

**MEETING MINUTES**  
**CENTRE COUNTY PLANNING COMMISSION**  
**January 19, 2016**

**Members Present:** Freddie Persic, Chair; Bob Dannaker, Vice-Chair; Mimi Wutz, Secretary; Michele Barbin, Rich Francke, Dennis Hameister and Chris Kunes.

**Members Absent:** Jack Shannon

**Staff Present:** Robert Jacobs, Sue Hannegan, Anson Burwell, Mike Bloom, Elizabeth Lose and Jennifer Grove.

**Others Present:** Commissioner Mark Higgins and guest Wayne Thompson.

**1. Call to Order – Pledge of Allegiance**

Chair Freddie Persic welcomed everyone to the Planning Commission meeting and called the meeting to order at 6:00 p.m.

**2. Reorganization**

A motion was made by Mr. Hameister and seconded by Ms. Wutz nominating Ms. Persic to remain Chairman, Mr. Dannaker to remain Vice-Chairman, and Ms. Wutz to remain Secretary. All current officers agreed to serve. Motion carried.

**3. Citizen Comments**

None

**4. Approval of Minutes**

A motion was made by Mr. Francke and second by Mr. Hameister to approve the minutes of December 15, 2015. Motion carried.

**5. Planning Commission Member Updates**

None

**6. New Business**

• **Centre County Comprehensive Plan**

**Land Use:** A lot of good feedback was received by the planning commission members for this comprehensive plan update; and two modifications are yet to be done. Those are the inclusion of regional based land use maps formatted 11x17 and to provide definitions of land use categories.

Contingent upon making the changes and providing updated copies no later than January 25, 2016, Ms. Lose asked the planning commission if they would be agreeable to recommend that the chapter be presented to the commissioners for their consideration and adoption. Motion was made by Mr. Hameister and second by Mr. Francke. All members were in favor.

**Economic Development:** Ms. Lose handed out a copy of the Economic Development chapter which is also part of the Centre County Comprehensive Plan Update. She asked for the planning commission members to review the chapter contents and provide feedback no later than February 19, 2016. She would then like to have most revisions done no later than March 1, 2016 in hopes of getting the planning commission’s recommendation at the March meeting for submittal to the county commissioner’s for their consideration and adoption.

Commissioner Higgins stated that on Tuesday, January 19, 2016, the commissioners voted to fund a small business incubator in Philipsburg and start funding for a medium-size business incubator in Bellefonte. They increased funding for economic development from \$25,000 last year to \$175,000 this year.

• **Centre County MPO Update**

**Potters Mills Gap (PMG):** B05, the second phase of the PMG project, is to build the Sand Mountain Road interchange in order to complete local access as work continues toward the completion of the rest of the project. B05 will be going into construction in the fall of 2016 with completion in 2017. Section B06, which is the remainder of the project from Sand Mountain Road around the nose of the mountain west to the vicinity of Cole Transportation is under design with an estimated construction start in Spring 2017.

**SR 45 Safety Study:** Several municipalities have formally requested that PennDOT conduct a safety study along SR 45. This study will likely look at speeds, intersection sight distances and accident data over the past 5 years. To date, Haines, Harris and Penn Townships have formally requested the study and several local legislators have also been asked to support the study. The MPO staff will likely be involved in some capacity in the study moving forward.

• **Review of Subdivision and Land Development Plans**

**Subdivisions / Land Developments:**

None submitted for this planning cycle.

**Time Extension Requests:**

- Andrew W. Garban Land Development (CFA) File No. 78-13  
Potter Township.....10<sup>th</sup> Request (\$350.00 Fee Required)
- Ground/Water Treatment & Technology, Inc. Land Development (CFA) File No. 112-12  
Snow Shoe Township.....14<sup>th</sup> Request (\$550.00 Fee Required)

Note: CPA= Conditional Preliminary Plan Approval  
CFA = Conditional Final Plan Approval

**A motion was made by Ms. Wutz and seconded by Ms. Barbin to approve the above-**

mentioned Time Extensions. Motion carried.

**Major Subdivision and Land Development Plan Sub-Committee Meeting: The Thursday, January 28, 2016 meeting will be attended by Mr. Hameister and Ms. Wutz with Ms. Barbin reviewing the plan on Wednesday, January 27, 2016.**

**7. Director's Report and Other Matters to Come Before the Commission**

1. The Board of Commissioners approved Pamela McCloskey on Tuesday, January 19, 2016, as a new planning commission member. She will be representing the Lower Bald Eagle Valley Region.
2. The county commissioners have approved the formation of a natural gas non-profit cooperative corporation as part of a three-county effort with Mifflin and Clinton Counties to provide natural gas service to unserved and under-served areas. Targeted Investment Areas were identified as a priority under the US Economic Development Administration-funded Regional Gas Utilization Initiative. This effort will be administered by the SEDA – Council of Governments (SEDA-COG)

By consensus, the January 19, 2016 meeting was adjourned at 6:36 pm.

Respectfully submitted,



Robert B. Jacobs, Director

**THESE MINUTES WERE APPROVED AT THE MARCH 15, 2016  
CENTRE COUNTY PLANNING COMMISSION MEETING.**

## 2015 Centre County Planning Opportunities

# Economic Development

## Centre County Comprehensive Plan — Phase II Implementation Strategies

### Introduction

In 2003, the Centre County Board of Commissioners adopted a County-wide Comprehensive Plan which included background studies, inventories of existing conditions, goals and recommendations. These recommendations, revised and updated, continue to serve as a vision and a general direction for policy and community improvement. Those specific to economic development will be discussed here along with implementation tools to achieve the recommendations. For more detailed background information please refer to the 2003 Comprehensive Plan available on the Centre County Planning and Community Development webpage at: <http://www.co.centre.pa.us/planning/compplan/default.asp#county>

Since 2005, following Pennsylvania's adoption of the Keystone Principles, the Commonwealth has supported projects that build on existing assets and support revitalization goals. Collectively, these Principles are designed to drive capital investments toward existing infrastructure, brownfields, and older urban areas. While these 10 Principles set goals, five Core Criteria add to the determination process: does the project avoid or mitigate high hazard locations, will the project cause or avoid adverse impacts to environmentally sensitive areas, is the project consistent with well-supported planning in an urban "core community", and finally, does the project support other investments and community partnerships.

As a result, it is the intent of this chapter to broaden the perspective of the county's economic development strategies by identifying tools for strengthening neighborhood economies. Therefore, community economic development strategies will be interspersed to address economic restructuring and asset enhancement for the boroughs and villages scattered throughout the planning regions.

## The Keystone Principles

In 2005, Pennsylvania adopted the "Keystone Principles for Growth, Investment and Resource Conservation", a set of principles that have focused Pennsylvania on reinvestment and reuse of its assets.

Initially intended for state agencies, these principles are becoming embraced by local governments as a tool to guide local decisions and have become adopted into county comprehensive plans.

- Redevelop first
- Provide efficient infrastructure
- Concentrate development
- Increase job opportunities
- Foster sustainable businesses
- Restore and enhance the environment
- Enhance recreational and heritage resources
- Expand housing opportunities
- Plan regionally and implement locally
- Be fair

**This plan update recommends county-wide adoption of these principles.**

### County-wide Planning Goals

#### Adopted 2003

**#1 — Identify, preserve, enhance and monitor agricultural resources.**

**#2 — Identify, conserve, and monitor environmental and natural resources.**

**#3 — Preserve historic and cultural resources.**

**#4 — Ensure decent, safe, sanitary and affordable housing in suitable living surroundings, compatible with the environment for all individuals.**

**#5 — Appropriately locate and maintain existing and proposed community facilities, utilities, and services for all residents.**

**#6 — Identify and promote economic development initiatives to maintain and grow a diverse economic base in each of the County's planning regions.**

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# Economic Conditions from Census 2000 through 2012

Centre County's economy historically has endured challenging economic times. The diversity and stability of businesses, the anchor institution of Penn State University, and a well-educated adult population insulated the county's economy, to a certain extent, through the 2000s, when compared to surrounding counties. As we revisit **Economic Development** in 2014, Centre County's economy has been affected by localized, regional, and national economic **fluctuations**. A fluctuation is a change - negative or positive - marking an event that impacted our county's economy. On a temporal scale, our businesses and residents are still reeling from the affects of industry closures, job layoffs, and business restructuring with the loss of three manufacturers: Corning Asahi, Cerro Metals, and Murata Electronics. Combined, these companies employed over 2,700 people. To many former employees and retirees of these factories, these plants' closings marked the end of an era. However, the Pennsylvania State University has the most positive influence on the **regional economy** and its presence as an economic driver has retained jobs (23,000 +/- employees), infused federal and private research dollars (\$848 million), and is a hub for tourism (sports, arts, events, etc.). The relationship between the University and the borough of State College is a classic "town and gown" atmosphere that has many challenges. As student enrollment projections indicate increases with no foreseeable cap, student housing will need to be included in long-term planning. A larger student population will demand additional services for retail and transportation. The town and gown relationship is like any other union: there is a degree of compromise, negotiation and, at times, conflict. While one could argue that neither Penn State nor the borough can survive without the other, the blending of the student and resident populations sets a dynamic stage for local economic opportunities.

The **2008 Recession** was inescapable. The proximate cause of the recession was world bank failures and the deflation of housing bubbles, both tied to the sub-prime mortgage market. When national and global events occur, the affects can take weeks or even months to reverberate beyond the economic point of impact. Communities may take years to rebound from a negative impact. Home construction and land developments slowed to their lowest in 35 years. The lack of activity can be contributed in part to the absorption of existing lots and commercial lenders restricting access to financing. The year 2014 marks the first apparent rebound in home construction and developments, but no large-scale residential subdivision plans have been proposed countywide since 2006.

### Employment Trends: Job Sectors

As seen in the graph below, between the Census 2000 and the American Community Survey (five year estimate, 2008 to 2012), employment by job sector has seen growth and decline, some significant but most moderate. Notably first, the total size of the county's population age 16 years and older increased 16.1%. In effect, the available labor pool increased. Second, the number of persons considered to be in the labor force increased by 10,000 people, up 13.8% from Census 2000.

Employment in education, healthcare, and professional/administrative sectors experienced the greatest increase in the number of persons employed. Combined, healthcare and education added 4,700 jobs, growing by nearly 2% since Census 2000. Also combined, construction and manufacturing sectors shrank by 1.2%, losing over 2,700 jobs since Census 2000.

### Employers

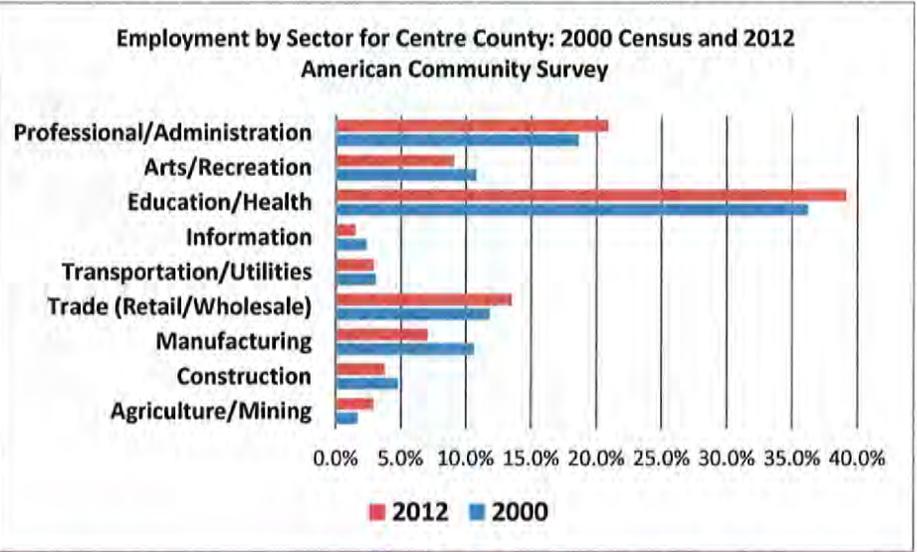
In 2012, the Top 10 employers were:

1. Penn State University (23,432)
2. Mount Nittany Medical Center (1,951)
3. State College Area School District (1,539)
4. State Government (1,148)
5. County Government (791)
6. Glenn O. Hawbaker, Inc. (782)
7. Wal-Mart (735)
8. Federal Government (567)
9. Meadows Clinic (536)
10. Herbert R. Imbt, Inc. (500)

### County Unemployment Rates

November 2013 - 5.2%

November 2012 - 5.2%



## Economic Conditions from Census 2000 through 2012

Centre County's economic base was described in an analysis prepared by Stephen Smith and Martin Shields from the Department of Agricultural Economics and Rural Sociology at Penn State as being in **transition** from a manufacturing and production based to a service-based economy. The outlook then, as is now, is that as the economy continues to become more service-oriented, our businesses and employees will have to adapt to what is being called the "New Economy". The New Economy will be both service-driven and information-driven, requiring higher skilled workers to fill positions in unique industry subsectors related to healthcare, education, and emerging technologies. While traditional production and manufacturing will always play a role in the local economy, the service sector is forecasted to continue adding new jobs and firms countywide.

A recent study of the Centre Region's economy (The Centre Region: 2033, A \$3 Billion Dollar Vision), revealed some striking changes among job sector employment in the last decade, begging the question: "Is the economy

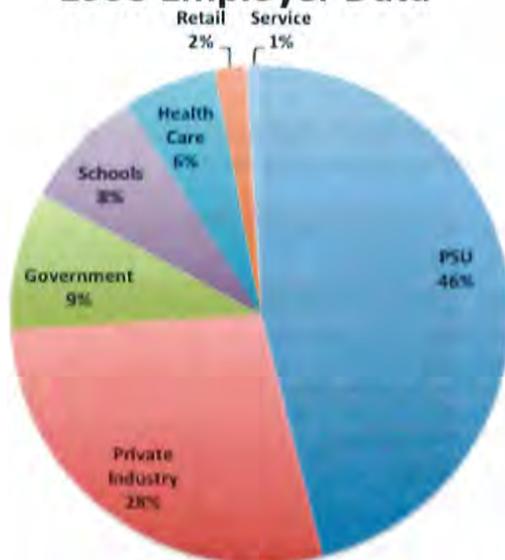
really in balance?". The diversity of employment sectors on which the county prided itself a decade ago is not reflected in today's economic conditions.

Employer data collected by the Centre Daily Times (Business Matters, January 1999 and February 2013) as seen in the pie charts below, show that employment at Penn State grew 13% in the last 15 years. While growth and decline in other industry sectors was moderate, private sector employment shrank 21% in the same time period. *The employment decreases in the private sector are directly linked to the decline in the county's manufacturing base.* However, the study further examines that the University's research expenditures effectively offset the loss of private industry dollars. The gap between private and public dollars was essentially bridged by Penn State, raising yet another question, "Why did we [local economic development practitioners] not notice?". In part, the fiscal gap between public and private dollars is 15 years in the making. Had this phenomenon occurred in a shorter time span, we would have noticed.

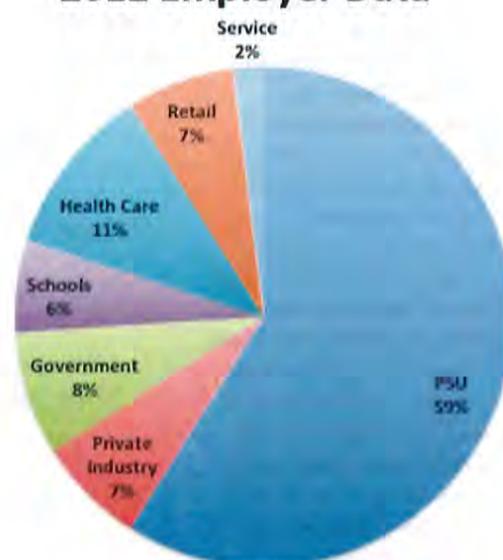
Second, a positive economic impact within the University has a positive economic impact throughout the community. But, the study also cautions that fiscal constraints and budget cuts at Penn State will in turn negatively impact the local economy. The vision to the year 2033 is finding strategies for partnering with, not relying on, the University in order to propel the local economy into a self-sufficient, entrepreneurial-driven, and industry-diverse environment in which to live, work and, most importantly, do business.

At the county level, **applying this vision** across all Planning Regions (Centre, Lower Bald Eagle Valley, Moshannon Valley, Mountaintop, Nittany Valley, Penns Valley, and Upper Bald Eagle Valley) is not merely a blanket strategy that satisfies a comprehensive approach. Consistency with Regional Comprehensive Plans will be key to implementing the strategies laid forth in this plan and, input at the regional planning level is crucial in identifying and framing economic issues.

1998 Employer Data



2012 Employer Data



**Private Industry has significantly decreased.**

# Approaches to Economic Development

**Economic development** often falls under the term "community and economic development". While we often consider economic development a subset of community development, it is nearly impossible to separate the economy from the community. The economy is as integral to the community as is the built and natural environment in which we live. The economy is comprised of market forces, processes, and activities surrounding the exchanges of goods and services. The economy is often referred to as having depth and character: the economy is good, it is healthy; the economy is depressed, it is down. We speak of our local economies as if they are living, breathing and changing, which effectively, they are. Economic development, be it from a traditional perspective or a sustainable approach, should not be confused with economic growth. *Economic growth* is a function of market productivity and a rise in gross domestic product. Although economic growth can be a result of economic development, the term development considers a range of other issues.

**Traditional economic development** strategies focus on growth elements:

- recruiting new business and industry

- increasing the number of jobs
- tax incentives or tax abatements for current and future business expansion
- reliance upon the traditional economic indicators that analyze income, wages, inputs-outputs, and unemployment.

*Traditional economic development tools are still very much in use today and, when growth is a community's primary initiative, implementing goals is done using traditional methods. Several arguments are made that economic development and economic growth go hand-in-hand; however, other economic development strategies do not focus on growth per se but on creating and fostering a self-sufficient economy.*

**Sustainable economic development**, however, does not necessarily forgo the idea of growth but considers that the inputs or resources put in to an economy are finite. Sustainable economic development strategies aim to meet both short- and long-term goals without compromising the natural environment, considers that future maintenance costs on infrastructure do not outpace anticipated funding levels, recognizes and invests in human capital, and places value in the quality of life for a community's residents. Sustainable economic development tools and strategies

focus more on the idea of place and, more importantly, what is in that place. Sustainable approaches concentrate on:

- business retention and business expansion
- workforce education and employment transition
- adaptive re-use of underutilized and vacant buildings
- maximizing local inputs for local goods and services
- forging public-private investment partnerships are all key elements in sustainable economic development.

