would “collect, process, and distribute information on water resources.”¹⁰¹ Public water supply agencies as well as hydropower facilities and each person whose withdrawal exceeds an average rate of 10,000 gallons per day in any 30-day period must register and report their data to the DEP.¹⁰² Chapter 110 of DEP regulation defined public water supply agencies as “community water systems, which serve year-round at least 15 service connections or at least 25 residents.”¹⁰³

CIOCs, mobile home parks and apartment complexes that operate their own drinking water systems are registered with the United States Environmental Protection Agency as community water systems.¹⁰⁴ As such, they are required to monitor and report water usage annually to the DEP and maintain records for at least five years. The information required by PA statute includes: “...source, location and amount of withdrawals or uses or both from surface waters and groundwaters, including the amount of consumptive and nonconsumptive uses, the locations and amounts of any waters returned and discharged and the amounts of water transferred between public water supply agencies via interconnections.”¹⁰⁵ This information is collected and reported by a CIOC in the same way that any community water system would collect and report such information. The information monitored and reported each year is publicly available on the DEP website.¹⁰⁶

¹⁰¹ *Water Use Registration and Reporting* (Pennsylvania Department of Environmental Protection, October 2018), <http://www.dep.state.pa.us/elibrary/PDFProvider.ashx?action=PDFStream&docID=57520&chksum=&revision=0&docName=WATER+USE+REGISTRATION+AND+REPORTING&nativeExt=pdf&PromptToSave=False&Size=126177&ViewerMode=2&overlay=0>.

¹⁰² *Ibid.*

¹⁰³ *Ibid.*

¹⁰⁴ “Safe Drinking Water Search for the State of Pennsylvania,” *Environmental Protection Agency*, accessed September 22, 2022, https://enviro.epa.gov/enviro/sdw_form_v3.create_page?state_abbr=PA.

¹⁰⁵ 27 Pa. C.S. § 3118 (b)(1).

¹⁰⁶ “Water Reports,” *Department of Environmental Protection*, accessed September 22, 2022, <https://www.dep.pa.gov/DataandTools/Reports/Pages/Water.aspx>.

Also administered by the DEP, the Uniform Environmental Covenants Act creates “a standardized process for creating, documenting, and assuring the enforceability of activity and use limitations on contaminated sites.”¹⁰⁷ The environmental covenants establish activity and use limitations on cleanup sites throughout the Commonwealth. For interests in real property where a contaminated site is included in a CIOC, a person authorized by the community’s governing board can sign a subordination agreement on behalf of the community that will be included in the environmental covenant.¹⁰⁸ The DEP maintains a registry of all properties with activity and use limitations, therefore the DEP has a record of any CIOC that has entered into such an agreement.¹⁰⁹

Emergency Services

At the start of the 21st century, there was a concerted effort from many Pennsylvania counties to provide new addresses to buildings on roads previously labeled as “rural routes” and to conform to the type of address style more commonly found in towns and cities using street names and numbers.¹¹⁰ One of the most important reasons behind this change was to allow emergency service providers such as ambulances, firefighters and police to reach an address with much more accuracy. This move coinciding with dwindling local resources and fewer volunteers available for firefighting and ambulance services made it necessary for people unfamiliar with an area to be able to easily locate rural buildings. Over time more areas have changed their addresses to match Federal USPS standards with goal of making addresses more uniform and improving the consistency of mail delivery.¹¹¹

Susquehanna County is an example of a place which underwent a readdressing process over a decade ago. Throughout the county, township officials attempted to contact residents who owned buildings that would be re-addressed.¹¹² Reassignment of rural addresses was necessary for all buildings, even those which used post office boxes to receive their mail. Readdressing is not always a fast process, it took Susquehanna County over two years to fully roll out new addresses and complete the project. After buildings on a road were assigned addresses, the new addresses were submitted to post offices and municipalities for approval. Later, phone numbers were tied to each address, a necessary process for aiding EMS providers. Roll out of the re-addressing usually does not happen all at once, but one municipality at a time, despite the unique make up of CIOCs they are still part of a municipality and receive new addresses alongside others of that municipality.

¹⁰⁷ “Uniform Environmental Covenants Act,” *Department of Environmental Protections*, accessed September 22, 2022,

<https://www.dep.pa.gov/Business/Land/LandRecycling/Pages/Uniform-Environmental-Covenants.aspx>.

¹⁰⁸ 27 Pa. C.S. § 6503 (d)(3).

¹⁰⁹ “Uniform Environmental Covenants Act,” *Department of Environmental Protection*.

¹¹⁰ Gerry Ulicny, “House Numbers Changing Rural Delivery Addresses An Assist For 911 Personnel,” *The Morning Call*, October 21, 2021, <https://www.mcall.com/news/mc-xpm-2000-03-06-3290701-story.html>

¹¹¹ United States Postal Service. “Postal Addressing Standards: Introduction,” USPS.COM, June 2020, https://pe.usps.com/text/pub28/28c1_001.htm#ep275124.

¹¹² “Addressing,” Susquehanna County, accessed September 26, 2022, <http://www.susqco.com/Dept/911/Pages/Addressing.aspx>

There are many rules surrounding readdressing which can sometimes make the process confusing to residents. Local municipalities determine whether private lanes and drives can have their own name, however usually there is a requirement that at least two addressable structures are on a road.¹¹³ Typically, private roads must have names approved by local government. Private roads were named based on what most landowners felt would be appropriate, however residents had no control over the new number assigned to each address. In rare instances where landowners could not be contacted through response cards in the mail, local government officials renamed the roads themselves. Readdressing can require signs so that EMS responders can read them at any time of the day. While not mandated by federal or state law, they are usually six by 18 inch with a reflective green color and four-inch white lettering.¹¹⁴ Vanity signs were also discouraged as they can be misleading to emergency personnel.

Next GEN 9-1-1

The landline-based 9-1-1 system was designed in the 1970s and still in use throughout the majority of PA has been incrementally updated over the years to allow for internet and wireless calls.¹¹⁵ Due to the growing number of calls being made from cell phones, this led to difficulties when the location of a caller could not be accurately verified, and the call was directed to the wrong Public Safety Answering Point (PSAP). When Act 12 of 2015 was enacted, it established a 9-1-1 board within the Pennsylvania Emergency Management Agency (PEMA) to develop state-wide plan to overhaul the 911 system. The new system, Next Generation 9-1-1 (NG9-1-1), uses a fiber optic cable-based infrastructure, designed to be more resilient in the cases of power outages and to allow for high data transfer speeds.¹¹⁶

PEMA has touted the many benefits of the NG9-1-1 system such as the ability transfer emergency calls with greater accuracy and allow easier location of wireless callers. NG9-1-1 would also allow operators to receive multimedia communications such as video or text messages which can be important accessibility communication tools for some Pennsylvanians. To make the transition easier, NG9-1-1 is designed to mimic the older call system for users, so operators would only need a minimal amount of retraining. Despite the updates to the 9-1-1 system on the technical side, the shift to NG9-1-1 does not change that emergency services are still primarily a local government responsibility, although one in which the state and counties play a coordinating role.¹¹⁷

The Comtech Telecommunications Corporation was chosen to oversee the design and implantation of NG9-1-1. The installation of this system started in 2021 and was estimated to take 2 years. This program was funded in part by an expansion of 9-1-1 surcharges. As of September of 2022, 60 counties had implemented Text-to-911 capability.¹¹⁸ Nine counties in South Central

¹¹³ “Addresses,” Clearfield County Pennsylvania, accessed September 26, 2022, <https://clearfieldco.org/addresses/>.

¹¹⁴ Vinny Vella, “Monroe County Addresses Readdressing,” Pocono Record, July 11, 2011, <https://www.poconorecord.com/story/news/disaster/2011/07/09/monroe-county-addresses-readdressing/49971181007/>.

¹¹⁵ PEMA, “NG9-1-1 Project Overview” (Harrisburg, January 2021). Pg 1. <https://www.pema.pa.gov/911-Program/NG911/Documents/PA-NG911-Project-Overview.pdf>

¹¹⁶ *Id.* P 1.

¹¹⁷ *Ibid.*, P 5.

¹¹⁸ “NG911 Progress Dashboard,” PEMA, accessed September 26, 2022, <https://www.pema.pa.gov/911-Program/NG911/Pages/NG911-Progress-Dashboard.aspx>.

PA are still early stages of this upgrade and are working on data collection. In the eastern half of the state, 29 counties are in the network design phase implementation. The western half of the state is further along with 19 counties building out the system and 10 counties in the testing phase.

Today, multiple counties now have Geographic Information System (GIS) departments which create and maintain address databases for 911 purposes. When a new building is constructed or an old one does not have an address, it is assigned one. These county GIS departments coordinate between property owners and emergency services but have no role in setting policy. On the website for a typical GIS departments users can access maps of the county and apply for new or adjustments to addresses. After a change of address is approved, GIS staff visit building sites to ensure addresses are correctly added into the mapping system. Addressing authority is in local municipalities, though occasionally the county dept of public safety will act as a go between for individuals and the local government. Public Safety Answering Point are working with Comtech, PEMA, and county GIS departments to obtain accurate mapping data. One of the steps in the rollout of the NG9-1-1 system is data collection to ensure that various regional GIS information is synchronized.

Despite the efforts taken by counties in preceding section to modernize the way addresses are assigned, upgrading the NG9-1-1 system has necessitated that some locations be given new addresses. McKean County officials noted that “Potential properties that would need an address change to meet the standards include those with a single driveway to access multiple homes, address numbers out of sequence, inconsistent road names, duplicated road names, sub addressing – such as apartments or suite numbers and new structures.”¹¹⁹ While documentation is scarce in Pennsylvania, other states that have upgraded their 9-1-1 systems, such as Illinois, noted homeowners’ associations were among the groups of stakeholders necessary for the re-addressing process.¹²⁰

One of the largest instances of readdressing that coincided with the new NG9-1-1 rollout happened in Montour County where over 97% of the county had to be given new addresses when they merged their emergency center with neighboring Columbia County beginning in 2017.¹²¹ The change affected over 9,000 addresses requiring many roads and house numbers to be altered. Re-addressing initiatives sometimes result in pushback from communities who may resist changing their addresses due to historical attachment. Local post office works noted in the case of Montour County that even several years after address reassignment, some did not want to use their new address and post offices were forced to keep track of the old addresses to deliver mail.¹²² If other 911 centers merge in the future, it could spur a similar need for a readdressing initiative.

¹¹⁹ Ulicny, The Morning Call.

¹²⁰ “To Find People in Crisis, Illinois Rolls out next Generation 911,” Esri, March 28, 2022, <https://www.esri.com/about/newsroom/blog/illinois-ng911-addresses-rapid-response/>.

¹²¹ Karen Blackledge, “9,000 Danville Area Addresses to Change Due to 911 Consolidation,” *The Daily Item*, January 25, 2017. https://www.dailyitem.com/news/9-000-danville-area-addresses-to-change-due-to-911-consolidation/article_455d28d4-e335-11e6-b2d8-e35d78678b1a.html

¹²² https://www.dailyitem.com/road-bumpy-for-readdressing-but-necessary/article_14d51634-1df6-11ed-b291-d7963c54a32f.html

Gated Community Access

Gated communities, a type of COIC, are designed with additional security measures to deter crime and increase perceptions of safety.¹²³ However, time is often critical factor in the event of an emergency and if there is not another way through a gate EMS professionals may have little choice other than to ram a gate or use tools to force entry into a home or community. To prevent delay and destruction of property in the event of an emergency, there are several types of products marketed to gated communities.

Older solutions included fire box and call box as well as secure boxes and vaults which also be used to store items useful in emergency situations such as entrance keys, floor plans, and access cards.¹²⁴ One category of product is rapid entry systems in the form of padlocks and electric override key switches which have a limited number of master keys which communities provide to emergency service departments.¹²⁵ Some communities provide emergency dispatchers with either a universal access code or store access codes in their files. However, these options can all be slow in an emergency.

Although there are many reliable means at their disposal high end gated communities are relying on technological solutions to speed up response access. A faster alternative is restricted radio frequency identification access. Some departments install “Siren Operated Sensors” Emergency Access Devices on their response vehicles which will open gates that have the corresponding receivers through using a YELP setting on a siren without having to leave their vehicles.¹²⁶ Regardless of the technology is used, communities should stay organized and hold meetings to develop an emergency response plan in coordination with local emergency service providers.

¹²³ Chris McGoey, “Gated Community Access Control Issues as a Security Amenity,” Crime Doctor, August 3, 2021, <https://crimedoctor.com/gated-community/>.

¹²⁴ Civil Service HQ, “Emergency Gate Code Access: An Informative Guide,” Civil Service HQ, May 26, 2022, <https://civilservicehq.com/how-do-ambulances-get-in-gated-communities/>.

¹²⁵ Quality Access, “Emergency Access,” Quality Access Control Systems, accessed September 26, 2022, <https://www.qualityaccess.com/emergency-access/>.

¹²⁶ *Ibid.*

County Lists

Adams County

Berwick Township

Residences at the Bridges
Oxford Pointe
Summit Ridge

Bonneauville Borough

Cedarfield Condominiums
Hickory Ridge

Conewago Township

Allwood Manor Planned Community
Conewago Valley Estates
Villas at Cattails

Cumberland Township

Cambridge Crossing
Camelot Square HOA
Cannon Ridge
Confederate Woods
Cumberland Village at Marsh Creek
Devonshire Village
Fox Ridge
Longview Estates
Patriots Choice
Roselawn
The Deatrick Village Condominium
The Lands at Cumberland Village
The Links at Gettysburg
(Master Association) - Cumberland Crossing
The Preserves at Cumberland Village
Twin Lakes West

Fairfield Borough

Meadowbrook Commons

Franklin Township

Hundredfold Farm CoHousing Community

Germany Township

Williams Field

Gettysburg Borough

Factory Condominium
The Creek Side Condominium
Tower Commons

Hamilton Township

Fox Meadows

Hanover Borough

Chapel View HOA
Cherrytree HOA
Quarry Oaks at Cambrian Hills HOA

Latimore Township

Lake Meade

Littlestown Borough

Appler Community
Mayberry at Mason-Dixon
Stoner's Farm

McSherrystown Borough

Conewago Townhouse

Menallen Township

Applewood
Bear Mountain

Mount Joy Township

The Links at Gettysburg
(Master Association) - Garrison Falls
The Links at Gettysburg
(Master Association) - The Courtyards
The Links at Gettysburg
(Master Association) - The Retreat Condominium
The Links at Gettysburg
(Master Association) - Villas at the Retreat

*Mt. Joy, Mt. Pleasant,
& Straban Townships*

Lake Heritage

Adams County Continued

Mount Pleasant Township

Colonial Ridge
Calvary Heights HOA

New Oxford Borough

Oxford Commons Condominiums

Oxford Township

Colonial Acres
Evergreen Estates
Heritage Estates
Hollywood Estates
Oxen Country Meadows
Oxford Estates
Oxford Glen
Oxford Pointe
South Branch Estates
Summerfield

Reading Township

Chesterfield
The Fields at Hampton Heights

Straban Township

Amblebrook at Gettysburg
Plank's Field Hof Estates
Twin Oaks

Allegheny County

Allison Park Borough

Park Ridge Manor
Crestwood
Cottingham Court Condominiums

Avalon Borough

Chaize Place

Baldwin Borough

Baldwin Village Condominium
Macassar Gardens

Bellevue Borough

Caughey Ave Condominium

Bethel Park Borough

Abbey Condominiums
Berrington Woods Condominium
Brush Run Village
Chanticleer Condominiums
Eagle Trace Condominium
King's School Village
Lenox Park

Logan Park
Rusty Hollow Condominium
Simmons Park Village, A Condominium
Spencer Woods
The Residences on Library Road
The Village of Breckenridge
The Villas at Cool Springs
Timbercreek
Timberidge Condominium

Bradford Woods Borough

The Village of Bradford Woods

Bridgeville Borough

The Village of Prestley Glenn
at Neville Park

Carnegie Borough

Highlands at Carnegie
Perry Point Townhouse
Prestley Heights

Castle Shannon Borough

Ellison Place
Shannon Heights

Collier Township

Amalfi Ridge
Barrington Manor
Centennial Point
Cherry Hill at Nevillewood
Neville Manor
Nevilleside
Nevillewood
Summit Ridge Condominiums
Sunrise Junction
The Estates at Hawthorne
The Villages at Neville Park
Village of Collier Gardens at Neville Park

Coraopolis Borough

Bon Vue Manor
Spruce Creek Condominium
Sunguild of Robinson

Crafton Borough

Glenn Garden Condo Association

Crescent Township

Parkwood Pointe
The Villas at Parkwood Estates

Findlay Township

Lenox Place
Mariona Estates

Allegheny County Continued

Mystic Hills
The Ridge at Windgate
Westbury
Woodcreek Manor

Forest Hills Borough
Forest Ridge

Fox Chapel Borough
Willow Farms in Fox Chapel

Franklin Park Borough
Carriage Estates
Franklin Ridge Estates
Grey Oaks
Legacy Village at Ridge Forest
Magnolia Village at Ridge Forest
Villages at Ridge Forest
(3 villages: includes Magnolia and Legacy)

Hamar Township
Forest Manor
Maple Island Campers Association Incorporated,
A Cooperative

Hampton Township
Hemlocks
The Arbors
The Meadow at Hampton
Twelve Oaks at Hampton
Willow Run
Windmont Farms

Harrison Township
OakRidge Estates

*Imperial CDP – North Fayette
and Findlay Townships*
Canterbury Woods
Imperial Ridge Planned Community
The Reserves at Twin Lakes

Indiana Township
Park Place Community
Richmont Estates

Jefferson Hills Borough
Chapelridge Condominiums
Hunter's Field
Hunter's Preserve
Jefferson Estates
Jefferson Ridge Condos
Patriot Pointe
The Villas at Jefferson Pointe

Kennedy Township
Apple Hill
Castleview Estates Condominium
Estates of Forest Grove
Kennedy Pines
Kennedy Ridge
Kennedy Woodlands
Middletown Village
Park Place Estates

Marshall Township
Allman Acres
Altmyer Fields
Blueberry Hills
Buckingham Ridge
Cambridge Manor
Chapel Hill Estates
Colefield Heights
Copper Creek
Fairmont Square, A
Planned Community
Greenbriar Estates
Hampshire Farms
Highpoint
Indian Hill
Mallard Pond
Marshall Heights
Marshall Woods
Meadow Woods
Northtowne Estates
Oakview
Pleasant Hill Estates
Providence Pointe
Quail Crossing
Rolling Ridge
Seasons
Sewickley Hills
Shadow Wood
Starlight Manor
Sterling Woods
Stonegate
Timber Creek Farms
The Park at Marshall
The Summit
The Village of Marshall Ridge
The Woods
Tyburn Woods
Venango Trails
Venango Trails Heights
Warrendale Heights
Westmoor Heights
Wheatland Point
Windsor Manor
Woodbine
Woodhurst Estates
Wyndwood Acres

Allegheny County Continued

McCandless Township

Calais Village
Camelot Condominium
Fassinger Farms
Forest Oaks at Wexford
Hickory Hills
Olde Ingomar Condominium
Oxford Court
Stonebrook Village Condo
The Glens Condos
The Mansions at North Park
The Meadows at Stonebrook Village
Walnut Court
Waterford Place

Moon Township

Baun Drive Manor, A Condominium
Bonnie Brae Highlands
Canterbury Commons
Castlewood
Cimarron
Crosswinds
Fox Hollow Condominium
Newport Square, A Condominium
Noble Woods
Rolling Hills Planned Community
Sonoma Ridge
Staunton Heights
The Village at Marketplace Estates
Twin Oaks
Wiltshire Estates
Woodcrest
Forest Glen Condominium Community

Monroeville Borough

Berkley Square Planned Community
Glenwood
Haymaker Pointe
Maplecrest Ranch
Spring Run Condominiums
Tartan Terrace

