

— PENNSYLVANIA. BUILT TO ADVANCE. —

Community Economic Development

Program Guidelines

February 2009

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Section I – General

A. Introduction

The Community Economic Development (CED) loan program provides loans for small business enterprises located in designated distressed areas identified in Appendix IV to these guidelines. The purpose of the program is to assist businesses that will enhance the economic well-being of a community or neighborhood by providing products or services to communities previously unserved or underserved, or through the employment of residents of the community.

Loan funds are available for eligible small business enterprises at an interest rate of 2% with flexible repayment terms that meet the needs of the business.

B. Eligible Applicants

Eligible businesses may apply through Area Loan Organizations identified in Appendix II (ALOs) or state accredited community development financial institutions identified in Appendix III (CDFIs).

C. Eligible Businesses

An eligible small business enterprise is a for-profit corporation, limited liability company, partnership, proprietorship, or other business entity having 100 or fewer total full-time employees that is involved in the business-to-public service, mercantile, commercial, or point of sale retail sectors.

In order to receive a loan under this program, a small business enterprise must demonstrate a positive direct impact on the community in which it is located, on residents of that community, or on the local and/or regional economy. The criteria found in Section II (D) of the guidelines are intended to assist small business enterprises in making this demonstration

D. Eligible Costs

The following costs directly associated with the start-up, location, expansion or modernization of an eligible small business enterprise, are eligible uses of CED program funds.

1. Land Costs

Land costs may include, but are not limited to, acquisition, site preparation and testing, utilities, site mapping, legal, and other related costs directly associated with the purchase, expansion, renovation, or new construction of a building to house an eligible small business enterprise.

2. Building Costs

Building costs may include, but are not limited to, building acquisition, construction, rehabilitation, engineering, architectural, legal, and other related costs.

3. Machinery and Equipment Costs

Machinery and equipment costs may include, but are not limited to, acquisition, delivery, and installation of machines and/or equipment. This includes computers, peripherals and software that are used exclusively in business activities. Such costs are eligible if associated with acquisition of new or previously used machinery and equipment.

4. Working Capital

Capital used by a small business enterprise for operations, including, without limitation, personnel and training costs.

E. Limitations

Land, buildings, and machinery and equipment are limited to out-of-pocket costs incurred by a business. Unrealized appreciation in value may not be considered in determining eligible costs.

F. Restrictions

1. No Delinquencies

The business and its principals may not be delinquent in or in default of any existing private or public loan relating to the business, unless the business and/or its principals have entered into a workout agreement satisfactory to the respective creditor(s) and are fully in compliance with the terms of that agreement. The business and its principals are required to execute an affidavit stating that the business and/or its principals are in compliance with the workout agreement. For program purposes, a “principal” of a business is any record or beneficial owner of 20% or more of an ownership interest in the business.

2. Taxes Current

The business and its principals must be current in payment of all applicable federal, state and local taxes, unless they have entered into a workout agreement satisfactory to the respective taxing authority and are fully in compliance with the terms of the agreement.

3. Conflicts of Interest

The business, its principals and managerial officers must disclose any real or potential conflicts of interest between themselves and any officials or employees of DCED or any officials or employees of the ALO or CDFI involved in the submission of the business’s application.

4. Matching Funds

All sources of matching funds for the project must be identified when the application is submitted to DCED *and in place at the time of the CED loan closing.*

5. Escrow of Loan Proceeds

At the discretion of DCED, loan proceeds may be fully disbursed to the business at closing or fully or partially deposited into an escrow account with a commercial lending institution.

G. Ineligible Activities

1. Projects are not eligible for financing if they relate to any of the following activities:

- a. Generally, refinancing any portion of the total project cost is not permitted, except for short-term “bridge” or “interim” financing where such bridge or interim financing is being promptly replaced by the proceeds of the loan and the bridge or interim financing has been disclosed to DCED. However, DCED will consider projects that propose to use all or a portion of loan funds to reduce or eliminate outstanding debt where the substitution of a CED loan for the outstanding debt will result in a significant cost savings to the business and where the business presents a plan for reinvesting the saved funds back into business activities.
- b. A small business enterprise is permitted to lease up to 49% of the space of a building it occupies to other users.
- c. Providing funds, directly or indirectly, for payment, whether as loan repayment, dividend distribution, return of capital, loans, or otherwise, to owners, partners or shareholders of the small business enterprise, except as ordinary compensation for services rendered.

- d. Related party transactions, i.e., costs associated with a transaction where the buyer and the seller are one and the same or are related to each other by blood, marriage, or law, unless the business is able to demonstrate to the satisfaction of DCED that the transaction qualifies as an arms length transaction.