*When a community's primary initiative is not growth but conservation and/or preservation, sustainable economic development offers a wealth of tools to achieve this goal.*

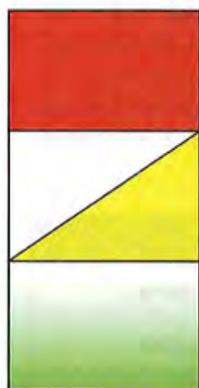
**The Economic Development Chapter** does not endorse either the traditional method or the sustainable method but only offers tools, techniques, and implementation strategies which could be used within our local communities to achieve economic goals. The economy is the community and, the community is the economy. And, new economic development theories and applications continue to emerge.

TRADITIONAL APPROACHES	SUSTAINABLE APPROACHES
Business/industry recruitment	Business retention and expansion; entrepreneurship
Increasing the number of jobs	Maintaining jobs, increasing only in targeted sectors
Tax abatements/tax incentives	Redevelopment incentives/tax credits
Hiring outside workers already trained/educated	Training and educating the workforce "in place"
Constructing new industrial/commercial buildings	Reusing existing industrial/commercial buildings
Reliance on federal/state development funds	Public-private partnerships for funding sources
Place-based	People-based

## Economic Issues by Planning Region

ISSUE	CENTRE	LOWER BALD EAGLE VALLEY	MOSHANNON VALLEY	MOUNTAINTOP	NITTANY VALLEY	PENNS VALLEY	UPPER BALD EAGLE VALLEY	ISSUE SYMBOL
1. Individuals and families need living wage employment in sustainable occupations.	Red	Red	Yellow	Red	Green	Red	Red	\$
2. Recognize and promote the lead economic development organizations in Centre County as the first point of contact.	Red	Yellow	Red	Yellow	Yellow	Yellow	Yellow	Hand pointing up
3. Available lands and buildings for economic development projects must be identified and marketed.	Red	Yellow	Red	Yellow	Red	Yellow	Green	i
4. A process to streamline and expedite economic development projects should be adopted and implemented.	Red	Yellow	Yellow	Yellow	Yellow	Yellow	Yellow	Lightning bolt

The issues identified at the county-level must have some relevance to the regional and local planning bodies. While not every issue will be a high priority across all regions at this time, this table graphically represents the feedback received from regional and municipal representatives. Persons were asked to rank/prioritize the issues as **high** (indicated by red), **medium** (shown in yellow), or **low** (in green).



**High priority issue**

**Medium priority issue**

**Low priority issue**

**The symbol associated with each issue will be found on the page headings.**

Each issue is addressed as a chapter in the document containing the data, goals, strategies, and tools supporting the issue.

### Determining Issue Priority

- Key person interviews
- Surveys
- Planning commissions
- Industrial development authority
- Public meetings
- Data

The method and manner of collecting information in order to compile this document is not founded on any scientific process. Data and information relevant to the topics was collected and presented to support the issue at hand. Key person interviews with economic development professionals was critical to securing a perspective of economic development at the countywide level. Other contributions and feedback was provided by the county's planning commission, regional planning bodies, the industrial development authority, and local planners well-versed in economic development.





### Living Wages in Centre County based on family size

	Individual	Single Parent	Couple	Family of 4
Hourly Wages	1 Adult (no dependents)	1 Adult supporting 1 child	1 Adult supporting 1 adult	1 Adult supporting 1 adult and 2 children
<b>Living Wage</b>	<b>\$8.88</b>	<b>\$17.78</b>	<b>\$13.41</b>	<b>\$17.75</b>
<b>Poverty Wage</b>	<b>\$5.21</b>	<b>\$7.00</b>	<b>\$7.00</b>	<b>\$10.60</b>
<b>Minimum Wage</b>	<b>\$7.25</b>	<b>\$7.25</b>	<b>\$7.25</b>	<b>\$7.25</b>

The living wage shown is the hourly rate that an individual must earn to support their family, if they are the sole provider and are working full-time. The state minimum wage is the same for all individuals, regardless of how many dependents they may have. Wages that are less than the living wage are shown in red. The figure for a family 4 does not include child care costs assuming 1 adult works and 1 adult stays at home. Source: Living Wage Calculator, 2014. <http://livingwage.mit.edu>.

### Part-time vs. Full-time employment

A 2009 survey by the Bureau of Labor Statistics considered a worker to be a "full-time employee" at 35 hours a week, no more than 40 hours a week excluding overtime.

The definitions of full and part-time employment are generally determined by the employer and, in more recent headlines, the number of hours that an employee must work to be considered full-time are less than the 35 hour threshold.

Full-time employees may be entitled to employer benefits that part-time employees do not receive. A worker's take home pay can be greatly reduced by the definition of "full-time" versus "part-time" employment.

The bar chart (right) is the 2013 U.S. Census Bureau's American Community Survey Economic Comparative Characteristics showing the mean number of hours worked by all workers over a nine year period.

### State Minimum Wage: \$7.25 an hour

Senate Bill 1300 proposes raising Pennsylvania's minimum wage from \$7.25 an hour to \$10.10 an hour over the next two years.



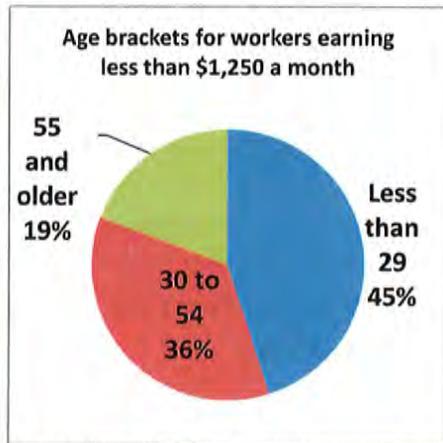
While much debate surrounds raising the minimum wage and the potential effects to small businesses, a sole provider earning \$10.10 an hour supporting a family of four would still be living in poverty. Tipped employees, student workers, and exempt occupations have different minimum wages.

Mean Hours Worked by All Centre County Workers age 16 to 64 between 2005 to 2013, American Community Survey 1-year estimates for respective years



## Worker Profiles and Monthly Wages

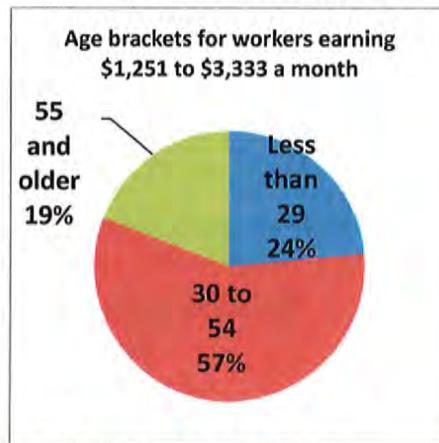
### Earning less than \$1,250 a month...



58.9% female, 41.1% male

Major industries: food services, education, and retail

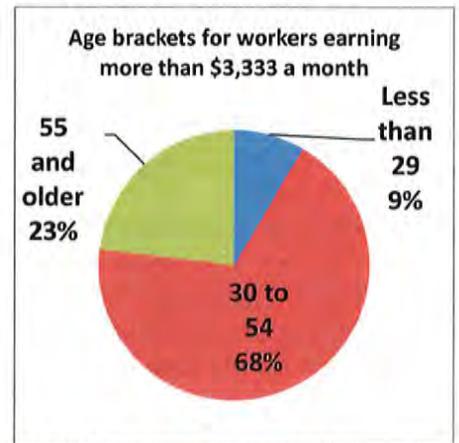
### Earning between \$1,251 and \$3,333 a month...



56.2% female, 43.8% male

Major industries: education, healthcare, and retail

### Earning more than \$3,333 a month...

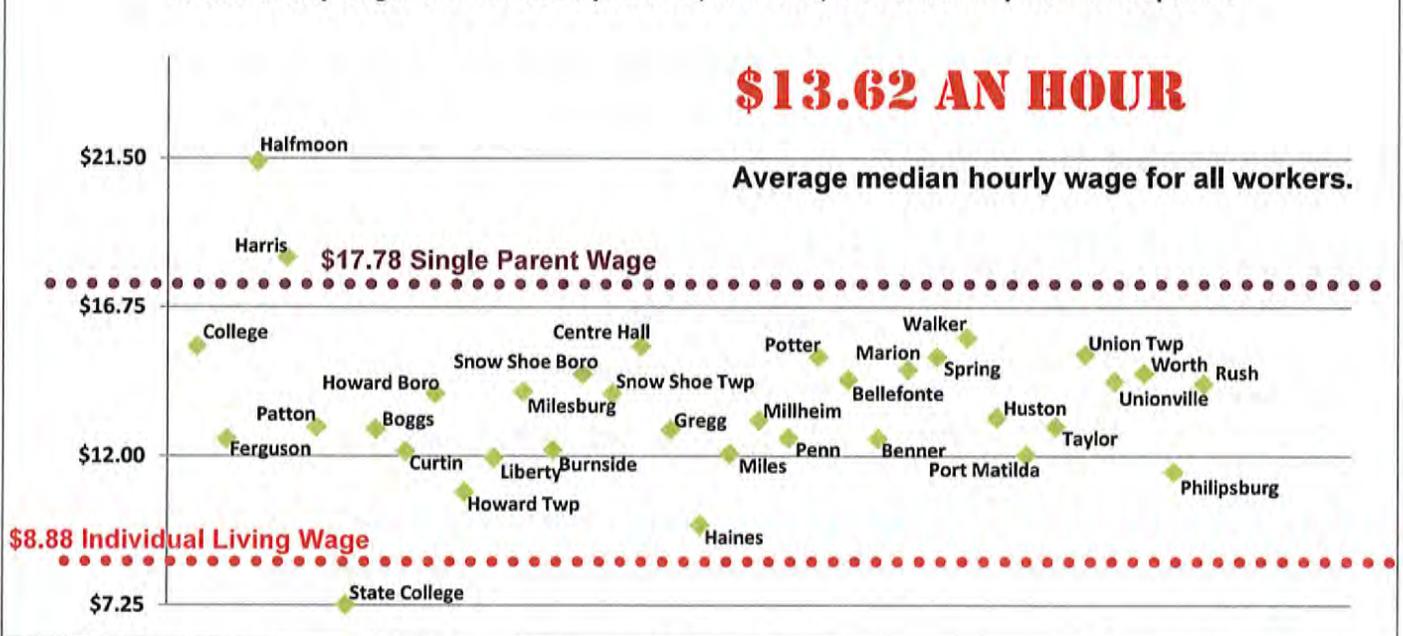


35.6% female, 64.4% male

Major industries: education, healthcare, and professional/technical

## Median Hourly Wages for All Workers in All Municipalities

Median Hourly Wages for All Workers (Full-Time, Part-Time, Men & Women) in All Municipalities



**Does part-time employment really effect the median wages? Absolutely.** The averaged median wage for full-time employees (both males and females) is \$18.23 an hour. The averaged median full-time wage for males is 20.27 an hour and for females is \$16.19 an hour. Comparing those full-time employment wage figures for both males and females (\$18.23 an hour) against the average median hourly wage for all workers (\$13.62 an hour) reveals a \$4.61 an hour wage difference. U.S. Census Bureau American Community Survey 2008 to 2012.



### Housing Costs

#### Buyers

**Average sale price of homes sold by school district\***  
between January 1, 2013 - December 31, 2013 (Centre County Association of REALTORS®. May 18, 2015).

- State College: \$270,222
- Bald Eagle: \$137,320
- Bellefonte: \$188,160
- Penns Valley: \$171,688

#### Renters

**Median gross monthly rent by school district\***  
(American Community Survey, 2009-2013, 5-year estimates, Table DP04).

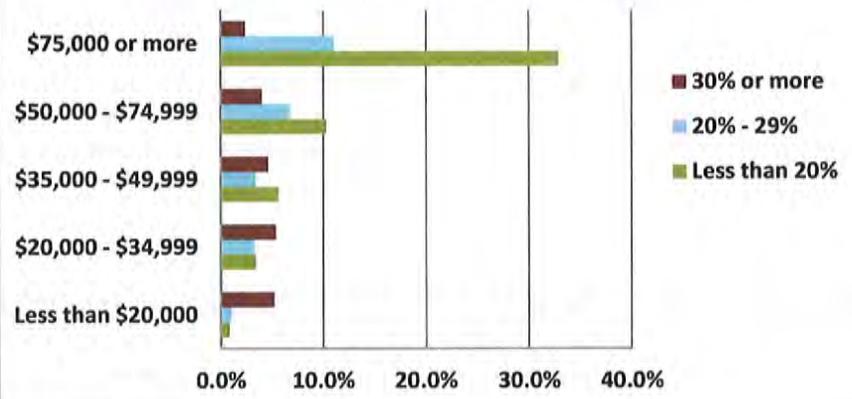
- State College: \$930
- Bald Eagle: \$662
- Bellefonte: \$727
- Penns Valley: \$741

\*Only figures for school districts that are located entirely within Centre County are shown. Philipsburg-Osceola Mills, Keystone Central, and Tyrone Area School Districts' figures are not shown.

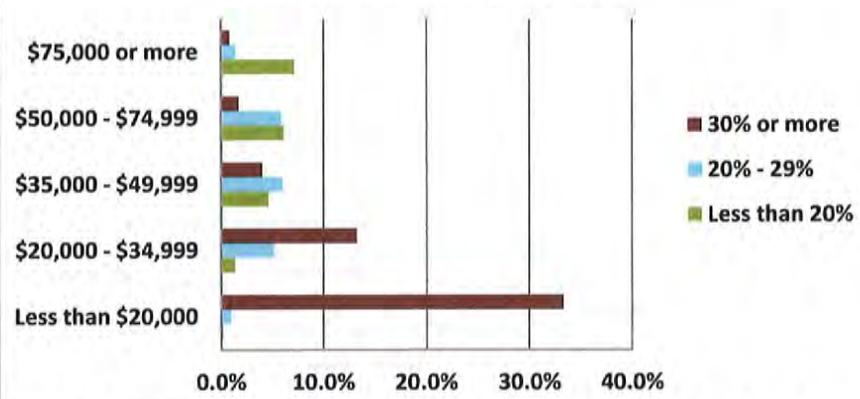
Monthly owner costs, by the U.S. Census Bureau's definition, are calculated from the sum of :

- mortgage payments
- real estate taxes
- various insurances
- utilities
- fuels
- mobile home costs
- and condominium fees.

#### Monthly Housing Costs as a Percent of Income for Owner-Occupied Units



#### Monthly Housing Costs as a Percent of Income for Renter-Occupied Units



Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2009-2013. Table S2503.

#### What does the data tell us?

- For owner-occupied housing units, those households spending more than 30% of gross income towards monthly housing costs is below 10% at all income ranges.
- For renter-occupied housing units, only within the less than \$20,000 income range do we see the greatest percentage of households devoting 30% or more of gross income towards housing costs.



**The Flood Insurance Factor:** An added expense often overlooked is flood hazard insurance for residences located in a FEMA (Federal Emergency Management Agency) special flood hazard area. Homeowners who have a mortgage and/or equity loans on their residences AND whose residences are located in a flood zone are required by banks to have flood insurance policies. Recent revisions to the National Flood Insurance Program (NFIP) require **flood insurance policy rates to increase annually** until the flood insurance policy premium reflects the maximum risk associated with the special flood hazard area rating. For more information, go online to <http://www.fema.gov>.



### Child Care Costs: \$750 a month per child

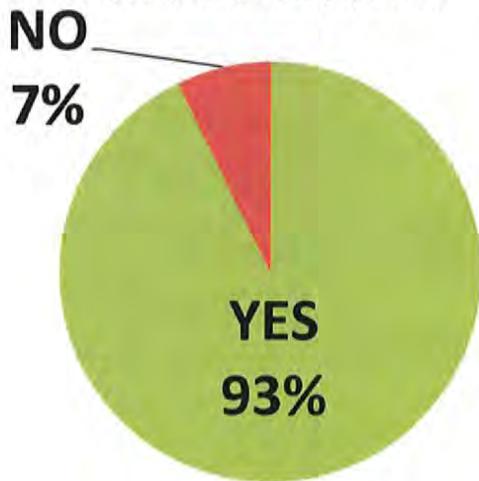
According to the Child Care Information Services (CCIS) of Centre and Clinton Counties, the average monthly cost to provide services for an infant child at an accredited day care center is \$750. Although there are a range of prices (\$750 to \$1,500 a month, depending on a center's additional fees, state reimbursements, and possible co-pays), this is the standard cost in Centre County. Other child care options do exist provided by private individuals and faith-based organizations. For more information regarding child care centers, call CCIS at (814) 231-1352.

### Healthcare Costs

Whether an employee is covered under an employer's health insurance plan or insurance is purchased in the marketplace under the Affordable Care Act (ACA) of 2010, healthcare costs are a significant expense. The long term impacts of the ACA to both workers and businesses is not yet clear. All employers with 50 or more employees are mandated to provide health insurance coverage for full-time employees working 30 or more hours a week in the course of a 52-week calendar year. With this stipulation comes concern that full-time employees will be reclassified as part-time employees, weekly work hours will be cut, and shorter work weeks will lead to lower incomes, or any combination of the above.



Health Insurance Coverage for the Civilian, not institutionalized population



### Monthly Healthcare Cost for Full-time Penn State University Employees

As an example because the University is the largest employer and the information is readily available, the table below shows the monthly premiums for both healthcare plans that the University offers based on family size. For the 2014 health insurance coverage open enrollment period, Penn State introduced two plan options for employees as a means to save money for both the University and its employees: the PPO Blue Plan and PPO Savings Plan which includes an automatic enrollment in a Health Savings Account (HSA). Monthly premiums are based on a sliding-scale given an employee's earnings and dependents. Figures are based on a full-time employee. **These figures do not reflect the University's monthly contribution towards the employee's health insurance coverage.**

Monthly healthcare costs for full-time Penn State University employees based on annual earnings and dependents

ANNUAL EARNINGS	\$25,000		\$50,000		\$100,000	
	BLUE	SAVINGS	BLUE	SAVINGS	BLUE	SAVINGS
INDIVIDUAL	\$36.46	\$10.42	\$72.92	\$20.83	\$145.83	\$41.67
SINGLE PARENT	\$82.08	\$23.33	\$164.17	\$46.67	\$328.33	\$93.33
COUPLE	\$88.54	\$25.21	\$177.08	\$50.42	\$354.17	\$100.83
FAMILY	\$113.13	\$32.29	\$226.25	\$64.58	\$452.50	\$129.17

Source: Pennsylvania State University, Office of Human Resources, Benefits Division. Available online at <http://ohr.psu.edu/benefits/insurance/health>.



