

CHAPTER IV

COMMUNITY ORGANIZATIONS

This section provides summary profiles of the following types of nonprofit organizations:

Affordable Housing

DuBois Housing Authority

Habitat for Humanity of Clearfield County

Economic Development

Altoona-Blair County Development Corporation

Clearfield County Industrial Development Authority

Curwensville Development Corporation

DuBois Area Economic Development Corporation

Moshannon Valley Economic Development Partnership

North Central Pennsylvania Regional Planning and Development Commission

Social Services

Central Pennsylvania Community Action, Inc.

Selection of these organizations for attention in this report is based on several factors: their nonprofit status, public purpose, and programs addressing affordable housing and related credit needs, economic development, or social services. These organizations may be potential partners for banks in community development efforts.

Inclusion here does not represent an unqualified endorsement of these organizations by the Federal Reserve Bank of Philadelphia. Rather, it suggests that a financial institution seeking to conduct outreach into the community consider approaching these organizations to determine mutual areas of interest and activity. Lenders seeking to develop more effective outreach programs may approach various organizations to learn how to more effectively penetrate the low- to moderate-income market.

ALTOONA-BLAIR COUNTY DEVELOPMENT CORPORATION (ABCD)

PURPOSE:

The Altoona-Blair County Development Corporation (ABCD) works as a catalyst for economic development in Blair County and throughout the I-99 corridor.

The mission of ABCD is to formulate, promote, and implement comprehensive economic development that will contribute to generating and retaining family-sustainable jobs, improving the economic base, conserving the environment, and enhancing of the quality of life for the residents of the region.

ABCD provides proactive leadership and serves as a catalyst for the economic development activities or services directly related to attracting, expanding, and retaining business and creating entrepreneurial opportunities.

ORIGIN:

ABCD was formed in 1996. It is a product of the informal alliance of Altoona Enterprises, Inc., The Greater Altoona Economic Development Corporation, and the marketing arm of the area chamber of commerce. Its roots go back to the founding of Altoona Enterprises, Inc.

The original parent corporation, Altoona Enterprises, Inc., was established in 1946 as a 501(c)(4) nonprofit industrial development corporation (IDC) in an attempt to recruit new businesses to the area because of the fluctuations in the employment history of the Pennsylvania Railroad. The business community felt that to stabilize employment levels, it was necessary to attract new and diversified companies to the community.

HOW IT WORKS:

Major service activities of ABCD include administering and packaging development finance programs; assisting entrepreneurs in collaboration with other local service providers; maintaining an in-house business incubator program; marketing external attractions; retaining and expanding business of existing firms; managing industrial parks and buildings; administering a multi-municipal enterprise zone program; acting as site and building development liaison with and for federal, state, and local agencies; coordinating organizational referrals; and coordinating other diverse issues related to economic development.

One of the primary service activities of ABCD involves the administering, packaging, and sponsoring of development financial programs that provide companies with direct access to such programs and entities as the Pennsylvania Industrial Development Authority (PIDA), the SBA 504 program, Altoona's Economic Development Loan Fund, the Pennsylvania Economic

Development Financing Authority, and the Enterprise Zone program.

ABCD is designated a certified development company under the SBA 504 program and processes loans in nine central Pennsylvania counties. In cooperation with the Greater Altoona Economic Development Corporation and the Office of Vocational Rehabilitation (OVR), the organization administers the OVR Job Creation Assistance Program. ABCD has many official designations and is authorized by federal, state, and local agencies and governing bodies to implement, administer, and support programs/projects that relate to economic issues and opportunities.

SERVICE AREA: ABCD primarily serves Blair County. However, ABCD services a larger area on selected programs. For example, it packages SBA 504 loans in a nine-county area, which includes Cambria, Somerset, and Clearfield counties.

TRACK RECORD: ABCD has helped area businesses and municipalities obtain hundreds of millions of dollars in economic development financing through programs administered or marketed by the organization and its financial affiliates. In addition to the public financing provided through the organizations, millions of dollars are leveraged from private funding sources.