2. **Non-Prejudicial Approvals**

DCED recognizes the long lead times involved in acquiring, constructing, or renovating land and buildings and in ordering machinery and equipment. Therefore, the applicant may request a letter of no prejudice from DCED. If DCED grants such a letter, the applicant may continue with the project while its loan is under review. **HOWEVER, THE BUSINESS CONTINUES AT ITS OWN RISK WITH NO OBLIGATION FROM DCED TO APPROVE THE LOAN.**

If an applicant does not receive a letter of no prejudice, the applicant may place orders, sign sales agreements, and make security deposits on machinery and equipment and land and buildings without jeopardizing project eligibility. However, unless there is a letter of no prejudice in place, the applicant may not: (1) transfer title or occupy the land or buildings to be financed with the loan; (2) install or use the machinery and equipment except pursuant to a short-term lease or similar arrangement subject to cancellation by the business without substantial penalties; or (3) finance any working capital needs and remain eligible for CED loan consideration.

H. **General Program Requirements**

1. **Loan Size**

The maximum loan amount is \$100,000 or 50% of the total eligible project cost, whichever is less.

2. **Other Required Investment**

Matching funds from sources other than CED must equal at least 50% of eligible project costs.

Land and building and machinery and equipment purchases made within a 12 month period prior to the filing of an application may be eligible as private match towards an CED loan project.

3. **Jobs**

The applicant must agree to retain, at a minimum, the jobs that were in existence as of the date of the loan application.

4. **Loan Security**

DCED, in its sole discretion, will use its best judgment to identify and secure collateral. Acceptable collateral may include but is not limited to, any of the following: land, buildings, machinery, equipment, accounts receivable, inventory, pledged stock or securities. In addition, DCED may require the personal guarantees of principals.

5. **Terms**

In the sole discretion and best judgment of DCED, loan repayment terms are tailored to meet the needs of the business.

6. **Interest Rates**

CED loans are fixed at an annual interest rate of 2%.

7. **Fees**

- a. DCED charges no application fee to loan recipients; however, DCED requires that the business reimburse DCED for its out-of-pocket expenses in the closing and administration of the loan, including search fees and filing / recording costs.
- b. Reasonable loan processing fees commensurate with the level of financing sought by the business may be charged to the business by an ALO or CDFI involved in the submission of an application on behalf of the business.

8. **Aggregate Limits on CED Financing**

A business may not receive more than one loan in any twelve-month period.

Section II – The Application Process

A. Letter of Intent

1. Businesses interested in applying for a CED loan must first submit a letter of intent to DCED. The following information must be included in the letter of intent:
 - a. Name and address of the business, municipality and county in which the business is located, and the contact person who can answer questions regarding the letter of intent.
 - b. The number of current full-time employees and the projected number of jobs to be created or retained within 3 years.
 - c. A description of what the business does.
 - d. Whether the business is located in an Enterprise Zone, Keystone Opportunity Zone, a Keystone Opportunity Expansion Zone, an Act 47 Distressed Community, a federal Enterprise Zone or an area where there has been a major plant closing.
 - e. Whether the business is a start-up or the number of years in which the business has been in operation.
 - f. Whether the business is located in or will locate in an abandoned or underutilized building or site.
 - g. Whether the business has received technical assistance from a Small Business Development Center, the Service Corps of Retired Executives (SCORE) or another economic development service provider in the past 12 months.
 - h. Whether the business is owned and operated by a person of an ethnic minority group. Ethnic minority groups include:
 - i. **African Americans** – persons having origins from any of the Black groups of Africa or any of the original peoples of the Cape Verde Islands.
 - ii. **Hispanic Americans** – persons having origins from one or more of the Spanish speaking peoples of Mexico, Puerto Rico, Cuba, Central or South America or the Caribbean Islands.
 - iii. **Native Americans** – persons having origins from one or more of the original peoples of North America and who are recognized as an Indian tribe or tribal organization.
 - iv. **Asian-Pacific Americans** – persons having origins from one or more of the original peoples of the Far East, Southeast Asia or the Pacific Islands, including China, Japan, Korea, Samoa and Philippine Islands.
 - v. **Indian Americans** – persons whose origins are from India, Pakistan, and Bangladesh.
 - i. Identify the source and amount of the funds required to match the requested CED loan.
 - j. If applicable, provide the business's gross sales for the most recently completed tax year .
 - k. Describe the business's impact on the community in which it is located, using the following as a guide:
 - i. Does the business complement existing businesses in the community? If so, how?
 - ii. Will the business fill a void for products or services not currently offered in the community?