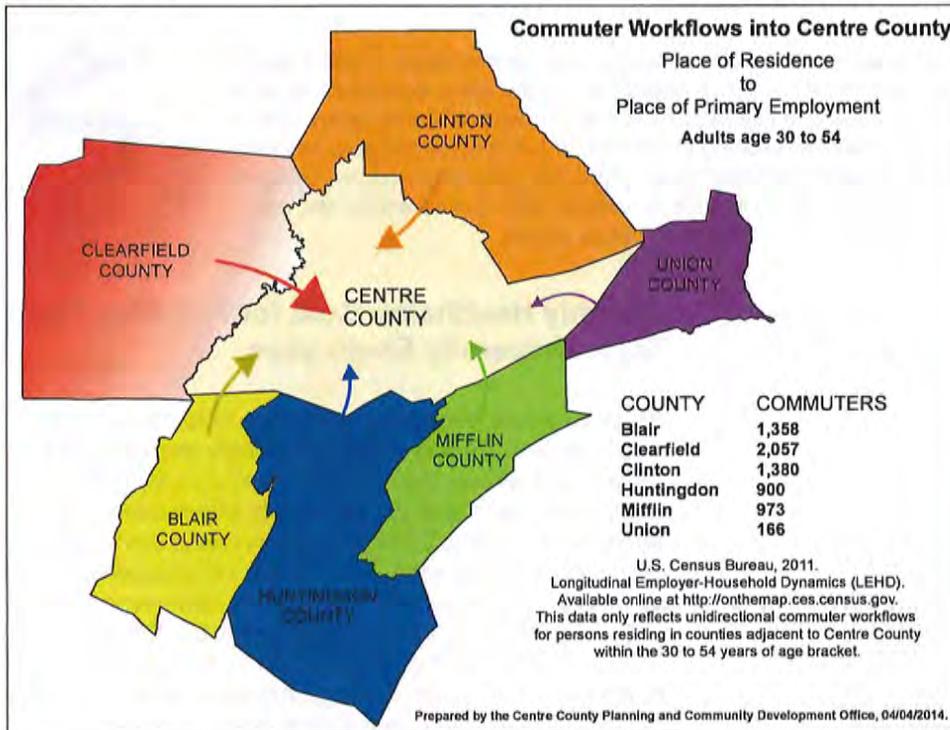
### Transportation Costs

**Fuel:** Regular Unleaded, **\$2.53 per gallon**  
- County average, April 15, 2015. Pennsylvania Gas Prices.

**Regional Van Pools** (Altoona, Lewistown, Lock Haven, Spring Mills, Philipsburg, Tyrone): \$65 to \$100 a month  
- Centre Area Transportation Authority, figures depend on number of van pool riders, mileage, and fuel costs

**CATA Bus Service:** \$59 for a 1-month pass (bus service in State College/Bellefonte area only)

### Commuter Workflow Patterns for Primary Jobs: Adults age 30 to 54



COMMUTER WORKFLOWS 2003 TO 2011		
Year	Count	Increase/Decrease
2003	5,587	
2004	4,870	↓
2005	5,972	↑
2006	5,923	↓
2007	5,801	↓
2008	4,729	↓
2009	5,815	↑
2010	6,255	↑
2011	6,834	↑

Source: U.S. Census, On the Map, Longitudinal Employer-Household Dynamics, 2011.

### Weekly food costs of a nutritious diet based on family size

FAMILY SIZE	Thrifty plan	Low-cost plan	Moderate plan	Liberal plan
Individual	\$39.00	\$50.30	\$62.90	\$77.10
Single parent	\$63.50	\$82.90	\$102.00	\$125.90
Couple	\$81.10	\$103.40	\$128.40	\$160.80
Family of 4	\$135.60	\$176.60	\$221.00	\$268.50

Each plan provides equivalent caloric intake. A more liberal food plan allows one to substitute for more expensive items.

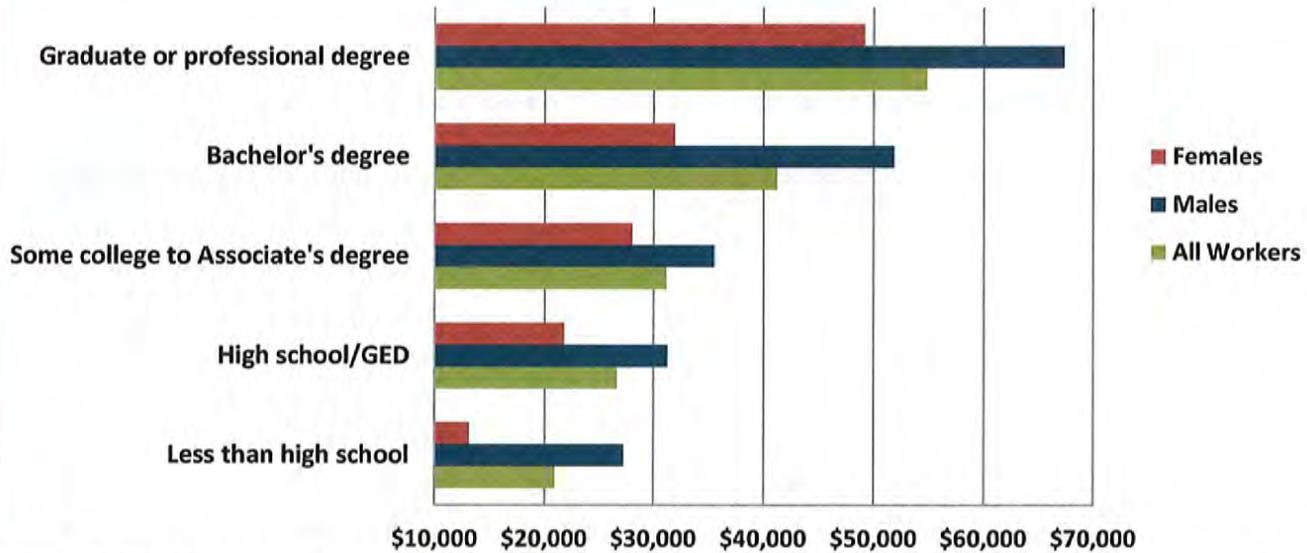


These figures assume that all food is purchased and prepared at home. United State Department of Agriculture, Official USDA Food Plans, 2010.



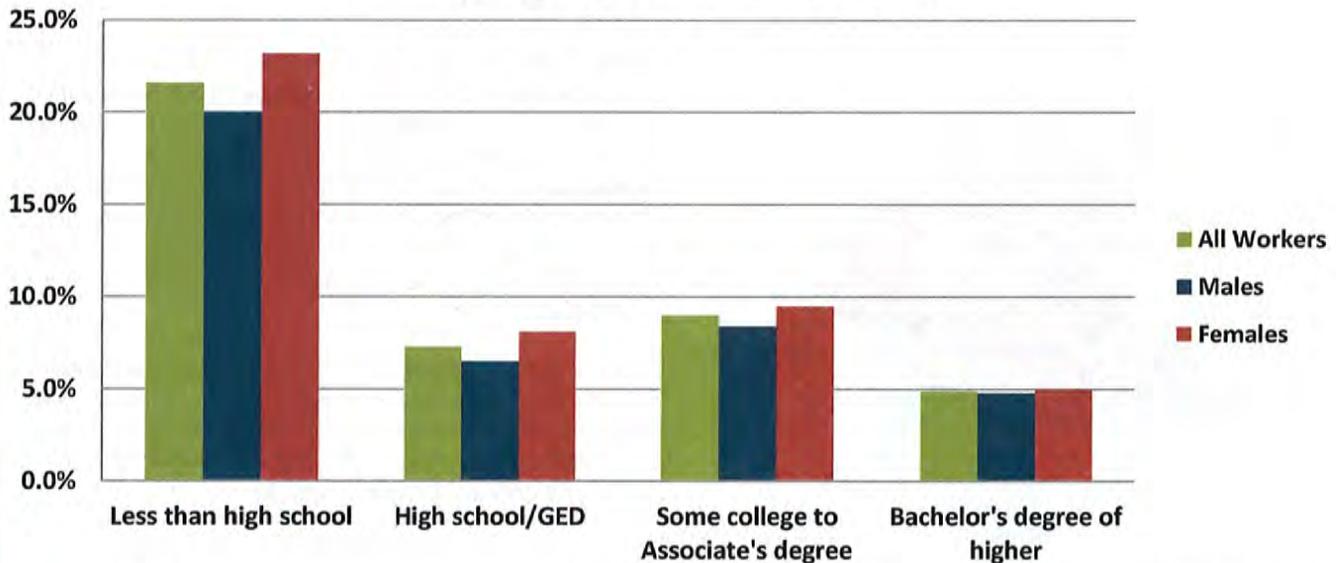
## Education and Earnings

**Median Earnings based on Educational Attainment in the population age 25 years and over in Centre County**



## Education and Poverty

**Poverty Rates based on Educational Attainment in the population age 25 years and over in Centre County**



## Student Loan Debts

The average student loan debt is \$35,200 (Fidelity Investments, 2014). Education is an expense that is not directly measured by many living wage models. Nearly two-thirds of college students borrow money for college and, the average cost of a four-year university tuition is up 42% in the last 10 years (<http://www.credit.org>).



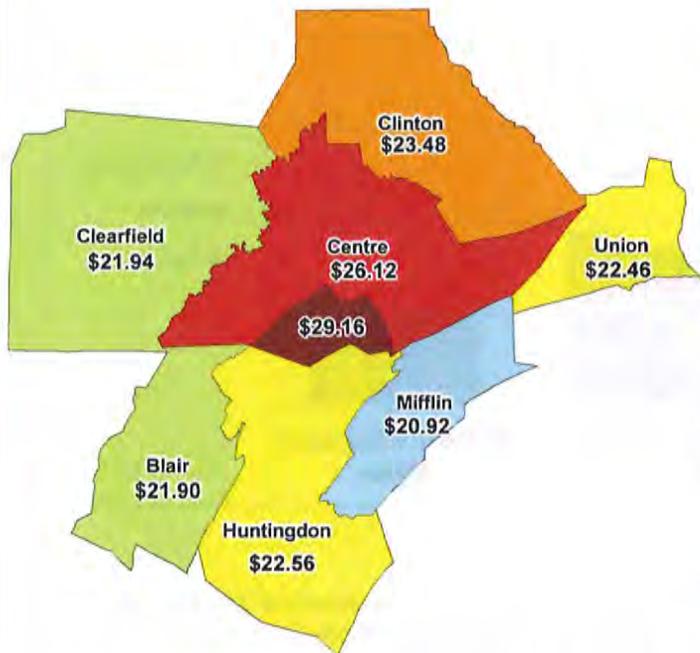
### When both parents work...

In 73.8% of all couple-family households in Centre County with children under 18 years of age, both adults are employed in some capacity (U.S. Census Bureau, American Community Survey 2008 to 2012 5-year Estimate). Whether both adults work out of necessity or by choice, this is a significant percentage which begs the question "why"? When we factor back in the cost of child care using the Self-Sufficiency Standard Organization's wages based on family composition, we observe the need for higher wages countywide.

### Comparing average monthly expenses for a family of 4, both parents working, children in daycare

Monthly Expenses	State College	Centre	Clinton	Huntingdon	Union	Blair	Clearfield	Mifflin
Housing	\$955	\$681	\$627	\$563	\$616	\$600	\$563	\$563
Child Care	\$1,428	\$1,215	\$1,220	\$1,165	\$1,094	\$1,049	\$1,099	\$1,112
Food	\$666	\$659	\$666	\$666	\$666	\$666	\$666	\$666
Transportation	\$482	\$482	\$490	\$490	\$490	\$495	\$510	\$490
Healthcare	\$392	\$396	\$403	\$415	\$403	\$426	\$404	\$392
Miscellaneous	\$398	\$343	\$341	\$330	\$327	\$324	\$324	\$322
Taxes	\$918	\$684	\$651	\$610	\$625	\$585	\$577	\$590
Child Care Tax Credit (-)	(-\$100)	(-\$100)	(-\$100)	(-\$100)	(-\$100)	(-\$100)	(-\$100)	(-\$100)
Child Tax Credit (-)	(-\$167)	(-\$167)	(-\$167)	(-\$167)	(-\$167)	(-\$167)	(-\$167)	(-\$167)
<b>Total Average Monthly Expenses</b>	<b>\$5,028</b>	<b>\$4,598</b>	<b>\$4,131</b>	<b>\$3,971</b>	<b>\$3,954</b>	<b>\$3,863</b>	<b>\$3,862</b>	<b>\$3,853</b>

### Regional Self-Sufficiency Wages by County in 2012 Hourly Wages Needed for 2 Working Adults supporting an infant and a preschool-aged child



### What does it cost to live in Centre County?

Family size and the presence of children really effect living costs. Child care costs, added healthcare costs for dependents, larger housing units, transporting children to and from daycare, and feeding a family are all taken into account. On a regional scale, living in Centre County and more specifically in the State College Region, is more expensive according to the data. Residing in Centre County can cost a family of 4 approximately \$800 and \$1,200 more a month compared to surrounding counties.

Median wages across all types of workers in all municipalities indicates that most workers are earning above the individual living wage but not earning wages sufficient to support themselves and a child. Thus, the majority of families in which both parents are employed is not surprising.

However, there are other expenses that these data examples do not take into consideration:

- Student loan debt for the population under 30 years of age
- Flood insurance premium increases for homeowners
- Full-time and part-time employment being redefined

## Objective for Living Wages in Centre County

Promote and support diverse employment opportunities across a spectrum of salary levels through education and workforce development, entrepreneurial ventures, and small business retention and expansion.

### Goals and Strategies

**GOAL 1.** Encourage the creation of higher wage jobs and/or provide advancement opportunities.

**STRATEGY:** Research and prepare detailed labor force and industry reports at the planning region level that can be used by businesses, economic development agencies, learning institutions, and municipal officials.

**GOAL 2:** Build strong foundation for economic success and shared prosperity by investing in education. In addition to the Pennsylvania State University opportunities, provide expanded access to technical and business school programs.

**STRATEGY:** Partner with the university, business colleges, and technical schools to procure current educational attainment data and, pair that data with both employment forecasts and high priority occupation data in the form of a SWOT analysis.

**GOAL 3.** Support and promote the 3B33 Initiative to grow the private sector countywide.

**STRATEGY:** Network with the Gateway Group to determine what support mechanism they need from the county and, provide resources as needed.

**GOAL 4.** Foster a business environment that streamlines the process for business start-ups and business incubators.

**STRATEGY:** Encourage our local representatives to introduce and support legislation that would establish a one-stop statewide business portal in which pertinent applications, certifications, and licenses would be available for online submittal thus decreasing the timeline to open a business.



# EDUCATION & WORKFORCE DEVELOPMENT

## Pennsylvania State University

The Pennsylvania State University (<http://www.psu.edu>) offers dozens of undergraduate and graduate programs within each of its sixteen colleges. The World Campus of Penn State (<http://www.worldcampus.psu.edu>) offers both undergraduate and graduate degree programs online. In addition, Penn State expanded online learning when it partnered with Coursera (<http://www.coursera.org/psu>) to offer tuition-free online courses.

## Central Pennsylvania Institute of Science and Technology (CPI)

The Central Pennsylvania Institute of Science and Technology (<http://www.cpi.edu>) offers programs for high school students, adult learners, and industry certifications. CPI is poised to fill the role of a community college, offering two-year degrees, which is a much needed education opportunity for the county's labor force.

## South Hills School of Business and Technology

The South Hills School of Business and Technology (<http://www.southhills.edu>) offers a number of specialized associate degrees, adult continuing education, and professional development training. South Hills has locations in State College, Altoona, and Lewistown.

## DuBois Business College at Philipsburg

DuBois Business College (<http://www.dbcollege.com>) opened a branch campus at the Moshannon Valley Economic Development Center and, the first classes were in April 2014. The college offers a number of specialized associate degrees which can be completed in less than two years.



## Commonwealth Workforce Development System

The Commonwealth Workforce Development System (CWDS) offers training and job placement services through two primary means, local CareerLink Offices and the JobGateway.



Centre County has CareerLink Office locations in State College and Bellefonte. These offices are staffed with personnel that

assist unemployed workers with gaining re-employment, offer advice and guidance for workers seeking career changes, and connect local employers with student employees. Both locations have regular business hours but appointments may be necessary. For more information, visit the website <http://www.cwds.pa.gov>.



The Pa JobGateway (<https://www.jobgateway.pa.gov>) is a website accessible to both

employers and employees. The site offers resources for career advancement, skills assessment, and job searches.

## Role of staffing agencies

Adecco, Manpower and Spherion are the three larger staffing agencies in Centre County. These agencies are charged with finding local businesses temporary workers. The staffing companies have direct contact with employers in order to know what skills and abilities local businesses need in their employees, even if those workers are only filling temporary positions. However, there is an opportunity to bridge the gap between workforce development and education by partnering with staffing agencies that has been overlooked. And, there is an opportunity to survey these staffing agencies to determine how many part-time or temporary positions these agencies fill lead to full-time employment for the workers utilizing them.

## Some college, no degree

The percentage of the adult population age 25 and over that has some college education but never attained a degree decreased from 12.8% in 2012 to 10.4% in 2013 (American Community Survey 2013 1-year comparative social

characteristics). Drop-out prevention programs identify several reasons why students drop out of college:

- Homesickness
- Educational burnout

- Academic unpreparedness
- Cost of tuition
- School is not a good fit for the student
- Setting sites on wrong major
- No guidance or mentors
- External demands: job, family, health, etc.

# ENTREPRENEURS



## Coworking vs. Coworkers: New Leaf Initiative

<http://newleafinitiative.org>

The **New Leaf Initiative** is the first *coworking* location in Centre County. The idea behind New Leaf is that collaboration drives community engagement and, in turn, community engagement will bridge new social networks. Social networking for businesses is not a new concept but shared office space of this nature is. Coworking is attractive to work-at-home professionals, independent contractors, or people who travel frequently who end up working in relative isolation. **Coworking** is a new way to work that involves shared office with independent activity. Unlike a traditional office of "coworkers" who work together on tasks or company projects, a *coworking* atmosphere is comprised of individuals and groups from different sectors who focus on their respective work, but together in a shared space. For the entrepreneur, the *coworking* atmosphere offers an environment to exchange ideas and share experiences, a level of social interaction outside of the business incubator.

## Business Incubators

### TechCelerator @ State College

<http://www.techceleratorstatecollege.org>

### Happy Valley Startups

<http://happyvalleystartups.org>

### CBICC Business Incubator Program

<http://www.innovationpark.psu.edu/new-business>

## Ben Franklin Venture Investment Forum

<http://cnp.benfranklin.org/programs-services/vif/>

The **Ben Franklin Venture Investment Forum (VIF)** is an organization dedicated to promoting entrepreneurship in Pennsylvania. VIF helps entrepreneurs access outside investment, provides essential management training, assists angel investment groups in organizing and provides linkages between investors and promising early-stage companies.