New Kensington Borough

Rampart Gardens
North Fayette Township
Courtyards at the Preserves
Fayette Farms
Hawthorne Village
Walden Woods Condominium

Oakmont Borough

Oakmont Commons
River's Edge at Oakmont Planned Community
The Towers Condominium

O'Hara Township

Chapel Pointe
Fox Chapel Mews Condominium

Ohio Township

Heritage Estates
Sewickley Crossings
The Village of Sewickley Hills

Penn Hills Township

Verona Road Estates

Pennsbury Village Borough

Pennsbury Village

Pine Township

Avonlea Estates
Blue Heron Ridge
Brookfield Estates
Eagle Point (Treesdale)
East Ridge (Treesdale)
Emerald Fields
Fairways (Treesdale)
Fox Meadow
Georgetowne Court
Karrington Woods
Lake Macleod
Laurel Grove
North Park Manor
North Point Village
Northglen Court Condominium
Oak Park (Treesdale)
Oakhaven
Pine Hollow
Plaza at Grandview
Pleasant Ridge
Rabold Fields
Reddington Woods
South Lake/The Fairways (Treesdale)
Southridge Estates
Spirit of Pine
Tanglewood
The Landings/The Links (Treesdale)
The Meadows (Treesdale)
The Ridge at Manor
The Villas of English Farms
Trinity Place
Village at Camp Trees
Village at Pine
Wexford Station

City of Pittsburgh

151 First Side
429 First Side Lofts
5100 5th Ave Condominiums

Allegheny County Continued

941 Penn Avenue
Chatham Tower Condominiums
Gateway Towers Condominium
L'Enfant Lofts at 806 Penn
Lexington Court
Lumiere Condominium
Morewood Point/Heights
Northside Tenants Reorganization Cooperative
The Residence at McCandless Crossing
Rippey Street
Smallman Place
Summit Village Condominium
The Carlyle
The Residences at Piatt Place
The Residences at Three PNC Plaza
The Strip Lofts
Washington's Landing
The Woods at Bradley Street

Pittsburgh: Baldwin-Whitehall
Stanford Court Condominium

Pittsburgh: Benefield
Hampton Hall Condominium

Pittsburgh: Brookfield
200 South Millvale Avenue
Pittsburgh: East End
600 Shady Avenue Condominium
Imperial House Condominium
Village of Shadyside

Pittsburgh: Friendship Park
Bovard Condominium

Pittsburgh: Garfield
Glass Lofts Condominium

Pittsburgh: Lawrenceville
The Mews on Butler

Pittsburgh: Mount Lebanon
Bower Hill at Mount Lebanon
Central Square
Lebanon House
Main-Line
Rose Court Condominium
Timberglenn
Washington Square
Woodbridge, A Condominium

Pittsburgh: Mount Washington
1000 Grandview
111 Grandview
Chatham Village Homes, Inc

Grandview Towers
Plan 20
Sweetbriar Village
The Marmont
Trimont Residential Condominium
Vista Grande

Pittsburgh: North Oakland
Bayard Mansions Condo
Bellefield Place Condo
Dithridge Towers Condos
Park Plaza Condos

Pittsburgh: Oakland
Holmes Place Condominium
Niagara Square
The Atrium Condominium

Pittsburgh: Pleasant Hills
Parkview Estates

Pittsburgh: Shadyside
400 South Highland Avenue
Amberson Towers
Highwood Condominiums
Kentley House Condominium
Market House Condominiums
Shady Court Condominium
The Lofts, A Condominium

Pittsburgh: South Oakland
Saybrook Court Condominiums

Pittsburgh: South Side
Angel Arms
Bedford School Lofts
Riverside Mews
South Shore Place
St. Casimir Condominium
Windom Hill Place

Pittsburgh: South Side Flats
22nd Street Condo
Edwards Court Condominium

Pittsburgh Squirrel Hill
1660-1680 Murray Avenue
Summerset at Frick Park
The Park Mansions

Pittsburgh: Strip District
Otto Milk Factory Condominiums

Plum Borough
Autumn Ridge

Allegheny County Continued

Colonial Pointe
Falls Village
Oakmont Heights
Parkside Estates
Rampart Gardens

Richland Township

Chesterfield Estates
Grandview Estates
Shoff Farms
Woodlands at Steeple Chase
Robinson Township
Aiken Landings
Arbor Trail
Bradymill Estates
Brandywine Estates Planned Community
Cloverleaf Estates
Grace Manor
Marks Landing
Maronda Farms
McCormick Farms
McKenzie Place Condominium
Pleasant View Estates
Thornberry Condominium
Waverly Manor

Ross Township

Aspen Village
Chapel Hill Condominium
Charlemagne II Condominiums
Evergreen Place
Highland Estates
Highlands at Chapel Hill
Ivy Woods Condominiums
The Mews of Town North
The Ridge at Highland Pines

Scott Township

Cochran Hall Condominiums
Colony Pointe
Highpointe
Jamestown Court/Jamestown Condominium
King's Grant Condominiums
Laurelwood
Paul Manor
Swallow Hill Place Condominium
Virginia Mansions Condo

Sewickley Borough

Deerfield Estates
Estates at Franklin Fields
Sewickley Heights Manor

South Fayette Township

Apple Ridge

Battle Ridge
Berkley Ridge
Cannongate
Deerfield Ridge
Estates at Lion Ridge
Fairview Manor
Fairways at Hickory Heights
Fieldcrest
Granite Ridge
Hastings
Hickory Heights
Hickory on the Green
Hunting Ridge
Kevington
Kingsbrook
Lafayette Meadows
Lakemont Farms
Legacy at Nevilleside
Legends
Longview Estates
Newbury
Northridge Estates
Oakridge Crossing
Oakridge Farm
Olde Orchard
Parkes Farm Estates
Petricca Plan
Pinnacle Pointe
Ridgewood
Saddlewood
Springhouse Communities (Estates, Park and Village)
Sterling Ridge
The Berkshires
The Villas of Wood Creek
The Villas of Woodcreek
Toftrees Estates
Walnut Ridge
Willowbrooke Estates
Winchester Woods
Wood Creek
Woodridge
Worthington Court

South Park Township

Greenbriar Chase
Hidden Ridge Condominiums
Highland Village
Piney Forks Village
Summit Station
The Villas at South Park

Springdale Township

Springwood Square
Stowe Township
Pleasant Ridge

Allegheny County Continued

Swissvale Borough

Longfellow Court
Madonna Del Castello Condo
The Forest, A Condominium

Upper Saint Clair Township

Brookwood Place
Brookwood Village
Deerfeld Manor
Hastings Village
Hidden Valley Manor
Lafayette Hills
Millgrove
Pinehurst Condominium

West Deer Township

Links at Deer Run
The Hunt Club at Grandview Estates

*Wexford CDP -Franklin Park, McCandless,
Pine and Marshall Townships*

Cloverdale Woods
Hunter's Point, A Condominium
Villas at Bell Acres

Whitehall Borough

Foxwood Manor
Grove Pointe
Shadow Club/Club Shadows II
Steeple Chase

Wilkinsburg Borough

Beacon Hill Gardens Condos
Beacon Hill Townhouse Condos
Peerless Dwellings

Moon & Crescent Township

Serendipity

Armstrong County

Allegheny Township

Allegheny Woodlands

Apollo Borough

Northgate Condominium

New Kensington Borough

Pinecrest Condominium

Beaver County

Aliquippa Borough

Independence Square (3 phases)
Penny Hollow Estates

Beaver Borough

Deerfield Preserve
Elysium on the Park
Goldenrod Meadows

Bridgewater Borough

1295 Riverside Drive

Brighton Township

106 Baker Lane
Aspen Fields
Evergreen Heights
Seven Oaks – Congressional Place
Seven Oaks – Country Club Residences
Seven Oaks – Muirfield Village
Seven Oaks – Pinehurst Village

Chippewa Estates

Chippewa Heights
Chippewa Riviera
Chippewa Trails
Crosswynds
Laurel Hollow
Shenango Woods
Timberwood

City of Beaver

Freedom Crossing North East
Village Heights

City of Beaver Falls

Franklin Towers
King Robert Townhouses

Economy Borough

Traditions of America at Liberty Hill
Village of Economy

Hopewell Township

8000 Revere Place
Stone Quarry
Village on the Green
Westfield

Monaca Borough

Barrington Reserves
Brohios Drive
Centre Heights East Condominiums
New Sewickley Township

Beaver County Continued

Danbury Farms
Freedom Crossing Condominiums

North Sewickley Township
Village at Nottingham

Bedford County

Pavia Township
Blue Knob Condos
Blue Knob Ski Village
Spruce Knob

Berks County

Amity Township
Blacksmith Pointe
Woods Edge

Bally Borough
Butter Valley Commons
(101 & 107 Dogwood St)
Park Place

Bern Township
Stonehedge

Caernarvon Township
Brittany Estates
Heatherbrook (Valley Ponds Community)
Mulberry Court
Village of Briar Crest (Valley Ponds)
Village of Country Meadows
Village of Country Meadows

City of Reading
Castlewood
Hummingbird Hill
Mountainview
Penn Hill

Cumru Township
Ashley Run
Cedar Heights Estates
Flying Hills
Hidden Pond
Open Hearth
Overbrook
Pine Knoll
Stonehill
Exeter Township
Crestwood Cliffs

Exeter Woods Condominium
Hills at Woodgate
Laurel Springs
Laurel Village
Pathfinder Meadows
Wingspread
Windy Willow

Fleetwood Borough
Cardinal Ridge

Lower Heidelberg Township
Glen Ridge Estates
Green Valley Estates
Green Valley Heights
Rosewood Hills

Maidencreek Township
Melrose Place
Village at Maidencreek

Marion Township
Stonecroft Village

Mohnton Borough
Mifflin Woods

Muhlenberg Township
Heather Knoll
River Crest

Ontelaunee Township
McIntosh Farms

Robeson Township
Green Hills Lake
Shultz Tract

Shillington Borough
Loft Condos at Sterley
Mifflin Park

Sinking Spring Borough
Columbia Court

South Heidelberg Township
Brookview
Heidelberg Crossing

Spring Township
Berkshire Estates
Inverness at Spring Ridge
Lilyfield
Oak Hill at Spring Ridge
Reedy Estates

Berks County Continued

Rosemont
Stone Gate
Villages at Spring Ridge

Union Township

Buckingham Preserve
Washington Township
Reserve at Bally Springs
Spring Valley Village

Windsor Township

Towns at Kaeher Creek

Womelsdorf Borough

Weiser Court Condominiums

Wyomissing Borough

Seven Oaks
Tennis Park Condominium
Valley Green Village
Wyomissing Meadows

Blair County

Allegheny Township

Parkview Condominium

City of Altoona

100 South Beckman Drive condos

Duncansville Borough

334 Townsend Drive condos
Harvest Glen

Frankstown Township

Deer Meadow
Fairway Estates

Hollidaysburg Borough

Rolling Hills North

North Woodbury Township

Edgewood Acres

Bradford County

Ridgebury Township

Ridgebury Lake Estates

Bucks County

Bedminster Township

Bedminster Hunt Community (East and West HOAs)
Stonebridge Commons Condominium
Bensalem Village Condominium
County Downe
Coventry Green Condominium
Salem Manor
The Villas at Chancellor Glen HOA
Waterside

Bristol Borough

Delaware River Breeze

Bristol Township

Crestwood Condominiums
Heartstone At West Bristol

Buckingham Township

Arbor Point Condominium
Estates at Mill Creek Ridge
Fenton's Corner
Lookway Court
Stone Ridge
The Enclave at Fireside
Townhomes at Heritage Center
Upper Mountain Estates
Village of Buckingham Springs

Chalfont Borough

Chalfont View
Lindenfield Condo
Mill Ridge
The Reserve at Chalfont

Doylestown Borough

Doylestown Walk
Lantern Hill
Maplewood Estates
Silver Maple Farm
The Market Way of Doylestown Condominium
The Residences at Court Street
Towns Edge
Valley House
Doylestown Township
Charing Cross
Chestnut Grove Condominium
Doylestown Station Condominiums
Meadow Creek Estates
Mercer Gate
Olde Colonial Greene
Teversall Condominium
Westwyk Condominium

Bucks County Continued

Dublin Borough

Dublin Crossing (at Dublin Town Center)

Falls Township

Avenrowe Condominium

Oxford Crossing (aka Meadow Brook)

Hilltown Township

Centennial Ridge

Coventry Meadows

Green Meadows

Orchard Hill

Summer Lea

The Arbors at Hilltown

The Estates at Hilltown

The Preserve at Hilltown

Tice Estates

Ivyland Borough

Holly Farm

Lower Makefield Township

Brookstone Condo

Cornerstone Condominium

Heacock Meadows

Makefield Glen

Makefield Glen - Aspen Woods

Makefield Glen - Cedar Hollow

Makefield Glen - Spruce Mill

Oakmont

Regency at Yardley

Reserve at Manor Lane

Reserve at Yardley

Rose Hollow

Sutphin Pines

Tanglewood Community

Yardley Oaks

Yardley Preserve

Yardley Woods

Lower Southampton Township

Woodlyn Crossing

Middletown Township

Bridgetown Grant

Durham Ridge

Quale Pas Estates

Summit Ridge

The Commons at Middletown

The Villages of Flowers Mill

The Villas at Shady Brook

The Villas at Shady Brook

Windybush

Milford Township

Willow Stream Condominium

New Britain Borough

Carousel Pointe Condominium

New Britain Township

Long Meadow

Remington Oaks

Rocky Meadows

New Hope Borough

Overlook at Aquetong Creek

Rabbit Run Creek

Riverhill of New Hope

Waterworks Condo

Newtown Borough

Newtown Station Condo

Steepleview Condo

Newtown Township

Brookside

Clivden Estates

Country Bend

Crown Point at Brookside

Crown Pointe

Delancy Court

Foxhall Estates

Kirkwood Condominium

Lamplighter Village aka

(The Villas or The Preserve)

Liberty Square

Newtown Crossing

Newtown Grant - Eagle Pointe

Newtown Grant - Estates I

Newtown Grant - Estates II

Newtown Grant - Estates IV

Newtown Grant - Fawn Hollow

Newtown Grant - Heather Wood I

Newtown Grant - Heather Wood II

Newtown Grant - Pheasant Walk

Newtown Grant - Quail Creek

Newtown Grant - Ravens View I

Newtown Grant - Ravens View II

Newtown Grant - Society Place

Newtown Grant - Whispering Wood

Newtown Grant - Willow Creek/Eagle Trace

Newtown Grant Master HOA

Reserve at Makefield

Northampton Township

100 Acre Woods

Beacon Hill Homes

Holland Preserve

Bucks County Continued

Legacy Oaks at Northampton
Regency at Northampton
Reserve at Northampton
Reserve at Spring Mill
Tapestry
Tapestry - Penns Court
Tapestry - Classic Colonnade Condominium
The Ridings at Northampton
The Woods at Northampton Village
 Shires - A Country Place I
Village Shires - A Country Place II
Village Shires - Beacon Hill
Village Shires - Bridleridge
Village Shires - Canterbury Croft
Village Shires - Hamlet
Village Shires - Heather Valley I
Village Shires - Heather Valley II
Village Shires - Heather Valley III
Village Shires - Heritage Place
Village Shires - Natura/Mill Pond
Village Shires - Old Jordan Woods
Village Shires - Signal Hill
Village Shires - Tamerlane
Village Shires Community Association
Villages of Northampton

Perkasie Borough

Benfield Mill Condominium
Meadowood Condominium
Regency at Hilltown
The Fields at Constitution Square
The Stitchery Condo

Plumstead Township

Ferguson Hill
Garden Village
Overlook at Carriage Hill
Patriots Ridge Condominium
Royal Glenn Planned Community

Richland Township

Arbours at Morgan Creek
Fonthill
Renaissance at Morgan Creek
Reserve at Hidden Ponds
Reserve at Woodside Creek
The Meadows at Walnut Bank Farm
Walnut Bank Farm Condominium
Richland Greene Planned Community

Sellersville Borough

Hickory Ridge
Meadowbrook Place
Mews at Wyckford Commons
Tellers Court

Solebury Township

Fox Run Estates
Fox Run Preserve
Kingswood Ridge
Peddlers View
Wilshire Hunt Condominium
Yorkshire Meadow

Telford Borough

Telford Hills Condominium

Tinicum Township

Rolling Hills Community
The Pinnacle at Rolling Hills

Traubauersville Borough

Lofts on Broad Street

Upper Makefield Township

Creamery Hill
Creeks Bend
Duchess Farms
Heritage Hills
Shires Crossing
Traditions at Washington Crossing

Upper Southampton Township

Belmont Station Condos
Bryn Gweled Homesteads
Hampton Crossing Condo
Steamboat Station Condominium
Trowbridge

Warminster Township

Centennial Station Condo Assn
Daucher Farm
Log College Manor Condominiums
Saxony Manor
Tall Oaks
The Villages at Whispering Pines
Villas at Five Ponds

Warrington Township

Bluestone Creek Condo
Bluestone Woods
Bradford Greene Condominium
Fairway Commons
Forest Ridge Condominium
Hampton Greens
High Grove
Legacy Oaks at Warrington
Meridian of Valley Square
Orchard Hill
Parkview at Warrington
Penns Wood Condominium

Bucks County Continued

Penrose Walk
Perry Farms at Warrington
Reserve at Emerson Farms
Rolling Ridge Planned Community
Sweetbriar Village
The Enclave at Cheshire Corners
The Enclave at Warrington
The Preserve at Murphy Lane
The Townhomes on the Fairways
Turnberry
Warrington Hunt
Warrington Pointe
Warrington Springs
Warrington Station
Willow Knoll

Warwick Township

Bridge Valley at Furlong
Country Crossing
Golf Club Estates/Gabriel Lane Community
Heritage Creek Community
Heritage Creek Condominiums
Mill Ridge Condos (formerly Victoria Place)
Warwick Greene
Yorktown

Wrightstown Township

Wrightstown Hunt

Yardley Borough

Yardley Commons
Yardley Pointe
Yardley Walk

Bedminster & Plumstead Townships

Lantern Ridge

Butler County

Adams Township

Adams Crossing
Adams Crossing at Ambassador
Adams Pointe
Adams Ridge (master association)
Adams Ridge Community Services Association
Adams Ridge Condominiums
Adams Ridge Homeowners Association
Adams Ridge Southern Valley Association - Southern
Valley Commons
Amherst Village
Chatham Court
Cobblestone Village
Heritage Creek
Indian Meadows

John Quincy Adams
Kaufmann Run Estates
Myoma Woods
Pleasant Ridge
Taylor Ridge
The Gables at Brickyard Hill
Treedale - Audubon Hills
Treedale - Eagleview Court
Treedale - Four Lakes
Treedale - Greenview Court
Treedale - Lakeview Court
Treedale - Northfields
Treedale - Northglen Court
Treedale - Old Orchard
Treedale - The Courtyards at Applehill
Treedale - The Courtyards at Appleridge
Treedale - The Landings
Treedale - The Village at Treedale
Treedale Master Association
Whitetail Meadows
Woodland Trace
Pinnacle at Adams

Buffalo Township

Buffalo Court (part of Buffalo Trails)
Buffalo Estates
Buffalo Trails Planned Community
Chesterfield Estates
Heritage Crossings
Laurel Hills
Ridgeview Estates
The Village at Sarvers Mill
Twin Oaks

Butler Township

Whitestown/Whitestone Village Condos

Center Township
Able View Circle
Blossom Ridge Community
Crown Pointe at Clearview
Duffy Highlands
Villas at Forest Oaks