- iii. Would the absence of the business from the community create such a void? If yes, explain how.
 - iv. Do employees of the business come from the immediate community?
 - v. Will the project generate new wealth for the community? Explain.
 - vi. What synergies exist or will be created with other businesses within the community?
 - vii. Will location or expansion of the business generate new or additional business opportunities for the community?
 - viii. Does the project have the support of local governmental and community organizations?
2. If the letter of intent indicates the business's proposed project is competitive and eligible for CED financing, DCED will invite the business to apply for a CED loan and will refer the business to an ALO or CDFI responsible for the area in which the business is located for technical assistance.

B. Single Application Instructions

1. The applicant must utilize the DCED on-line Electronic Single Application for Assistance.
 - a. The Single Application can be accessed at: www.esa.dced.state.pa.us.
 - b. For assistance in completing the application, please contact the DCED Customer Service Center at 1-800-379-7448 or 717-787-3405 or e-mailing: radcedcs@state.pa.us.
 - c. Completed CED Loan Applications should be submitted by an ALO or CDFI responsible for the area in which the business is located. Applications submitted to DCED by a business will be returned to the business with instructions to submit a letter of intent to DCED for review or to contact the appropriate ALO or CDFI, whichever is appropriate.
2. Instructions for completing DCED's Single Application for Financial Assistance are as follows:

Complete pages 1 thru 6 of the Single Application and attach:

 - a. A narrative description of the overall project and a description of the specific items identified on the Project Budget as listed on pages 3 thru 5. The application must be signed and dated by the applicant and by the business if they are not applying directly.
 - b. Company Ownership Profile and Company Marketing Information forms.
 - c. Tax Liability Clearance form.
 - d. The Summary of Terms and Conditions.
 - e. A description of the collateral offered for the loan.

C. Application Submission and Approval Procedure

1. DCED will review each application in the order received.
2. DCED will formally notify the applicant of its decision to approve or reject a loan application within 30 days of receipt of a complete loan application.
3. Before DCED will authorize disbursement of loan funds, the business must confirm:
 - a. That all other sources of funding will be in place at the time of closing.
 - b. That the use of all funds remains as presented in the project application.
 - c. That there are no material changes to collateral or other terms and conditions of the loan as previously approved by DCED.
 - d. Whether the loan will close into an escrow account.
 - e. That all conditions of CED's commitment letter have been satisfied.
 - f. The FEIN and Social Security numbers of the business and all guarantors.
4. Any material changes in the project application, collateral, or terms must be reviewed and approved by DCED and its counsel.
5. Loans will be disbursed at the loan closing between DCED and the business. Loan proceeds may be disbursed to the business or placed into an escrow account with a commercial lending institution. Regardless of how disbursement is made, interest will accrue on the loan from the date of closing.
6. Unless otherwise agreed to by DCED, regular amortization payments of principal and accrued interest on the loan will begin immediately upon closing, whether or not the loan is disbursed, in whole or in part, into escrow.
7. Unless otherwise agreed to by DCED, the first payment of principal and interest will be due the first day of the second calendar month following the calendar month in which closing occurs and will include a lump-sum payment of the interest that has accrued from the date of the check issued for closing. Thereafter, payments of principal and interest will be due the first day of the month.
8. No escrow account may extend beyond 12 months without the prior written consent of DCED.

D. Application Evaluation Criteria

DCED will evaluate the credit worthiness of a small business enterprise to assess its ability to repay the CED loan. In addition, the application will be evaluated on the following criteria:

1. Number of jobs created or retained.
2. The type of product or service and the need for that product or service in the community.
3. The impact on other businesses in the community.
4. The likelihood of success of the venture.
5. The impact on unused or underutilized property.
6. The amount of matching investment.
7. The age and size of the small business enterprise.

E. Limitations and Penalties

1. Failure to meet any of the terms or conditions of the loan may result in an increase in the interest rate to a rate not exceeding 2% above the current prime interest rate on the outstanding principal for the remainder of the loan. Imposition of any penalty is at the sole discretion of DCED.
2. Any material misrepresentation in the letter of intent or the application, or the use of loan funds for ineligible activities, may be cause for rejection of an application or for calling a CED loan in default. In addition, the matter may be referred to the appropriate authorities for criminal investigation.
3. Businesses may prepay a CED loan at any time without financial penalty.

F. Contact Information

Program inquires should be directed to:

Department of Community and Economic Development
Center for Business Financing
Small Business Financing Division
400 North Street, 4th Floor
Commonwealth Keystone Building
Harrisburg, Pennsylvania 17120-0225
Phone: (717) 783-5046
Fax: (717) 787-0879
E-mail: ra-dcedsbfo@state.pa.us

For additional information, please visit DCED's website at www.newPA.com

Appendix I – Items Required by DCED to Process CED Loan Applications

All items must be submitted to DCED before application is processed.