## Intellectual Property & the role of Penn State

University President Eric J. Barron mapped out his plans for achieving economic development at Penn State by encouraging student partnerships and marketplace stimulus. Barron acknowledged the need to pair student inventors with business savvy individuals to increase intellectual property that will filter into the marketplace and Pennsylvania's economy.

*"We have to create opportunity and my suspicion is we need a new set of rules for publics and to put that opportunity right outside our walls by creating much stronger partnerships between our inventors and great entrepreneurs,"* - Eric Barron, as quoted in the Daily Collegian, staff writer Carley Mossbrook, August 25, 2014.

Penn State ranks in the top 20 universities that expend research dollars but lagging behind other universities in pushing intellectual property into the marketplace. He envisions embedding entrepreneurs into the different colleges across Penn State's campuses to help drive the research and intellectual property for economic growth and establishing incentives for students and researchers to push these ideas into the marketplace such as funds and a location to kick-start operations.

Penn State revised its **intellectual property (IP)** policies only for when companies sponsor research, not when IP is generated by faculty, staff, and graduate students.

The University conducted \$850 million dollars in research in 2012. Approximately \$30 million of that research was sponsored by companies while all other research was sponsored by federal grants. Companies enter into an agreement to share a negotiated portion of the profits that results in a commercially viable product with the University in exchange for using their facilities and staff. IP created by faculty, staff, and student researchers is the sole property of the University. In early 2014, the University auctioned IP generated in the Department of Engineering.

Plans to continue auctioning IP are scheduled for next year, where the University will examine each College to package IP into auctions of similar fields of study.

# SMALL BUSINESS

## Revolving Loan Funds

A **Revolving Loan Fund (RLF)** is a source of money from which loans are made for multiple small business development projects. Revolving loan funds share many characteristics with *microcredit*, *micro-enterprise*, and *village banking*, namely

providing loans to persons or groups of people that do not qualify for traditional financial services or are otherwise viewed as being high risk. Borrowers tend to be small producers of goods and services — typically artisans, farmers, and women who

have no credit history or access to other types of loans from financial institutions. Organizations that offer revolving loan fund lending aim to help new project or business owners become financially independent and eventually to become eligible

for loans from commercial banks. The fund gets its name from the revolving aspect of loan repayment, where the central fund is replenished as individual projects pay back their loans, creating the opportunity to issue other loans to new projects.



Small Business Development Centers

The **Pennsylvania Small Business Development Centers (SBDC)** provide no-cost consulting services to both start-up and established small businesses. Among the services are business planning, marketing, capital acquisition, and technology training. A SBDC is located at Innovation Park on the main campus of Penn State. For more information, go online to <http://pasbcd.org>.

## Revolving Loan Funds (RLFs)

- Centre County Chamber of Business and Industry
- Moshannon Valley Economic Development Partnership
- SEDA-COG

## Microenterprise Programs

**Microenterprise Programs** are financing tools and loans designed to support small businesses that have fewer than 10 employees and desire smaller loans, sometimes not provided by traditional banks.

**Micro-Lending Investment Initiative** - PA Treasury Department  
<http://www.patreasury.gov/savingLoanInvestmentPrograms-microlending.html>

## Matching Improvement Grants

**Matching Improvement Grants** for small businesses are geared towards assisting an owner make physical upgrades to the property. In Pennsylvania, these grants are usually bundled within another program where an entire commercial area is designated and approved eligible for façade grants. Programs which include these grant offerings:

- Keystone Communities Program
- Keystone Main Streets Program
- Keystone Elm Streets Program

The core purpose for all these programs is revitalization for commercial, mixed-used, and residential neighborhoods.

## Supplier Matching

Business owners can use a variety of ways to find potential suppliers. These include:

- recommendations from other business owners
- directories
- trade associations
- business advisors
- exhibitions
- trade press.

Before a business owner commits to a supplier, it is recommended that he/she thoroughly researches the product that they need, acquire multiple quotes, and consider how the reliability of the supplier ultimately effects their business.

When a business owner is in the position of supplying products or providing services to another company, there are 2 opportunities to highlight:

- The Commonwealth of Pennsylvania has a supplier portal in which businesses can register and bid on-line for contracts with the Department of General Services.
- Penn State has an online registration system for suppliers and contractors wishing to do due business with the University, <http://www.supplierdiversity.psu.edu/>

## SMALL BUSINESS

### Central PA SCORE

The SCORE Association (Service Corps of Retire Executives), supported by the U.S. Small Business Administration (SBA), is a nonprofit organization of thousands of volunteer business counselors throughout the nation. SCORE members are trained to serve as counselors, advisors and mentors to aspiring entrepreneurs and business owners. Members can provide a wealth of knowledge and business strategies to small business owners. For more information, contact the Central PA SCORE office by phone at (814) 234-9415.



### Employee-Owned Companies

Employee-owned companies (ESOPs employee stock ownership plans), have gained popularity in the last decade.

Nationwide, there are approximately 7,000 ESOPs covering 13.5 million employees. Since the beginning of the 21st century there has been a decline in the number of *plans* but an increase in the number of *participants*.

Overall, employees now control about 8% of corporate equity. About two-thirds of ESOPs are used to provide a market for the shares of a departing owner of a profitable, closely held company. Most of the remainder are used either as a supplemental employee benefit plan or as a means to borrow money in a tax-favored manner. Less than 3% of plans are in public companies.

A 2000 Rutgers study found that **ESOP companies grow 2.3% to 2.4% faster after setting up their ESOP** than would have been expected without it. Companies that combine employee ownership with employee workplace participation programs show even more substantial gains in performance.

A 1997 Washington State University study found that **ESOP participants made 5% to 12% more in wages** and had almost three times the retirement assets as did workers in comparable non-ESOP companies.

Restek, Avail Technologies, Ameron Construction, Cintas, and HRG Inc. are all local employee-owned companies.

### Marketing Assistance

Small business marketing assistance is available locally to those business owners desiring one-on-one interaction with a marketing expert or available on-line using web-based tutorials. Quick links to marketing assistance are:

- U.S. Small Business Administration, <http://www.sba.gov>
- Small Business Development Center, <http://sbdc.psu.edu>
- Central PA SCORE, (814) 234-9415

### Mentors or Executives "on loan"

Small businesses that need "in-house" training from a former business owner or company executive receive instant feedback and guidance from a professional with real world experience. The Central PA SCORE office can provide assistance regarding this tool. A business mentor can provide an objective perspective on a company's strengths, weaknesses, opportunities, and threats.

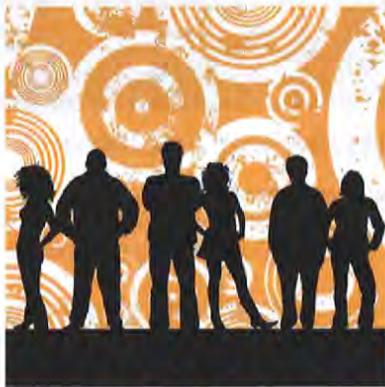
### Small Business Jobs Act of 2010

The Small Business Jobs Act increased the Small Business Administration (SBA) lending provisions to over \$12 billion. The Act increased the loan sizes in the SBA's top loan programs and made more small businesses eligible for financing. The Act also rolled out 2 pilot programs: Dealer Floor Plan and Small Business "Intermediary" Lending. The law also made more opportunities for small businesses to stay competitive by eliminating the Competitiveness Program for small contractors, made government "bundle contracts" less desirable, and gave federal contracting officers flexibility to choose from small business vendors, creating more parity across the business environment for companies owned by women, minorities, or veterans. The law also addressed pilot programs for state and international export programs. For more information, go online to <http://www.sba.gov>.

# BUSINESS RETENTION & EXPANSION

## BR&E Team

A **Business Retention and Expansion Team** (BR&E Team) coordinates responses to individual business concerns and develops strategies to improve the local business climate. The team or committee should include four or five individuals with the skills and abilities to help businesses with common business challenges like marketing, accounting, or finance, as well as regulatory issues. City officials or economic development professionals commonly join BR&E teams since their role includes connecting businesses to state and local programs and acting as liaison between business and government departments. The credibility of team members and their rapport with the business community is critical. Businesses must trust team members to handle issues competently and confidentially or efforts to improve the business district will falter.



## Outreach vs. Reaching Out

**Outreach** is an extension of services to an underserved or unserved population, in human services terms. Outreach typically occurs in the public realm with marketing campaigns, informational sessions, and base-level services. Outreach is usually performed on a **macro-scale** where the message is generic. Television commercials, newspaper advertisements, and an occasional radio spot that announces "Call us for our services". Outreach is passive, not necessarily easy or any less time consuming, but the one-size-fits-all approach is impersonal and, at best, a reactive approach often instituted when all other strategies fail. From an economic development perspective, outreach has its place when recruiting members to a chamber of commerce or showcasing to perspective industries our county's amenities. **Reaching out** conveys that there is a level of personal interaction because simply put, there is. Reaching out is not a marketing technique nor does it take place in the public realm. The act of reaching out is proactive, private, and drills down to an individual level. In this case, focus would be on an individual employer and the employer's needs in the local economy. *Outreach denotes a method of contact where reaching out indicates extending oneself for contact* (Leadership by Numbers, <http://ronharperleadership.com/2014/03/15/outreach-versus-reaching-out>).

## Surveys of Local Businesses

Surveys can be a daunting task and, a low response rate can deter one from conducting future surveys. However, collecting local data that will be disseminated locally is the desired outcome. The method and manner of surveying local businesses is at the discretion of the conductor but each has pros and cons.

**Written/Mail Survey:** Can reach a large geographic area but can be cost prohibitive to conduct; best if written surveys are hand-delivered.

**Telephone Survey:** Can be initiated immediately but are labor intensive.

**Web-based Survey:** Low distribution cost but respondents must have internet access.

**Business Visitation:** Yields a high response rate but is expensive and time consuming.

**Focus Groups:** Great for collecting general information but unable to make decisions based on information collected.

Three (3) information categories are typically collected in a business survey:

1. Needs and Opportunities
2. Business and Workforce data
3. Marketing and Market data

If you interested in comparing locally collected business data with national business datasets, please refer to the following:

- **Survey of Business Owners (SBO)** available on-line at <http://www.census.gov/econ/sbo>.
- **Economic Census (EC)** available on-line at <http://factfinder2.census.gov>.

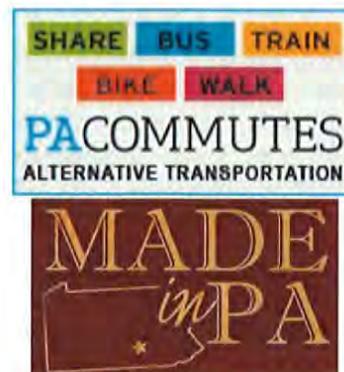
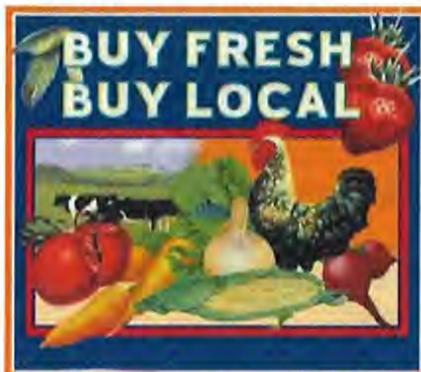
## Family-owned businesses

In 2007, just over 5.7 million family-owned business employed almost 27.1 million people nationwide. Family-owned operations can face unique business expansion barriers depending on how the company is structured and how many family members are owners. Transferring family-owned businesses from aging parents to adult children is even more challenging when children have no interest in taking over the operation.

To date, we don't have a definite figure on family-owned and operated businesses in Centre County. However, this issue may be an opportunity to retain businesses in Central Pennsylvania by providing support and transitioning services to family-owned businesses.

# BUSINESS RETENTION & EXPANSION

## Business Publicity Programs



Typically, most business publicity programs fall into one (1) of four (4) categories: by industry, by geography, by product, or by service. National and regional business publicity programs and/or campaigns can be adapted locally and must be implemented equally, representing the whole of a business community by industry, in a certain locale, or by the products and services provided. Business publicity programs are nearly equal parts marketing and education, persuasion and information. A festival or an event is not a business publicity program but, a festival or event can provide a venue by which related businesses can showcase their services or products. A local business publicity program attempts to change consumer behavior and may target a very small time period in which to inform the public. For example, the Shop Small Shop Local program targets only a few days a year but the program advertising is fairly aggressive in the weeks leading up to that time. With a successful Shop Small program, consumers will shop more in their local central and downtown business districts.

## PA Business Resource Network at PA SourceNet

<http://www.pasourcenet.com>

The **Business Resource Network** provides Pennsylvania businesses with supplier and sales leads, international trade leads and other information as a courtesy to visitors and enrollees. It is database for companies pursuing

domestic and international interests. The network is supported by Team PA Foundation, the PA Department of Community and Economic Development, and local development districts. This marketing tool has a new

component in partnership with the PA Office of International Business Development.



**PA Biz Online** is a tool that provides information on how to start a business, how to register a business, and expanding existing businesses. Included on the site are guideline documents and links to other state and federal resources. The website includes links to downloadable forms for taxes, registrations, and licensing.

PA Biz Online is supported by several partners statewide and features links to partner resources.

## Import Substitution

Import substitution is a tool for **replacing imported goods with locally supplied goods**. **First**, when we speak of exports and imports, *we have to fit it into a geographic context*. On a global scale, international trade is vital to the supply and demand of oil, automobiles, coffee, and so on; certain countries specialize in certain products. **Second**, global investment markets are so intertwined that investors carefully study export and import trends and, the negative effects to currency exchange rates when the supply-demand chain is disrupted. **Third**, import substitution at the state and regional level might be used to reduce or eliminate competing suppliers but, in doing so, an economy may risk seeing higher prices for raw inputs after the competition is removed. **Last**, import substitution can create jobs, reduce product transportation costs, and strengthen local supply chains. However, import substitution is not an effective tool in all industries.

# BUSINESS RETENTION & EXPANSION

## Export Development Assistance

Exporting goods must also be put in a geographic context. At the state-level, there are programs to assist businesses expand their markets *globally*. Before a company even ventures into foreign exporting, a readiness assessment is performed. Small- and mid-size companies may need assistance with export documentation, researching international markets, and understanding cultural differences when communicating with foreign buyers.

Exporting products and expanding the market for a particular good should also be viewed at both the *regional* and *local* level. Interstate import and export rules and regulations vary from state-to-state and, depending on the product, importing and exporting may be subject to guidelines from the U.S. Department of Commerce.

Exporting goods expands a company's customer base, increases sales and, hopefully in turn, boosts profits.

## World Trade Center Harrisburg

The **World Trade Center (WTC)** in Harrisburg us a forum for information and resource sharing to educate the business community about global opportunities. For more information, go online to <http://wtccentralpa.org>.

## PA Office of International Business Development

The **PA Office of International Business Development (OIBD)** currently has two programs:

- Foreign Direct Investment
- Trade Expansion by Exporting

For more information, go online to <http://www.newpa.com/business/explore-international-opportunities>.

## Job Creation Tax Credit (JCTC)

The **Job Creation Tax Credit (JCTC)** Program is available to eligible companies that within 3-years of a negotiated start date create 25 or more jobs OR increase employment by 20%. Every new, full-time job, up to a set maximum which meets certain minimum wage standards, will result in a \$1,000 tax credit that a business can use to pay a number of state business taxes. The business can only claim these tax credits after the jobs are created. A minimum of 25% of all tax credits available to be rewarded each fiscal year will be allocated to businesses that employ 100 or fewer employees. For more information, go online to <http://www.newpa.com>.

## SEDA-COG

The **Susquehanna Economic Development Authority-Council of Governments (SEDA-COG)** is a regional multi-county development agency, which, under the guidance of a public policy board, provides leadership, expertise, and services to communities, businesses, institutions, and residents. SEDA-COG seeks to enhance growth opportunities in an environmentally sensitive manner while retaining the region's predominantly rural character. The organization is both a direct service provider and a link to other resources that can be applied to a wide range of community and economic needs. SEDA-COG is also an advocate for the interests of its communities at the state and federal levels.

SEDA-COG provides a vast amount of services for business and industry, communities, nonprofit organizations, and individuals. Services for business and industry include:

- Business financing and retention
- Export assistance
- Government purchasing
- Industrial infrastructure
- Information technologies
- Transportation planning

More information can be found online at <http://www.seda-cog.org>.

## Alternative Energy Credits

The **Pennsylvania Alternative Energy Portfolio Standard (AEPS)** requires that an annually increasing percentage of electricity sold to retail customers in Pennsylvania is from alternative energy sources. The program requires that retail energy suppliers utilize **Alternative Energy Credits (AECs)** for demonstrating compliance with the standard. An AEC is created each time a qualified alternative energy facility produces 1000 kWh of electricity. The AEC is then be sold or traded separately from the power. For more information about AEPS and AECs go online to <http://paaeps.com/credit>.

# BUSINESS RETENTION & EXPANSION

## Main Street Program

The **Main Street Program** is a comprehensive, community-based approach to revitalizing downtowns and central business districts, which has been applied across the United States since the early '80s.

**Pennsylvania Downtown Center (PDC)** serves as the official State Coordinating Program for Main Street, while the Pennsylvania Department of Community and Economic Development (**DCED**) provides funding and management of Main Street in Pennsylvania.

The Main Street Program uses a four-point approach:

- Design
- Economic Restructuring
- Promotion
- Organization

The Main Street Program uses eight guiding principals:

- Comprehensive
- Incremental
- Self-help
- Partnerships
- Identify and capitalize on existing assets
- Quality
- Change
- Implementation

More information on the Main Street Program is available online at <http://www.padowntown.org/programs-services/main-street>.



**Pennsylvania  
Downtown  
Center**

The **Pennsylvania Downtown Center (PDC)** is the only statewide nonprofit dedicated solely to the revitalization of the commonwealth's core communities. The PDC offers several programs and services to assist communities with revitalization efforts.



FHLBank Pittsburgh and its partners have developed **Blueprint Communities**, a revitalization and leadership initiative that serves as a catalyst for creating sustainable communities in our region.

The mission of the Blueprint Communities initiative is to serve as a catalyst to revitalize older communities and neighborhoods by:

- Fostering strong local leadership, collaboration and development capacity.
- Serving as a catalyst for revitalization based on sound local and regional planning that includes a clear vision for the community and a comprehensive implementation strategy.
- Encouraging coordinated investments in targeted communities by public and private funders.

More information on Blueprint Communities is available online at <http://www.padowntown.org/programs-services/blueprint-communities-pennsylvania>.

## Business Improvement Districts



A **Business Improvement District (BID)** is a nonprofit organization created by neighborhood property owners or merchants to provide services, activities, and programs to promote local improvements and public safety. The BID is a discrete geographical area, and all property owners or merchants within that area are charged an assessment to fund BID-determined services and activities.