City of Butler

Sunrise Village
The Villas at Forest Oaks

Clinton Township

Plantation at Saxonburg

Connoquenessing Township

118 Meadowview Drive
Brandy Wine Village
Shelton Place at Leslie Farms

Butler County Continued

The Vineyards at Brandywine

Cranberry Township

959 Woodhollow Drive
Antler Ridge
Ashford Manor Condominium
Averys Field
BelleVue Park
Blue Ridge Estates HOA
Bristol Creek
Clearbrook Community
Courtyards at the Glen at Woodside
Courtyards at Willow Grove
Cranberry Heights
Creekwood Commons
Crystal Springs
Cypress Fields
Deer Run Condo
Edmonton Commons (BelleVue Park)
Ehrman Farms
Estates at the Glen at Woodside
Field Lake Estates
Forest Edge, A Planned Community
Forest Knoll
Foxmoor Flats, A Condominium
Foxmoor Townhomes, A Condo
Foxwood Estates
Franklin Crossing
Freedom Woods
Georgetown Square
Glen Eden
Greenfield Estates
Hampshire Woods
Hazelwood Farms
Hidden Acres HOA
Highland Village
Hunters Creek
Kingsbrook
Lakevue
Links of Cranberry
Madison Heights
Manor Creek Farms
Marshall Heights
Marshall Woods
Mystic Ridge
Norberry Court Condominiums
Oak Springs
Oakview Estates
Orchard Park
Park Place Townhomes
Pinehurst
Pineridge Manor
Preserve
Settlers Grove
Shadow Creek Estates
Spring Meadows

St. Leonards Woods
The Crossings
The Reserve at Eagle Hill
Valleybrook
Villas of Ilesworth
Wakefield Estates
Walden Pond
Winchester Lakes
Woodbine Estates
Woodlands of Cranberry Township

Evans City Borough

Leslie Farms

Franklin Township

Chestnut Grove

Jackson Township

Brookview Farms
Duck Creek Estates
Foxwood Trail
Harmony Junction
Rock Lake North
Seneca Trails

Lancaster Township

Scenic Ridge Community

Mars Borough

Lakeland Country Estates HOA

Meridian Township

Autumn Woods

Middlesex Township

Middlesex Crossings
Millcreek Farms

Saxonburg Borough

340 High Street

Seven Fields Borough

Brandywine Commons
Castle Creek
Hawthorne Commons
Hillvue Forest
The Enclave at Highpointe

Slipper Rock Borough

Chestnut Manor Condos
Weathervane Drive

Valencia Borough

Weatherburn Heights

Butler County Continued

Zelienople Borough
The Villas at Spring Valley

Cambria County

City of Johnstown
307 State Street condos

Portage Borough
Fern Meadows condos

Richland Township
1050 Tenner Street condos
Birch of Wallace
Richland College Manor

Southmont Borough
Cheney Oaks
Southmont Park Condos

Carbon County

Jim Thorpe Borough
Canyon Rim Estates

Kidder Township
Blue Heron Village (Lake Harmony)
Golden Oaks Village
Harmony Ridge (Lake Harmony)
Lake Harmony and the Estates
Laurelwoods at Big Boulder Lake
Laurelwoods Community II
Midlake Condos on Big Boulder Lake
Ridgewood Country Estates
Snow Ridge Village
Split Rock

Mahoning Township
Sierra Vista Estates

Nesquehoning Borough
Lake Hauto

Palmerton Township
La Belle Montage

Penn Forest Township
Bear Creek Lake
Deer View
Hickory Run Forest
Indian Mountain Lake
Jonas Mountain Estates

Mount Pocahontas
Penn Forest Streams
Pleasant Valley West
Rhodo Mountain Estates
Sunrise Ridge
Towamensing Trails
Valley View Estates

Penn Forest & Towanensing Townships
Beltsville Lake Estates

Centre County

Bellefonte Borough
Logan Greene

Benner Township
Glen at Paradise Hills
Hampton Hills
OpeQuon Hill
Penn Hills
The Village of Nittany Glen

Centre Hall Borough
Hidden Lake Estates

College Township
Birchtree Court Townhomes
Canterbury - Hamlet
Canterbury - St. Ives
Canterbury - Village of Canterbury
Canterbury Crossing
Centre Hills
Clover Highlands
Colonial Court
Fieldstone
Harris Acres
Hill Drive
Independence Place
Nittany View Meadows
Oak Grove
Oak Pointe
Stearns Crossing
Summit at Shiloh
Thompson Woods
Tussey View
Village Heights
Wellington Greens
Whitehall Commons
Wiltree Condominiums
Windmere
Windmere - 432 Condo
Windmere - Kingston
Windmere - Ridgway

Center County Continued

Windmere - The Summit
Winfield Heights

Ferguson Township

Aaron Village
Canterbury Ridge
Cedar Knoll
Chestnut Ridge
Cobble Creek Manor
English Meadows
Foxpointe
Golden Orchards
Greenleaf Manor
Greenwich Hill
Greystone
Hunters Chase
Lexington Place
Orchard View
Raleigh Place
Ridgefield Terrace
Saybrook
Shellers Cove
Sir Raleigh Place
Stonebridge
Teaberry Ridge
The Landings
Thistlewood
Thoroughbred Crossing
Turnberry
Washington Place
Westwood Gardens
Trotter Farms
Harris Township
Fairfield
Hawk Ridge
Kaywood North
Laurel Meadows
Nittany Grove
Springfield Commons
The Gates
Traditions of America at Liberty Hill

Liberty Township

Eagles Nest Forest

Patton Township

Ambleside
Ambleside Gardens
Benjamin Court
Brynwood
Cambridge Crossing
Cedar Cliff
Coventry Place
Galen Oaks
Gary's Woods - Marywood

Gray's Woods - Deerbrook
Gray's Woods - Gray's Pointe
Gray's Woods - Graysdale
Gray's Woods Community
Haller Farm Estates
Haverford Heights
Oakwood
Pine Tree
Prescot at Oakwood
Quail Ridge
Remington Ridge
Saddle Rock
Siena Woods
Stone Manor
The Village at Penn State
Timberton Estates
Toftrees Community
Village - Collegiate Station
Village - Homecoming Ridge
Village - Honors Crossing
Village - Ivy Ridge
Village - Mascot Cove
Village - The Cottages
Village - Tradition Cove
Village - Tradition Point
Village - Varsity Hollow
Weaver Street
Wooded Hills
Woods Edge
Georgetown Park
Gray's Woods – Brynwood

Pleasant Gap Borough

Pleasant Hills

Port Matilda Borough

Blueberry Crossing
Ferne Hollow

Potter Township

Ashford Manor
Horizon at Brush Valley
Penn Manor
Sinking Creek

Snow Shoe Township

Snow Shoe Wildlife Preserve

Spring Township

Brockhoff Heights
Country Cove
Lingwood
Rosewood Cove
Skyview Terrace
Stonehenge
The Mews at Burnham Farm Estates

Center County Continued

State College Borough

Ambassador Building
Amitie 1
Amitie 2
Beaver Terrace
Commons
Elmwood
Hunters Ridge
Kingston Village
Maple Village
Midtown Square
Regency Square
Shamrock Townhomes
Southgate Drive
Stratford Court
Towers
Westway Gardens

Walker Township

Deerhaven
Stony Pointe Condos
Walker Meadows

Patton & Ferguson Townships

Greenwood Townhomes
Tanglewood Manor

Spring & Benner Townships

Amberleigh
The Steeplechase Townhomes

Walker & Spring Townships

Forest Heights

Chester County

Atglen Borough

Applewood

Birmingham Township

Fieldpoint
Knolls of Birmingham
Reserve at Chadds Ford
Reserve/Preserve at Chadds Ford
Spring Meadows
The Reserve

Caln Township

Barley Sheaf Farm
Beaver Run Knoll
Downing Forge by the Brandywine
Hidden Forest
Kings Grant Community

The Mews at Bailey Station
Wedgewood Estates
Woods at Edge's Mill
Woods at Rock Raymond

Charlestown Township

AshFord
Charlestown Oaks
Charlestowne Hunt
Charlestowne Meadows
Pickering Crossing
Spring Oak at Malvern

City of Coatesville

Meadows at Hillview
Penn Crossing Condominium
Timberlane Condominium
Coventry Township
Bucktown Crossing

Downingtown Borough

East Village
Main Street

East Bradford Township

Bradford Square
Brandywine Overlook
Brandywine River East
Darlington Ridge
Mercers Mill
Plum Tree Village
Sagamore
Terraces of Windon

East Brandywine Township

Applecross Country Club
Dowlin Forge Station
Hopewell
Mapleview
Pinebrook Village
The Estates at Hideaway Farms
The Traditions at Hideaway Farms
Timberlake

East Caln Township

Chase at Bell Tavern
Downingtown Walk
Enclave at Bell Tavern
Gunning Lane Townhouses
Oak Ridge
Tall Trees Community
Village at Bell Tavern

East Coventry Township

Coventry Glen Community

Chester County Continued

East Fallowfield Township

Ridgecrest
Stone Creek Community

East Goshen Township

Audubon
Cider Knoll
Goshen Valley Condominiums
Highspire
HM - Aston
HM - Brighton
HM - Chatham
HM - Devonshire
HM - Eaton
HM - Franklin
HM - Glenwood
HM - Heatherton
HM - Inverness
HM - Jefferson
HM - Kennett
HM - Lincoln
HM - Merrifield
HM - Newbury
HM - Oakmont
HM - Princeton
HM - Quaker
HM - Robynwood
HM - Springton
HM - Troon
HM - Ulster
HM - Vassar
HM - Westbrook
HM - Yardley
HM - Zephr
Lockwood Chase
Preserve at Applebrook
Sorrell Hill
Steeplechase at Chester Hollow
Summit House Condominium
Villages at Hershey Mills

East Marlborough Township

Belrose Community
Beverrede
Orchard Valley
Unionville Walk
Villages at Northridge
Wickersham Estates
Willowdale Crossing

East Pikeland Township

Coldstream Crossing
Heritage Place
Kimberton Glen Community
The Mews at Kimberton Greene

East Vincent Township

Reserve at French Creek

East Whiteland Township

Atwater
Erin Glen
Highlands at Malvern
Linden Hall
Malvern Hunt -The Chase, The Reserve, The Ridings
One Park Place
Reserve at Glen Loch
Townes at Malvern
Willinghouse Preserve

Easttown Township

Berwyn Estates
Berwyn Highlands
Berwyn Village
Conestoga Village
Foxwood
Greens at Waynesborough
Rock Creek Circle
Saybrook Community
Sugar Knoll
Tiburon
Waynesborough Village
Waynesborough Woods
Waynesbrooke East
Waynesbrooke West

Elverson Borough

Parkside at Elverson
Summerfield at Elverson

Goshen Township

Applegate

Honey Brook Borough

Red Oak Farm

Honey Brook Township

Knob Hill Farms

Kennett Square Borough

Kenlin Village
Kennett Pointe
Longwood Preserve
Magnolia Place
Marshall Court
Walnut Walk

Kennett Township

Burrows Ridge
Deerfield
McFarland Barn Condo

Chester County Continued

Penns Manor
Stonehouse Community
Victoria Gardens Condo

London Britain Township

Flint Hill Crossing

London Grove Township

Estates of London Grove
Hills of London Grove
Kent Farm
Lamborn Hunt
Traditions at Inniscrone

Londonderry Township

New Daleville

Malvern Borough

Camp Commons
Kingsbury Condominium
Landmark I
Raintree
Reserve at Great Valley
Tidewater

New Garden Township

Auburn Hills
Candlewyck At New Gardens
Carisbrooke
Harlow Pointe
Preserve at New Garden
Estates of London Bridge
Newlin Township
Pocopson Creek Estates

Penn Township

Elk Creek Farms
Estates of London Brook
Village at Rose View
Villages at Penn Ridge

Pennsbury Township

Parker Preserve

Phoenixville Borough

Bryne Lofts Condominium
Caines Creek (Village at)
Court at the Ledges
Courts at the Ledges
Fillmore Village
Ledges
Quail Crossing
Renaissance Place East
Renaissance Place South
Renaissance Place West

Steeplepoint
Townhomes at French Creek
Villas at French Creek
Westbridge Estates

Pocopscon Township

Waterglen

Salisbury Township

Richardson's Run

Schuylkill Township

Chapel View Estates
Pickering Glen
Potters Pond
Valley Forge Woods

Spring Grove Borough

Villages at Spring Hill

Thornbury Township

Brandywine at Thornbury
Cherry Creek
Greenbriar at Thornbury
Greens of Penn Oaks
Rokeby
Sage Hill
The Greens at Penn Oaks
The Preserve at Squire Cheyney Farm

Towamencin Township

Charlestowne

Tredyffrin Township

1067 Lancaster Avenue
28 Bridge Avenue
Arbordeau Condominium
Boxwood Hill
Bradford Crossing
CB - Bradford Hills
CB - Chesvold Village
CB - Duportail Village
CB - Eagles Ridge
CB - Embassy Court I
CB - Embassy Court II
CB - Forge Mountain
CB - Fox Hollow
CB - Green Hills
CB - Greystone
CB - Knoxbridge
CB - Landmark
CB - Le Forge
CB - Main Street Village
CB - Mountainview
CB - Newport Village

Chester County Continued

CB - Painters Lane
CB - Picket Post
CB - Quarters West
CB - Springdell Village
CB - Stirling Chase
CB - Sullivans Bridge
CB - The Paddock
CB - The Ponds
CB - The Quarters
CB - The Ridings
CB - Valley Stream
CB- Bradford Crossing
Chesterbrook Community
Daylesford Estates
Daylesford Lake
Devonshire Commons
Glenhardie Condominiums
Landmark II
Lexton Woods
Oak Knoll
Old Forge Crossing
Paoli Pointe
Paoli Woods
Parkview at Chesterbrook
Preserve at Valley Forge
Summer Hill
Treyburn
Village Square
Wayne Glen
Woodgate

Upper Uwchlan Township

Chester Springs Crossing
Enclave at Chester Springs
Lakeridge
Marsh Harbour
Pickering Spring Farm
Reserve at Chester Springs
Reserve at Eagle Village/Reserve at Eagle Hunt
The Mews at Byers Station
Townes at Chester Springs
Uwchlan Hunt
Uwchlan Woods
Villages at Chester Springs
Windsor Ridge

Uwchlan Township

Aspenwood Condominium
Claremont Village
Eagleview Livework Condos
Eagleview Residential Community
Eagleview Towne Center Community
Holly Tree Estates
Pickering Pointe
Pickering Station
Rhondda

Village Walk
Wellington Condo

Valley Township

Beacon Hills
Roundhill Community
Villages at Hillview

Wallace Township

Marsh Lea

West Bradford Township

Bradford Glen
Chestnut Ridge Estates
Enclave at Tattersall
Marshallton Walk
Meadowview
Reserve at Chestnut Ridge
Stargazers Village
Townes at Shannon Hill
Victoria Crossing

West Caln Township

Calnshire Estates

West Chester Borough

22 Dean Street, Westchester
Bradford Pointe
Highpointe at Shanahan
West Chester Crossing
Union Station Condominium

West Goshen Township

Arbors at West Goshen
Bishops Court (Court at Bishop Lodge)
Brandywine Knoll
Brinton Woods
Goshen Commons
Reserve at West Goshen
Seven Springs
Westtown Chase
Woodlands at Graystone

West Grove Borough

Big Elk
Ovations at Elk View

West Nantmeal Township

French Creek Village

West Pikeland Township

Pickering Hill
Twin Hills

Chester County Continued

West Vincent Township

Court at Chester Spring
Estates at Ludwigs Corner
Preserve at Birch Run
WeatherStone
Wetherill Estates

West Whiteland Township

Briarlea
Cambridge Chase
Courts of Valley View
Evian
Exton Grove
Exton Station
Exton Station - Exton Limited Condo
Exton Station - Jenny Lind HOA
Exton Station - Railway Square
Exton Station - Vanderbilt Village
Forest Ridge Estates
Fox Run at Oak Grove
Lochiel Farm
Lyntree
Swedesford Chase
Whiteland Hills
Whiteland Woods
Whitford Ridge
Woodlands
Woodledge at Whitford Hill

Westtown Township

Green Lane Village
Reserves at Chesterfield
Liberty Square
Rustin Walk
Sawmill Court
Westtown Mews
Westtown Reserve

Willistown Township

Applebrook Meadows
Greentree
Hunters Run
Paoli Walk
Penn's Preserve at Willistown Chase
Plumsock
Rustmont
Troutbeck Farm
Weatherstone
Willistown Chase
Willistown Hunt
Willistown Knoll
Willistown Woods

Tredyffrin & Easttown Townships (Paoli)

Brownstones at Berkley

Devon Green Condominium
Tanglewood Townhouses
The Townes at Devon

Uwchlan & East Caln Township

Williamsburg

West Vincent & Upper Uwchlan Townships

Byers Station Community

Clearfield County

Curwinstown Borough

Stonegate Woods Condos

City of Dubois

347 East Patterson Avenue condo

Sandy Township

Treasure Lake
Silverwoods Golf Course Condos

Clinton County

Bald Eagle Township

Homestead Estates

Porter Township

Stonehouse

Columbia County

Town of Bloomsburg

Park Place Village

Briar Creek Township

Briar Meadows
Hemlock Springs
Martzville Summit Condos

Hemlock Township

Hunter's Chase
Windsor Heights

Mifflin Township

Mifflin Overlook Estates
Village of Mifflinville

Roaring Creek Township

Roaring Creek Forest Preserve

Columbia County Continued

Cleveland, Conygham, and Locust Townships
Mystic Mountain Estates

Crawford County

Conneaut Lake Borough
11330 Kirila Lake Drive condos
12206 Conneaut Lake Drive condos
13111 PA Route 618 condos

Vernon Township
Forest Hills East condos

West Mead Township
Limber Creek condos

Cumberland County

Camp Hill Borough
Chestnut Court Condominium
Enclave at Camp Hill
Hilltop Villagae
The Enclave at Camp Hill
Carlisle Borough
Courtyards of Carlisle
Halcyon Hill
Northside Village

East Pennsboro Township
Creekside Village
Gatesway Condominium
Locust Ridge Condominium
Locust Woods Condominium
River Bend
Sherwood Court
Westwood Village Condominium

Hampden Township
Autumn Chase
Avery Glen
Brandywine Planned Community
Courts at Brandywine
Cross Creek
Crosswinds
Devonshire Square Condo Association
Estates at Spring View
Fairwinds
Good Hope Farms
Grandon Farms Community Association
Hampden Heights
Hampden Station
Hampden Summit

Hawk's Landing
Hunters Gate
Indian Creek
Jasper Ridge
King's Arms Condominium
Kingswood
Logan Court
Pine Brook
Pinehurst
Quigley Cove
Salem Park Circle
Silver Creek at Hampden
Sleepy Hollow
Stanford Court Condominium
The Meadows at Lambs Gap
The Oaks
The Preserve
The Townes of Orrs Bridge
Thornhill HOA
Timber Chase
Timber Chase II
Trindle Park
Trindle Spring Heights
Village of Westover
Wentworth Estates
Whelan Crossing

Lemoyne Borough
Copper Ridge Condominium
The Woods at Bridgeport

Lower Allen Township
4520 Linden Avenue Condo
Arcona Community
Equine Meadows
Hunters Ridge
Lark Meadows
The Cliffs
The Heights at Beacon Hill
Towns at Meridian (Meridian Commons)
Village of Moreland
Wesley Mews

Mechanicsburg Borough
Borough Commons, A Condominium
Legacy Park - Madison Court
Legacy Park - Wright's Landing
Schoolhouse Condominiums
Walnut Villas Condominiums
Wynnewood Park

Middlesex Township
Cumberland Preserve
Cumberland Range Estates
Harmony Hall Court

Cumberland County Continued

The Meadows

Monroe Township

Brindle Farm Estates
Spring Rock Court
Trindle Station

North Middleton Township

Bennington
Middleton Estates
Mountain View Estates
Pheasant Run Condominium Association
Village of Cross Creek