1. Project Information

- Non-Prejudicial Request

Note: Please submit non-prejudicial request if the company wishes to move forward with the project while the application is under review. An applicant may place orders, sign sales agreements, and make security deposits on machinery and equipment and land and buildings prior to non-prejudicial approval. Without non-prejudicial approval, an applicant may not, prior to the accepting DCED's Commitment Letter, transfer title or occupy the land or buildings to be financed with the loan; install or use the machinery and equipment; or finance any working capital needs. Non-prejudicial approval does not guarantee approval of loan. (Department will send non-prejudicial request form to applicant upon request)

- DCED Single Application for Assistance (including signed page 6)

Note: Maximum loan amount is \$100,000 or 50% of total eligible project costs, whichever is less
Project Budget section must include at least 50% in matching funds from sources other than CED (CED cannot be the only source of financing for a project)

- Complete Business & Marketing Plan (Only applies if Start-up Company: 1-3 years old)
- Project Narrative: Comprehensive description of project and how funds will be used
- Copy of Commitment Letter(s) from Lender(s) providing matching funds for CED Financing (Not applicable if only matching fund is equity)

2. Company Information

- Indicate Type of Company: Corporation, Limited Liability Company, Partnership, Limited Partnership, or Sole Proprietorship
- Date and State Company Founded
- Company Ownership Breakdown, which includes: Name of each Principal and percentage of ownership and Principal's Social Security Number - SSN required for due diligence searches.
- Brief History of Company
- Company's Registration Documents Issued by Pennsylvania Department of State:

For Corporation:	Copy of Articles of Incorporation
For Limited Liability Company:	Copy of Certificate of Organization
For General Partnership:	Copy of Partnership Agreement and Copy of Fictitious Name Registration if name of business is not the name of the partners
For Limited Partnership:	Copy of Partnership Agreement & Copy of Certificate of Limited Partnership
For Sole Proprietor:	Copy of Fictitious Name Registration if name of business is not the name of the sole proprietor

3. Marketing Information

- Geographic Marketing Area of Company
- Sales Method and Marketing Strategy
- Major Competitors and Suppliers

4. Collateral Information

- Collateral Statement: State collateral being offered and value of collateral

Note: if the Department will be subordinate to other lenders, identify the name of the lender as well as the subordinate amount and security position held by each lender. If a mortgage is included as part of collateral, provide a copy of the deed and most recent appraisal for the property. (Personal Guarantees are often requested as part of collateral)

5. Financial Information

Companies 3 years and older:

- 3 most recent years of company's annual financial statements (Should include income statements, balance sheets and cash flow statements for each year)
- 1 year projected company financial statements
- Signed Personal Financial Statement for each Principal with 20% or greater ownership in company (form attached)

Startup Companies (less than 3 years old):

- All available company's annual financial statements (if any)
- 3 year projected company's financial statements (Should include income statements, balance sheets and cash flow statements for each year)
- Signed Personal Financial Statement for each Principal with 20% or greater ownership in company (form attached)

6. Other Requirements

- Community Impact Statement, which is a statement describing how the project will positively effect the distressed community where the company is located
- Resumes of Company Principals, President, Directors, Officers and Key Personnel
- Completed and Signed W-9 form (Form attached: used to register company in State database)

Note: Before the loan closes, the company will be required to submit to DCED expense justification for the **TOTAL PROJECT** not only for the amount of the CED loan. Justification will include invoices or purchase orders for all project expenses. Invoices/purchase orders are not required to be submitted until after the project is approved.

Appendix II – Area Loan Organizations

An Area Loan organization is a non-profit economic development organization certified by the Department of Community and Economic Development to package loan applications, evaluate and approve loans, and administer those loans under the Small Business First loan program. For the most current listing, visit www.newPA.com/programDetail.aspx?id=33.

Adams County Economic Development Corporation (ACEDC) (*Adams*)

Robin Fitzpatrick, President
1300 ProLine Place
Gettysburg, PA 17325-2506
717-334-0042 Fx-717-337-1628
Email: rfitzpatrick@acedc.org

Bucks County Economic Development Corporation (BCEDC) (*Bucks*)

Robert F. Cormack, Executive Director
Jim Pawlikowski, Loan Mgr.
2 East Court Street
Doylestown, PA 18901
215-348-9031 Fx-215-348-8829
Email: rfc@bcedc.com
Email: jjp@bcedc.com

Capital Region Economic Development Corporation (CREDC) (*Dauphin and Cumberland*)

David E. Black, President & CEO
Linda Goldstein, VP/COO
Melissa M. McLaughlin, Business Finance Officer
3211 North Front Street, Suite 201
Harrisburg, PA 17110
717-232-4099 Fx-717-232-5184
Email: mmclaughlin@hbgrc.org