King of Prussia District (KOP-BID) is a 501(c)(3) not-for-profit, special services organization. KOP-BID engages public and private partners to collaboratively improve the economic environment in King of Prussia by making it more vibrant, attractive and prosperous. KOP-BID was founded in 2010 under the Commonwealth of Pennsylvania's **Neighborhood Improvement District** legislation. There are nearly 300 commercial properties within the District. KOP-BID's revenues are derived from special assessment fees on these commercial properties. The assessment rate is .00089 mils of the County Assessment or approximately 4% of total real estate taxes paid. Total revenues for 2011 are projected to be \$1.035M.

# BUSINESS RETENTION & EXPANSION

## The WARN Act: The Worker Adjustment and Retraining Notification Act

**WARN** offers protection to workers, their families and communities by requiring employers to provide notice 60 days in advance of covered plant closings and covered mass layoffs. In general, **employers are covered by WARN if they have 100 or more employees**, but worker status and tenure apply.

- **Mass Layoff**
- **Other job layoffs meeting WARN thresholds.**

An employer does not need to give notice if the plant closing is a temporary facility, workers are on strike or lockout, or the worker is an "economic striker replacement".

**The employer must also provide notice to the State**

**dislocated worker unit and to the chief elected official of the unit of local government in which the employment site is located.**

An employer who violates the WARN provisions by ordering a plant closing or mass layoff without providing appropriate notice is liable to each aggrieved employee for an amount including back pay and benefits for the period of violation. Enforcement of WARN requirements is

through the United States district courts. Workers, representatives of employees and units of local government may bring individual or class action suits.

**Information available online:**

<http://www.doleta.gov/programs/factsht/warn.htm>

### What Triggers Notification?

- **Plant Closing**

## Niche Development

A **niche** is a specialization that allows a community to gain dominance in certain industry sectors. Niche strategies can help a downtown compete in the competitive retail environment or can help a region market its tourism industry. Market analysis recommendations should include possible niche opportunities based on the data collected and analyzed. Successful communities often have two or three niches. These communities also benefit from an expanded trade area as their specialization often draws customers from more distant communities. Once a niche is established, other businesses are often attracted to the community as they are interested in selling to the same targeted consumer segments.



### Agricultural Niches

Agricultural business retention and expansion is applicable to both rural and urban areas. The expansion of farmers' markets and the promotion of local foods programs continues to grow. Making fresh, local foods more readily available to communities helps educate consumers on their food sources (food shed) and increases knowledge about nutrition. Agri-businesses and services extend beyond just farming. Landscaping, greenhouses, equipment repairing, horse stabling, engineering firms, and law firms specializing in farm estate planning can all fill a portion of an agricultural business niche.



### Tourism Niches

In Centre County, tourism covers a vast array of activities from sports to fishing to festivals. While most events and attractions are promoted within or in close proximity to Penn State University, smaller communities that host annual events and festivities may desire to grow and need marketing assistance. Tourism as an industry continues to flourish in Centre County. Local rail trail feasibility studies have documented the potential to grow businesses along proposed trail systems. The marketing of these communities as "trail towns" opens the possibility for new retail, eateries, rental shops, and bed-and-breakfasts. **A growing tourism trend is communities hosting events for a cause.** For example, the Tour for Dyslexia is a bicycling event planned for 2015 that is both a fundraising and educational event to aid the Center for Dyslexia in State College.



### Cultural Niches

Cultural and/or heritage niches can play a fundamental role in retaining and expanding businesses when local industries are willing to specialize products or services to meet a specific population's needs or tastes. For example, a local market might be willing to stock certain foods that appeal to a specific ethnicity year-round or for observed holidays. The Amish community plays a large role in defining a cultural business niche in Centre County. Amish products are hand-made, not advertised by the media, and are most often high quality.

## Issue #2.

**Recognize and promote the lead economic development organizations in Centre County as the first point of contact.**



### Why is first point of contact an issue?

**Exchanging information through one point of contact increases communication efficiency between state-level and county-level economic development organizations, solidifies interpersonal relationships when contact is routine, and enhances the supporting services and roles that partners fill.**



### Economic Development Partners

	Business planning/ Marketing	Loans/ Financial management	Education/ Training	Industrial Park	Business Incubator	Grants/ Administration	Data/ Statistics	Policy/ Networking
PA Department of Community & Economic Development (DCED)		•				•		
PA Economic Development Assoc. (PEDA)			•					•
Governor's Action Team (Team PA)							•	
PA Workforce Investment Board (WIB)							•	
PA Industrial Development Authority (PIDA)		•						
Susquehanna Economic Development Authority (SEDA-COG)		•				•		
Chamber of Business and Industry of Centre County (CBICC)	•	•		•	•	•	•	•
Moshannon Valley Economic Development Partnership (MVEDP)		•		•	•			
Centre County Industrial Development Authority (CCIDA)		•						
Ben Franklin Technology Partners	•	•	•		•			
Centre Region Entrepreneurial Network (CREN)								•
Small Business Development Center (SBDC)	•	•	•					
Centre County Planning & Community Development Office (CCPCDO)						•	•	
Centre Regional Planning Agency (CRPA)						•	•	
Bellefonte Area Intervalley Chamber of Commerce	•							
Philipsburg Revitalization Corporation	•							
Down Town State College Improvement District	•							

## Objective for A First Point of Contact

Recognize and promote the Chamber of Business and Industry of Centre County and the Moshannon Valley Economic Development Partnership as the lead economic development organizations and, provide support services to those organizations.

### Goals and Strategies

**GOAL 1:** Promote the sharing of resources and cooperation between the County and economic development entities.

**STRATEGY:** Need develop and practice a performance-based delivery system of services which would make Centre County more eligible for grants from the Partnerships for Regional Economic Performance (PREP).

**GOAL 2:** Coordinate county resources with federal, state, and local programs and funding to promote reuse, rehabilitation, and revitalization.

**STRATEGY:** Utilize a Pay For Success model in which no one organization and/or agency is financially responsible for all or part of project funding, metrics or measurable are based on economic impacts/indicators and, the project outcome is measured by an independent auditor.

**GOAL 3:** Create opportunities for communication and cooperation, and partnerships between industry, educators, and government.

**STRATEGY:** Identify and become involved in a social platform or network that meets regularly, represents a broad range of professionals, and is committed to exchanging ideas that promote economic development countywide.

**GOAL 4:** Support economic development efforts that involve multiple municipalities and address regional concerns.

**STRATEGY:** Identify planning region economic development issues and address those concerns in regional comprehensive plans.

**GOAL 5:** Collaborate to identify universal community assets critical to economic recruiting activities and economic development.

**STRATEGY:** A supporting strategy to Issue #1, Goal #1, expand further on regional economic research to evaluate infrastructure, available lands/buildings, and transportation corridors.



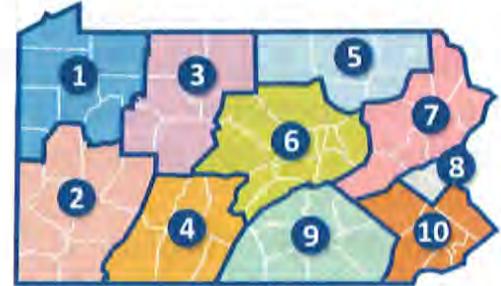
# PARTNERSHIPS

## Partnerships for Regional Economic Performance (PREP)

<http://www.newpa.com>

The **Partnerships for Regional Economic Performance (PREP)** is designed to encourage regional coordination in economic development efforts, yielding superior customer service to the business community and a comprehensive, efficient statewide economic delivery strategy.

-based service delivery system that ensures each inquiry or lead from a business or potential entrepreneur is referred to, and acted upon expeditiously by, the appropriate service provider in the region. Ten (10) PREP regions cover the commonwealth.



10 PREP regions

PREP will provide grants to consortia of economic development service providers that may co-locate, develop formal partnership agreements, or create a coordinated and performance

Centre County's PREP contact is Betsy Lockwood at SEDA-COG in Lewisburg. Phone: (570) 524-4491. Email: [elockwood@seda-cog.org](mailto:elockwood@seda-cog.org)

### Social Networks

Networking for business is not a new concept—but using **social networking tools** to build business partnerships and link individuals based on professional circles is an emerging idea for industry. Many national social network internet sites can be tailored by local groups or by group pages. Social network sites allow users to "connect" with other professionals not necessarily with the same skills. Examples of social networking sites on the internet for businesses include:

- Company Loop
- Do My Stuff
- DOOSTANG
- Fast Pitch
- Konnects
- LinkedIn
- Pair Up
- Ryze
- Spoke
- Xing

A local social networking site for businesses would be a useful tool for economic development partnerships.

*The challenge to this tool at the local level is identifying which organization would maintain it.*

### PA Workforce Investment Areas

<http://www.pawork.org>

A **Workforce Investment Area (WIA)** is a designated geographic area (there are 23 local WIAs in the commonwealth) in which resources are targeted for workforce development, training, and education. WIAs are overseen by a Local Workforce Investment Board (LWIB) that coordinates with private sector business and public entities to streamline the process of connecting industry needs with employee skills and training.

In 1998, the federal Workforce Investment Act provided guidelines as to what services were mandated by a local **CareerLink** Office and, the act provided guidelines as to the operations of Local Workforce Investment Boards. The 23 LWIA system is part of the PA Workforce Development Association, the Commonwealth's management unit for the local investment boards.

### Angel Investors and Networks

An angel investor is a wealthy individual willing to invest in an early-stage company in exchange for an ownership stake, usually in the form of preferred stock or convertible debt. An Angel Network is a group of Angel Investors who ideally can leverage resources for investments. Very few start-up companies receive angel funding—however, this shouldn't be a deterrent. Angel Networks can provide other resources beyond funding: networking, collaboration, education, training, and increased communication.

The **PA Angel Network Program** (<http://www.paangelnetowrk.com>) aims to link economic development organizations, venture firms and sponsors together.

*A regional goal is to establish a Countywide Angel Network to connect investors with entrepreneurs.*

### Municipal Managers Group

Comprised of elected municipal officials and organized by the Chamber of Business and Industry of Centre County, this group meets on a regular basis to discuss countywide economic and community development issues.



# PARTNERSHIPS

## Pay For Success

Pay For Success is a financing structure to capture downstream government savings to fund upstream community investments.



- Performance based contracting
- Service provider financing
- Social impact bond
- Prize based philanthropy
- Human capital performance bond

## Performance Based Contracting

Performance Based Contracting (PBC) is a strategy used to achieve measurable performance outcomes. A PBC approach focuses on developing strategic performance metrics and directly relating contracting payment to performance against these metrics.

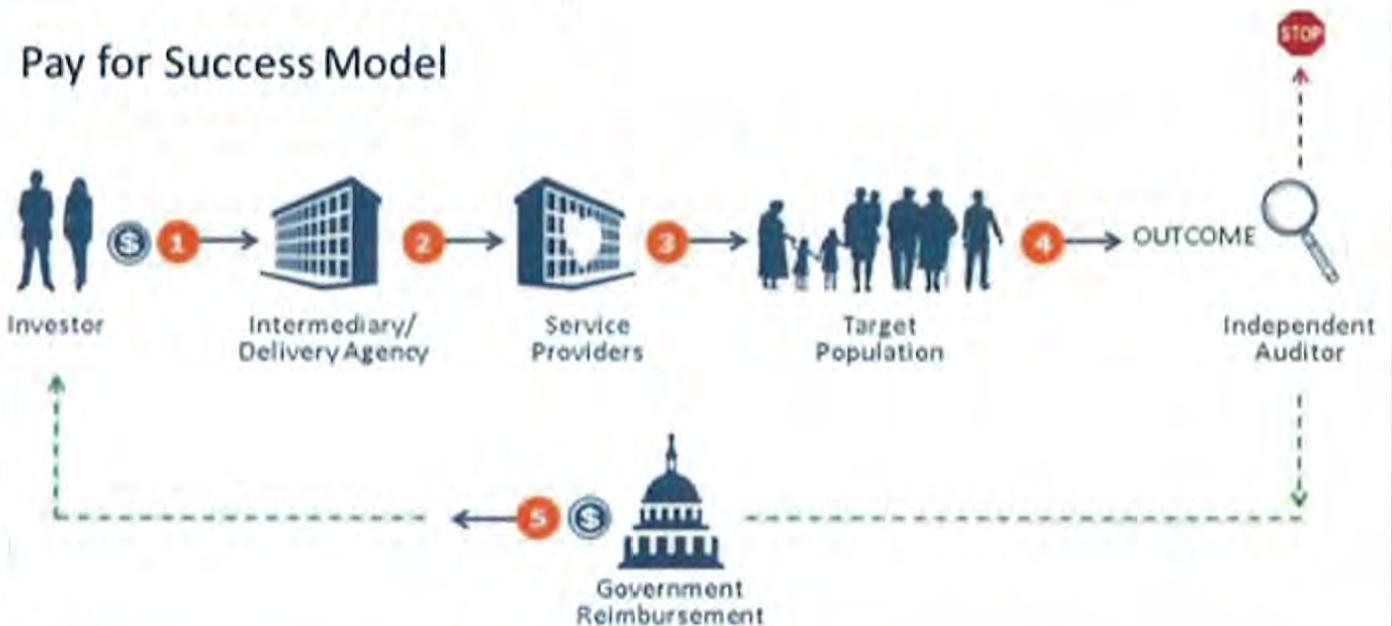
Under a performance based contract,

- Government commits funding for a successful outcome (i.e., increased high school graduation rates)
- Independent impact auditor evaluates program effectiveness
- Government only “pays for success”

A PBC in practice involves a contracting agency and a contractor. Several other parties are often involved, including subcontractors, a legal team and consultants. These parties work for both contracting agency and contractor completing various elements of work associated with contract development, contracted work completion or performance management / measurement. Implementing a PBC framework has a broad range of benefits for organizations, contractors and contracting agencies, including:

- Improved contracting outcomes
- Reduction in the total cost of ownership
- Ability to accurately forecast cost within contract bounds
- Improved accountability for performance
- Development of a clear understanding of performance requirements
- Promotion of strategic benefits for Contracting Agency and Contractor

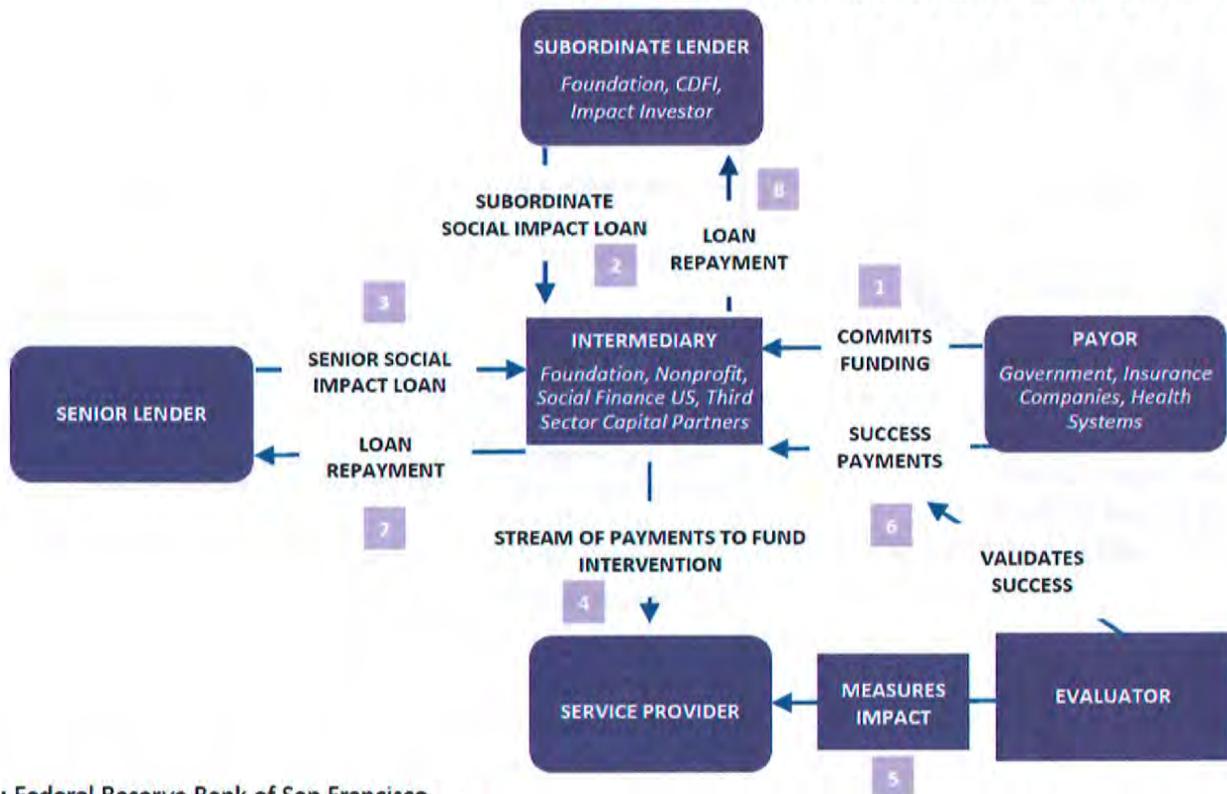
## Pay for Success Model





# PARTNERSHIPS

## What Are Social Impact Bonds (SIB)? Basic Transaction Structure



Source: Federal Reserve Bank of San Francisco

### Service provider financing

In a **service provider financing (SPF)** model, private investors fund service providers operating costs in exchange for a share of the success payment. Financing terms are based on the difficulty of achieving success, the track record of the service provider, and length of the contract. Investors bear the risk that success won't be achieved, and the government will not repay with interest the investors.

Under the SPF model, private capital is used to fund the delivery of services which is linked to a specific outcome. In return for accepting risk on their investment, investors expect a return on their original investment, much like investing in the stock market. However, the government only pays back the investors and return-on-investment if the strategy is successful and the agreed upon outcome is achieved.

### Social Impact Bonds

A Social Impact Bond structure is a Pay For Success strategy which is actually a loan mechanism with a senior and subordinate lender. Typically, the senior lender loans 70-80% of the initial investment and the subordinate lender loans 20-30% of the investment. This model can have more than one payor.

The loan repayment terms to the senior and subordinate lenders are negotiated as part of the contract. Repayment to the lender(s) occurs only if the independent auditor and/or evaluator validates the success of the project based on the impact measures to which all parties agreed.

An intermediary party, usually a nonprofit agency, acts as the funding stream to the service provider. The level of funding and the timeline by which funds are released from the intermediary to the service provider are also agreed to by all parties.

Validating the success of the project can occur at the end of the project or can be an ongoing process. By having the evaluator periodically review the performance level of the service provider, the service provider can make adjustments to its programs and/or services in order to align its goals with the project goals agreed upon by all parties.