Shippensburg Borough

Southampton Meadows

Silver Spring Township

Bent Creek Crossing
Brook Meadow Townhouses
Carmella Condominium
Danbury Glen
Eagles Crossing
Evergreen (3 phases)
Georgetown Crossing at Bent Creek HOA
Ginger Fields
Glendale Estates
Grayhawk Landing
Hillside Farms
Millingford Highlands
Peninsula Estates
Riverdell PDA
Silver Preserve
Southfield Crossing
Spring Creek Farm
Spring Meadow Reserve
Sterling Glen
The Garden Homes at Jackson Court
Traditions of America at Silver Spring Condominium
Walden Community
Walnut Point
Waterford Square
Westfields Condominium

South Middleton Township

Forest Meadows
Forgedale Crossing
Greenfield Uplands Condominium
Jefferson Court
Mayapple Village
Morgans Crossing
Netherby
Sable Chase
Strawberry Court Condominiums
Willow Crossing Condominium

Southampton Township

Deerfield
Meadowsgreen
Southwind Crossing
Thornwood Village

Upper Allen Township

Allen Glen
Allenview
Arborview Homeowner's Association, Inc.
Aspen Court/Aspen Place
Bowman's Hill
Brighton Place COA
Bumble Bee Hollow
Colonial View Condominium
Delancey Court
English Court Condominium
Gala Square, A Townhouse Condominium
Geneva Place Condominium
Grantham Glen
Meadowcroft
Meadowview
Melbourne Place C.O.A.
Morningside HOA
Orchard Glen
Pennington
Ridge Court
Schoolhouse Crossing
Southpoint
Stonehedge
Stonehedge II
Sunguild I and II
Sunguild III Community Association
Tattersall
Terraces at Shepherdstown
WH - Baldwin Heights
WH - Cortland Park
WH - Highland Ridge
WH - Liberty Square
WH - The Courts at Roxbury
Winding Hills Community

Wormleysburg Borough

Long Meadows
The Woods at Waterford
Waterford Condominium

North Middleton & Middlesex Townships

Meadowbrook Farms

Dauphin County

City of Harrisburg

New Fox Ridge
Riverview Manor
Summit Terrace HOA
The Lux

Dauphin Borough

Fishing Creek Estates

Derry Township

Cambridge Commons
Crest of Hershey
Deer Run of Hershey
Hershey West End
High Pointe at Hershey
Hygate
Oakmont
Orchard Run
Regency Hills Condominium
Ridgeview
Rockledge Palmyra – Wexford
Shady Hill Estates
South Point of Hershey
Stone Creek
The Park at East Caracas
Village of Innsbruck

East Hanover Township

Meadow Creek
The Preserves at Bow Creek

Halifax Township

Lenker Estates

Lower Paxton Township

Amesbury
Autumn Oaks
Autumn Ridge
Autumn View
Blue Ridge Village
Chelsey Falls
Club Estates Condominium
Colonial Crest Association
Darlington Village
Deaven Woods
Estates at Kendale Oaks
Falcon Ridge
Four Seasons Homeowners Association
Heatherfield Community Association
Highlands at Heatherfield
Hunt Club
Kings Pointe
Meadowridge The Condos at Hidden Lake

Meadowview Village Condominium Association
Old Iron Estates
Stratford Woods
Stray Winds Farm
The Estates of Forest Hills
The Townes at Forest Hills
The Townes at Springford
Union Station at Shadebrook
Whisper Woods
White Tail Ridge
Willow Brook
Wilshire Estates
Wimbleton Court
Greenwood Hills
Chestnut Hill
Stony Mountain Meadows

Middletown Borough

Woodland Hills

Royalton Borough

Cameron Woods

South Hanover Township
Estates at Grandview
Hershey Meadows
HM - The Pinnacle
HM - The Reserve
HM - The Villas
Ridgewood
Willow Creek Farms

Susquehanna Township

Brandywine Village
Cherrington Condominium
Deer Path Woods
Hilltop Condominiums
Holly Hills
Houses at Oakhurst
Lakeview at Waverly
New Dawn II
Oakwood
Park View at Waverly
Paxton Crossing
Remington Ridge Condominium
Riverbend
Saddle Ridge at Waverly
St. Clair Point Condominium
Susquehanna Union Green
The Carriage Homes at Northwoods Crossing
Timber View at Waverly
Waverly Woods
Willow Walk Condominium
Woodland View at Waverly

Dauphin County Continued

Swatara Township

Carrington
Chambers Pointe
Hoffman Heights
Spring Hill
The Condominium at Ivy Ridge

West Hanover Township

Arondale HOA
Bradford Estates
Brook View
Brynefield
Clover Lee, a condominium
Creekvale
Eastvale Grove
Manada Court Villas
Maple Glen Community Association
Pine View, a townhouse condominium
The Preserve at Brook View
Winslett

Delaware County

Aston Township
Baldwin Run Estates
Ballinahinch Homeowners Association
Cashel Court Condominium
Concord Hills
Highgrove
Indian Rock
Kingston Terrace
Spring Valley Way

Bethel Township

Brookcroft
Chartwell
Fox Fields at Naamans Creek
Garnet Hills
Garnet Oaks
Garnet Ridge
Hills at Bethel
Longmeadow
Northbrook
Rock Creek
Trotters Lea
Villas at Belmont
Woods at Naaman

Brookhaven Borough

Cambridge Square
Hilltop
Hilltop Summit Condo
Residences at Brook Haven Glen
Traditions at Ridley Creek
Victoria Woods
Village of Green Tree

Chadds Ford Township

Estates at Chadds Ford
Fox Hollow
Harvey Run
Keepsake
Painters Crossing Ridings at Chadds Ford
Ringfield
Southpoint
Springhill Farm
Waterford

Chester Heights Borough

Brookfield
Darlington Woods Condominium
Rose Hill
Valleybrook

Concord Township

Arborlea
Brookside
Concord Chase
Concord Crossing
Concord Hunt
Concord Woods
Fox Hill Farm
Fox Valley Condominiums
Fox Valley West
Garnet Valley Woods
Hunters Creek/The Reserve at Hunters Creek
Laurel Brooke
Meadow Run
Mendenhall at Twin Creeks
Park Crossing at Concordville
Penns Grant
Ridings at Concord
Riviera at Concord
Sharpless Farms
Smithfield Estates
Sweet Hollow
The Hollow at Fox Valley
Windsor at Glen Mills

Glenolden Borough

Contemporary Village

Haverford Township

Allgates
Athertyn at Haverford Reserve
Bryn Mawr Place
Cricket Springs Crossing
Greycott Court
Haverford Court
Haverford Hill
Haverford Reserve
Haverford Village

Dauphin County Continued

Haverwood Townhomes
Millridge

Lansdowne Borough

Essex Hours
Linden Mews
Wildman Arms
Marple Township
Cedar Grove Farm
Langstoon
Lawrence Park
Marple Woods Condominiums
Overlook at Palmers Mill
Paxton Chase
Quarry Hill
Ravenscliff Village II
San Francisco East
Springton Lake Village
Springton Mews
The Grove at Broomall

Media Borough

Hickory Hill Condominium
Hickory Valley
Holly House
Jefferson Square Condominium
Lewis Manor
West End Walk

Middletown Township

Catchpenny Village
Cedarcrest
Franklin Station
Glen Knoll Estates
Glenloch
Granite Run
Hill Crest
Knowlton Charter
Knowltonwood
Mews at Darlington
Middletown Crossing
Old Mill Pointe
Pennell Place Homeowners Association
Ponds Edge at Middletown
Riddle Glen Condo Association
Rose Run Estates
The Arbors
The Reserve at Rose Tree
Willowbank

Morton Borough

Silver Lake Manor

Nether Providence Township

Avondale Springs at Wallingford Condo

Crum Creek Valley Condominium
Danbury Village Association
Jordan Estates
Mallard Mill Run
Media Walk
Mills at Rose Valley HOA
Plymouth Colony
Putnam Village Condo Association
Saybrook Village
Waterford at Garnet Valley
Weston Village Condominium Association

Newtown Township

Aronwold
Grande at Muirwood
Greene Countrie/Green Country Village
Harrison Estates
Holly Brook
Hunters Run
Liseter
Mill View Lane
Muirwood Hill HOA
Newtown Walk at Ellis Preserve
Springton Pointe Estates
Springton Pointe Woods Condominium
Tanglewood
Terrazza Community Association
The Brynchester
The Towns at Newtown Walk
Valley View
Norwood Borough
Eagle Square Condominium
Liberty Square

Radnor Township

Brook Farm
Conestoga Village
Cornerstone
Greythorne Woods
Hills of Bryn Mawr
Inveraray
Laurier
Liberty Lane
Montparnasse
Montrose Square
Montrose Village
Norwayne Condominium
Pembroke North Condominium
Plant and Willow
Radnor Chase
Radnor House Condo Association
Roberts Hill Condominium
Rockwell on Aberdeen
Roundhill at Ravenscliff
The Woodlands at Bryn Mawr
Trianon

Dauphin County Continued

Village of Earle's Lake Condominium Association

Ridley Park Borough

Parker Condominium

Ridley Township

Briarcliff Condominium

Greenhouse Village Homeowners Association

Siters Square

Swarthmore Village Green

Woodstream Condominium Association

Springfield Township

Golf View Estates

Swarthmore Borough

Strath Haven Condo Association

Village Greens

Thornbury Township

Black Bell Farm

Blantyre

Brinton Estates at Cherry Creek

Sage Hill

Tall Trees at Thornbury

Taylor Mill at Thornbury

Thornbury Hunt

Tinicum Township

Riverwatch

Upper Chichester Township

Canterbury Woods

Cherry Tree Knoll

Concord Village

Creekside Village Community Association

Rolling Glen Estates

Yorktown

Yorktown Crossing

Upper Darby Township

Creekside at Llanerch

Upper Providence Township

Highlands at Rose Tree

Kenmore Woods

Rose Tree Estates

Springton Chase

Toft Woods

Water Mill

White Springs at Providence

Woodlands at Ridley Creek

Erie County

City of Erie

4140 Essex Avenue

Beverly Place

Cherry Hill Condominium

Ferncliff Beach

Glenwood Hills

Green Gate Village

Kelso Beach Community

Niagara Pier

Niagara Pointe

Park Place Condominiums

Presque Isle Shore Condos

Robin Gardens

The Bluffs Condominium

Woodland Hills

Fairview Township

Bear Run

Erie Shores

Evergreen Farms

Greenbrier Hills

Lake Shore Club District

Manchester Farms

Nestlewood Village

Swanville Place

The Commons

The Village at Walnut Creek

Whitehall

Girard Township

Birchdale Woods

Chardonnay Village

Harborcreek Township

Harbor Ridge Golf Community

Harbor Ridge Patio Community

Harbor Ridge Townhome Community

Harbor Woods at Six Mile Creek

Lake Haven Estates

South Shores Estates

Walton Woods

Millcreek Township

Asbury Pointe

Asbury Woods Estates

Birch Run

Blossom Terrace

Brookwood Village

Cedar Loft Condominium

Cobblestone Village

Crystal Point

Echo Hill Estates

Forest Hill Condo

Erie County Continued

Glen Eagle
Glen Meadows
Heritage Hills
Hidden Springs
Jon-Rich Condominium
Kelso Woods
Love Farm
Montmarc/Montroyale
Mystic Ridge
Oak Ridge
Pebble Creek
Shenandoah Meadows
South Point Condominium
Sterling Ridge
Stonebrook
Stonegate Condominium
The Greens at Oak Hill
The Heights at Oak Hill
Vineyard Estates
Westbury Farms
Westbury Ridge
Whispering Woods
Wolf Run
Woodridge Place
Woodshire

North East Township

Windswept Acres

Summit Township

Countryside
Estates at Five Points
Hamot Estates
Hamot Village
Honey Estates
Saddlewood
The Meadows at Birchdale
The Meadows at Summit
The Trails at Five Points
The Village at Valley View
Valley View Farms

Fairview Township & Borough

Fairview Landings
Wyndmere

Millcreek and Fairview Townships

Millfield Heights

Fayette County

Belle Vernon Borough

La Molina
Spring Grove Estates

Cumberland Township

Laurel Pond (part of Nemacolin Resort)

Menallen Township

Bella Mia Estates

North Union Township

Sabra Court condos

South Union Township

Cross Creek Estates
Villas at Keystone Estates

Wharton Township

Deer Lake
Nemacolin Resort
Hidden Lakes (part of Nemacolin Resort)

Forest County

Tionesta Borough

Riverview Estates

Franklin County

Antrim Township

Heritage Estates West
Moss Springs Villas
Paradise Estates

Chambersburg Borough

Falling Springs Meadows
Gemcraft Homes at Sunset
Kingswood
Mill Creek Acres
Nicholson Square Village
Progress Village
Scotland Run
Stonegate Circle
Warm Spring Ridge

Fannett Township

Amberson Valley Estates

Greenecastle Borough

Rolling Hills

Greene Township

Eagle Rock
Grand Point Crossing
Meadowbrook
Mountain Shadows

Franklin County Continued

Guilford Township

Homestead Cottage
Penn National Golf Course Community
Spring Ridge Estates

Hamilton Township

Majestic Ridge
Whiskey Run Estates

Montgomery Township

Blairs Ridge Condos Community
Blairs Ridge Townhomes Community
Licking Creek Estates
Northern Lights Community
The Inns at Whitetail Community
Trailside Community
Whitetail Mountainside Homes
Shippensburg Borough
Deerfield
Rine Village

Southampton Township

Thornwood Village

St. Thomas Township

Random Oaks

Washington Township

Cold Spring Estates
Farm Spring Estates
Spring Valley Estates

Waynesboro Borough

Morningstar Heights
Morningstar Square
Morningstar Villas
Quail Run Condominium
Renaissance Garden Condominium

Greene County

Franklin Township

Huntingdon Woods

Huntingdon County

Cass Township

Pinedale

Morris Township

Graystone Cottage Community

Summerfield Township

Summerview Farms

Indiana County

White Township

85 East Oak Street townhouses
Briarwood Condominiums
Country Club Estates
Fairways
Georgetown Village
Saddlebrook Condominiums
Timber Springs
Woodridge Court

Jefferson County

Punxsutawney Borough

Hillcrest Estates

Lackawanna County

Archbald Borough

The Highlands at Archbald, A Planned Community
HA - Golden Gate Village
HA - Hawk Ridge
HA - Shadow Wood Village
Wisteria Estates Townhouse Association

City of Scranton

1310 Summit Pointe Drive
Bogart Place
Clay Avenue Condos
Summit Pointe

Clarks Summit Borough

Country Club Estates
Stone Crest Estates

Covington Township

Eagle Lake

Greenfield Township

Crystal Lake League

Moosic Borough

Glenmaura Commons Townhomes
Glenmaura Fitzgerald Drive Neighborhood
Glenmaura Kipling Drive Neighborhood
Greenwood Estates

Lackawanna County Continued

Hidden Valley Estates
Hidden Village
Sharon Drive Condos
The Villas at Greenwood Estates

Olyphant Borough
Acorn Hill Estates

Roaring Creek Township
Summit Woods

South Abington Township
Abington Meadows
Lakeside
South Abington Woods
Thornhurst Township
Thornhurst Country Club Estates

Throop Estates
Southside Estates

Covington & Clinton Townships
Big Bass Lake

Lancaster County

Adamstown Borough
Stouffville Village

Brecknock Township
Hawk Valley Estates
Maple Ridge North
The Greens at Hawk Valley Village

Clay Township
Charity Gardens
Clearview Gardens
Clearview Gardens North
Home Town Square
Wyndale

Colerain Township
Black Rock Estates

Conewago Township
Hills of Waterford

East Cocalico Township
Carriage Hill
Heatherwoods
Quail Hollow

East Donegal Township
Castleton
Maytown Village Square
MVS - Bridle Path at Village Square
MVS - Village Square at Maytown
MVS - Village Square Condominiums
MVS - Village Square Townhomes

East Drumore Township
Tanglewood Club Villas

East Earl Township
Cheltenham
East Hempfield Township
2103 Marietta Avenue
Country Place Condominiums
Hilltop Homeowners Association
Landis Farms
Lime Spring Village
Mallard Landing
The Woods at Treetops
Traditions of America at East Petersburg
Veranda
Village Grande at Millers Run

East Lampeter Township
Devon Creek
Harvest Meadows
Oakview Village Condominium
Regents Park
The Oaks
The Townes at the Meadows of Highland

Elizabethtown Borough
Bishop Woods Community
Conoy Crossing
Driftwood Condominium
Mt. Gretna Road

Ephrata Borough
Westpointe Ridge

Ephrata Township
Autumn Hills
Fieldcrest at Meadow Valley
Lakeside Villas
Lincoln Meadows

City of Lancaster
101 North Queen
220 North Prince Condominium
48 North Bradley Street
Carriage Crossings
Clock Towers Condominium Association
Hager Building

Lancaster County Continued

Historic East Side
Lancaster Press Building
North Shippen Place Condominiums
Northgate Condominiums
Porches on Palm Street

Lancaster Township

Gable Park Woods
Hawthorne Ridge
Southern Village
Sterling Place
The Plantation at Southern Village

Leacock Township

Country Side
Watson Run

Lititz Borough

Lititz Reserve
Raspberry Commons Hill
Sutter's Meadow
Traditions of America at Lititz
Windsor Gardens

Manheim Township

Albright Avenue
Bent Creek Community
Buckton Drive
Chelsea Manor
Cobblestone Court
Cobblestone Court II Condo Association
Deer Ford
Grandview Chase
Kissel Hill Commons
Koser Road
Northfield (Bent Creek)
Parkside
Sommerford at Stoner Farm
Stonehenge/Stonehenge Reserve
The Settlements East
The Villas at Bent Creek
Toll Gate Station
Valleybrook Estates Condo Association
Village Park
Worthington at Township Square

Manor Township

Crossgates - Crossgate Manor
Hampton Chase
Manor Oaks Condominium
Oak Knoll
Sawgrass at Crossgates
Timson Hill
Westwood Green
Winding Creek at Crossgates

Woods Edge/Sutherland at Woods Edge

Marietta Borough

Silk Mill Condominium

Martic Township

Vestral Drive

Millersville Borough

Crossgates - Crossgate South
Crossgates - Thorngate Court
Crossgates Master Association

Mount Joy Borough

Arbor Rose Estates
Florin Hill
The Orchards

Mount Joy Township

Farmbrook
Featherton Crossing
Meadows at Featherton
Morris Run
Sheaffer Ridge
Shybrook Court

New Holland Borough

Logan Court

North Cornwall Township

Heritage Run

Penn Township

Barons Ridge
Brookshire
Mallard Ponds
Sun Hill Commons

Rapho Township

Four Seasons at Elm Tree
Gables at Elm Tree
Green Park
Jamesfield Place
Lancaster Estates
The Greens at Rapho Park
Villas at Elm Tree

Strasburg Borough

Heritage Strasburg
Strasburg Township
Meadows at Strasburg

Warwick Township

Autumn Harvest Lane
Brook Court

Lancaster County Continued

Crosswinds
Lititz Bend
Pebble Creek
Pickwick Lane Condominiums
Warwick Crossing

West Donegal Township

Stonebridge Condominium
Stoneybrook of Elizabethtown
The Summit at Stonemill
Timber Villa

West Earl Township

Eagle View Estates
Farmview Lane

West Hempfield Township

Battery Ridge
Bradford Circle Condominium
Hempfield Green

West Lampeter Township

Greenleaf Estates
Millcreek
River Bend Park Condominium
The Crossings at Rocky Springs

*East Hempfield Township
& East Petersburg Borough*

Haydn Manor

Upper Leacock

& West Earl Townships
Laurel Ridge

Lawrence County

Neshannock Township

Adam's Grove condos
Camelot Woods
Hunters Woods condos
The Rose Hill condos
Sonoma Woods