Chester County Economic Development Council (CCDC) (*Chester*)

Gary W. Smith, Executive Director
Chuck Evans, Loan Manager x242,
Linda Mulgrew, AA x216
737 Constitution Drive
Exton, PA 19341
610-458-5700 Fx 610-458-7770
Email: cevans@cceconomicdevelopment.com
Email: lmulgrew@cceconomicdevelopment.com

Delaware County Economic Development Oversight Board (DCEDOB) (*Delaware*)

J. Patrick Killian, Commerce Director
Robert J. Leitzell, Finance Director
200 East State Street Ste 205
Media, PA 19063
610-566-2225 Fx 610-566-7337
Email: bob@delcopa.org
Email: jpk@delcopa.org

EDC Finance Corporation (EDCFC) (*Lancaster*)

David K. Nikoloff, Executive Director
John Biemiller, Assistant Director
Southern Market Center
100 South Queen Street, P.O. Box 1558
Lancaster, PA 17608-1558
717-397-3531 Fx-717-293-3159
Email: biemiller@edclancaster.com

Franklin County Area Development Corporation (FCADC) (*Franklin*)

L. Michael Ross, President
Judy Evans-Ops Mgr;
1900 Wayne Road
Chambersburg, PA 17202-8836
717-263-8282 Fx-717-263-0662
Email: mike@fcadc.com
Email: judy@fcadc.com

Greater Berks Development Fund (GBDF) (*Berks*)

Edward J. Swoyer, Jr. President
Christopher S. Witmer, Director of Project Development
P.O. Box 8621
19 North 6th Street, Suite 200
Reading, PA 19603-8621
610-376-6739 Fx-610-478-9553
Email: eswoyer@readingpa.com
Email: cwitmer@readingpa.com

Johnstown Industrial Development Corporation

(JIDC) (*Armstrong, Cambria, Fayette, Greene, Indiana, Somerset Washington & Westmoreland*)

Michelle Clapper, VP, Economic Dev.

325 Market Street, Suite 200

Johnstown, PA 15901

814-535-8675 Fx-814-535-8677

Email: mclapper@jari.com

Lebanon Valley Economic Development Corporation (LVEDC) (*Lebanon*)

Charles Blankenship, President

Susan Eberly, Vice President

445 Schaeffer Road/P.O. Box 52

Lebanon, PA 17042

717-274-3180 Fx-717-274-1367

Email: cblankenship@lvedc.org

Email: seberly@lvedc.org

Lehigh's Economic Advancement Project, Inc. (LEAP) (*Lehigh and Northampton*)

Samuel J. Jones, President

Judy Yanega, Fin. Mgr.

John Kingsley, VP Economic Development

2158 Avenue "C" Suite 200

Bethlehem, PA 18017

610-266-6775 Fx-610-266-7623

Email: jyanega@lehighvalley.org

E-mail: jkingsley@lehighvalley.org

Montgomery County Development Corporation (MCDC) (*Montgomery*)

Gerald J. Birkelbach, Executive Director

John Elias, Loan Officer

1430 DeKalb Street

Human Services Center, 5th Floor

Norristown, PA 19401

610-278-5950 Fx 610-278-5944

Email: gbirkelb@mail.montcopa.org

Email: jelias@mail.montcopa.org

North Central Pennsylvania Regional Planning & Development Commission (NCPRPDC)

(*Cameron, Clearfield, Elk, Jefferson, McKean, and Potter*)

Eric M. Bridges, Executive Director

Pat Brennen, Loan Officer

651 Montmorenci Avenue

Ridgway, PA 15853

814-773-3162 Fx 814-772-7045

Email: mbridges@ncentral.com

Email: pbrennen@ncentral.com

Northeastern Pennsylvania Alliance EDC (NEPA)

(*Carbon, Lackawanna, Luzerne, Monroe, Pike, Schuylkill, and Wayne*)

Jeffrey K. Box, President/CEO

Tom Pellegrini, VP of Enterprise Development

John Wozniak, Business Finance Manager

Dave Nat, Business Finance Specialist

1151 Oak Street

Pittston, PA 18640-3795

570-655-5581 Fx-570-654-5137

Email: jbox@nepa-alliance.org

Email: jwozniak@nepa-alliance.org

Email: tpellegrini@nepa-alliance.org

Email: dnat@nepa-alliance.org

Northampton County New Jobs Corp. (NCNJC)

(*Northampton*)

J. Lee Boucher, President

Judy Yanega, Fin. Mgr.