# FUNDING

## Prize-based Philanthropy

**Prize-based philanthropy** is a partnership-financial incentive in which philanthropists earmark their funding support towards not only research and development of products but to an incentive prize to the top inventor. Inducement prize competitions have been gaining popularity because of the leverage they provide to find solutions in specific areas of discovery. The appeal of this "fixed cost philanthropy/fixed cost engineering" has an appeal for philanthropists, foundations, companies and government agencies that want to pay for actual results. Prize-based philanthropy products and services are used to promote all levels of giving, from multi-million dollar title sponsorships, to small individual grassroots donations.

## Philanthropy & Transfer of Wealth

A 2008 report from the Center for Rural Pennsylvania estimated that the amount of wealth that would be transferred or inherited between 2005 and 2015 was approximately \$194 billion dollars (\$42,000 per household).

The transfer of wealth from one generation to the next sparked conversations on the opportunities to capture and funnel just a very small portion of those monies into community betterment projects. Just 5% of the money transferred in the last decade would equal nearly \$9.67 billion that could be placed into community endowment funds accessible to rural Pennsylvania communities.

Community leaders and stakeholders are struggling to find funding sources. As governments continue to scale back service and nonprofits pinch every penny, the need for community investment by private dollars is more pressing than ever.

**So how will rural communities capture a portion of this wealth? Education and engagement.**

Those holding the wealth now must be educated about the transfer of wealth phenomena and be encouraged to include in their estate planning charitable contributions. A pre-transfer of wealth mechanism will ensure that monies will be captured in community endowment funds.

The generation that has already inherited or is set to be the beneficiaries to the transfer of wealth must be carefully engaged by their community in charitable causes. This generation must not be treated as a "cash flow" opportunity to fund community budget shortfalls but must be included in community planning and have a voice in future endeavors.

## Crowdfunding

**Crowdfunding** is the practice of funding a project or venture by raising monetary contributions from a large number of people, typically via the Internet. One early-stage equity expert described it as "the practice of raising funds from two or more people over the internet towards a common Service, Project, Product, Investment, Cause, and Experience or SPPICE." The crowdfunding model is fueled by three types of actors: the project initiator who proposes the idea and/or project to be funded; individuals or groups who support the idea; and a moderating organization (the "platform") that brings the parties together to launch the idea.

## Community-based Service Credit

The **Community-based Service Credit (CSC)** provides tax credits for contributions made by business firms to non-profit providers of community-based services to individuals with intellectual disabilities or mental illness. Qualified businesses may apply the credit against the following state taxes: Capital Stock/Foreign Franchise Tax, Corporate Net Income Tax, Bank Shares Tax, Title Insurance & Trust Company Shares Tax Insurance Premiums Tax (excluding surplus lines, unauthorized, domestic/foreign marine), Mutual Thrift Tax, Personal Income Tax, and Gross Receipts Tax.

## Educational Improvement Tax Credit

The **Educational Improvement Tax Credit (EITC)** provides tax credits to eligible businesses contributing to scholarship organizations (including pre-kindergarten scholarship organizations) and educational improvement organizations, in order to promote expanded educational opportunities for students in Pennsylvania. Qualified businesses, including pass-through entities, may apply the credit against the same taxes as listed for a community-based service credit, minus the gross receipts tax.

## Human Capital Performance Bond

With a **Human Capital Performance Bonds (HUCAPs)**, a government enters into a contract with a service provider. The payment to the provider is not a fixed amount but is based on the service provider's performance. The more "financial human value" the service provider creates, the more they are paid. For example, if a workforce development agency successfully places displaced workers into new jobs and they retain those jobs long-term, the agency would be paid based on that success rate or metric established in the contract. The government (typically a state) would sell bonds to create a pool of cash to fund the service provider. As the state begins to reap financial benefits, it sets these monies aside to pay interest, amortize the principal debt, and cover administrative costs.



# FUNDING

## Community Loan Funds

What if we treated banks as a **partner** and **investor** in community and economic development projects, not just as a **lender**?

While this is **not a totally new concept**, more banks are investing and pooling resources into **community loan funds**. By using the community loan fund as an intermediary, banks further their reach to those individuals, businesses and nonprofits that would not normally qualify for a loan from a traditional lending institution. Banks often refer potential borrowers to a community loan fund, and many of those borrowers later become "bankable" – and become customers of those banks.

In a community loan fund, the risk is shared by both banks and any other private investors. Community loan funds can be FDIC insured. Community organizations (foundations, civic groups, religious groups, etc.) can invest in funds as well.

## Neighborhood Banks

**Neighborhood Banks** is a growing trend in underserved and socio-economically depressed communities. A neighborhood bank is typically comprised of individuals living in the same neighborhood who donate money to a shared savings account. When any of the individuals need to make home improvements, he or she requests use of those funds from the group. Typically, the group will establish upfront before opening and donating to the savings account which neighbor is in the most need and how much money can be withdrawn at any one time. The neighborhood bank concept may be applicable, in some variation, to downtown businesses. If, for example, exterior upgrades were mandated under ordinances and/or codes, businesses owners may consider leveraging funds into a downtown bank account. A commercial-type account would need to be insured with some legal framework attached.

## Service Exchange Banks

A **service exchange bank (SEB)** is where individuals trade services instead of money. Services are typically low-key. For example, an individual may agree to mow their neighbor's lawn in exchange for the neighbor watching the individual's dog while he/she is on vacation. The concept of exchanging services in-lieu of money is not new (in-kind services, bartering, etc.). Exchanging services among economic development partners using a SEB may be necessary in order to support a first-point-of-contact organization and/or person. A trade-off system could be more formalized and organized, if necessary.

## Community Banks vs. Commercial Banks

### Advantages of community banks

- More involved with the community
- Decisions on loans are made locally
- Loan process is faster
- Applicant character and history taken into consideration

### Disadvantages of community banks

- Don't offer as many products or services, specifically for business
  - May not have competitive interest rates
  - Borrowing limits on loans may be limited
- For the average personal banking customer this may not be a problem, but for the business looking for a bank, it is a disadvantage.**

### Advantages of commercial banks

- Well established
- Diverse financial products and services
- Serve a larger geographic area
- More financial resources and higher loan limits

### Disadvantages of commercial banks

- Longer approval process for products and loans
- Decisions not made locally
- Less personal interaction
- Bank officers less connected with the community

## Small Games of Chance Local Option

Fraternal organizations, clubs, lodges, and fire halls can opt-in to the **Small Games of Chance (SGOC)** to generate revenue through the sale of tickets under Pennsylvania's small games gambling laws. Forty percent (40%) of the revenue generated by ticket sales can be retained by the organization but are earmarked for capital investment projects (infrastructure) for those clubs. Sixty-percent (60%) of the money generated by ticket sales is, under law, to be funneled back into local communities. While this is not a large pool of funds for any one community, it is a steady source of monies that could be utilized if all civic organizations with SGOC licenses in a community were willing to partner together and donate to a project.

## P2P Lending

Companies like Prosper and Lending Club are to debt financing what crowdfunding platforms are to equity financing. **Person-to-person lending** platforms allow you to post a loan request listing that details the specifics of your cash needs. Individual lenders may contribute to your listing with the understanding that you will pay them back plus interest. In some cases, if you have been turned down by a traditional business loan from a bank, you may be able to get a business loan through an online P2P platform. To do so, make a listing that conveys sense of legitimacy, stability and professionalism on behalf of your business. Show prospective lenders that you will use their money wisely.

## Issue #3.

**Available lands and buildings for economic development projects must be identified and marketed.**



**Why is identifying and marketing lands and buildings an issue?**

From any of these economic development strategies— promote entrepreneurs, expand existing businesses, or recruit outside companies— location is key. An inventory of sites (both land and buildings) will aid business recruitment activities, provide options for growing companies and startups, and maintain focus on the three R's: reuse, rehabilitation, and revitalization.

# INDUSTRIAL & BUSINESS PARKS

NAME	LOCATION	ACRES AVAILABLE	SQ. FT. AVAILABLE	STATUS
Airport Commerce Park	Fox Hill Rd.	78.2	n/a	none
Benner Commerce Park	Benner Pike	177	n/a	KOZ
Boalsburg Technology Park	Discovery Dr.	17	n/a	none
Carolean Industrial Park	Carolean Industrial Dr.	53	n/a	none
Cato Park	Cato Ave.	Built-out	Built-out	none
Dale Summit Commercial Park	Summit Dr.	Built-out	Built-out	none
Edwards Park	Science Park Rd.	10	n/a	none
Green Tech Business Park	Green Tech Dr.	7	n/a	none
Hawbaker Industrial Park	Hawbaker Industrial Dr.	Built-out	Built-out	none
H.R. Imbt Industrial Park	Old Gatesburg Rd.	112	n/a	none
Innovation Park	Innovation Blvd.	n/a	n/a	none
Moshannon Valley Enterprise Center	Shady Ln.	n/a	22,000	none
Moshannon Valley Regional Business Park	U.S. Route 322	33	n/a	KOZ
Patton Forest Corporate Park	Colonnade Blvd.	n/a	n/a	none
Penn Eagle Industrial Park	Rolling Ridge Dr.	45	n/a	KIZ
Philipsburg Hospital Site	Medical Center Dr.	n/a	n/a	KOEZ
Scenery Park	Scenery Dr.	22	n/a	none
Science Park	Sandy Dr.	4	n/a	none
Summit Park	East College Ave.	n/a	350,000	none
Titan Energy Park	Axemann Rd.	n/a	500,000	KOEZ
Windmere Park	Windmere Dr.	Built-out	Built-out	none
Woskob Industrial Park	Commercial Blvd.	2	n/a	none

n/a = not applicable or data not available

Built-out = construction on all available land, opportunities for space may exist

KOZ = Keystone Opportunity Zone designation

KOEZ = Keystone Opportunity Expansion Zone designation

KIZ = Keystone Innovation Zone designation



## Objective for Identifying available land and buildings

Integrate the reuse of existing assets and infrastructure as a priority in locating economic activities.

### Goals and Strategies

**GOAL 1:** Identify areas of potential economic development within reach of existing infrastructure based on zoning, land use, and transportation.

**STRATEGY:** Develop and apply a GIS-based methodology to target economic development investment areas within industrial/commercial zoning districts, within industrial/commercial and/or vacant land uses, within a major highway corridor, and all within defined service areas for public water, public sewer, and natural gas distribution.

**GOAL 2:** Update the Underutilized Site Inventory by removing sites that are now in use and add sites as identified.

**STRATEGY:** With the cooperation and coordination of municipalities, seek information on the status of identified sites and edit the inventory on a as needed basis.

**GOAL 3:** Identify sites where zoning and land use are inconsistent which is a barrier to economic development.

**STRATEGY:** Develop and apply a GIS-based methodology in which the intersection and/or overlay of zoning and land use are in conflict.

**GOAL 4:** Identify parcels or groups of parcels in which a Transfer of Development Rights tool could be applicable to preserve land for future economic development.

**STRATEGY:** Develop and apply a GIS-based methodology in which land areas on or at the fringe of urban growth boundaries that could act as receiving parcels for economic development, much akin to the transfer of development rights for agricultural land preservation, are identified.

## BUSINESS RECRUITMENT & ATTRACTION



The **Keystone Opportunity Zone (KOZ)** Program is a place-based, state-level economic development incentive which offers both out-of-state and in-state qualified businesses certain state and local tax abatements. When enacted in 1999, the KOZ program was considered innovative, bold, and controversial. Today, other states offer similar place-based tax abatement programs to attract out-of-state companies. Existing Pennsylvania businesses may qualify for the program but, are subject to additional requirements. Related programs include KOEZ, KIZ, and KOIZ. More information can be found online at <http://www.newpa.com>.

### Payroll-based incentives

As a part of its new business development strategy, the Pennsylvania state legislature has passed a bill that would offer an incentive to companies considering locating or hiring new employees in the Keystone State. The tax incentive, named the **Promote Employment Across Pennsylvania** program, or **PEP**, lets businesses keep the state income tax withholdings of their newly hired employees that would otherwise have been submitted to the state's tax authority. Those in favor of the program say that it will promote business growth and reduce unemployment, particularly since the state has recently reduced spending on other programs and financial incentives for businesses.

### Innovate in PA

**Innovate in PA** is designed to accelerate the creation of high-wage, family sustaining jobs in emerging technology-based companies. Companies supported through Innovate in PA will be poised to advance their technologies into the marketplace while advancing the competitiveness of Pennsylvania's companies in the global economy.

Through Innovate in PA, the Department of Community & Economic Development (DCED) will sell – with the assistance of a third-party entity – \$100 million of deferred insurance premium tax credits to qualified buyers. A qualified buyer is an insurance company that is authorized to do business in the commonwealth. The capital generated through the sale of the tax credits will be allocated to DCED's economic development partners in accordance with the enabling legislation. More information is available online at <http://newpa.com/business/innovate-in-pa>.

### Business Clustering

A **business cluster** is a geographic concentration of interconnected businesses, suppliers, and associated institutions in a particular field. Clusters are considered to increase the productivity with which companies can compete, nationally and globally. Clusters have the potential to affect competition in three ways: by increasing the productivity of the companies in the cluster, by driving innovation in the field, and by stimulating new businesses in the field. Put in another way, a **business cluster is a geographical location where enough resources and competences amass reach a critical threshold**, giving it a *key position* in a given economic branch of activity. Beyond the geographic cluster, economists also consider:

- **Sectoral clusters:** business operating with the same commercial sector.
- **Horizon clusters:** interconnections between businesses sharing resources.
- **Vertical clusters:** supply chains.

Several types of business clusters, based on different kinds of knowledge, are recognized:

- **High-tech clusters:** high technology-oriented, well adapted to the knowledge economy, and typically have as a core renowned universities and research centers.
- **Historic know-how-based-clusters:** based on more traditional activities that maintain their advantage in know-how over the years, and for some of them, over the centuries.
- **Factor endowment clusters:** are created because a comparative advantage they might have linked to a geographical position. For example, wine production clusters are linked to good soils and sunny climates.
- **Low-cost manufacturing clusters:** typically emerge in developing countries within particular industries, such as automotive production, electronics, or textiles.
- **Knowledge services clusters:** emerge typically in developing countries. They are characterized by the availability of lower-cost skills and expertise serving a growing global demand for standardized, less firm-specific knowledge.



# INFRASTRUCTURE

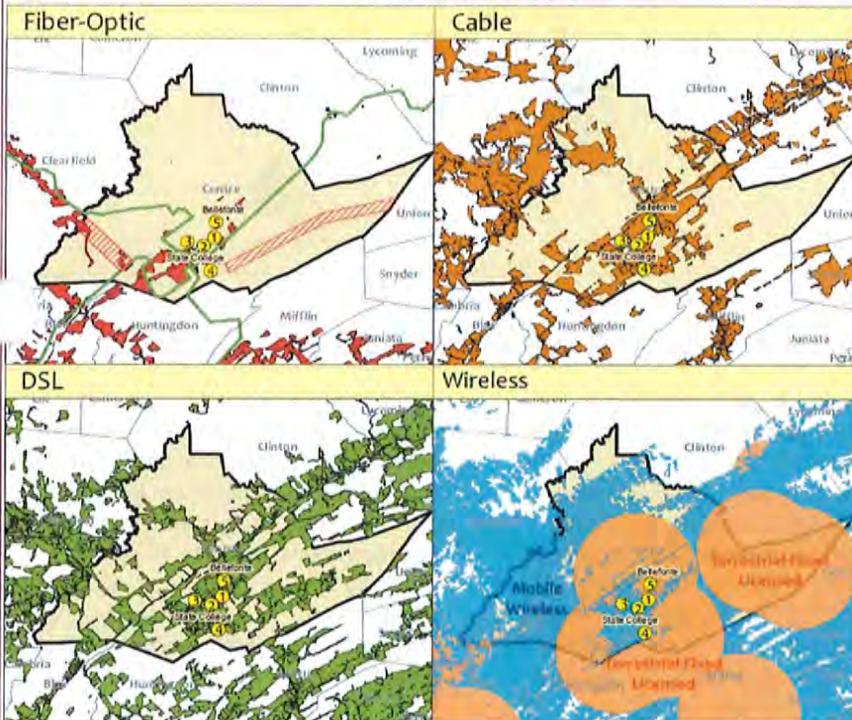
## Department of Community and Economic Development Applicable Programs

- Building PA
- Community Economic Development Loan Program
- High Performance Building Program
- Industrial Sites Reuse Program
- Pennsylvania Capital Access Program
- Pennsylvania Industrial Development Authority
- Pennsylvania Infrastructure Bank
- Sewage Facilities Program
- Water Supply and Wastewater Infrastructure Program

## PA Rail Freight Assistance Program

The **Rail Freight Assistance Program (RFAP)** provides financial assistance for investment in rail freight infrastructure. The intent of the Program is to (1) preserve essential rail freight service where economically feasible, and (2) preserve or stimulate economic development through the generation of new or expanded rail freight service. The maximum state funding for a RFAP project is 70 percent of the total project costs, not to exceed \$700,000. The funding for the construction portion of any project cannot exceed \$250,000.

## The Digital Divide



Telecommunications access is still very limited in rural areas of Centre County.

The **PennREN KINBER Project** installed thousands of miles of fiber-optic line which connected the state-wide university system schools. The **Wilderness Fiber-Optic Line Project**, which runs parallel to State Route 45 and U.S. Route 322, was a stand-alone project connecting investment markets on the east coast to Chicago. While the line was installed through Millheim, Spring Mills, and Old Fort, no intermediate or community connections could spur from that line.

Federal-level grants to increase broadband access are administered by the National Telecommunications and Information Administration:

### Broadband Technology Opportunities Program (BTOP)

- State Broadband Initiative (SBI)

## CDBG Program

The **Centre County Community Development Block Grant Program (CDBG Program)** is a comprehensive source of funding that helps rural municipalities in Centre County meet their community development needs. The expenditure of CDBG funds must meet one of three primary national objectives:

- Benefit to low and moderate income (LMI) families
- Elimination of slum and blight
- or Urgent threats to public safety.

A minimum of 70% of a County's CDBG expenditure must be to the low and moderate income (LMI) objective. Infrastructure projects, such as public water, sewer, storm water and streets are considered highest priority by state and federal grant administrators.

## RACP

The **Redevelopment Assistance Capital Program (RACP)** is a Commonwealth reimbursement grant program administered by the PA Office of Budget. It provides financial assistance for the acquisition and construction of regional economic, cultural, civic and historical improvement projects. The Centre County Planning and Community Development Office staff has assisted with the administrative portion of RACP on a number of economic development projects in several regions of the county.



# REUSE, REHAB, REVITALIZE



## Centre County underutilized site inventory

### Centre County Underutilized Site Inventory

An **underutilized site** is a property or building which is not used to its fullest economic potential. These sites provide both *adaptive reuse* opportunities and support the recycling of buildings for community revitalization and economic development. The **Underutilized Site Inventory** is a directory of these properties which can be accessed from the County's website.