FUTURE PLANS: ABCD developed the following strategic initiatives for 1998 and 1999:

Physical Development—providing the infrastructure necessary to support business investment;

Business Retention/Business Expansion—expanding resources necessary to retain and expand the existing economic base;

Entrepreneurship/Incubation—providing both a process and facility to support the growth of new and emerging businesses;

Workforce Development—providing an available, well-trained, and constantly evolving labor pool to support a 21st century economy;

Family-Sustainable Employment—implementing a strategy to create, attract, and retain employment opportunities at meaningful income levels;

Marketing—expanding resources to build and enhance an awareness of the advantage of doing business throughout the region;

Building Alliances— developing collaborative efforts with traditional and nontraditional partners and institutions.

WHAT THE ORGANIZATION WOULD LIKE

ABCD would like banks to continue their active involvement on the board of directors and functional committees; participate in bridge financing and first mortgage financing; participate in public-sector

BANKS TO DO: programs supported by the organization; commit capital resources to support projects, including capital campaign contributions; and sponsor specific programs through corporate contributions.

BUDGET (1998 FISCAL YEAR): Not available.

FUNDING SOURCES: Approximately 80 to 85 percent of revenues secured by the corporation to offset organizational costs are generated by direct involvement with the private sector. The revenues include fees derived from sponsoring and packaging financing programs, rentals for existing leases on industrial property owned by the organization, and the sale of land in industrial parks managed by the corporation. In addition, several major capital campaigns were completed, generating several million dollars that were leveraged with other public and private investments.

STAFF: 11 full-time.

CONTACT PERSON'S BACKGROUND: Martin J. Marasco has been executive director of ABCD since its inception and of the Blair County Industrial Development Authority since 1994. Previously, he was assistant director of Altoona Enterprises, Inc., from 1975 to 1994, and deputy director of the Southern Alleghenies Commission from 1970 to 1975.

CONTACT INFORMATION: Martin J. Marasco
Executive Director
Altoona-Blair County Development Corporation
4500 Sixth Avenue
Altoona, PA 16602
(814) 944-6113
(814) 946-0157 (fax)
E-mail: abcd@abcdcorp.org
Web Site: www.abcd.org

OFFICERS:

Rick Reeves	President
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Dean E. McKnight	Second Vice President
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Mark Moschella	Asst. Secty./Treasurer
Donald Devorris	Asst. Secty./Treasurer
Vincent C. Turiano	Asst. Secty./Treasurer
Richard McMaster	Secretary
Timothy Sissler	Treasurer

CENTRAL PENNSYLVANIA COMMUNITY ACTION, INC. (CPCA)

PURPOSE:	CPCA is a community-based organization that serves as a provider of services to or as an advocate for economically disadvantaged people.
ORIGIN:	CPCA was incorporated in November 1965.
HOW IT WORKS:	CPCA identifies and assembles resources to provide comprehensive managed services to its constituency. Services provided included housing, utility, and transportation assistance; nutrition-related services, including emergency food and nutrition education; budget counseling; weatherization; employment-related services; and referral services to other agencies and organizations.
SERVICE AREA:	Clearfield and Centre counties, Pennsylvania.
TRACK RECORD:	In the 1998 fiscal year, over 16,000 households used at least one of CPCA's services.
FUTURE PLANS:	CPCA is awaiting approval of a project to turn an old hotel in Clearfield County into 38 one-bedroom units for elderly individuals. CPCA would manage the apartments. Also, CPCA has submitted a proposal to HUD to build 18 housing units for the elderly in Clearfield County.
WHAT THE ORGANIZATION WOULD LIKE BANKS TO DO:	CPCA would like banks to be supportive of PDCED's Family Savings Account (FSA) program and Neighborhood Assistance Program (NAP). Under the NAP, banks receive state tax credits equal to 50 percent of their qualified contributions. Also, CPCA would like local banks to offer unsecured, low-interest loans for small amounts to low- and moderate-income people.
BUDGET (1998 FISCAL YEAR):	\$2,150,000—\$2,500,000
FUNDING SOURCES:	Funding sources include fees for services from local governments and local utility and water companies, PDCED, HUD, and the Pennsylvania departments of Public Welfare and Agriculture.
STAFF:	43 full- and part-time staff.
CONTACT PERSON'S BACKGROUND:	William Terry has been with CPCA since 1976 and has served as executive director since 1994. Prior to employment with CPCA, Terry worked at Clearfield Bank & Trust Company.
CONTACT INFORMATION:	William S. Terry Executive Director Central Pennsylvania Community Action, Inc. P.O. Box 792 207 East Cherry Street Clearfield, PA 16830