Erin Radecsky, AA

2158 Avenue "C" Suite 200

Bethlehem, PA 18017

610-266-6775 Fx 610-266-7623

Email: jyanega@lehighvalley.org

Email: eradecsky@lehighvalley.org

Northern Tier Regional Planning & Development Commission (NTRPDC)

(*Bradford, Sullivan, Susquehanna, Tioga, and Wyoming*)

Kevin D. Abrams, Executive Director

Kim Barnes, Deputy Director

Paulette Potter, Loan Program Director

312 Main Street

Towanda, PA 18848

570-265-9103 Fx 570-265-7585

Email: barnes@northerntier.org

Email: abrams@northerntier.org

Email: potter@northerntier.org

Northwest Pennsylvania Regional Planning & Development Commission (NWPRPDC)

(*Erie, Warren, Crawford, Mercer, Lawrence, Venango, Forest and Clarion*)

Denise McCloskey, Executive Director

Daryl Coyne, Manager, Loan Programs

John Klinger, Loan Specialist

395 Seneca Street

Oil City, PA 16301

814-677-4800 Fx-814-677-7663

Email: denisem@nwcommission.org

Email: darylcnw@nwcommission.org

Email: johnknw@nwcommission.org

Philadelphia Commercial Development Corporation (PCDC) (*Philadelphia*)

Aqil Sabur, Interim President/CEO
John Lenahan, VP of Lending
1315 Walnut Street, Suite 600
Philadelphia, PA 19107-4706
215-790-2200 Fx-215-790-2222
Email: econpcdc@aol.com
Email: John.Lenahan@pcdc1.com

PIDC-Local Development Corporation (PIDC-LDC) (*Philadelphia*)

Peter S. Longstreth, President
Sam Rhoads, Sr. VP of Business Development
Joe Mee, VP of Lending
2600 Centre Square West
1500 Market Street
Philadelphia, PA 19102-2126
215-496-8020 Fx 215-977-9618
Email: plongstreth@pidc-pa.org
Email: joem@pidc-pa.org
Email: samr@pidc-pa.org

The Progress Fund (TFP) (*31 Rural Counties*)

David A. Kahley, President & CEO
Karen Post, CFO
Joetta Newcomer, Loan Portfolio Manager
425 West Pittsburgh Street
Greensburg, PA 15601
724-216-9160 Fx 724-216-9167
Email: dkahley@progressfund.org
Email: kpost@progressfund.org
Email: jnewcomer@progressfund.org

SEDA-Council of Governments (SEDA-COG)

(*Centre, Clinton, Columbia, Juniata, Lycoming, Mifflin, Northumberland, Montour, Perry, Snyder, and Union*)

Dennis E. Robinson, Executive Director
Jim McClure, Manager/Loan Officer
Tim Kishbach, Loan Officer
John Reichard, Loan Officer
Teri Provost, Analyst
201 Furnace Road (Timberhaven)
Lewisburg, PA 17837-8043
570-524-4491 Fx 570-524-9190
Email: jmclure@seda-cog.org
Email: reichard@seda-cog.org
tkishbach@seda-cog.org

Small Enterprise Development Company (SEDCO) (*York*)

Darrel W. Auterson, President/CEO
Kenetha Hansen, VP of Community & Economic Development
Jill Rexroth, Manager - Funding Program
144 Roosevelt Avenue Suite 100
York, PA 17404
717-846-8879 Fx-717-843-8837
Email: khansen@ycedc.org
Email: jrexroth@ycedc.org

Southern Alleghenies Planning & Development Commission (SAPDC) (*Bedford, Blair, Cambria, Fulton, Somerset & Huntingdon*)

Edward M. Silveti, Executive Director
Stephen Metzger, Dir. of Business Lending Services
Kathleen Walls, Loan Fund Coordinator
541-58th Street
Altoona, PA 16602-1193
814-949-6500 Fx-814-949-6505
Email: metzger@sapdc.org
Email: walls@sapdc.org

Southwestern Pennsylvania Corporation (SPC)

(*Allegheny, Armstrong, Beaver, Butler, Fayette Greene, Indiana, Washington, & Westmoreland*)
James Hassinger, Ph.D., President/CEO
Lew Villotti, Director of Planning & Development
Richard Wallace, Asst. Business Finance Manager
Sarah Francis, Business Loan Servicer
Regional Enterprise Tower
425 Sixth Avenue, Suite 2500
Pittsburgh, PA 15219-1852
412-391-5590 Fx-412-391-9160
Email: jhassinger@spcregion.org
Email: rwallace@spcregion.org
Email: smf@spcregion.org

Appendix III – State Accredited Community Development Financial Institutions

Western PA

Bridgeway Capital

Mark Peterson, Executive Director
707 Grant Street, Suite 1920
Pittsburgh, PA 15219
412-201-2450 fax: 412-201-2451
www.bridgewaycapital.org