New Castle Borough

North Pointe Condominium

Shenango Township

Shenango Greens condos

Wilmington Township

Destinaire Farms
Lebanon County

Annville Township

Woodside Court

City of Lebanon

The Aspens
Woodland Estates

Cornwall Borough

Alden Place
Iron Valley Estates

Jackson Township

Arbor Gate
The Gables at Jackson
Wheatland Manor

North Cornwall Township

Carlton Square
Oak Hills
Trail Side

North Lebanon Township

Briar Lake
Mapledale Estates
The Crossings at Sweetbriar

North Londonderry Township

Olde Stone Way
Rockledge Palmyra – Barrington, Cambridge
& Coventry
Summer Layne
Winding Creek

South Annville Township

Mayapple Woods
Olde South Crossing
The Meadows at Bachman Run
Wynfield at Annville

South Londonderry Township

Village at Springbrook Farms
Windermere

West Cornwall Township

Mount Gretna Campmeeting

Lehigh County

City of Allentown

Residences at Foxwood Meadows
Springhouse Commons
The Commons at Parkside
Villas at Trexler Park

Lehigh County Continued

Coopersburg Borough
Stone Harvest Estates

Emmaus Borough
Towns at South Mountain

Lower Macungie Township
Brookside - The Fairways I
Brookside - The Fairways II
Brookside - The Fairways III
Brookside - The Fairways IV
Brookside - The Ridings
Brookside Master Community
Clearview Manor Condominium
Four Seasons at Farmington
Hills at Lock Ridge
Legacy Oaks at Lehigh Valley
Meadowyck
Millbrook Chase
Millbrook Farms
Penn's West Condominium Association
Wild Cherry Knoll Condominiums

Lowhill Township
The Manor

South Whitehall Township
Cedar Creek Farm
Regency at South Whitehall Community Association
Vistas at Green Hill Condo
Walbert Estates

Upper Macungie Township
Coldwater Crossing Community
CC - Condominium Association
CC - Estates HOA
CC - Villages HOA
Cross Creek Condominiums
Cross Keys Condominium
Hidden Meadows
Parkland Fields
Terrace at Lehigh
Trexler Field
Wrenfield

Upper Milford Township
The Fields at Jasper Ridge

Upper Saucon Township
Brookside Court
Epernay Condos
Liberty Village, a Condominium
Mountain Glen
Penn's Meadow
The Cottages at Old Saucon

Traditions of America at Locust Valley
Weyhill Estates at Upper Saucon

Whitehall Township
Briarwood Commons
Haven Ridge Condominium
Nob Hill Commons
Ridings at Park Land
Riverview Condominiums
Taylor Villas
The Cottages at Belmont Glen
Whitehall Estates Condo

Upper & Lower Macungie Townships
Schaefer Run Commons

Upper Macungie & South Whitehall Townships
The Fields at Blue Barn Meadows

*Upper Milford Township,
Lower Macungie Township
& Emmaus Borough*
The Fields at Indian Creek
Luzerne County

Bear Creek Township
Bear Creek Village
Fox Ridge
Meadow Run Mountain Lake Park

Black Creek Township
Sugarloaf Falls
Beech Mountain Lakes Association
Chestnut Village Condos
Country Club Estates South
Hedgerow Manor
Quail Hollow Village
Sand Springs Golf Community
Towns at Woods Edge (Sand Springs)

City of Hazleton
Silk Mill Lofts
Valley View Townhomes

City of Pittston
The Condominium Association at Water's Edge

City of Wilkes-Barre
Sunny Hill

Conyngham Township
Lily Lake Property Association

Dallas Township
Greens of Newberry Estates

Lehigh County Continued

Haddenfield Hills
Newberry Estates Country Club
Windsor Farms

Foster Township

Autumn Mountain Woodlands

Hanover Township

Ledgewood Estates

Hazle Township

Eagle Rock - Eagle Rock Estate Townhomes
Eagle Rock - Hidden Forest
Eagle Rock - Pine Valley Townhomes
Eagle Rock - Slope Side Pine Valley Townhomes
Eagle Rock - Sugarloaf Townhouses
Eagle Rock Resort

Huntingdon Township

Shickshinny Lake

Kingston Township

Sunrise Estates

Lehman Township

Yalick Farms Luxury Condos

Plains Township

Indian Lake
White Haven Poconos

Pittston City & Township

Stauffer Pointe

Mountaintop CDP

*(Fairview, Wright, Rice
& Dorrance Townships)*
Village at Mountain Top

Lycoming County

Loyalsock Township

Greenbriar
Pennvale

Montoursville Borough

River Valley Townhomes
Tules Run

City of Williamsport

Grampian Hills

Mercer County

City of Hermitage

Pierce Bluff
The Lodge at Pierce Bluff
The Villas at Pierce Bluff
Stone Ridge
Stonegate
Thornton Woods

Liberty Township

The Legends

Pine Township

Village Park

Shenango Township

Oak Tree

Coolspring & Jackson Townships

Lake Latonka

Mifflin County

Brown Township

Taylor Drive

Lewistown Borough

Blossom Hill
Rolling Hills

Mifflintown Borough

Parkview

Barrett Township

Buck Hill Falls
Lake in the Clouds
Onawa Hills
Pocono Outpost
Rockledge Manor
Skytop Meadows
Spruce Hill Farms
Sunset Estates
Wildwood Manor Estates

Chestnuthill Township

Birches III
Birches West
Country Glen Townhouses
Lenape Hills
Pohopoco Creek Estates
Robinwood Village
Weir Lake Development

Mifflin County Continued

Coolbaugh Township

A Pocono Country Place
Lake View Estates
Mushroom Farm
Pocono Farm
Pocono Forest Sports
Pocono Hemlock
Pocono Summit Lake
Riverside Estates
Stillwater Lake Estates
Top of the Mountain Estates
Whispering Glen
Pocono Farms East

East Stroudsburg Borough

Eaglesmere Condominium
East-Way Garden Community
Le Chateau Mont Deville
Stones Throw Property Owners Association
The Oaks Townhouses
Victoria Heights

Eldred Township

Keuhner Field Estates
Kingswood Lake Estates
Hamilton Township
Sawmill Highlands
White Oak Country Estates

Jackson Township

Camelback Village
Gruber's Lake
Northridge Station

Middle Smithfield Township

Castle Rock Acres
Charles L. Carr Memorial Property Association
Country Club of the Poconos
Country Club of the Poconos POA South
Kahkout Mountain
Keystone Hollow
Lake of the Pines CA
Leisure Lands Community Association
Monroe Lake Shores
Mountain Top Estates
Murray Pocono Estates/Hillside Country Village
Northpark Estates
Northslope I
Northslope II
Northslope III
Pocono Forested Acres
Pocono Forested Lands
Pocono Heights
Pocono Wild Haven Estates

Poplar Bridge Estates
R Own Lake
Reserve at Pond Creek Homeowners Association
Saw Creek Estates
Sierra Trails
Sleepy Hollow Estates
Summer Glen of the Poconos
Townhome at Maple Lane
White Heron Lake
Wilderness Acres
Winona Lake

Mount Pocono Borough

Foxfire Condominium
Nittany Court
Snowshoe Condominiums
The Villas of Pine Hill

Paradise Township

Cranberry Creek Estates
Glenoak Forest
Henryville Acres
Log Cabin Estates

Pocono Township

Alpine Lake
Cobble Creek Estates
Crescent Lake
Deer Mountain Lake
Deerpath Village
Estates at Castle Hill
Estates at Stone Row
Maeve Manor
Mountain View Village
Pocono Highland Estates
Pocono Laurel Lake
Pocono Manor
Ski Side Village
Sunset Pocono Highland Estates
The Woodlands on Cranberry Road

Polk Township

El-Do Lake
Evergreen Lake Estates
Foxwood
Hemlock Lake
Hideaway Hills
Pleasant Valley Estates
Pleasant View Lake
Robin Hood Lake Estates

Mifflin County Continued

Price Township

Hallowood Acres Homes Association
Hamlet
Lake Manzanedo (Rod and Gun Club)
Pine Creek Estates Lot Owners Association
Snow Hill Falls
Smithfield Township
Lake Valhalla
Oakdale at Shawnee Valley
Shawnee Valley Owners Association
Shawnee Village
Spring Lake Estates
Twin Lake Estates
Valhalla Lake
Village of the Eagle

Stroud Township

Blue Mountain Lake Club
BMLC - Cornerstone Conservancy
Glenview Estates
LaBar Village Community Association
Meadow Lakes Fishing Club
Olde Mill Run
Walnut Grove
Wigwam Lake Estates
Woodhaven Estates

Stroudsburg Borough

Kettle Creek Estates

Tobyhanna Township

Camelot Forest Conservation Association
Camp Stead
Fawn Ridge Estates
Forest Glen Circle
Greenwood Acres
Harvest Acres
Keswick Pointe
Lake Naomi - Pocono Pines
Lake Naomi - Timber Trails
Locust Lake Village
Pinecrest Lake and Country Club
Pocohanna Colony
Pocono Pines Preserve
Wagner Forest Park

Tunkhannock Township

Briar Crest Woods
Stonecrest Park Club
Tunkhannock Trails

Chestnuthill & Polk Townships

Birch Hollow Estates

Chestnuthill & Tunkhannock Townships

Sierra View
Birch Brier Estates
Indian Mountain Lake

Coolbaugh & Tobyhanna Townships

Arrowhead Lake

Coolbaugh Township & Mt. Pocono Borough

Summit Pointe

Hamilton & Chestnuthill Township

Meadow Lake Park

Paradise & Pocono Townships

Ski Haven Lake Estates

Paradise & Price Townships

Timber Hills

Pocono & Jackson Townships

Barton Glen
Northridge at Camelback

Price & Middle Smithfield Townships

Pocono Highland Lake Estates

Stroud & Pocono Townships

Penn Estates

Stroud & Smithfield Townships

Blue Mountain Lake Estates

Stroud Township & Stroudsburg Borough

Godfreys Ridge

Tobyhanna & Coolbaugh Townships

Lake Naomi

Tunkhannock & Tobyhanna Townships

Emerald Lake

Montgomery County

Abington Township

2539 Jenkintown Road Condominium, Glenside
549 Edge Hill Road, Glenside
Bradfield Mews
Carriage House Condominium
Hill House at Meadowbrook Condominium
Park North Condominium/Elkins Park North
Robyn's View
Rydal East

Montgomery County Continued

Rydal Green
Tall Trees
Twin Brooks
Valley Glen, a Condominium

Ambler Borough

Station Square at Ambler

Bridgeport Borough

Ford Glen
The Townhomes at Merion Pointe
Townhouses at Union Hill

Bryn Athyn Borough

Cairnrun

Cheltenham Township

1600 Church Road Condominiums, Wyncote
Ashbourne Estates (Ashbourne Meadow)
Beaver Court Condominium
Breyer Court Condominium
Breyer Estates
Breyer Woods Condominium
Briar House Condominium
Char-Jan Condos
Chelbourne Plaza Condominium
Coventry House
Elkins Court Condominium
Elkins Park House, a Condominium
Laurel Park Condominiums
Melrose Park House Condominium
Northwoods Condominium

Collegeville Borough

Claymont at Collegeville
College Park Condos
Collegeville Greene
Freeland Square
Glenwood Park Village
Glenwood Reserve
Perkiomen Place Condominium

Choshohocken Borough

Carriages of Choshohocken
Freedley Square
Hillview Condominium
Industry Condominium
Parkview at West 7th
The Grande at Riverview Condominium

Douglass Township

Berwind Estates
Chandlers Crossing
Estates of Warwick
Presidential Estates

Village Green Estates

East Greenville Borough

Jefferson St Lofts Condominium
The Courts at Perkiomen

East Norriton Township

Autumn Ridge
Barley Sheaf
Briarwood
Caine's Creek Condo
Deer Run at Stony Creek
Enclave at Williamstadt
Evergreen Terrace
Heatherwood Estates
New Hope Village
Reserve at Old Arch
Reserve at Penn Crossing
Sheffield Village
Stony Creek Condominium
Stuart's Keep
The Court at Jamestowne
Village of Caralea

Franconia Township

Bayard Estates
Cambridge Reserve
Club View at Indian Valley
Forrest View
Harrington Village
Indian Valley Greenes
Indian Valley Meadows
Kingscote Community
Lincoln Woods
Lions Gate
Strawberry Fields
Westport Farm Townhomes

Hatboro Borough

112 Byberry Road Condominium
Hatboro Station (Arcadia Station)
Hunters Run/Hunters Way Condominium
Moreland Crossing
Yorkshire Green

Hatfield Borough

Girard Terrace
Heather Meadows Community
Penn Valley Estates
Tarrington Village
The Woodwinds Condominium
Town Court Condominium
Vernon Court

Montgomery County Continued

Hatfield Township

Arbour Green
Bexley
Del Webb North Penn
Dogwood Lea (1610 Schwab Road)
Fortuna Crossing
Hidden Meadow Planned Community
Montgomery Square
Westport Farm
Wyndham Woods
Yorkshire Commons

Haverford Township

Haverford Hill Condominium
Haverford Reserve
Haverford Village
La Chanterelle
Horsham Township
412 Avenue E Condo
415 Walnut Avenue Condominium
426 Walnut Avenue Condominium
427 Prospect Avenue Condominium
Applewood Townhomes
Brookside, Brookwood I and II
Greystone
Hidden Creek Estates
High Gate at Horsham
Horsham Chase
Horsham Valley Estates
Millstream Condominium
Regency at Waterside
Sawyers Creek
Talamore Community Association
The 432 Avenue A Condo
Village at Sawmill Valley
Walden Woods
Windsor Pass

Jenkintown Borough

Beaver Hill Condominium

Lansdale Borough

Andale Green
Cannon Square
The Pines Condo
Turbo Lofts Condominium
Williamson Square

Limerick Township

Ashbrook Estates
Ashford at Weaver Estates
Bellemeade
Bradford Woods
Chesterview
Churchill Estates

Country Meadows
Deer Run
Estates at Oak Creek
Estates of Landis Brooke
Evansbrooke Community
Everleigh
Fairways
Fox Ridge Townhome HOA
Glenview Estates
Golf Ridge Community
Heather Glen
Heritage Ridge
Ironwood
Jonathans Way
Linfield Knoll/Linfield Woods
Montgomery Brook Condominium
Overlook at Creekside
Pine Tree
Raven's Claw
Red Fox Run
Southall
Summerdale Estates
The Hamlet at Waterford Greene
The Links at Spring Ford
The Villas at Linfield
Walnut Farms Community (Chestnut Pointe)
Walnut Grove
William Penn Villas

Lower Frederick Township

Copper Ridge
Park Place
Pheasant Knoll
Salford Knoll
Spring Mount Station Avenue Condominium
Spring Mountain

Lower Gwynedd Township

302-306 Old Penllyn Road, Penllyn
Forest Hill
Foxfield Reserve
Georgetown of Philadelphia
Greycliffe Condominium
Gwynedd Hill Residents
Gwynedd Hunt at Trewellyn Farms
Gwyn Ayre
Meadowview Farms/Wister Woods
Parsons Glen Community
Penllyn Greene
Pennbrooke Manor
Radcliff Manor
Reserve at Trewellyn
Springhouse Woods
The Carriages of Lower Gwynedd
The Meadows at Lower Gwynedd
The Villages

Montgomery County Continued

Trewellyn Crossing
Trewellyn Estates
Willits Pond
Wyndham Woods

Lower Merion Township

10 Llanfair Road
100 Grays Lane Condominium
100 St. Georges Road, Ardmore
101 Cheswold Lane, Haverford
102 West Montgomery Condominium, Ardmore
1202 West Wynnewood Road Condominium
1219 West Wynnewood Condominium
191 Presidential Condominium
2 Booth Lane Condominium
232 Church Road Condominium, Ardmore
234 West Montgomery Avenue Condominium,
Haverford
250 West Montgomery Condominium, Haverford
37 East Montgomery, Ardmore
39 Montgomery
61 Llanfair Road
725 New Gulph Road, Byrn Mawr
Ardmore Ave Condos
Austin Park Place Condominium
Avignon
Bala Gardens Condominium
Barrett House
Beaumont at Bryn Mawr
Benson House Condominium
Bleddyn Court Condominium
Buck Place Condos
Cambridge Square Condo
Carriage Arms Condominium
Centennial Village
Churchill Court
Coach House Condominium
Corinthian Condominium
Court at St. Asaphs Condominium
Cricket Club Condominium
Cricket Place
Cricket Square
Cynwyd Court Condominiums
Fenimore
Gladwyne Commons
Graystone Place
Greenhouse Condominiums (15 Llanfair Road Condo)
Greenleaf Condominiums
Hampshire at Haverford
Harrison House
Harriton Farm
Haverford Court Planned Community
Haverford Hunt Club Condominium
Haverford Tower
Haverford Walk
Hill Gate

Hunter House Condominium
Ivyside Condominium
Latch's Lane
Llanalew
Mansard House Condominium
Mayflower Square Condominium
Merion Arms Condominium
Merion Manor
Merion Mews
Montgomery Court
Montgomery Mews
North Buck Place
Northwood Community
Oak Hill Condominium/Oak Hill Estates
Oak Leaf Condominium
Pennswood Condominium
Redleaf Manor Condominium
Strawberry Court
Suburban Square Condominium
Sutton Terrace
Thatcher Court
The Ardleigh Condominium
The Fairmont Condominium
The Green Hill
The Hermitage
The Tower at Oak Hill
Thomas Court Condominiums
Tianon
Walnut Hill Condo Association
Waterford Walk
William Penn Inn
Wrenfield
Wynnewood Plaza
York Lynne Manor
Young Ford Greene

Lower Moreland Township

Huntingdon Place Condominium
Inverness Community
Stone Mill at Huntingdon Valley
The Estates at Huntingdon Valley
The Greens at Huntingdon Valley
The Villages at Huntingdon Valley
Woodmont

Lower Pottsgrove Township

Doe Run Estates/Woods at Sprogel's Run
Maple Glen Village
Maple Ridge
Sanatoga Commons
Sanatoga Crossing (part of Sanatoga Greene)
Sanatoga Village/The Village Condominiums
Spring Valley Farms
Sunnybrook Village
Walnut Ridge

Montgomery County Continued

Lower Providence Township

Audubon Heights
Audubon Hollow
Courts at Brynwood
Courtyards at Colledgeville
Crosskeys Reserve
Parkview at Valley Forge
Providence Greene
Providence Lea
Providence Meadows
Providence Oaks
Providence Place
River Side Village
The Eagle/Eagle Stream Community
Valley High Estates
Wooded Glen

Lower Salford Township

Beechwood
Belcourt Manor
Berkley Place
Brownstone Mill
Edgewood Terrace Community
Estates of Salford Lea
Hammersmyth Farms
Hidden Creek
Highpointe at Salford
Mainland Pointe
Montgomery Meadows
Park Crossing at Salford
Preserve at Lauderbach
Preserve at Skippack Creek
Rosecliff Manor Community
Salford Meadows
Salford Pond
Smith's Corner Condo Association
Summerwind
Wilshyre Village
Wyndham Court

Marlborough Township

Candlewyck Estates
Wooded Ridge

Montgomery Township

Ashburn Village
Brookshyre Woods
De La Salle Community
Devon Court
Gwynedd Lea
Hampton Green Condominium
Kingston Knoll Community
Maple Brook Estates
Montgomery Glen
Montgomery Greene

Montgomery Place at Welsh Village
Montgomery Pointe
Montgomery Preserve
Montgomery Walk Condominium
Pine Tree Ridge
Pinecrest Community
Terrace at Montgomery
The Villages at Gwynedd Pointe
Victoria Court Condominium
Walnut Creek at Montgomeryville
Wethersfield Community Association
Winners Circle
Wood Hollow Condominiums