(814) 765-1551
(814) 765-4306 (fax)
E-mail: kay@clearnet.net
Web Site: **none**

OFFICERS:

L. Albert Hubler	President
Rev. Donald G. Raup	Vice President
Robert Dornan	Secretary
Lucky Villa	Treasurer

**CLEARFIELD COUNTY INDUSTRIAL DEVELOPMENT AUTHORITY
(CCIDA)**

- PURPOSE:** The purpose of CCIDA is to enhance job creation and private investment in Clearfield County.
- ORIGIN:** CCIDA was created in 1970.
- HOW IT WORKS:** The agency works with private companies, lenders, public agencies, and local officials to facilitate economic development. The agency is the county contact for taxable and tax-exempt bond financing.
- SERVICE AREA:** Clearfield County.
- TRACK RECORD:** CCIDA has provided 28 years of financial and technical assistance to Clearfield County firms.
- FUTURE PLANS:** CCIDA plans to place greater emphasis on marketing and continued job creation and retention and the redevelopment of older industrial properties.
- WHAT THE ORGANIZATION WOULD LIKE BANKS TO DO:** CCIDA would like banks to attend periodic seminars regarding public financing programs; consult with development professionals on relevant projects; and remain active as board members.
- BUDGET (1998 FISCAL YEAR):** \$150,000
- FUNDING SOURCES:** Clearfield County commissioners, fees, and state grants.
- STAFF:** Executive director and three part-time staff.
- CONTACT PERSON S BACKGROUND:** Linda Thomson has been executive director of CCIDA for 10 years.
- CONTACT INFORMATION:** Tom Stojek
Executive Director
CCIDA
P.O. Box 868
209 E. Locust Street
Clearfield, PA 16830
(814) 765-2633
(814) 765-6236 (fax)
E-mail: ccida@penn.com
Web Site: www.clearfieldco.org
- OFFICERS:** Timothy B. Fannin Chairman

Douglas G. Morrison	Vice Chairman
William F. Falger	Secretary/Treasurer
Karin R. Pfingstler	Asst. Treasurer/Treasurer

CURWENSVILLE DEVELOPMENT CORPORATION (CDC)

- PURPOSE:** The purpose of CDC is to encourage and support the development and retention of employment opportunities within Curwensville and surrounding townships.
- ORIGIN:** CDC was organized in the early 1950s to issue a local bond to assist in bringing Kent Sportswear Corporation to the area.
- HOW IT WORKS:** CDC is a nonprofit, volunteer-staffed organization. The board of directors is responsible for maintaining and marketing the community industrial park that was developed following a successful fund drive in the early 1990s.
- SERVICE AREA:** Curwensville Borough and neighboring townships within Clearfield County.
- TRACK RECORD:** CDC has helped in the development of several new businesses by providing property with all necessary infrastructure and assisting in obtaining PIDA loan funds in conjunction with the Clearfield County IDA.
- FUTURE PLANS:** Future plans include exploring various marketing strategies and taking necessary action to retain and expand the area's existing economic base.
- WHAT THE ORGANIZATION WOULD LIKE BANKS TO DO:** CDC would like local banks to continue active participation on the CDC board of directors. In addition, banks should commit capital resources to support local projects and sponsor specific programs developed to encourage the creation of jobs.
- BUDGET (1998 FISCAL YEAR):** Not available.
- FUNDING SOURCES:** Annual membership fees and proceeds from the sale of lots in the industrial park.
- STAFF:** All-volunteer organization.
- CONTACT PERSON'S BACKGROUND:** John M. Wright is a self-employed professional business broker. His firm markets and sells existing businesses throughout central Pennsylvania.
- CONTACT INFORMATION:** John M. Wright
President
Curwensville Development Corporation
c/o CP Business Associates
123 Susquehanna Avenue
Curwensville, PA 16833
(814) 236-7696
(814) 236-1155(fax)
E-mail: wright@clearnet.net
Web Site: www.curwensville.com