Area of Outreach: *Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Washington, Westmoreland*

Lending Focus: Small & Medium businesses

Northside Community Development Fund

Mark Masterson, Executive Director
922 Middle Street
Pittsburgh, PA 15212
412-322-0290 fax: 412-321-1447 (fax)
www.nscdfund.org

Area of Outreach: *Pittsburgh's Northside*

Lending Focus: Small & medium businesses

Washington County Council on Economic Development

Malcolm L. Morgan, Executive Director
40 South Main Street, Lower Level
Washington, PA 15301
724-225-8223 fax: 724-225-8202
www.washingtoncountypa.org

Area of Outreach: *Washington, Greene, Fayette*

Lending Focus: Any business

The Progress Fund

David A. Kahley, President/CEO
425 West Pittsburgh Street
Greensburg, PA 15601
724-216-9160 fax: 724-216-9167
dkahley@progressfund.org

Area of Outreach: *Bedford, Blair, Cambria, Fayette, Fulton, Huntingdon, Indiana, Somerset, Westmoreland*

Lending Focus: Small Businesses

Eastern PA

Community First Fund

Daniel Betancourt, Executive Director
30 West Orange Street
Lancaster, PA 17608-0524
717-393-2351 fax: 717-393-1757
dbetancourt@commfirstfund.org

Area of Outreach: *Adams, Berks, Chester, Cumberland, Dauphin, Franklin, Lehigh, Lebanon, Lancaster, Montgomery, Northampton, Perry, York*

Lending Focus: Small business, affordable housing & Community-based housing

Metro Action

Kristine Augustine, VP, Bus. & Comm. Dev.
222 Mulberry Street
P.O. Box 431
Scranton, PA 18501
(570) 342-7711 fax: (570) 347-6262
kaugustine@metroaction.org

Area of Outreach: *Carbon, Lackawanna, Luzerne, Monroe, Pike, Susquehanna, Wayne, Wyoming*

Lending Focus: Small businesses

Nonprofit Finance Fund

Garvester (Gar) Kelley, Vice President
1608 Walnut Street, Suite 703
Philadelphia, PA 19103
215-546-9426 fax: 215-546-9427
www.nonprofitfinancefund.org

Area of Outreach: *Philadelphia, Bucks, Chester, Delaware, Montgomery*

Lending Focus: Nonprofit organizations

The Reinvestment Fund

Jeremy Nowak, Executive Director
718 Arch Street, Suite 300 North
Philadelphia, Pa 19106-1591
215-574-5800 fax: 215-574-5900
info@trfund.com

Area of Outreach: *Bucks, Chester, Delaware, Montgomery, Philadelphia*

Lending focus: Small business & affordable housing

Appendix IV – Distressed Communities List

A small business enterprise must be currently located in or will be located in a designated distress area at the conclusion of the CED-funded project to be considered for a loan. Distressed areas include state designated Enterprise Zones, Keystone Opportunity Zones, Keystone Opportunity Expansion Zones, Keystone Opportunity Improvement Zones, Keystone Innovation Zones, Federal Enterprise Communities and Empowerment Zones, Act 47 Communities, Cities of the first class, second class, second class A, or third class, former commercial and industrial sites that have been vacant for at least one year prior to application submission, and designated distressed municipalities included on the attached list.

Classification of Cities

First Class:	Philadelphia		
Second Class:	Pittsburgh		
Second Class A:	Scranton		
Third Class:	Aliquippa	Jeannette	Warren
	Allentown	Johnstown	Washington
	Altoona	Lancaster	Wilkes-Barre
	Arnold	Lebanon	Williamsport
	Beaver Falls	Lock Haven	York
	Bethlehem	Lower Burrell	
	Bradford	McKeesport	
	Butler	Meadville	
	Carbondale	Monessen	
	Chester	Monongahela	
	Clairton	Nanticoke	
	Coatesville	New Castle	
	Connellsville	New Kensington	
	Corry	Oil City	
	DuBois	Pittston	
	Duquesne	Pottsville	
	Easton	Reading	
	Erie	Shamokin	
	Farrell	Sharon	
	Franklin	St. Marys	
	Greensburg	Sunbury	
	Harrisburg	Titusville	
	Hazleton	Uniontown	
	Hermitage		

Qualifying Municipality List Based on Distressed Area Criteria

Source - Census 2000 Summary File 3

Prepared by The Pennsylvania State Data Center

February 19, 2003

	Municipality Name	Municipality Name
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Adams County

Carroll Valley borough
Fairfield borough
Gettysburg borough
Highland township
McSherrystown borough
Conewago township
Freedom township
Hamiltonban township
Liberty township