**Older buildings have the advantage of location in areas already developed**, often times in close proximity to town centers. Their reuse helps reduce suburban sprawl, builds on

previously developed land rather than Greenfield tracts, takes advantage of existing infrastructure and avoids costly new public investments, and in some cases they are located along established routes served by rail and/or by the Centre Area Transportation Authority mass transit. Most underutilized sites included in this inventory lie within reach of available utility and transportation infrastructure. Photos have been included as well as detailed site data: address and/or tax parcel number, owner's name and contact information, building and/or land specifications, available utilities, current and past uses, zoning, and adjacent land uses.

### Adaptive Reuse

**Adaptive reuse is often described as the process of converting older buildings for economically viable new uses.** A variety of repairs or alterations to an existing building are usually necessary to serve the contemporary use and bring it into building code compliance. Sometimes, these alterations preserve unique features of the property or building. An adaptive reuse guide is available from the county's website which shows both local and national examples.

### Keystone Special Development Zone

The **Keystone Special Development Zone (KSDZ)** program was established for the purpose of providing incentives to for-profit businesses that locate and operate in designated geographic zones. Pennsylvania continues to have a surplus of abandoned, deteriorated commercial and industrial sites in need of revitalization. The KSDZ program is an incentive-based tax credit program to foster redevelopment of these former industrial and commercial sites.

### PA Site Search

<http://www.pasitesearch.com>

The **PA Site Search** program is designed to enhance the level of community preparedness through the Commonwealth for accommodating businesses interested in opportunities to expand or relocate their facilities in Pennsylvania. The Site Search program helps identify sites and locations that are prepared for development. The program is designed to assist local governments in deciding on the appropriate type of development for their community as part of their strategic economic plans. Municipalities can demonstrate to prospective businesses that their community supports and is ready for economic growth.

### Centre County Industrial Development Corporation

<http://www.centrecountyidc.org/commRE/>

Available lands and buildings are inventoried by Centre County's **Industrial Development Corporation (IDC)**. The search parameters allow a user to choose community location, square footages, building type, and if the structure is in a KOZ designated area. The IDC coordinates with economic development partners to include website links to lands and buildings countywide.



# REUSE, REHAB, REVITALIZE

## Infill Development

**Infill development** is the use of vacant lands and existing buildings within a built-up area for development or reuse. It focuses on the reuse and repositioning of obsolete or underutilized buildings and sites. Infill development is essential to renewing blighted neighborhoods and knitting them back together with more prosperous communities. Although infill is an appealing tool for community redevelopment and growth management, it is often far more costly for developers to develop land within the city than it is to develop on the periphery, in suburban greenfield land. However, infill development is more financially feasible when it occurs on a large plot of land. In more rural areas, infill development is often targeted and completed on a parcel-by-parcel basis.

## Brownfield Site Development

A **brownfield site** is land previously used for industrial or commercial uses that may be contaminated by low concentrations of hazardous waste or pollution but has the potential to be reused once it is cleaned up. Land that is more severely contaminated and has high concentrations of hazardous waste or pollution (a Superfund site) does not fall under the brownfield



classification. Generally, brownfield sites exist in a city's or town's industrial section, on locations with abandoned factories or commercial buildings, or other previously polluting operations. Small brownfields also may be found in many older residential neighborhoods, for example, many **dry cleaning establishments or gas stations** produced high levels of subsurface contaminants during prior operations. A number of innovative *financial and remediation techniques* have been used in recent years to expedite the cleanup of brownfield sites. For example, environmental firms have teamed up with insurance companies to underwrite the cleanup of distressed brownfield properties.

## Tax Abatement for Rehabilitated Properties

House Bill 2045 would create the **Tax Exemption and Mixed Use Incentive Program** to allow local governments to implement tax abatements as an incentive for developers and property owners to rebuild abandoned or blighted property that meets local criteria.

## Land Banks

**Land banks** are quasi-governmental entities created by counties or municipalities to effectively manage and repurpose an inventory of underused, abandoned, or foreclosed property. They are often chartered to have powers that allow them to accomplish these goals in ways that existing government agencies can not. While the land bank "model" has gained broad support and has been implemented in a number of cities, they are implemented differently so as to best address both municipal needs and the state and local legal context in which they were created. **House Bill 1682 established Pennsylvania's Land Bank Act in 2012.** Counties, municipalities or a group of municipalities that have populations of more than 10,000 can establish a land bank to hold, manage, and develop vacant, abandoned, and tax-foreclosed properties. Any revenue received from the sale or development of such properties would be required to be transferred to the land bank's jurisdiction.

## Historic Preservation Tax Credits

The **Historic Preservation Tax Credit (HPTC)** provides tax credits to qualified taxpayers who will be completing the restoration of a qualified historic structure into an-income producing property. All projects must include a qualified rehabilitation plan that is approved by the **Pennsylvania Historical and Museum Commission (PHMC)** as being consistent with the standards for rehabilitation of historic buildings as adopted by the United States Secretary of the Interior.

## Federal Rehabilitation Investment Tax Credit

The **Federal Rehabilitation Investment Tax Credit (RITC)** is the most widely used historic preservation incentive program. Certain expenses incurred in connection with rehabilitating an old building are eligible for a tax credit. RITCs are available to owners and certain long term leases of income-producing properties. There are two rates: 20% for a historic building and 10% for a non-historic building, with different qualifying criteria for each rate.

## Neighborhood Blight Reclamation and Revitalization Act

The **Neighborhood Blight Reclamation and Revitalization Act** gives municipalities a set of tools to go after problem landlords who allow their properties to deteriorate. Municipalities had limited means for going after owners who have broken-down properties. Now they can hit people where it hurts most: in their assets. The law gives local governments a way to get financial damages from a property owner such as a landlord with multiple blight violations by placing a lien against all of the owner's assets — not just the blighted properties. A property owner who has been cited for violations in one community can be denied permits or licenses in another. They also can be extradited to Pennsylvania if they live outside the commonwealth. **The law is under review for amendments (HB 2120) to include blighted properties owned by corporations.**

# REUSE, REHAB, REVITALIZE

## EAGLE System for Downtown Development

**EAGLE** is an acronym to describe the components of revitalizing a central downtown district. These concepts incorporated together are development guidelines that help communities pick and choose the best projects suited to their vision by providing a set of evaluation factors. **EAGLE** also allows communities to create standard questions around each factor that can be posed to the developer. So, some examples of questions with each component are:

- **Energy efficient design:** Can the project use alternative energy sources?
- **Advanced technologies:** Will construction meet LEED standards?
- **Greater good:** Is the project a benefit to the community as a whole?
- **Low impact:** Is it reusing an existing site?
- **Economic development:** While the project create jobs or increase downtown commerce?

## County demolition funding program

**Senate Bill 1427** would allow counties to levy a \$15 fee on each deed and mortgage recorded at the Recorder of Deeds Office to be used for a blighted housing demolition program. SB 1427 is before the Senate Appropriations Committee. Centre County does not have a demolition funding program.

## Tax Increment Finance (TIF) Districts

Pennsylvania's **Tax Increment Financing Act** provides a way to combat blight while promoting economic development. A key component to any TIF District is a formal finding of "blight". A TIF District can substantially improve an economically or socially undesirable area which cannot generate a sufficient tax base to finance a redevelopment project without a TIF. The redevelopment of such an area pursuant to a TIF Plan will generate increased tax revenue to the local taxing bodies. A TIF project typically involves the cooperation of three local taxing bodies—the county, the school district, and the local municipality. These taxing bodies agree to allocate all, or a portion of, the increased revenue (tax increment) to repay the bonds issued to fund the project. TIF projects require the involvement of a fourth legal entity, a redevelopment or industrial development authority. It is this entity which ultimately issues the bonds, and such debt payments on the bonds are paid from the incremental tax revenues. These debt service payments are often secured by one of several methods, including the levying of special assessments on property in the TIF district, or the furnishing of a guaranty from a third party such as a developer, or the furnishing of a guaranty under the Commonwealth's TIF Guaranty Program.

## Transit Revitalization Investment District

Act 238 of 2004 established Pennsylvania's **Transit Revitalization Investment District (TRID) Act**. TRID is legislation that offers municipalities, transit agencies, and developers a flexible approach to plan for and implement transit-oriented development (TOD). TRID is an optional tool to be used by communities wishing to leverage state funding for planning and implementing TOD. This legislation supports local economic development goals and encourages the use of innovative financing methods, including public-private partnerships. It also allows transit agencies to share in real estate tax revenues to support capital projects and maintenance in TRID areas.

## Neighborhood Revitalization Strategy Areas

The Altoona Planning and Community Development Department in conjunction with the Logantown Action Council and four local financial institutions developed the **Logantown Neighborhood Revitalization Strategy Area**. The Plan was focused on Logantown and sought to provide housing assistance and **job training** to the residents of the area, and a general physical improvement to the neighborhood. **Neighborhood Revitalization Strategy Areas (NRSAs)** are targeted and eligible based on an assessment of the degree of poverty, need and other key economic indicators.

## Local Economic Revitalization Tax Assistance

The **Local Economic Revitalization Tax Assistance (LERTA)** act allows local taxing authorities to exempt improvement to business property if such property is located in a deteriorating area as determined by a municipal governing body or is subject to a governmental order requiring the property to be vacated, condemned or demolished by reason of noncompliance with law, ordinance, or regulations. Improvements eligible for tax exemption include, repair, construction, or reconstruction including alteration and additions having the effect of rehabilitating a structure so that it become habitable or acquires higher standards of safety, health, economic use or amenity, or is brought into compliance with governing laws, ordinances, or regulations. A major deterrent to improving business property has been that improvements result in higher property value and therefore, result in higher local property taxes. The higher taxed often discourage business property owners from making improvement in blighted areas. This constitutional provision authorizes the PA General Assembly to "establish standards and qualifications by which local taxing authorities may make uniform special tax provisions applicable to a taxpayer for a limited period of time to encourage improvement of deteriorating property or areas by an individual, association, or corporation."

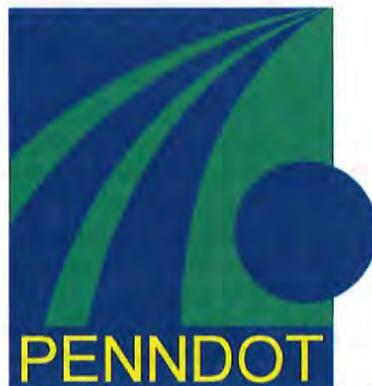
## Issue #4.

A process to streamline and expedite economic development projects should be adopted and implemented.

CENTRE COUNTY  
SUBDIVISION  
AND LAND  
DEVELOPMENT  
PROCEDURES  
OUTLINED



pennsylvania  
DEPARTMENT OF ENVIRONMENTAL PROTECTION



Columbia Gas  
of Pennsylvania  
A NiSource Company

## Why is implementing a streamlined and expedited process an issue?

Extended time frames and multiple steps to completion can deter economic development projects and/or activities. An incentive to developers, which can be set forth at the county-level, would be to ensure that land development requests are reviewed consistently and in a timely manner by all parties involved.

## Objective for **A streamlined and expedited permitting and review process**

Spur local and regional land development activity in a regular process that clarifies and simplifies the steps for all parties involved and, the parties involved complete the steps concurrently thus truncating the time frame for land development projects.

### **Goals and Strategies**

**GOAL 1:** Eliminate inconsistencies between the County's and the municipality's Subdivision and Land Development Ordinances (SALDO).

#### **STRATEGIES:**

- Review previously documented inconsistencies made by the Centre County Planning and Community Development Office's staff. Prioritize those municipalities and/or planning regions based on the highest number of inconsistencies, addressing these issues with municipal officials.

**GOAL 2:** Eliminate inconsistencies between municipal zoning ordinances, focusing on problem areas at municipal boundaries.

#### **STRATEGIES:**

- Identify inconsistencies between existing land use and municipal zoning ordinances.
- Evaluate zoning classifications and bring uniformity to zoning classifications on a regional planning scale.
- Assist municipalities in resolving inconsistencies in both zoning ordinance language and zoning ordinance maps, acting as a facilitator in resolving differences.

# CORE PRINCIPALS OF AN EXPEDITED PROCESS

## Municipal Support

The municipality in which a project is proposed must, by a majority of the governing body, support the project. If municipal officials are not in favor, expediting the project will likely cause friction between parties and hold up the process, undermining the purpose of an expedited timeline.



## The Sunshine Law

An expedited permitting process **does not violate** Sunshine Laws. Preliminary private meetings are standard to subdivision and land development procedures where the county planning office meets with the land owner, developer, and engineer. In the core meeting with all parties, which may or may not be confidential, detailed minutes are recorded.

## Have a Champion

One of the County Commissioners should give public support to the project and act as a champion. He/she can foster relationships with all parties involved, facilitate discussion, and build cohesion in the public arena to thwart off negative press.

# The First Meeting

The first meeting between the county, the applicant, and the developer is the most critical step and the commonality between the state's recommendations and the steps that Centre County's subdivision and land development staff follow.

The initial or pre-submission meeting is the opportunity for all parties involved to review the project plan, provide guidance to the applicant and developer, and save time and money in the long run by correcting plan errors upfront prior to a formal submission.

## Know you're Go-To's

When dealing with state departments, know upfront and early who you can rely on to make preliminary meetings, attend the first meeting, and be the most likely to fulfill their obligations during the process. It is not a bad idea to have a stand-by person within an agency in the event your primary person is unavailable. If it turns out that the go-to person isn't going to be a team player, replace them with another agency staff person.

**Documentation is an important part of this process as well.** At Centre County, the developer and applicant are provided with submission checklists so they are aware of the items to be submitted in order to complete the review process and, ultimately, gain plan approval.

## Practice makes perfect

More often than not, the criteria for a project doesn't fit an expedited timeline. A project that doesn't fit the criteria yet sped along isn't a "win" for anybody. The more times this process is applied the more comfortable and familiar involved parties will be with it. And, a smooth process is just as important as a fast one.

## Put the Project in Perspective

When we consider the basic evaluation criteria in terms of jobs created, projected revenue generation, and site selection, we have to look at the scale of the project and put that into a regional context. Expediting the permitting process for a company that will create 100 jobs versus a company that will create 10 jobs is considered to be a better use of the program. There are other programs and resources for start-up companies and entrepreneurs. An expedited process is really framed to assist larger employers and already-established companies. But, it can be an equalizing force between business expansion and business recruitment proponents. When the value of the project is based on those evaluation factors, forgoing all other personal influences, all parties involved can confidently say "this project can move forward" or "this project doesn't fit our community's needs". The process also allows the parties involved to determine what the real, not perceived, barriers to economic development projects are.

## STATE-MANDATED LOCAL PERMITTING REFORM STUDY

### Background and Purpose

Pennsylvania Governor Tom Corbett charged the State Planning Board in 2012 with determining ways to standardize, simplify, and coordinate local land development reviews and approvals.

Local land development review and approval are governed by the Pennsylvania Municipalities Planning Code (MPC) of 1968. MPC law authorizes local governments to create comprehensive plans, zoning ordinances, and subdivision and land development ordinances. The review and approval timeframes are detailed step-by-step.

Adopting an expedited and streamlined process, however, must be balanced between the community's needs (responsible development that is needed in a municipality) and the wants of the developer (minimal delay and expense between the development plan submission and construction).

The State Planning Board, in conjunction with the PA Department of Community and Economic Development, appointed a board of various stakeholders to review current plan submission and approval timeframes. The final report found that, from beginning to end, a single land development or subdivision approval can take up to 540 days.

### Key Issues Addressed

The State Planning Board identified current obstacles with the review process:

- The Municipalities Planning Code (MPC) directs a complex, time-consuming land development review process;
- Differences in local ordinances lead to inconsistencies among review and approval processes;
- The fact that review steps are sequential, rather than concurrent, extends the review process;
- A lack of integration among federal, state, and local permitting processes leads to concerns over development quality.

*The Local Permitting Reform Study is currently under review by the Governor's Office and, there is no set timeframe by which legislation will be introduced to address some or all of the recommendations amending the Municipalities Planning Code.*

**The State Planning Board Study on local land permits addresses the time from application to approval but makes one thing clear: "Expedited review means saving time, not short-cutting regulations," the group's report says.**

- A 'Win-Win' Solution, State Planning Board Recommends Ways to Streamline Local Land Planning by Jennifer L. Florer, The Township Planner, Winter 2014.

### Recommendations to amending the Municipalities Planning Code

Most recommendations came in the form of legislation, some which is pending, and amending the Municipalities Planning Code to:

- **Allow the use of unified development** and a unified approval process. Combine zoning and subdivision and land development ordinances into one ordinance.
- **Allow the use of "specific plans"** by any municipality. Applications that meet specific criteria for certain development would be on the fast track to final approval.
- **Formalize the use of sketch plans.** This would allow for an early agreement between the developer and a municipality on a concept, without formal engineering work by the developer and/or any commitment on the part of the municipality.
- **Allow for one substantive, detailed review and approval,** followed by administrative approval at the final stage. This would replace the time- and labor-intensive two-part process of preliminary and final approvals that is currently used.

### Final Process

The State Planning Board recommended an overall review and permitting process for certain developments that would be joint, involving multiple agencies at the local, state, and federal level, and that coordinate all parties and timelines.

Acknowledging that permitting delays don't stem solely from the local level is an obstacle that can be addressed in this process. A multiagency review is an option that could simplify the process for both municipalities and developers.

# BERKS COUNTY EXAMPLE: JEAP PROCESS

The County of Berks created, adopted and has implemented a process to expedite economic development projects. The **Joint Express Approval Program**, or **JEAP**, was a result of lessons learned from the Cambridge-Lee Industries expansion project. Cambridge-Lee is a manufacturer in Reading, PA, that produces metal tubing and rods for plumbing, HVAC/refrigeration, and a variety of other industries. The company requested an expedited permit and land development timeline. Timeline: 3 months and the company would break ground on a new facility. The county, state agencies, developer, utility companies, and engineers were able to comply. Within 90 days, Cambridge-Lee started construction.

The JEAP process contains steps and procedures that could be applied here in Centre County. Because JEAP is a process, if practiced enough times, will become second nature to those parties involved and solidify the end-goal to "win the project".

**PURPOSE:** JEAP is a comprehensive and unified approach to local permitting providing incentives to new and existing commercial/industrial businesses to make capital investments in the county.

## BASIC EVALUATION CRITERIA

1. Value of the project to the community (ability to retain/grow jobs, attract new business/jobs, site/building development has low impacts).
2. Will JEAP process be a constructive factor based on how far the project is?
3. Roadblocks to the project are real (time constraint, unreasonable permit time requirement, etc.).
4. Project is consistent with the County's Comprehensive Plan.
5. Majority of the members of the governing body of the municipality in which the project is located must be in favor of the project.