OFFICERS:

John M. Wright
Douglas G. Morrison
Martin Collins
Judith Mitchell

President
Vice President
Secretary
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DUBOIS AREA ECONOMIC DEVELOPMENT CORPORATION (DAEDC)

- PURPOSE:** DAEDC was organized to assist in the creation of net new jobs and the retention of existing jobs in the DuBois area.
- ORIGIN:** In 1983, the DuBois Board of Trade split to form DAEDC and the DuBois Area Chamber of Commerce.
- HOW IT WORKS:** DAEDC is a 501(c)(6) nonprofit business association that is membership-based. DAEDC offers both financial and technical assistance to start-up and existing businesses. DAEDC also represents the local business community in dealings with businesses that are considering a relocation to the DuBois/Sandy Township area.
- SERVICE AREA:** The service area is the greater DuBois area, which is composed of the following portions of Clearfield and Jefferson counties: the city of DuBois; the townships of Sandy, Brady, Bloom, Huston, Union, and Winslow; the boroughs of Falls Creek, Brockway, Sykesville, Reynoldsville, and Troutville; and the communities of Luthersburg, West Liberty, Penfield, Sabula, Rockton, Tyler, and Prescotville.
- TRACK RECORD:** DAEDC was a facilitator in the relocation of two businesses to the DuBois area that created 140 new jobs; an additional 230 jobs are projected.
- DAEDC prepared grant applications that resulted in local businesses' receiving \$233,000 in grant funding.
- DAEDC was selected to conduct Team Pennsylvania interviews with existing businesses to determine their perceived needs, problems, and opportunities for business expansion.
- By preparing loan applications and coordinating loan packages, DAEDC helped to secure over \$2,309,000 in low-interest loans for area businesses from the Pennsylvania Industrial Development Authority (PIDA), and the loan funds of North Central Pennsylvania Regional Planning and Development Commission, Clearfield County Industrial Development Authority, and the city of DuBois.
- DAEDC developed and provides ongoing administration of the Tri-County Loan Pool. This pool is made up of money pledged by seven area banks for qualifying economic development projects located in Clearfield, Elk, and Jefferson counties.
- FUTURE PLANS:** DAEDC is securing grant funds for the construction and operation of a business incubator to assist fledgling businesses. Business incubator services will include low-cost rental space, shared support staff and equipment, and financial and technical support.
- WHAT THE ORGANIZATION** DAEDC would like area banks to broaden the range of services offered by the Tri-County Loan Pool. Also, DAEDC anticipates additional

WOULD LIKE BANKS TO DO: financial and technical assistance from banks in developing the physical structure and services of the business incubator.

BUDGET (1998 FISCAL YEAR): Not available.

FUNDING SOURCES: DAEDC is funded by its members and receives fees for its services.

STAFF: DAEDC employs one full-time executive director and one part-time support staff person.

CONTACT PERSON'S BACKGROUND: Mary Beth (MB) Stojek has been at DAEDC for three years. She has 13 years of experience in the private sector and nine years of experience in the public sector.