Narberth Borough

102 Dudley Avenue Condominium
Essex House Condo
Windsor Arms Condominium
Wynmont Condominium

New Hanover Township

Autumn Brook Community
Hanover Pointe
Hanover Woods Planned Community
Hawthorne Court Condominium
Hawthorne Estates Community
Highlands at Hanover
Kingston Hill
Kingston Hill II
Townes at Montgomery View
Windlestrae Estates
Windlestrae Greene
Windy Creek
Woodfield

Norristown Borough

Isaac Court
Kenrick Hills
Saw Mill Run
Stinson Hall Manor
Jefferson Crossing

North Wales Borough

Elm Court

Pennsburg Borough

Still Waters

Perkiomen Township

Barrington Estates
Birchwood
Cranberry Estates
Fox Heath
Greenshire Estates
Laurel Creek Community

Montgomery County Continued

Maple Hill Community
Mayfield Estates

Phoenixville Borough

Fillmore Village
Plymouth Township
Belvoir Woods
Club View Manor Condo
Cold Point Village
Hill View
Hillcrest Glen
Oakwood at Plymouth
Plymouth Hill Condominiums
Plymouth Valley Estates
Plymouth Meadows
Sherwood Reserve
Summit Place

Pottstown Borough

Hanover Square
Manatawny Village
Maple Garden
Summit Mews
Sweet Orr Mill
Upland Village Condos
Wickerton Heights

Red Hill Borough

Preston Court

Royersford Borough

Millstone Court Community
Pine Villa Condo
Riverwalk at Royersford
The Needleworks Lofts

Salford Township

Preserve at Salford
Villages at Country View

Schwenksville Borough

Spring Mountain Summit Condominium

Skippack Township

Biltmore Estates Condominium
Carriage Run
Cassel Mill
Colony at Skippack
Creekwood Village
Harmony Towne North
Hunter Ridge
Meadow Glen at Skippack
Meadows of Skippack
Monroe Court
Reserves at Fairlawn Court

Skippack Ridge
Stonegate Reserve
Traditions at Skippack
Wellington Estates

Souderton Borough

Berkley Court
Highview at Souderton
Park Place

Springfield Township

Eagle View Townhomes
Falcon Hill Estates at Wyndmoor
Stotesbury Estates

Telford Borough

Arlington Square
Noble Oaks
Ryan Court Community
Station Square of Telford

Towamencin Township

1575 Sumneytown Pike Condominium
Charlestowne Community
Chatham Village Condominium
Liberty Knoll Condominium
Morgandale Condominium Association
Thorndale Community
Timber Creek Condominium
Towamencin Condominium
Village at Newbury
Waterford Crossing
Williamsburg Village (Jamestown Court)

Trappe Borough

Carriage Ridge Estates
Castle Cove Village
College Woods
Colonel's Place
Hamilton Court
Heritage Park
Laurel Drive
Main Street Crossing
Rittenhouse Square Community
Silver Leaf Farms Community

Upper Dublin Township

Arrowhead
Bechtel Farms
Brookwood
Butler Park Condominium
Dresher Court
Dresher Woods Condominium
Dublin Meadows
Enclave at the Promenade

Montgomery County Continued

Gentry Manor
Mattison Estate
Meadow View Estates/Meadowview Estates
Regency at Upper Dublin
Somerset House Condominium
Stuart Creek Farms
Tannerie Wood
Terra View Condominium
The Enclave at Belle Aire
Willowmere
Woodside Village Community Association

Upper Frederick Township

Ivy Ridge
Perkiomen Crossing

Upper Gwynedd Township

Enclave at Maple Green
Gwynedale
Gwynedd Club Condominium
Gwynedd Commons Condominiums
Gwynedd Walk
Gwynedd Woods Condo
Gwynedd Chase
Kingsley at Gwynedd
Mill Run Estates
Newbury Court
Providence Reserve
Reserve at Gwynedd
Ryans Run
Spring House Farm
Wheatley Walk

Upper Hanover Township

Glenwood Chase
Northgate
The Vineyards

Upper Merion Township

575 South at the Village at Valley Forge
Crooked Lane Crossing
Denbigh
Elderbrook
Glen Arbor Community
Greenridge
Gulph Creek
Gulph Ridge
Heather Hill Condominiums
Heritage Manor
Merion Estates
Prussian Woods
Schoolhouse Commons
Springbrook
Stonebrook at Upper Merion
The Brownstones at the Village at Valley Forge

Valley Forge Estates
Valley Forge Towers
Whitegate
Williamsburg Commons
Woods at Wayne

Upper Moreland Township

1006 York Road, Willow Grove
902 York Road, Willow Grove
Green Willow Run
International Village Condominium
Knock N Knoll
Round Meadow
Summit Court Condominiums
Willow Crossing

Upper Pottsgrove Township

Chestnut Grove Community
Coddington View
Pottsgrove Hunt
Sprogel's Run
Summer Grove

Upper Providence Township

Burbank Grove
Edgehill
Enclave at Ridgewood
Estates at Faraway Farms
Estates at Providence Reserve
Estates at Providence Reserve
Fords' Edge
Georgetown Crossing
Greetree
Highfield at Providence
Indian Creek Community
Meadows at Providence Preserve
Meadows at Providence Reserve
Oxford Lea
Perkiomen Woods
Preserve at Providence - Mews
Providence Chase
Providence Corner
Providence Forge Association
Providence Landing
Providence View Condominium
Regency at Providence
Reserve at Providence Crossing
Rivercrest Community
River's Bend Community
Riverside at Providence
Roboda Community Association
The Crossings at Indian Creek
The Hunt Club at the Colony of Valley Forge
The Woods at Providence Reserve
Thornhill Community
Valley Forge Hunt Club

Montgomery County Continued

White Springs at Providence

West Conshohocken Borough

313 Ford Street Condominium
Echo Ridge Community
Matsonford Commons
Merion Hill Community

West Norriton Township

Markley Farm
Middleton Place
Norrington Knoll
Northridge Estates
Pine Knoll at Regents Park
Regents Park East of Valley Forge
Reserve at Stoney Creek
Stonybrook Condominiums
The Greens at Westover
The Mews at Valley Forge
The Mews at Valley Forge
The Mews at Whitehall
Trent Manor Condominium
Westover Crossing
Westover Harbor Condominiums
Centre Avenue Condos
Fairways at Green Meadows

Whitemarsh Township

Andorra Woods
Cold Point Manor
Country Club Estates
Estates at Whitemarsh Hills
Garrison Greene
Lafayette Green/Greene Condo
Maple Meadows
Mitchell Court Community
Reserve at Creekside
Summer Hill
The Oaks at Lafayette Hill
The Reserve in Lafayette Hill
Whitemarsh Chase
Whitemarsh Woods

Whitpain Township

Foxcroft Condominium of Blue Bell
Addison Reserve
Blue Bell Country Club Community
Blue Bell Springs
Blue Bell Woods Community
Creekside at Blue Bell
Deerfield Estates
Governor Estates
Normandy at Blue Bell
Oakhurst Community
Oxford of Blue Bell

Pheasant Run Condo
Phipps Station
Steeplechase
The Ridings of Whitpain
Walmere Manor
Whitpain Farm
Whitpain Hills
Windemere
Yorkshires of Blue Bell

Worcester Township

Applewood Estates
Berwick Place
Bethel Grant Condominium
Center Point Farm
Chadwick Place/Chadwick Woods
Chitwood Estate
Enclave at Worcester
Heritage Village
Preserve at Worcester
Reserve at Center Square
Stony Creek Farms Community
Sunny Brook Estates
Wheat Sheaf Village
Whitehall Estates
Wister Mews

Montour County

Danville Borough

Jacobs Landing

Liberty Township

Oakwood Estates
Sunland Estates

Washingtonville Borough

DeLong Village

Northampton County

Allen Township

Willow Green

Bath Borough

Bath View Condominiums

City of Bethlehem

Court Community/Linden Court
Greenleaf Condos
Homestead Court
Lark Court Condominiums

Northampton County Continued

Lehigh Riverport Condos
Mountain Park Condos
Mt. Airy Condominiums
Overlook at Saucon Creek Condominium
Park View Commons
Riverview Condos

Bethlehem Township

Bordeaux Lofts at the Vineyard at Wagner Farms
Eagle Trace
Hope Ridge
Julick Commons
Millstone I Condominiums
Oak Hills
Oakland Square Condominiums
Penns Farm Condominium Association
Sculac Trace
The Cottages at Monocacy Creek
The Townes at Highland Park
Traditions of America at Bridle Path
Traditions of America Green Pond
Turnberry Mews
Village of Highfield Condo
Winfield Court

East Allen Township

Regency at Creekside Meadow
Canal Park III Condominium
Highlands
Riverside Ironworks Condos
Townes at Cedar Park Residential

Forks Township

Chestnut Commons Court
Forks Village
Hillside at Penn's Ridge
Holly and Tamarack Court
Independence
Jacob's Farm
Lafayette Park Greene Community
Patriot Village
Riverview Estates Community
RVE - Active Adults Community
RVE - Single Family Community
RVE - Townhouse Community
RVE - West
The Preserve
Vista Estates
Hanover Township
Park Place
Southland Condominiums
Traditions of America at Hanover
Traditions of America Bridle Path
Traditions of America Hanover

Hellertown Borough

Hellertown Oakridge

Lower Nazareth Township

Presidential Estates
Trio Fields

Lower Saucon Township

Estates at Saucon Woods
Four Seasons at Saucon Valley
Old Weyhill
Saddle Ridge
Saucon Fields
Saucon Valley Garden Houses
Society Hill at Saucon Valley
Weyhill Condos
Weyhill Estates
Woods at Saucon's Edge/Carriage Homes at Saucon Creek

Moore Township

The Estates at Mink Hollow

North Catasauqua Borough

Estates at Willow Brook

Palmer Township

Brynwood
Enclave at Knob Hill
Glenmoor
Highlands of Glenmoor
Hillcrest Acres
Lawnherst
Northwood Farms
Stocker Mill Estates
Village at Mill Ract
Village at Upstream Farm

Tatamy Borough

Tatamy Farms
Upper Mount Bethel Township
Tuscarora Village

Upper Nazareth Township

Eagles Landing

Williams Township

Country Classics Legacy at Morgan Hill
Estates at Painter Farm
Fox Creek Estates

Wind Gap Borough

Broadway Court Condo

Northampton County Continued

*Allen Township
& North Catasauqua Borough*
Fields at Willow Brook

*North Catasauqua
& Northampton Boroughs*
Willow Brook Farm

Northumberland County

McEwensville Borough
Pine Grove Meadows

Milton Boroughs
Rolling Ridge
Berkshire Commons/part of Rolling Ridge

Point Township
Dogwood Lane

Rapho Township
Deerfield

Watsonstown Borough
Riverside Estates

Perry County

Marysville Borough
Rockville Estates

Northeast Madison Township
Heritage Hills

Penn Township
Petersburg Commons
Stonemill Estates

Philadelphia City and County

Andorra
Anthony Lane

Art Museum area
1609 Green Street Condominium
1611 Green Street Condominium
1613 Green Street Condominium
1615 Green Street Condominium
1631 Green Street Condominium
1709 Wallace Street Condo

1712 Wallace Street Condo
1714-16-18 Green Street Condo
1715 Wallace Street Condo
1719 Wallace Street Condominium
1721 Wallace Street Condominium
1722 Wallace Street Condominium
1726 Green Street Condominium
1733 Wallace Street Condo
1738-42 Green Street Condo
1739 Wallace Street Condo
1800 Green Street Condo
1801 Fairmount
1804 Green Street Condo
1820 West Girard Avenue
1836 Green Street Condominium
1928 Spring Garden Street Condominium
1930 Spring Garden Street Condominiums
2009 Wallace Street Condo
2019 Spring Garden Street Condo
2043 Mount Vernon Street Condo
2100 Hamilton
2601 Penn Avenue Condo
609 North 16th Street Condo
729 North 17th Street Condominium
Benjamin Fleisher Mansion
City View Condominium
City View Condominium II
Fairmount Flats
The Historic Colonnade Condominium
The Tivoli Condominium

Avenue of the Arts
1326 South Broad Street condo
1343 Lombard Street Condo
1431 Spruce Street Condominium

Avenue of the Arts North
Hat Factory Condos

Avenue of the Arts South
Arthaus Condominium
Arts Condominium
Victory Condominium

Bella Vista
1100 Kater Street/Hawthorne Community Council
2400 South Condominiums
612 Christian Street Condo
620-628 Christian Street Condo
637 Bainbridge Lofts
700 South 10th Street Condo
716-718 South 11th Street Condo
730 Montrose Street Condo
733 South 12 Street Condo
920 South Street Condo

Philadelphia City and County Continued

Bainbridge Manor
Carriage Mews Condos
Catharine Street Lofts
Cornerstone Condominium
Els0 Condominium
Fitzwater Factory Condominium/Fitzwater Loft
Hawthorne Lofts Condominium
Le Fleur Condominium
Lipscombe Square Housing Cooperative
Sheridan Court Condo

Bells Corner

Emerald Walk Condominium

Blue Bell Hill

Wissahickon Lofts, A Condo

Brewerytown

1205 North 25th Street Condominium
1210 North 27th Street Condominium
1220 North 28th Street Condominium
1220-22 North Etting Street Condominium
1223 North 25th Street Condominium
1223 North 28th Street Condominium
1223 North 30th Street Condominium
1225-27 North 28th Street Condominium
1230 North 27th Street Condominium
1238 North 28th Street Condominium
1248 North 25th Street Condominium
1250 North 25th Street Condominium
1312 North 18th Street Condominium
1325 North Marston Condominium
1512 North 28th Street Condominium
1519 North 28th Street Condominium
27 Two
2709 West Jefferson Street Condo
2808 West Master Street Condo
Brewerytown Place
Brewerytown Square
Catchers Mews
North 28th Condominium
OTTO on the Park
The Row Condominiums

Bustleton

Annen Woods Estates
Creekview Crossing Condominium
Doral I/Plaza Place Condominiums
Doral II Condominium
Excelsior Gardens Condominium
Excelsior Twins Condominiums
Imperial Manor I Condominium
Imperial Manor II Condominiums
Leisure Lane Duplexes
Norwalk Gardens Condos

Norwalk Square Condos
Pathways Condominiums
Red Lion Commons Townhouses
Regency One Condominium
Scotchbrook Townhomes
The Terraces at Welsh Walk Condominium

Byberry

Arbour at Eagle Pointe

Callow Hill

1918 Catherine Street Condo
428 North 13th Street
429 North 13th Street
Argyle Condo
Old Shoe Factory
Rebman Building

Center City

1920 Chestnut Street Condominiums
201 North Broad Street Condo
2024 Spruce Street Condos
249-51 North 2nd St Condo
Arch Street Exchange
Beaux Arts Lofts Condominium
Friends Center City Riverfront
Furness Flats Condo
Gaslamp Courtyard
Naval Square
Penn Center House
The Lauren condo
The Metropolitan at Love Park
The Phoenix
The Residences at Dockside
Union Court
Walden Walk
White Building Condominiums

Chestnut Hill

Anglecot
Evergreen Place Condo
One West Condominium
Rex Court Condominium
Tavistock Condominium
The Cobblestones at Chestnut Hill

Chinatown

1008 S. 18th Street Condominium
1009 Arch Street Condominium
1027 Arch Street Lofts in the Pitcairn Building
928 Race Condo
Bentwood Historic Condominium
Grandview Condominium
Hing Wah Yuen
Pearl Condominium

Philadelphia City and County Continued

TenTen Race Street
The Winston Lofts

East Falls

Gypsy Lane Condominiums
Hilltop at Falls Ridge Condominium
Paradise Peak
The Terraces at East Falls
Valley Green Apartments
Venice Lofts Condominiums

East Kensington

1903-15 East Hagert Street Condos
1907 East Huntingdon Street
2135 East Susquehanna Street Condo
Avenue 30
Boston Square
Milk Depot Condominium

East Poplar

The Citizen/600 Fairmount Avenue
The Grand on Marshall/980-984 North Marshall Street

Fairmount

1512 Green Street Condominium
1521 Green Street Condominium
1523 Green Street Condominium
1529 Green Street Condominium
1534-35 Green Street Condominium
1538-40 Ogden Street Condo
1601 Spring Garden Condo
1629 Green Street Condominium
1705 Wallace Street Condo
1705-1711 Green Street
1710 Wallace Street Condo
1723 Wallace Street Condo
1832 Green Street
1903-1905 Green Street Condos
1906 Fairmount Condo
1910 Fairmount Condo
2601 Parkway Condominium
613 North 18th Street Condo
617 North 18th Street Condo
624 North 11th Street Condo
734 North 19th Street Condo
823 North 20th Street Condominium
Brewery Condominium/The Brewery House
Girard Condos
Greenshire on the Park Condominium
Hamilton Circle Townhomes
Museum Commons at Fairmount
Oleta Robinson Condominiums
The Lofts at Logan View
Park's Edge Condo
Pennock Place Condos

Sedgley Condominium
Spring Arts Square Condos/618-622 North 11th Street
The Philadelphian
Valley Green Mews
Vine Condominium

Fishtown

1123 East Susquehanna Avenue
1230 Leopard
1242-44 East Susquehanna Avenue Condos
14 West Thompson Street Condos
1767 Frankford Avenue Condo
1778 Frankford Avenue Condo
1780 Frankford Avenue Condo
1832 East Huntingdon Street Condo
2013 East Susquehanna Avenue Condo
2019 Blair Street Condo
2026 Frankford Avenue Condo
2131 East Firth Street/The Firth Four
2450 Frankford Avenue Condo
2603 East Hagert Street Condo
2605 East Hagert Street Condo
323 East Allen Street Condo
Abigail Nine
Envelope Factory/MetroLoft
Fishtown Court
Fishtown Residence
Frankford Stacks Condos
Frankfordian condos
Hagert Estates
Kensington Courts, Planned Community
Memphis Flats
Moyer Court
Northbank at 2001 Beach Street
Old World Warehouse Condominium
Onion Flats/Rag Flats
Residences at Fillmore
Ribbon Factory Condos
Riverside 8
Rosemoor Townhomes
Shackamaxon Court
The Candy Factory Condo
The Icehouse Condominium
The Lenora

Fitler Square

2012 South Street Condo
207 South 24th Street Condo
2110 Walnut Street Condo
2119 Pine Street Condominium
2200 Pine Street Condo
2218 Pine Street Condo
2308-10 Spruce Street Condo
2311 South Street Condos
250 South 23rd Street Condo

Philadelphia City and County Continued

2700 South Street Condominium
400 South 22nd Street Condo
Chandler Place
Fitler Square Residence Condo
Fitler Walk Condominium
Locust Point, A Condominium
Naudain Court Condos
One Riverside
Palladian
South Street Bridge Condo

Fox Chase

Villages of Pine Valley/Woods
at Pine Valley/Pine View

Francisville

12 Ridge Avenue Condo
1239 North 19th Street Condo
1249 North 17th Street Condominium
1419 Poplar Street Condominium
1431 Brown Street Condo
1434 Poplar Street Condominium
1436 Poplar Street Condominium
1509 West Seybert Street Condominium
1516 Cambridge Court Condominium, A & B
1516 Cambridge Court Condominium, C & D
1517 Cambridge Condominium
1521 Brown Street Condominium
1522 Brown Street Condo
1526 Ridge Ave Condominium
1528 West Stiles Street Condominium
1542 Ogden Street Condominium
1606 Ogden Street Condo
1607 Brown Street Condominium
1608 Ogden Street Condo
1625 Fairmount Avenue, A Condo
1625 Ogden Street Condo
1627 Fairmount Avenue, A Condo
1634 Ridge Avenue Condominium
1636 Ridge Avenue Condominium
1648-50 Ridge Avenue Condominium
1727 Francis Street Condominium
1731-33 Cambridge Street Condo
1733 Ridge Avenue Condo
1817 Wylie Street Condo
1825 Ginnodo Street Condo
1835-37 Ginnodo Street Condo
1926 Poplar Street Condominiums
1927 Poplar Street, A Condo
1930-32 Parrish Street Condo
1931 Poplar Street, A Condo
2006 Cambridge St Condo
2014 Cambridge Street Condo
703-705 North 18th Street Condo
713 Shirley Street, A Condo

714-724 Chadwick Street Condo
715 Shirley Street, A Condo
717 North 17th Street Condo
751 North Uber Street Condo
769 North Uber Street Condo
801 North 16th Street Condo
832 North 16th Street Condo
834 North 16th Street Condo
838 North 15th Street Condo
839 North 16th Street Condo
840 North 19th Street Condo
841 North 15th Street Condo
842 North 15th Street Condo
853 North 15th Street Condo
855 North Uber Street Condo
871 North 20th Street Condo
911 North 19th Street, A Condo
926 North 15th Street Condo
926 North 19th Street
Cambridge Village Condo
Francisville Quarters Condo
Poplar Square Condo
Sixteen Twelve Condos
The Exchange 2.0

Germantown

5720 Wissahickon Avenue Co-op
Blue Mansard Condo
Copper Beech Court
Green Street Arts Cooperative
Tulpehocken Apartments, Inc.