## PROCESS

1. Led by the Berks County Community Development Office however the Greater Reading Economic Partnership (GREP) will be the initial contact for the program and will obtain information about the project.
2. GREP and County C.D. Office will meet and review the project based on evaluation criteria for inclusion in the JEAP.
3. County C.D. Office will email their recommendation

*The JEAP Process isn't about skipping steps. It's about getting commitments from involved parties to follow-through with those steps on an expedited timeline.*

*- Greater Reading*

*Economic Development Partnership*

- and project information to the County Commissioners for:
  - (a) inclusion in JEAP, or;
  - (b) Reasons why the project as it is currently presented doesn't meet the criteria for inclusion, or;
  - (c) GREP and County C.D. Office cannot decide and seek recommendation from the County Commissioners.
4. In order for inclusion in JEAP, the project must receive approval from a least 2 County Commissioners.
  - (a) Company
  - (b) 1 Commissioner (The County C.D. Office will work with the Board of Commissioners to determine which Commissioners fits the project best).
- (c) Municipal official(s)
- (d) GREP
- (e) County C.D. Office
6. A core meeting is held with all entities required to proceed with the portion of the project related to JEAP. This meeting may or may not be confidential.
  - (a) The County will host the meeting.
  - (b) Facilitated by a County Commissioner or their appointee.
  - (c) Attendees determined at the preliminary meeting.
  - (d) Detailed minutes of the meeting will be kept by C.D. Office
7. Further meetings may be held as determined by the core meeting.
8. County C.D. Office and the Commissioner will attend all public meetings for the project to monitor the progress of the approval process.

## CENTRE COUNTY'S SUBDIVISION AND LAND DEVELOPMENT PROCESS

### Step 1. Pre-Submission Meeting

**Attendees:** applicant/developer, consultant, municipal engineer, municipal zoning officer, County Conservation District, PennDOT, Planning Staff.

**Purpose:** Developer introduces project. Attendees assist developer to ensure they have all necessary information to move project through as quickly as possible.

### Step 2. Plan Submission to County

**When:** Plans typically submitted the 1st Thursday of every month for consideration at next month's Planning Commission meeting.

**Timeframe:** The County has 90 days in accordance with state law from the next Planning Commission meeting to approve the plan.

**Process:** Staff reviews the plan and submits comments to the applicant's agent within the timeframe. Allows applicant's agent time to address any plan deficiencies and acquire required permits.

### Step 3. County Planning Subcommittee Review

**Attendees:** Members of the Planning Commission and, the applicant/developer and their consultants are encouraged to attend.

**Purpose:** Informal review to address any issues and submit comments before the plan is reviewed at the Planning Commission meeting.

**Timeframe:** Comments are typically forwarded to consultant in 1-2 days.

#### Permit approvals:

- Water authority
- Sewer authority
- Department of Environmental Protection
- Township: Zoning, engineer, storm water, and other ordinances, if applicable
- PennDOT

*This is not an all inclusive list.*

### Step 4. County Planning Commission Approval

**Purpose:** Formal review by the Commission covers all plan requirements and outlines any deficiencies the developer must address. These deficiencies may be missing items on the plan or required permit approvals not obtained from agencies outside Centre County jurisdiction.

**Results:** The Planning Commission can vote to grant final approval, conditional final approval, or can table the plan until all deficiencies are corrected.

## Submission Checklist

- |   |   |  |
|---|---|--|
| <ul style="list-style-type: none"> <li>• Completed application form, signed by applicant or authorized agent</li> <li>• Processing Fee Payment (Plan and Sewage Planning Modules review)</li> <li>• Appropriate number of plan prints</li> <li>• Sanitary sewage disposal report</li> <li>• DEP sewage planning module (draft)</li> <li>• Approval notice from the municipal zoning officer</li> <li>• Letters of intent to provide utility services</li> </ul> | <ul style="list-style-type: none"> <li>• Private right-of-way and/or utility easement documents (draft)</li> <li>• Memorandum of Understanding for construction of required improvements/Payment of municipal engineer's fees</li> <li>• Engineering details</li> <li>• Deed restrictions/protective covenants (draft)</li> <li>• Owners Association Agreement (draft)</li> <li>• Improvement surety package (draft)</li> </ul> | <ul style="list-style-type: none"> <li>• PennDOT review (traffic study, highway occupancy permit, or municipal requirements)</li> <li>• Postal service review</li> </ul> <p><i>This is only an example of items required upon plan submission. Please contact the Centre County Planning and Community Development Office prior to any land development/subdivision activities to ensure county ordinance compliance and assistance.</i></p> |
|---|---|--|

## Interrelationships

### Health and Social Well-being

#### Stable Jobs = Healthier Lives

The **New Public Health** National Prevention Strategy reported the following in a study on the role of employment in healthy communities.

- Laid-off workers are 54% more likely to have fair or poor health and, 83% are more likely to develop a stress-related condition.
- Since 1977, the life expectancy of male workers retiring at age 65 has risen 6 years in the top half of the income distribution, but only 1.3 years in the bottom half.
- Unemployment is also linked to: loss of health insurance, increased blood pressure, unhealthy coping behaviors, and depression.
- 10.5 million Americans are classified as "working poor" - they are less likely to receive preventative healthcare.
- Health prevention programs in the workplace are cost-effective, having an average return of \$6 per dollar invested.

**A STABLE JOB WITH FAIR PAY  
LEADS TO BETTER HEALTH**

For most Americans, employment is the sole or primary source of income, which enables individuals to provide their families with:



### Unemployment and Weight Gain

Many newly unemployed Americans find themselves gaining a significant chunk of weight after losing their jobs. Carol Byrd-Bredbenner, Ph.D., and R.D., professor of nutrition at the School of Environmental and Biological Studies at Rutgers University says that the few "insidious pounds" many people put on after receiving the devastating blow of job loss can snowball before you know it.

### Home Ownership Matters

Today, the **rate of home ownership in the United States stands at 65 percent, the lowest it has been in nearly two decades** (National Association of Realtors, 2014). Home ownership represents a milestone in many Americans lives, a step towards the American Dream. Most middle class Americans wealth is invested in their homes (<http://www.bottomlinepublications.com>) but plummeting real estate values that haven't totally rebounded carved out a chunk of middle Americans' wealth.

In addition, home ownership and a sense of permanency lends itself to healthier families, better student grades, and higher levels of civic engagement.

**But, in turn, home ownership creates jobs.** For every two homes sold, one job is created in this country. In addition, each home purchase generates as much as \$60,000 in economic activity over time (<http://www.houselogic.com>).

**Household real estate value - trillions of USD\$**  
[www.mybudget360.com](http://www.mybudget360.com)



### Employment and Retirement

As members of the "baby-boom" generation begin to retire and collect Social Security, pension, and other benefits, many changes to both public and private retirement systems may occur, such as raising the ages for eligibility, creating more flexible pension plans, and introducing "phase-retirement". According to the U.S. Census Bureau, the proportion of the population age 65 and older will increase from 12.6% in 2000 to 20.2% by 2030. The *working-age* population is already shifting towards greater numbers of older workers. Meanwhile, Bureau of Labor statistics indicate a trend where a shortage in the labor force could occur if workers age 55 to 64 choose to take early retirement (Monthly Labor Review, 2000). During the economic downturn of 2007 to 2009, many workers opted to reduce their contributions to retirement savings while some employers reduced their contributions toward employees retirement accounts (<http://www.bls.gov/opub/mlr/2013/article/retirement-savings-in-defined-contribution-plans.htm>).

# Interrelationships

## Environmental Impacts

### 2 Primary View Points to the Environmental-Economic Development Relationship

Economic growth must cease and the world must make a transition to a steady-state economy: resource extraction, accumulating waste and increased pollutants will overwhelm the earth's carrying capacity leading to environmental decline, despite rising incomes.

Environmental improvement is along the path of economic growth: with higher incomes comes increased demand for goods and services that are less material intensive, as well as the demand for more environmental protection policies.



### NATURAL RESOURCE-BASED ECONOMIES

Natural resource-based economies (agriculture, forestry, mineral extraction, and natural gas drilling) revolve around activities that can degrade environmental quality if best management practices are not applied.

- Adopt a mix of economic instruments such as taxes and impact fees to induce changes in pro-

duction and consumption.

- Educate industries and citizens to be collectively responsible, thereby encouraging sustainable practices.
- Support improvements in technology and resource use efficiency.
- Encourage local legisla-

tors to support environmental policies to preserve air, water, and soils quality.

- Strengthen citizens' involvement in natural resource-based economies, give communities a role in balancing environmental quality and economic development.

### ACT 13 Impact Fee

House Bill 1950 of 2011, also known as Act 13, collects fees from **unconventional** natural gas wells in Pennsylvania. The fees are collected and distributed by the Pennsylvania Utility Commission (PUC) to both the state and to municipalities which are impacted by unconventional natural gas well drilling. The fees collected are based on a number of factors and the impact fee payouts to municipalities are based on a finite timeline. For more information on Act 13 Impact Fees, go online to <http://centrecountypa.gov/index.aspx?nid=208>.

### Environmental Justice

**Environmental Justice (EJ)** is the fair treatment and involvement of all people regardless of race, color, national origin, or income with respect to the development, implementation, and enforcement of environmental laws, regulations, and policies. EJ aims to give equal protection from environmental and health hazards and equal access to the decision-making process to have a healthy environment in which to live, learn, and work.

### Tourism Industry & the Environment

Rural areas rely on tourism as a major industry. According to the Tourism Economics 2010 report:

- Total PA visitor spending: \$31.1 billion
- Total PA jobs supported: 433,000
- Tourists spent \$516 million in Centre County in 2009
- Total Centre County jobs supported in 2009 was 4,400



Scenic landscapes, clean streams, fresh air, and abundant wildlife are aesthetic backdrops to the tourism industry. Conserving and/or preserving their quality only enhances a tourist's experience. The PA Wilds Planning Team compiled a guidelines document for the oil and gas industry (<http://pawildsresources.org>). The guidelines are applicable tools to promoting environmental quality and tourism:

- Protect scenic viewsheds and vistas
- Be sensitive to natural landforms
- Preserve dark skies
- Be environmentally responsible

### Parks, Open Spaces & Trails

Parks, open spaces, and trails **have measurable economic impacts on communities** (*Parks and Economic Development*, John L. Crompton, 2001). Parks and open space increase real estate values, adding to the property tax base. Open spaces and trails attract tourists who spend money on lodging, food, and entertainment. Parks attract and retain businesses, especially in urban settings where greenspace is limited. Finally, a trend among retirees is taking up residence in a community that offers an abundance of outdoor recreational opportunities.

# Interrelationships

## Energy Utilization and Conservation

Energy development or utilization is an integral part of enhanced economic development.

- Advanced industrial countries use more energy per unit of economic output.
- Energy use per unit of output does seem to decline over time in the more advanced stages of industrialization, reflecting the adoption of increasingly more efficient technologies for energy production and utilization as well as changes in economic activity (see, e.g., Nakicenovic 1996).
- Energy intensity in developing countries peaks sooner and at a lower level along the development path than was the case during the industrialization of the developed world.
- Trends toward greater energy efficiency, total energy use and energy use per capita continue to grow in the advanced industrialized countries, and even more rapid growth can be expected in the developing countries as their incomes advance (Energy and Economic Development: An Assessment of the State of Knowledge, M. Toman and B. Jemelkova, Program on Energy and Sustainable Development Working Paper #9, November 2002).

## Energy companies promote economic development

First Energy:

<https://www.firstenergycorp.com/content/fecorp/economicdevelopment.html>

UGI: [http://www.ugi.com/portal/page/portal/UGI/Community/Economic\\_Development](http://www.ugi.com/portal/page/portal/UGI/Community/Economic_Development)

Columbia Gas of PA: <https://www.columbiagaspa.com/community-news> and from the company's tariff available online <https://www.columbiagaspa.com/docs/default-source/tariff/complete-tariff-7-23-14.pdf?sfvrsn=2> pages 160 and 161 is the *Economic Development Rider* information.

## Economic Impacts of Energy Efficiency Investments

The 2009 study "Energy Efficiency: Engine of Economic Growth" (Howland and Murrow) modeled the macro-economic effects of energy efficiency investment programs in six New England states. The economic impacts were measured using current efficiency programs for electricity, natural gas, fuel oil, propane, and kerosene. When the same efficiency policies were applied across all states, the study concluded the following:

- Efficiency investments increase gross state products, bolster trade, and creates local employment.
- Benefits for efficiency investments apply to all fuel types.
- Energy efficiency programs spur economic activity—consumers have more disposable income to spend when saving money on energy bills, decreased energy consumption = decreased energy bills.
- Reduced consumption also reduces energy emissions.

## Combined heat and power systems

From the EPA's website, combined heat and power (CHP) systems have economic benefits for large energy users. Benefits include:

- Reduced energy costs:** The high efficiency of CHP technology can result in energy savings when compared to conventional, separately purchased power and onsite thermal energy systems.

- Offset capital costs:**

CHP can be installed in place of boilers or chillers in new construction projects, or when major heating, ventilation, and air conditioning (HVAC) equipment needs to be replaced or updated.

- Protection of revenue streams:**

Through onsite generation and improved reliability, CHP can allow business and critical infrastructure to remain online in the event of a disaster or major power outage.

- Hedge against volatile energy prices:** CHP can provide a hedge against unstable energy prices by allowing the end user to supply its own power during times when prices for electricity are very high. In addition, a CHP system can be configured to accept a variety of fuel types.

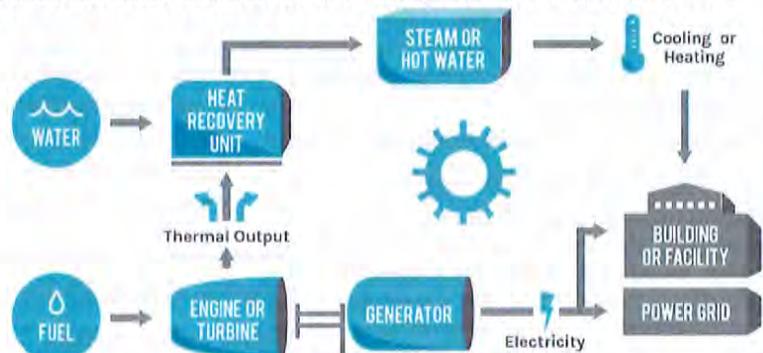


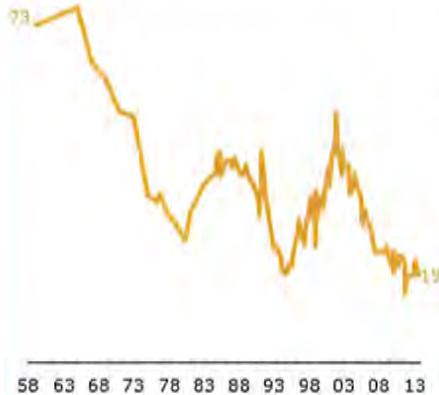
Image: <http://www.dynamicenergyusa.com>

# Interrelationships

## Fiscal Responsibility and Fiduciary Perceptions

### Trust in Government Again Near All-Time Low

% saying they trust federal gov't to do what is right just about always/most of the time



PEW RESEARCH CENTER Oct 9-13, 2013. Line represents a three-poll average. Data from Pew, Gallup, CNN, ABC/Washington Post, CBS/New York Times, and National Election Survey.

Use of public funds by governments and public-private partnerships is under even greater scrutiny today from taxpayers, especially when those funds are applied towards economic development projects. Overall, citizens' trust in government (particularly federal government) is at an all-time low. Public attitudes on how and why taxpayers' monies are being spent on economic development is a barrier to launching new projects. Citizens' perceptions of how counties and municipalities budget public dollars can easily delay or even deter viable projects.

- Communities and individuals must be engaged by county government and municipalities in local decision-making processes.
- County and municipal governments must continue to be transparent and upfront about revenues, expenditures, surpluses, and debt.
- Citizens' ideas of what constitutes economic development may be very different from municipal and elected officials' perspectives.
- Financially stressed county and municipal governments may not be in the position to support, even in writing, local economic development projects.

### Local government investments

**Senate Bill 1207** would expand the allowable investment options for local governments to include certain high-rated money market instruments, such as commercial paper, negotiable certificates of deposit, bankers' acceptance, and corporate notes. SB 1207 is before the House Local Government Committee.

### Local government borrowing

**Senate Bill 901** would establish a review process by the state Department of Community and Economic Development before local governments may incur debt. It would eliminate the ability to charge a fee for issuing a guarantee and restrict the municipalities' ability to provide unlimited guarantees of other entities' debts. SB 901 is before the Senate.

### Local Government Capital Project Loan Fund

For municipalities under 12,000 in population, increased equipment loans to \$50,000 and facility loans to \$100,000. Act gives priority to projects that promote municipal operation.

### Local Government Unit Debt Act

**Senate Bill 903** would limit the use of interest rate swap agreements by local governments by restricting the investment of taxpayer funds. It would regulate payments under interest rate management plans, along with the contents of a certification relative to a qualified interest rate management agreement. SB 903 is before the Senate.

### Municipal shared services

A 2009 study titled "The Economic Impact of Shared Services in Pennsylvania and an Examination of Shared Service Delivery in Select Counties" prepared by the Pennsylvania Economic League of Central PA, LLC, determined the following:

- Shared services decrease the cost and the complexity of delivering services.
- Direct savings on existing services, expanding services to new areas, and eliminates service duplication in the long-term.
- Services can include: public safety, public works, recreation, planning, land use, joint authorities, and joint purchasing.
- Regional cooperation and intergovernmental programs are favorable trends encouraged by PA's Municipalities Planning Code (MPC).



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## 2015 Centre County Planning Opportunities



Prepared by:  
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**SUBDIVISION & LAND DEVELOPMENT**  
**January 19, 2016**

**Subdivisions:**

None submitted for this planning cycle

**Land Developments:**

None submitted for this planning cycle

**Time Extension Requests:**

- Andrew W. Garban Land Development (CFA) File No. 78-13  
Potter Township.....10<sup>th</sup> Request (\$350.00 Fee Required)
- Ground/Water Treatment & Technology, Inc. Land Development (CFA) File No. 112-12  
Snow Shoe Township.....14<sup>th</sup> Request (\$550.00 Fee Required)

This office acknowledges receipt of written requests from the above-referenced applicants asking the Commission to favorably consider the granting of ninety (90) day time extensions for the completion of the remaining conditions pending plan approval.

Accordingly, we recommend the granting of ninety (90) day time extensions.

Note: CPA = Conditional Preliminary Plan Approval  
CFA = Conditional Final Plan Approval