CONTACT INFORMATION: Mary Beth (MB) Stojek
Executive Director
DuBois Area Economic Development Corporation
3 South Brady Street
DuBois, PA 15801
(814) 371-5010
(814) 371-5005 (fax)
E-mail: daedc.org@penn.com
Web Site: www.daedc.org

OFFICERS:

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DUBOIS HOUSING AUTHORITY (DHA)

PURPOSE:	The purpose of DHA is to provide decent, safe, and affordable housing for individuals with low- to moderate-incomes.
ORIGIN:	DHA was established in 1968 in accordance with the Housing Authorities Law of 1937.
HOW IT WORKS:	An individual or individuals complete an application for housing. If they meet the eligibility criteria, they are placed on a waiting list that is arranged by date and time of application.
SERVICE AREA:	City of DuBois and Sandy and Brady Townships.
TRACK RECORD:	<p>DHA has developed a number of affordable housing projects, including:</p> <p>Gateway Towers – A 99-unit high-rise consisting of 60 efficiency apartments, 36 one-bedroom units, and three two-bedroom units;</p> <p>Gateway Garden Apartments – A 75-unit project consisting of 10 one-bedroom units, 26 two-bedroom units, 24 three-bedroom units, 10 four-bedroom units, and five five-bedroom units;</p> <p>Gray Foundation Apartments – A thirty-nine-unit high-rise consisting of one-bedroom units with five designated for handicapped individuals;</p> <p>Section 8 Rental Assistance – The authority administers 86 allocations for the certificate program and 68 allocations for the voucher program.</p>
FUTURE PLANS:	DHA plans to work with local service agencies that may need DHA's property management services. Also, DHA had an application approved for 14 vouchers for the Shelter Plus Care Program that is administered by the Department of Housing and Urban Development's (HUD) Community Development and Planning Division. In addition, DHA is working with the Regional Homeless Assistance Board to provide housing for the homeless and with local hospitals to determine the need for moderate-income elderly housing.
WHAT THE ORGANIZATION WOULD LIKE BANKS TO DO:	DHA would like banks to continue to take the initiative to be involved in tax credit ventures.
BUDGET (1998 FISCAL YEAR):	\$747,410
FUNDING SOURCES:	HUD, Pennsylvania Housing Finance Agency (PHFA).
STAFF:	Executive director, five office staff, and five maintenance staff.

**CONTACT
PERSON'S
BACKGROUND:**

Rose M. Smith has 19 years of experience in the public housing field with the DuBois Housing Authority. She was promoted to executive director in 1991.

**CONTACT
INFORMATION:**

Rose M. Smith
Executive Director
DHA
21 East Long Avenue
DuBois, PA 15801
(814) 371-2290 ext.114
(814) 371-2733 (fax)
E-mail: DuBoisHA@Penn.com
Web Site: **none**

**BOARD OF
COMMISSIONERS:**

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Norma Hiller	Commissioner
William Miksick	Commissioner
Rose M. Smith	Executive Director

HABITAT FOR HUMANITY OF CLEARFIELD COUNTY (HABITAT)

- PURPOSE:** Habitat's goal is to eliminate substandard housing in Clearfield County.
- ORIGIN:** Habitat for Humanity was founded in 1976 in Americus, Georgia, by Linda and Millard Fuller. A group of social workers started the Clearfield County affiliate in 1992.
- HOW IT WORKS:** Volunteers raise funds to build and rehabilitate homes. Families are selected for a home based on demonstrated need, and they receive an interest-free mortgage. In return, they must contribute 500 hours of work, or "sweat equity," on their home and/or another home.
- SERVICE AREA:** The service area is Clearfield County, Pennsylvania.
- TRACK RECORD:** Habitat has built three houses in the last three years and has completed several smaller projects, such as roofs and ramps.
- FUTURE PLANS:** Habitat plans to build one house in 1999 in DuBois and hopes to build two houses annually beginning in 2000.
- WHAT THE ORGANIZATION WOULD LIKE BANKS TO DO:** Financial institutions can be a source of capital, manpower, and expertise for Habitat's community reinvestment projects. Deposit Bank has taken an active role in the DuBois area by donating property, providing manpower, and coordinating Federal Home Loan Bank grants. To increase the number of homes renovated and constructed annually in Clearfield County, Habitat will need more financial institutions to become involved financially because capital required for building materials is the limiting factor.
- BUDGET (1998 FISCAL YEAR):** Not available.
- FUNDING SOURCES:** Lezzer Lumber has donated \$50,000 in the last five years, and Federal Home Loan Bank grants have provided \$8,000. Additionally, small cash donations totaled \$5,000, an annual bike ride event has raised approximately \$2,200 each year, and local businesses have donated some building materials.
- STAFF:** All-volunteer organization.
- CONTACT PERSON'S BACKGROUND:** John Farr has been president of Habitat for two years. He is an assistant professor of Physics at Penn State, DuBois campus.
- CONTACT INFORMATION:** John E. Farr
President
Habitat for Humanity of Clearfield County
138 E. Long Avenue
DuBois, PA 15801