Germany Hill

Cinnamon Hill

Graduate Hospital area

1002 South 17th Street Condo
1004 South 17th Street Condo
1006 South 17th Street Condo
1008 South 17th Street Condo
1013 South 20th Street Condominium
1431 Fitzwater Street Condo
1516 Catherine Street Condominium
1601-1605 South Street Condominium
1643 Christian Street Condos
1729 Christian Street
1825 Carpenter Street Condo
1836 Christian Street Condominium
1910 Christian Street Condo
1926 South Street Condominiums
2015 Christian Street Condo
2016-2026 Christian Street Condos
2017 Christian Street Condos
2020 South Street Condo
2035 Christian Street Condos

Philadelphia City and County Continued

2100 Christian Street Condos
2102-12 Christian Street
2104 South Street Condominium
2113 Carpenter Street Condo
2121-2127 Christian Street
2123 Christian Street Condo
2132 Christian Street Condo
2203 Fitzwater Street Condo
2338 Fitzwater Street Condo
2342 Fitzwater Street Condo
2545 Montrose Street Condo
2549 Montrose Condo
2619-25 South Street
723-727 South 17th Street Condos
744 South 22nd Street Condo
749 South 19th Street
752 South 17th Street Condominium
755 South 17th Street Condominium
789 South 3rd Street Condominiums
922 South 15th Street, A Condo
922-24 South 16th Street Condominium
Bloc23
Carpenter Square West Condominium
J.M. Tucker House
Lydian Place
The Condominiums at Grays Court
The Quartet on Christian
The Residences at Carpenter

Grays Ferry

1253 South 28th Street Condominium
1254 South 27th Street Condominium

Hawthorne

1213 Fitzwater Street Condo
1215 Fitzwater Street Condo
1217 Fitzwater Street Condo
The Lofts at Bella Vista, A Condominium

Headhouse Square

Blackwell Court Condominium

Lexington Park

Rhawnwood Condos

Loft District

1220 Buttonwood Lofts
The Lofts at 1234 Condominium
Wood Street Lofts

Logan Square

2025 Arch Street Condo
2200 Arch Condominium

2201 Arch Street Condominium/The Arches
(100 N. 22nd St.)
2201 Condominium/2201 Cherry Street
Appletree Mews
Rivers Edge Condominium
Shannon Village

Ludlow

730 West Jefferson Street
The Flats at Girard Pointe

Manayunk

143 Sumac Street Condo
3849 Terrace Street Condominium
Bridge Five Condo
Falcon Condominiums
Feltworks Condos
Nob Hill Condos
Watermill at Manayunk

Mount Airy

Leamy House
Wissahickon Village Co-Housing

Norris Square

1841-43 North Second Street Condo

North Torresdale

Meadowbrook Condominium
North Point Condominium One
Wooden Keys Condominium

Northeast Philadelphia

Bentley Square Condominium
(Barcelona Bay Apartments)
Clarendon Court
Somerton Station
Valmont Towers

Northern Liberties

1000 North Marshall Street Condo
1019-1025 N. Fourth Street Condominiums
1115 North 3rd Street Condo
115 Brown Street Condominium
201 Green Street Condominium
206-208 Brown Street Condo
211 Brown Street/Le 22
211 Greet Street Condominium
223 Poplar Street Condominiums
225 Poplar Street Condominiums
233 Fairmount Avenue Condo
301 Green Street Condo
314 Metro Loft Condo
320 Brown Street

Philadelphia City and County Continued

333 Green Street Condo
415 Wallace/413-15 Wallace Street Condo
423-431 Fairmount Avenue Condo
434 Poplar Street Condo
444 Fairmount Avenue Planned Community
444 Lofts/444 North 4th Street
451 Fairmount Avenue, A Condominium
511 Condominiums/511 North Broad Street
621 Condo/621-623 North 2nd St Condo
662 north 8th Street Condo
704 North 5th Street Condo
712 Courtyard Lofts, A Condo
722 2nd Street Courtyard Lofts
800 North 2nd St Condo
810 Hancock Street Condominium
813-817 North 5th Street Condo
817-819 North 2nd Street Condo
822 North American Street Condo
828 North Hancock Street Condo
912 North 2nd Street Condo
950 Mode Condominium/950 North 3rd St.
970 North Marshall Street Condo
972 North Marshall Street Condo
974 North Marshall Street Condo
976 North Marshall Street Condo
979 North Marshall Street Condo
983 North 5th Street Condominium
988 North Marshall Street Condo
997 North 6th Street Condominium
American Lofts
Bodine Park Condos
Brown Street Estates
Condos at Six20
Courtyard Lofts/712-716 North Second Street Condos
Duck Flats Condo
Fairmount Quarters
Ferden Mews
Friends Housing Cooperative
Garden Loom Condos
Lawrence Court Condo/800 N Lawrence St
L'eau Condominium
Liberties West Condominiums
Liberty Gate
Liberty Greene
Lighthaus
Parkview Condominiums
Poplar Estates Condo
The Cigar Factory Condos
The Stables
Trolley Stop Condos
West Poplar Square Condo

Old City
101 Walnut Condominiums
109 Church Condos
111-113 Cuthbert Condominium

124 Quarry Street Condominium
125 Cuthbert Street Condominium
126 Cuthbert Street Condo
141 North 2nd St. Condominium
20 South Letitia Street Condo
205-11 North 4th Street Condo
209 North 3rd Street Condo
212-220 Race Street Condo
217 Church Street Condo
22 South Front Street Condominium
229 Chestnut Condos/Chestnut and Bank Condo
239 Race Street/John Jordan House Condo
241-43 Chestnut Street Condo
255 North 3rd Street Condo
28 North 3rd Street Condominium
306 York Avenue Condo
306-308 Cherry Street Condos
315 Arch Condominium/1315 Flats
320 Race Street Condo
33 North 3rd Steet Condo
331 Front Street Condo
36 North Front Street Condominiums
500 Walnut
51 North Second Street
725 Chestnut Street Condo
Bandle Building Condos
Bank Building Residences at the Omni
Black Horse Alley Condominiums
Bridgeview Place condo
Chariot House Condos
Cherry Street Condominiums
Chestnut Lofts
Chocolate Factory Condos
Churchview Commons Condo
Churchview Condos
Classic Courts Condo
Cobblestone Court
Cook's Row Condominium
Cu 257/257-259 North 2nd Street Condo
Customs House Condominium
Cuthbert Lofts Condominium/Lofts at 209 Cuthbert
Daniel Building Condos
Franklin Crossing Condominium
Hamilton Hall Condo
Hoopskirt Factory Lofts
Lager House
Livery Stables
Malt House Condominium
MetroClub Condominiums
Moravian at Independence Square
Old City 108 Condominium
Olde City Condominiums/313-315 N. 3rd St.
Olde City Place
River Church
Smythe Stores Condo Complex/Smythes Corner
Station House Condominiums

Philadelphia City and County Continued

Textile Flats Condo
The Arch Condominium (315 Arch Street)
The Beaumont
The Castings Condo
The Commons at New Street Condominium
The Essex
The Letitia Lofts
The National Condominium
The Nouveau
Vestry Condos
Waterbridge Court Condo
Winne Condominiums
Wireworks Condominiums
York Square Condominium

Olde Kensington

113 West Master Street Condo
1209 North 5th Street Condo
1214 North Orkney Street Condo
1218 North Orkney Street Condo
1220 North Orkney Street Condo
1305 North Hope Street Condo
1317 North 7th Street Condominium
1319-21 N. 6th Street Condominium
1431 North 5th Street Condo
1500 Palethorpe Street Condominium
1501 North 2nd Street Condo
1502 North 2nd Street Condo
158 West Thompson Street Condo
1611 North 3rd Street
1908-10 North 4th Street condos
1948 North 6th Street Condo
404 West Berks Street Condo
742 West Master Street Condo
Germantown Square
Hope Street Condominium
Jefferson Estates
New Kensington Commons
Nickel Park Condo
North Point Lofts
Oxford Flats
Steel Factory Lofts and Condominiums
The Joule condo
1431-33 North 5th Street Condominium

Overbrook

Overbrook Farms
Overbrook Station Lofts
Woodcrest Gardens Condominium

Packwood

Liberty Estates Condominiums

Passayunk Square

Passayunk Square Lofts Condos

Penn's Landing

Pier 3 Condominium
421-23 North Front Street Planned Community
Pier 5 Condos

Pennsport

1719 South 4th Street Condo
Moyamensing Square

Pennypack

2628 Condominium
Fountain Pointe Condos

Point Breeze

1118 South 23rd Street Condominium
1222-24 South Broad Street Condominium
1320 South Broad Street
1332 South Bouvier Street Condominium
Smith School Townhomes
The Marine Club Condominium

Port Richmond

2849 Salmon Street Condo
Cambria Court
Kingstone Square Townhouses
Residences at Salmon
The Loom
Thompson Street Lofts

Queen Village

1 Queen Street Townhomes
131 Lawrence Street Condominium
200 Christian St Condo
209 Christian Street Condominium/Christian
Court Condos
211-213 Christian Street
212 Bainbridge
213-219 Fitzwater Street Condo
216 Christian St Condo
238 Queen Street Condominium
243 Montrose Street Condominiums
310-312 Catherine Street
336 Monroe Condominium
430 Fitzwater Street Condo
514 South Street Condo
522 Montrose Street Condo
532 Fitzwater Street Condo
602-604 Fulton Street Condo
610-12 South American Street Condo
704-710 South 6th Street Condos
778 South Front Street Condo

Philadelphia City and County Continued

793 South 2nd St/Green Park Court
810 South Second Street Condo
Abbotts Court
Acme Piano Building Condominium
Bath House Court Condos
Clymer Court
Court of Old Swedes
Hanson Square
Hebrew School Condo
Independence Court at Queen Village
LIV Condominium
Monroe Court Condos/240 Monroe Street
Monroe Court/226 Monroe St. condos
Montrose Street Condominium
Neziner Court Condo
Passayunk Row Condominium
Queen Village Mews Condos
Randall School House /School House
School House Condos
Sheridan Park Condos
Snockey's Landing

Rittenhouse Square

10 Rittenhouse Square
109 South 21st Street Condo
1508 Pine Street Condominium
1514 Pine Street Condo
1528 Pine Street Condominium
1551 Sansom Street Condominiums
1617 Spruce Street Condo
1626 Spruce Street Condo
1706 Rittenhouse
1730 Pine Street Condo
1737-39 Chestnut Street Condo
1802 Pine Street Condo
1808 Spruce Condo
1813 Pine Street Condo
1813 Spruce Street Condo
1814-18 Christian Street Condo
1820 Rittenhouse Square Condominium
1821 Spruce Street Condominium
1830 Rittenhouse Square
1900 Rittenhouse Square Condominium
1917 Spruce Street Condominiums
1931 Spruce Street Condominium
1953 Locust Street Condo
2031 Walnut Street Condo
2043 Walnut Street Condo
2047 Spruce Street Condo
2047 Walnut Street condo
2049 Walnut Street condo
2100 Delancey Place Condominium
2101 Cooperative, Inc.
2122 Spruce Street Condominium
2134 Pine Street Condo
220 Rittenhouse

23: A Condominium
236 South 21st Street Condo
Academy House
Aria Condominium
Chelsea Condo
Chestnut View
Condominium Council
Delancey Place Condo
Kennedy House Cooperative
LaRoque Condos
Mission Place Condos
Packard Grande Condominium
Parc Rittenhouse
Rittenhouse Place
Rittenhouse Plaza
Ritz Carleton Residences
Riverwest Condominiums
Symphony House Condominiums
The Addison Condominium
The Barclay Condo
The Belgravia
The Carlyle
The Coronado Condominium
The Dorchester Condominium
The Ellington Condominium
The Garden Condominium
The Lanesborough
The Laurel
The Murano Condominium
The Rittenhouse Hotel and Condominiums
The Rittenhouse Savoy
The Wellington
Two Fifty/250 S. 17th St.
Two Liberty Place
TwoSixTwo Condominium
Walnut Plaza
Wanamaker House Condominium
Warwick Condominiums
William Penn House

Riverfront

Waterfront Square Condominium - The Reef
Waterfront Square Condominium - The Regatta
Waterfront Square Condominium -The Peninsula

Roxborough

343 Fountain Estates
406 Leverington Avenue
7220 Ridge Avenue Condos
Andorra/9001 Ridge Avenue
Cinnaminson Court
Dupont Towers
Green Tree Run/Summit
Penn Village Townhomes
Ridge Terrace Condominiums

Philadelphia City and County Continued

Roxborough Reserve
Roxborough Village Condos/Roxborough Avenue
Roxborough Village Townhomes/Ridge Avenue
Shurs Lane Mill Condos
Valley Court Condo

Society Hill

200 Pine Street Condo
238 South 3rd St Condo
258 South 3rd Street Condo
328 Spruce Street Condo
408 Spruce Street Condo
410 Society Hill Condos
413 Spruce Street Condo
516 South Front Street Condo
715 Condo/715 Pine Street Condo
Abbotts Square Condo
Blackwell Place Condo
Commodore Barry Condominium
Hopkinson House Condominium
Penn's Landing Square
Randolph Court
Saint James Court
Society Hill Towers
The Willings at Independence Park

Somerton

300 Byberry Road Condominium
Built Mansions of Timber Walk
Byberry Station Luxury Condos
Camelot Estates
Carousel Station Condominium
Chalfonte Condo
Chancellors Court
Executive Suites Condominiums
Forest Glen Condominiums
Huntingdon Hills Condominiums
Stonebridge Condominium
The Ambassador Condo

South Kensington

1252 North Palethorp Street Condo
1316 North Franklin Street Condo
1325 North 7th Street Condominium
1521 North Franklin Street Condo
512 West Montgomery Avenue Condo
Avenue V condos

South Philadelphia

1917 South 5th Street Condo
Bella Vita at Packer Park East
Brush Factory Lofts
Siena Place Planned Community
The Homes of Martin Luther King Jr. Plaza
The Villas and Regency at Packer Park

Spring Arts

622 North 12th Street Condominium
633 North 13th Street Condominium

Spring Garden

1111 Mount Vernon Street Condominium
1211 Mount Vernon Street Condominium
1422 Mount Vernon Street Condominium
1712 Green Street condo
1713 Green Street Condo
1715 Green Street Condominium
1715 Wallace Street Condo
1716 Wallace Street Condominium
1737 Wallace Street Condo
1904-1908 Spring Garden Street Condos
1912 Spring Garden Street Condo
1919 Mount Vernon Street Condo
1937 Spring Garden Street Condominium
1940-42 Wallace Street, A Condo
2008 Spring Garden Street Condo
2020 Green Street Condo
2032 Green Street Condo
2103 Green Street, A Condominium
2225 Mount Vernon Street Condo
609 North 17th Street Condo
610 North 17th Street Condo
Carriage House Condominium
Chatham Row Condominium
Green Haven Condos
Greencourt Condo
J.J. Morton House Condominium
Stetson Mansion Condo
Wallace Court Condominium

Temple University area

810 Burns Street Condominium
920 West Susquehanna Avenue Condos

Torresdale

Bakers Bay Condominium
Bakers Bay Condominium II
DeLaire Landings Condominium
River Bend Condominiums
Torresdale Manor
Village of Bluegrass Condos

University City

4200 Pine Condominium
4215 Chestnut Street Condo
426 South 44th Street Condo
4511 Sansom Street Condominium
4620 Kingsessing Avenue Condo
4900 Cedar Avenue/Cedarcroft Condo
5030 Cedar Avenue Condo

Philadelphia City and County Continued

727 South 50th Street Condo
Garden Court Condominiums
Pine West Condo
Trinity Place Condo
Wallace Place
Warren House

University Hospital

Southbridge Condo

Upper Roxborough

Abbey Lane Condominium
Ayrdale Crescent Condo

Washington Square

1017 Spruce Condo
1021 Clinton Street Condo
220 West Washington Square
265 South 9th Street Condo
510-526 Spruce Street Condos
700 Locust Street Condominiums
722 Chestnut
925 Pine Street Condo
Benjamin Franklin House Condos
Independence Place and Independence Place Two
Saunders Building
The George T. Sale Condominium
The Lippincott
Western Union Building Condo

Washington Square West

1014 Spruce Street Condo
1017 Spruce Street Condo
1022 Pine Street Condo
1034 Spruce Street Condo
1111 Spruce Street Condominium
1112 Spruce Street Condominium
1129 Spruce Street Condo
1130 Spruce Street Condo
1130 Spruce Street Condo
1205 Spruce Street Condo/Joseph Dugan
Residence Condo
1211 South Street Condo
1213-1215 Locust Street Condo
1304 Spruce Street Condo
1317-21 Rodman Street Condo
1352 Lofts/Lofts at 1352
239 South Hutchinson Street/French Village
304 South 10th Street Condo
334 South 12 th Street Condo
335 South 12th Street Condo
337 South 12th Street Condo
505 South 10th Street
518 South 12th Street
918-920 Spruce Street Condo

Alder Court
Ben-Sal Condominium
Britton House
Center City One
Clinton Estates
Coles House
Greenwich Walk
Jewelers Building
Kahn Park Place
Knight's Bridge Estates Condos
Le Grenier
Lombard Mews
Musical Fund Hall Condos
Portico Place/Portico Row Condos
Robert Quay House
Society Square
Strickland Row Condominium
The Aldrich Condominium
The Amsterdam Condo
The Ayer Condominium
The Lenox
Twelve40 Condo
Washington Mews

West Fairmount Park

Park Plaza Condo

West Kensington

1712-28 N. Second Street

West Mount Airy

520 Carpenter Lane
608 Phil Ellena Street Condo
7111 Germantown Avenue Condo
Cresheim Brook Condominiums
Ellet Square Condominium
Emlen Commons
Malvern Hall
The McCallum
Vernon House Cooperative
Winston Commons Condo

West Oak Lane

Laurene Gardens

West Philadelphia

Life Center Association
Penn Haven Co-op
Pine Street Place Condo

West Poplar

631 North 12th Street
Spring Arts Point Condos

Philadelphia City and County Continued

Whitman

2127 South 6th Street Condo

Wynnefield Heights

River Park House

Pike County

Blooming Grove Township

Camelot Forest
Hemlock Farms
Hitching Post
Mel-Cris Woods
Skytop Ranches
White Birch Run

Delaware Township

Birchwood Lake Estates
Delaware Crest Preserve
Highland Acres
Kemadobi
Marcel Lakes Estates
Meadow Ridge Acres
Old Marcel Lake
Pocono Acres
Pocono Mountain Lake Forest
Shepherds Development
Traces of Lattimore
Wild Acres