(814) 375-4700
(814) 375-4784 (fax)
E-mail: fg6@psu.edu
Web Site: **none**

OFFICERS:

John E. Farr	President
Laura Johnson	Vice President
Mary Beth Stojek	Secretary
Dan Myers	Treasurer

MOSHANNON VALLEY ECONOMIC DEVELOPMENT PARTNERSHIP (MVEDP)

- PURPOSE:** The purpose of MVEDP is to further the economic development and to enhance the quality of life in the Moshannon Valley area.
- ORIGIN:** The Philipsburg Association of Commerce and the Philipsburg Chamber of Commerce merged in 1988 to form MVEDP.
- HOW IT WORKS:** MVEDP is able to make loans and matching grants to small businesses because of loans through the Pennsylvania Industrial Development Authority and state and federal matching grants. It also helps firms secure state and federal funding, offers assistance through MVEDP's business retention program, recruits firms to the Moshannon Valley, and operates a revolving loan fund program. This fund was initially capitalized with \$200,000 from the Philipsburg Association of Commerce and \$200,000 from the U.S. Department of Commerce, Department of Economic Development Administration. It is replenished with the proceeds of loan repayments.
- SERVICE AREA:** The service area consists of the Moshannon Valley region of central Pennsylvania, which includes three municipalities in western Centre County and 21 municipalities in eastern Clearfield County.
- TRACK RECORD:** In the last several years, MVEDP has had some notable successes. It provides assistance to over 30 firms annually through its business retention program. It assisted one nonprofit organization to secure \$260,000 in state and county funds and secured \$340,000 of low-interest funding for an area business. It initiated a housing rehabilitation program in the Philipsburg area by securing a state grant of \$512,000 through the Department of Community and Economic Development that resulted in the rehabilitation of 38 homes. It also operates an industrial park project and a 210,000-square-foot multi-tenant/incubator facility. In 1997, MVEDP received the Agency of the Year Award (smaller budget category) from the Pennsylvania Economic Development Association.
- FUTURE PLANS:** MVEDP's future plans include the development of a new industrial park, recruitment of a new business to the Moshannon Enterprise Center facility, housing rehabilitation programs, business retention efforts, a downtown Philipsburg revitalization project, and the possible recruitment of a 500-employee prison to the area.
- WHAT THE ORGANIZATION WOULD LIKE BANKS TO DO:** Banks can continue to provide grants for worthwhile community and economic development projects, provide referrals to MVEDP, assist in the review of business plans, and provide leadership through participation on boards and committees.

**BUDGET (1998
FISCAL YEAR):**

Not available.

FUNDING

Sources include lease revenues, membership dues, county grants, fees,

SOURCES:

interest income, and state and federal grants for specific projects.

STAFF:

Executive director, office manager, secretary/receptionist, and two full-time and one part-time maintenance staff members.

**CONTACT
PERSON'S
BACKGROUND:**

Stan LaFuria has 16 years of experience in local community and economic development. He has a bachelor's degree in political science and a master's degree in public administration from Pennsylvania State University.

**CONTACT
INFORMATION:**

Stanley M. LaFuria
Executive Director
MVEDP
200 Shady Lane
Philipsburg, PA 16866
(814) 342-2260
(814) 342-2878 (fax)
E-mail: movalley@netphd.net
Web Site: www.srt.net/moaledp

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Robert Steward	President
Alice Pollock	1 st Vice President
Ted Kasubick	Vice President, Operations
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Robin Hay	Asst. Treasurer

**NORTH CENTRAL PENNSYLVANIA REGIONAL
PLANNING AND DEVELOPMENT COMMISSION (NORTH CENTRAL)**

PURPOSE: The purpose of the North Central Pennsylvania Regional Planning and Development Commission is to promote economic development in the six counties of the North Central Pennsylvania region. The economic development activities include business development, job training, health care, transportation, infrastructure development, and workforce development.

ORIGIN: North Central was incorporated as a nonprofit corporation in 1965.

HOW IT WORKS: North Central serves as the administrative entity for the Small Business First Fund, the Appalachian Regional Commission, the U.S. Economic Development Administration, and the Rural Business Cooperative Development Services of the U.S. Department of Agriculture. These various agencies provide funding for North Central's revolving loan fund programs. The loan programs of the Appalachian Regional Commission and the Economic Development Administration provide grant funding for the purpose of establishing and maintaining a revolving loan fund. The Small Business First Fund provides low-interest loans to manufacturing or industrial businesses. Rural Business Cooperative Services funds the Intermediary Relending Program, which is administered at the local level for the purpose of encouraging the expansion or initiation of small manufacturing or industrial businesses.

The purpose of the revolving loan fund program is to provide short-term, low-interest financing to manufacturing or industrial businesses for the purposes of acquiring machinery and equipment, new construction, or renovation or working capital expenses. Such financing is available so that small or emerging businesses may fully finance their projects when conventional sources are insufficient to their needs. Loans are limited to \$200,000 or 50 percent of the eligible project cost, whichever is less. One new job must be created for every \$25,000 borrowed. Eligible types of businesses include manufacturing, industrial-related services, and wholesale/distribution. Ineligible types of businesses include retail, commercial, professional, or personal services.

The Loan Review Committee reviews all applications to North Central's revolving loan fund programs on a monthly basis. The committee meets on the second Thursday of every month and is composed of 15 members, including private lenders, representatives from economic or industrial development corporations, accountants, and North Central's solicitor. The committee reviews each project application based on the eligibility of the business, the availability of the funding, the borrower's demonstrated ability to repay the debt, the collateral available to secure the debt, and the availability of the participating financing sources. All applications are expected to include a business plan and financial statements. If the committee approves the loan request, the application is submitted to the board of directors for final approval.

SERVICE AREA: The service area consists of the six counties of Cameron, Clearfield, Elk, Jefferson, McKean, and Potter.

TRACK RECORD: As of June 30, 1998, North Central had closed 371 loans representing \$25,603,361.

FUTURE PLANS: North Central proposes to expand its present loan program administration to include microloan, commercial, and venture capital financing.

WHAT THE ORGANIZATION WOULD LIKE BANKS TO DO: Banks within the North Central Pennsylvania region could assist with project development and review and continue to be instrumental in identifying financing needs of the businesses in the region as well as in marketing the loan programs.

BUDGET (1998 FISCAL YEAR): Revenues: \$8,692,011
Expenses: \$8,483,791

FUNDING SOURCES: Sources of funding for the revolving loan programs include the Appalachian Regional Commission, the U.S. Economic Development Administration, the Rural Business Cooperative Services, and the Pennsylvania Department of Community and Economic Development.

STAFF: At present, North Central employs 63 people. The loan programs are administered under the auspices of the Enterprise Development Department, which has one full-time and two part-time employees.

CONTACT PERSON'S BACKGROUND: Patricia Brennen has been with North Central for 16 years. She has received certification from the National Development Council as an economic development finance professional.

CONTACT INFORMATION: Patricia Brennen
Loan Program Director
North Central Pennsylvania Regional
Planning and Development Commission
651 Montmorenci Avenue
Ridgway, PA 15853
(814) 773-3162
(814) 772-7045 (fax)
E-mail: pbrennen@ncentral.com
Web Site: www.ncentral.com

OFFICERS:	David Black	Chairman
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	James Weaver	1 st Vice Chairman
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