Dingman Township

A. Miller
Bluestone Ridge
Conashaugh Lakes
Country Club Woods
Cranberry Ridge
Crescent Lake
Crooked Oaks
Foxcroft Woods
Gold Key Lake Estates
Indian Trails
Laurel Hills
Log Tavern Lake
Meadow View Acres
Mount Haven
Nitche's Pond
Oak Ridge Crossing
Old Mill Estates
Pederson Development
Pocono Mountain Woodland Lakes
Sawkill Crossing
Shohola Lake Farms
Spring Brook Estates

Stone Hedge Farms
Sunrise Lake
Winding Brook

Greene Township

Al's Acres
Beechwood Cove
Bloss Acres
Buena Vista Estates
Cold Hill
Fawn Hill
Game Ridge
Great Wilson
Hermans Woods
Indian Rocks
Lake in The Clouds
Lake Jamie
Lake Wallenpaupack Estates
Lake Wynooska
Mountain View Estates
Panther Hills
Panther Lake
Pine Hill
Promised Land Village
Rhoades Development
Rinehimer Development
Robert Wilson
Rocky Acres
Rose Development
Skyview Lake Estates
Split Rock
Sugar Hill
Sugar Hill Forest
Top of the Mountain Estates
Tranquility Falls
White Pines on the Lakes
Whitetail Ridge
Woodland Meadows

Lackawaxen Township

Baisdenville Valley
Bear Ridge Estates
Blue Heron Woods
Cabin Ridge
Canal Acres
Catchall Landing
Farm Properties
Fawn Lake Forest
Fred Kuhn Development
Friendly Acres
Hickory Acres
Holbert Development
Huggy Bear
Hunters Ridge
Lake Teedyuskung
Laurel Ridge

Pike County Continued

Long Pine Acres
Maplewood Estates
Masthope Mountain/Rapids
Mountain View Estates
Riverview Acres
Roland Acres
St. Vincent's Pointe
Tink Wig Mountain Lake Estates
Tuscarora
Welcome Lake
Westcolang Park on the Delaware
Whispering Oaks
Woodledge Village
Woodloch Pines

Lehman Township

Pine Ridge
Rustic Acres
Stony Hollow Village
Sunset Acres
Eagle Point Townhomes
Falls at Saw Creek
Glen at Tamiment
Mill Pond (Saw Creek Estates)
Pocono Mountain Lakes Estates
Pocono Ranch Lands
Sawcreek Estates
Tamiment
Winona Lakes

Milford Borough

Raspberry Ridge

Milford Township

Bennett Ave
Emery Development
Greenwood Hills
Hickory Hills
Lake Adventure
Lake Log Tavern
Milford Town Green
Moon Valley Falls
Pine Acres
Sawkill Run
School House Ridge
Wheatfield Village

Palmyra Township

Al Wa Da
Anns & Howells
Beechwood
Big Woods
Circle Green
Claude Seeley Development
Colony Cove

Coutts Brothers Development
Deerwoods
Dirk Development
Earl Unger Development
Fairview Lake
Grandpa's Woods
Hemlock Grove
Hemlock Point
Illigasch
Ivywood
Killam Park
L. Ansley Development
L. Simons Development
Lake Crest Estates
Lake View Acres
Lake Wenonah
Lenape Village
Lynndale
Millbrook
Mountain View Villas
Nemanie Village
North Colony Cove
Oak Hill Estates
Otter Springs
Paupack Gardens
Paupack Park
Pennwood
Preston Flury Development
R. Perry Development
R. Tragus Development
Spinnlers Point Colony
Steiner Development
Sunset Point
Sunset Village
Tafton Heights
Tafton View
Tanglwood Lakes
Tanglwood North
Tauschman
Whispering Pines
White Sand Springs
White Sands Beach
William Soose Developmente
Wilson Hill Development
Zimmerman Pines

Porter Township

Blue Heron Lake
Earl Ness
Eilenberger Development
Spring Run Creek Farms
Spruce Run Creek

Shohola Township

Between the Lakes
Brantwood Estates

Pike County Continued

East Cove
East Cove Woods
Evergreen Park
Happy Hollow
Hinkle Estates
Laurel Valley Estates
Maple Park
PA Lakeshores
Patridge Lane
Sagamore Estates
Shohola Acres
Shohola Heights
Symphony West
Trails End
Twin Lake Estates
Twin Lake Preserve
Twin Lake Woods
Twin Lakes Park
Walker Lake
Farmstead
Fieldstone Ridge
Westfall Township
Glass House Hill
Rivers Edge
Riverside Estates
Valley View

Delaware

& Dingman Townships

Auten
Pocono Mountain Water Forest
Pocono Mountain Lake Forest

Greene

& Palmyra Townships

Sand Spring Acres
Laurel Lane
The Escape

Lehman

& Delaware Townships

Mountain Shadows

Milford

& Westfall Townships

Keystone Park

Potter Township

Bingham Township

Lake Lloyd

Schuylkill County

Barry Township

Moon Lake

East Brunswick Township

Evergreen Estates

East Union Township

Eagle Rock Resort (also in Luzerne County)

North Manheim Township

Sunnyside

Norwegian Township

Granbury Manor Estates

Orwigsburg Borough

Lantern Green

Pine Grove Township

Swatara Village

Rush Township

Lake Hauto

Union Township

Cove Village

West Brunswick Township

Pinebrook

West Mahanoy Township

Laurel Ridge

South Manheim & Wayne Townships

Lake Wynonah

Snyder County

Monroe Township

Monroe Manor
Monroe Manor II

Penn Township

Breezewood Forest
Calvett Place
Church Hill Estates
Grayson View

Somerset County

Indian Lake Borough
Arrowhead Condominium
Indian Lake

Jefferson Township
Hidden Valley Resort
Alpine Woods
Blackcherry Townhomes
Eagle Ridge
Gardner Rd. Homes
Greentee
The Heights
Hidden Valley Estates
Highlands Condos
Highlands Townhouses
Lakeview
Laurel Summit Estates
North Summit
The Pines Homes
The Powder Ridge Homes
Ridgeview Homes
South Ridge Condos
South Ridge Townhomes
Stonewood Estates
The Summit
Valley View
Westridge
West View

Rockwood Borough
Magyar Park

Seven Springs Borough
Seven Springs Resort
Deer Ridge
Meadowridge
Mountain Villas
Pheasant Run
Southward
Southwind at Lake Tahoe
Stonegate
Stoneridge
Sunridge
Swiss Mountain
Woodridge
Somerset Borough
Whispering Pines
Stoneycreek Township
Stoneycreek Valley

Sullivan County

Eagles Mere Borough
163 Crestmont Drive Condominium
Eagles Mere Lake Association

Shrewsbury Township
Broad Horizons Lot Owners

Susquehanna County

Bridgewater Township
Heart Lake
Lake Christian
Lake Raylean

Clifford Township
Elk Manor Estates

Herrick Township
Elk Meadows
Village of Four Seasons
Silver Lake Township
Laurel Lake

Tioga County

Charleston Township
White Birch Acres

Wellsboro Borough
Kelsey Creek Pointe
Union County

Buffalo Township
Wildflower Village

East Buffalo Township
Windsor at Lewisburg

Kelly Township
Millward Estates
Willowbrook

Lewisburg Borough
Derrstown Village
Lan Avon

White Deer Township
Deer Hollow

Washington County

Canonsburg Borough

Greenwood Village
Hickory Circle

Canton Township

Brick Ridge Estates

Cecil Township

Alto Piano
Fairway Landings
Hill Station Manor
Ironwood
Maple Ridge
McConnell Trails
Oakbrooke Estates
Pristine Fields
The Courtyards at Windsor Woods
Traditions of America Southpointe

Chartiers Township

Arabian Meadows
Belmont Park
EMR Estates
Orchard Ridge
Summerfield Woods

Finleyville Borough

Orchard Hill

Mount Pleasant Township

Cherry Valley Lakeview Estates

North Strabane Township

Bridgeview Rustic Acres
Woodlyn Acres
Cherry Ridge Acres
Cherry Ridge Airpark
Laurel Ridge
Woodlyn Residence
Bear Lake Estates
Beaver Lake Estates
Breezewood Acres
Charpril Drive
Melcris Woods
Cobbs Lake Preserve
Lake Henry
The Hideout
Big Bass Lake
Green Forest Acres
Indian Country
Lake Watawga
Lakeview Estates
Pocono Ranchettes

Pocono Springs Estates
The Farmstead at Duck Hollow
The Woods at Duck Hollow
Woodledge Village
Aspen Ridge
Boulder Point
Briar Hill - North/South Summit
Capri Estates
Cove Point Club
Hidden Lake Estates
Knollwood
Lakeland Colony
Paradise Point
Paupack Glenn
Paupackan Lake Estates
Sandy Shore
Sunny Point
Twin Ponds
Wallenpaupack Lake Estates
Whitney Lake
Woodland Hills
Lake Como
Indian Rocks
Lake Ariel
Parkside
Salem View Estates
Hamlin Elementary Condos
Carriage Brook
Concord Green
Foxchase
Glencannon Community
Hunting Creek Townhomes
Laurel Landings
Linden Vue
Magnolia Ridge
Majestic Hills
McClelland Farms
Meadowbrook Heights
Scenic Valley
Summerbrooke
Summerbrooke at Spindle Court
Sunset Point
Victoria Court
Waterdam Farms
Waterford Villas
Weavertown Pointe/Village

Peters Township

Cranmoor Townhomes
Evergreen Village
Hiddenbrook
Juniper Woods
Quail Run
Sherwood Pond
Sienna Woods
The Crossings

Washington County Continued

Village of Prestonwood
Walnut Grove
Water's Edge
Williamsburg Commons

South Strabane Township

Beau Regency
The Woodlands at Redstone
Villas on the Green
Tuscany Estates

City of Washington

Strabane Manor

Wayne County

Berlin Township

Rustic Acres
Woodlyn Acres

Cherry Ridge Township

Cherry Ridge Acres
Cherry Ridge Airpark
Laurel Ridge
Woodlyn Residence

Damascus Township

Bear Lake Estates
Beaver Lake Estates

Dreher Township

Breezewood Acres
Charpril Drive

Grove Township

Melcris Woods

Lake Township

Cobbs Lake Preserve
Lake Henry
The Hideout

Lehigh Township

Big Bass Lake
Green Forest Acres
Indian Country
Lake Watawga
Lakeview Estates
Pocono Ranchettes
Pocono Springs Estates

Manchester Township

The Farmstead at Duck Hollow

The Woods at Duck Hollow

Palmyra Township

Woodledge Village

Paupack Township

Aspen Ridge
Boulder Point
Briar Hill - North/South Summit
Capri Estates
Cove Point Club
Hidden Lake Estates
Knollwood
Lakeland Colony
Paradise Point
Paupack Glenn
Paupack Lake Estates
Sandy Shore
Sunny Point
Twin Ponds
Wallenpaupack Lake Estates
Whitney Lake
Woodland Hills

Preston Township

Lake Como

Salem Township

Indian Rocks
Lake Ariel
Parkside

South Canaan Township

Salem View Estates

Waymart Borough

Hamlin Elementary Condos

Westmoreland County

Delmont Borough

Cherry Blossom Court
Westmoreland Farms

Derry Township

Village at Whispering Knoll

Donegal Township

Fern Mountain Estates

Export Borough

Georgetown Commons
Siena Ridge

Westmoreland County Continued

Spring Valley
Spring View Estates

Greensburg City
Dana Drive

Hempfield Township
Casa Vit at Lago de Vita
Country Club Place
Fairfield
Hunt Club Villas Condo
Lago de Vida/Lakeridge
Lindwood Crest
Meadow Lane Village
Villas on Greengate
Westwind Estates
Windcrest
Woodhaven Ridge

Hunker Borough
Broadview Estates

Jeannette City
Ashburn Court
Fort Pitt Townhouses

Ligonier Township
Ligonier Heights
Oakwood Hills

Lower Burrell Township
Gladeview Condominium
Jamestown Manor
The Villas at Rabbit Foot

Murrysville Municipality/Borough
Bella Molise
Colony Courts Condominiums
Franklin Towne
Heritage Estates
Heritage Square Condominiums
Lake Ridge Estates
Lyons Chase
Lyons Run
Regan Ridge
Serenity Pointe
Settler's Ridge
Villa Ciano
Villas at Heritage Estates
Villas of Murry Chase

New Kensington City
101 Woodstone

North Huntingdon Township
Trotwood Manor
Bella Mia
Dartmoor Estates
Hollybrook Community
Willow Estates

Penn Township
Blackthorne Estates
Sterling Oaks
Walton Crossings
Willow Ridge

Rostraver Township
Cedar Hills Condos and Villas
Marian Woodlands
Renaissance Heights
Rolling Hills Farms
Spring Grove Estates
Willow Links
Willowbrook Farms
Willowbrook Ridge

Salem Township
Totteridge Community
William Penn Estates

South Greensburg Borough
Century Square
Grandview Estates

Unity Township
Country Club Village
The Estates at Timbercrest
The Villas at Grayhawk
Unity Square
Village at Palmer Place
White Pines
Wimmerton Place

Wyoming County

Eaton Township
Eaton Hills

Factoryville Borough
Bunker Hill Estates

Overfield Township
Lake Winola

Tunkhannock Township
Highfields
Saddle Lake

York County

Carroll Township

Holly Hill
Montadale Crest
Stonebridge Crossing
The New Windy Heights

Codorus Township

Codorus Estates

Conewago Township

Allwood Manor
Bennett Run
Chapel View
Hunter Creek
Stonegate Commons

Dillsburg Borough

Autumn Woods

Dover Township

Admire Springs
Ashcombe Farms
Ashcombe Farms West
Ashley Farms
Deer Park Estates
Faire Wynd
Glen Hollow Condominium
Golden Villas
King's Court at Brownstone Manor
Laurel Manor Condominium
Locust Point
Salem Run
Shadowbrooke
Stonebridge Crossing Condominium
The Seasons
Wheatland Condominium

East Manchester Township

Dauberton Condominium
Greenwood Estates/Greenfield Village
Northern Heights
Orchard Glen Condominium
Rolling Meadows

East Prospect Borough

Creekside

Fairview Township

Fairfield Condominium

Glen Rock Borough

Mallard Glen Townhome Condos

Hallam Borough

Buttonwood Crossing Condominium
Buttonwood Green Condominium
Wilson Springs Condominium Association

Hanover Township

Brownstone Luxury Condominiums
Cherry Tree
Deerfield Condominium
Golden Exchange Condominium
North Pointe Condominium
Springbrook Condominiums
Villas at Cattail
Hellam Township
Accomac Shores
Cool Creek Country Court Condominium
Crestwood
Laurel Estates

Hopewell Township

Cloverfield Farms
Mayberry at Stewartstown
Stewartstown Station

Jackson Township

Farm Lane Estates
Jackson Heights Condo
Roth Farm Village

Manchester Township

Aslan Heights
Bently Croft
Brandywine Crossing
Brandywine Woods
Briar Bend
Cedar Ridge
Farmbrooke Meadows
Hearthridge Estates
Lexington Woods Condo
Manchester Meadows
New Brittany
New Brittany II
Peacefields
Raintree
Spring Meadows
Spring Meadows Condominium
Spring Meadows Condominium II
Stillmeadow Farms
Summerset Meadows
Susquehanna Village Condominium
The Villas at High Point
Thornberry Hunt
Vintage Acres
White Oak Manor
Woodhaven at Manchester

York County Continued

Woodland View Condominium
Woodmont Estates

New Freedom Borough

Koller Pointe
New Freedom View Condominium
Trailview
Wethersfield Condominium

New Salem Borough

Sherwood Forest II

Newberry Township

Lexington Estates
Red Mill Condominiums
The Towns on the Green Condominium
Village of Valley Green

North Codorus Township

Colonial Crossings Condominium
Greenridge/Stoverstown Village

Paradise Township

Paradise Village
Tall Grass Meadows

Peach Bottom Township

Delta Ridge Planned Community

Penn Township

Brookside Heights
Center Village Condominium
Colonial Acres
Hall Estates
Morelock Hills
Mustang Heights
Plum Creek Village of Hanover
South Heights
Stonewicke
Whispering Run

Red Lion Borough

Cherry Hill Condominium
Cherry Hill II Condominium
Country Club Commons
Hudson Ridge

Seven Valleys Borough

Logan's Reserve

Shrewsbury Borough

Eitzert Farms
Valley View Grove

Shrewsbury Township

Carriage Hills Condominium

Fair Prospect Condominium
Russett Farms
The Pointe at Presidential Heights
The Villas at Shrewsbury
Westfield Estates

Spring Garden Township

Brockie Green Condominium
Copper Ridge at Regents Glen
Randolph Park Commons Condominium (Tri-Hill)
Regents Glen Master Community
RG - Box Hill Estates
RG - Brookfield Meadow
RG - Greenleigh (1010 Building)
RG - Greenleigh (1030-1050 Buildings)
RG - Heritage Woods
RG - Rosecroft
RG - Royal Oaks
RG - Stonegate
RG - Sycamore Grove
RG - Villas at Brookfield
RG - Villas at Greenleigh
Royal Oaks
Smallbrook Condominium
Wyndham Hills

Spring Grove Borough

Silver Hill Condominium

Springettsbury Township

Avalon Place
Avalong Estates
Boulevard Commons Condominium
Carriage Hill Condo Association
Crown Pointe
Fountains at the Heritage
Greenspring Estates
Orchard Hills
Parkside Townhome Condominiums
Springetts Retreat
Springetts Village Condominium
Wallingford
Woodcrest Hills

Springfield Township

Logan Greens
Reynolds Overlook
Seneca Ridge

Stewartstown Borough

Kurtz School Villas
Poplar Springs Manor
Villas at Bailey Springs

York County Continued

Warrington Township

Warrington Ways Condominium

West Manchester Township

Crestview Villas
Grandview Park Condominium
Honey Run Condominium
Hunters Hill Condominium
Iron Bridge Landing
Little Creek Farms
Penns Preserve
Pheasant Ridge Condominium
Quail Heights Condominium
Quail Hollow Townhomes, A Condominium
Shiloh Farms
Shiloh Ridge Condominium
Southview Villas
Stonegate Village Condominium
The Greens at Honey Run
The Village at Wellington Condominium
Tuscany Condominium
Wellington Greens
Westgate Manor Condominium
Westlyn Condominium
Westview Manor Condo

West Manheim Township

Colonial Hills
Harper's Hill
High Pointe Estates/High Pointe South
Homestead Acres
Prinland Heights
Reservoir Heights
Reservoir Heights, Extended
South Pointe
Woodridge Hunt
The Paddock at Equine Meadow

Windsor Township

Hunters Run Condominium
Laurel Vista
Lombard Pines Condominium
Longstown Village Condos
Rose Gate Manor Condominium
Rosebrook
Taylor Estates I & II
Taylor Estates IV

City of York

350 West Market Street
Colony Park Condominium
Crossgate (Marketway Towers) Condominium
Market Way Towers
Monarch Mills Condominium
The Lofts on George Street

York Township

Biscayne Woods
Blossom Hill
Carriage Crossings Condominium
Chambers Crossing
Chambers Hill Commons
Chambers Ridge
Chanticleer
Chestnut Pointe Condominium
Chestnut Ridge Condominium
Country Ridge
Equine Meadows/The Paddocks at Equine Meadows
Greystone Preserve/Old Dutch
Heritage Hill Condominium/Condominiums at the Heritage
Hunt Club Condominium
Hunters Crest
Ivy Greens
Ivy Ridge Condominium
Kings Point Condominium
Kingswood Estates Condominium
Oak Village Condominium/Oak Ridge
Orchard Villas
Salem Overlook
Stone Hill
The Crest
The Village of Fox Run
Tylers Harvest
Villas on the Lake/Villa Loft
Wyntre Brook Townhouse Condo

Spring Garden

& York Townships

Rosemiller Farm
Rosemiller Woods
Rosenmiller Community

York Township

& Red Lion Borough

Equine Meadows/The Paddock at Equine Meadows