Allegheny County

Avalon borough
Baldwin borough
Bellevue borough
Blawnox borough
Brackenridge borough
Braddock borough
Braddock Hills borough
Brentwood borough
Bridgeville borough
Carnegie borough
Chalfant borough
Clairton city
Coraopolis borough
Crafton borough
Dravosburg borough
Duquesne city
East Deer township
East McKeesport borough
East Pittsburgh borough
Elizabeth borough
Elizabeth township
Etna borough
Glassport borough
Harrison township
Homestead borough
Leetsdale borough
McDonald borough
McKeesport city
McKees Rocks borough
Millvale borough
Moon township
Mount Oliver borough

Allegheny County continued

Munhall borough
Neville township
North Braddock borough
North Fayette township
North Versailles township
Oakmont borough
Pitcairn borough
Pittsburgh city
Plum borough
Port Vue Borough
Rankin borough
Scott Township
Sharpsburg borough
South Versailles township
Stowe township
Swissvale borough
Tarentum borough
Trafford borough
Turtle Creek borough
Verona borough
Versailles borough
Wall borough
West Deer township
West Elizabeth borough
West Homestead borough
West Mifflin borough
White Oak borough
Wilkinsburg borough
Wilmerding borough

Armstrong County

Apollo borough
Applewold borough
Atwood borough
Boggs township
Bradys Bend township
Cadogan township
Cowanshannock township
Dayton borough
East Franklin township
Elderton borough
Ford City borough
Ford Cliff borough

Qualifying Municipality List Based on Distressed Area Criteria

Source - Census 2000 Summary File 3

Prepared by The Pennsylvania State Data Center

February 19, 2003

	Municipality Name	Municipality Name
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Armstrong County continued

Freeport borough
 Hovey township
 Kiskiminetas township
 Kittanning borough
 Leechburg borough
 Madison township
 Mahoning township
 Manor township
 Manorville borough
 North Apollo borough
 North Buffalo township
 Parker city
 Parks township
 Perry township
 Pine township
 Plumcreek township
 Rayburn township
 Redbank township
 Rural Valley borough
 South Bend township
 South Bethlehem borough
 South Buffalo township
 Sugarcreek township
 Valley township
 Washington township
 Wayne township
 West Franklin township
 West Kittanning borough
 Worthington borough

Beaver County

Aliquippa city
 Ambridge borough
 Baden borough
 Beaver Falls city
 Big Beaver borough
 Darlington borough
 Darlington township
 Daugherty township
 East Rochester borough
 Eastvale borough
 Ellwood City borough

Beaver County continued

Fallston borough
 Frankfort Springs borough
 Freedom borough
 Georgetown borough
 Glasgow borough
 Greene township
 Hanover township
 Homewood borough
 Hookstown borough
 Hopewell township
 Koppel borough
 Midland borough
 Monaca borough
 New Brighton borough
 New Galilee borough
 Ohioville borough
 Pulaski township
 Rochester borough
 Shippingport borough
 South Heights borough
 Vanport township

Bedford County

Bedford borough
 Bloomfield township
 Broad Top township
 Coaldale borough
 Colerain township
 Cumberland Valley township
 East Providence township
 East St. Clair township
 Everett borough
 Harrison township
 Hopewell borough
 Hopewell township
 Hyndman borough
 Juniata township
 Kimmel township
 King township
 Liberty township
 Lincoln township

Qualifying Municipality List Based on Distressed Area Criteria

Source - Census 2000 Summary File 3

Prepared by The Pennsylvania State Data Center

February 19, 2003

	Municipality Name	Municipality Name
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Bedford County continued

Londonderry township
Mann township
Manns Choice borough
Monroe township
Napier township
New Paris borough
Pavia township
Pleasantville borough
Rainsburg borough
St. Clairsville borough
Saxton borough
Schellsburg borough
Snake Spring township
Southampton township
South Woodbury township
West Providence township
West St. Clair township
Woodbury borough
Woodbury township

Berks County

Bern township
Cumru township
Jefferson township
Kutztown borough
Leesport borough
Lyons borough
Marion township
Maxatawny township
North Heidelberg township
Perry township
Reading city
Richmond township
Shoemakersville borough
South Heidelberg township
Spring township
Tulpehocken township
Wyomissing borough

Blair County

Allegheny township
Altoona city
Blair township
Catharine township
Duncansville borough
Greenfield township
Hollidaysburg borough
Huston township
Juniata township
Logan township
Martinsburg borough
Newry borough
North Woodbury township
Tunnelhill borough
Tyrone borough
Williamsburg borough
Woodbury township

Bradford County

Alba borough
Albany township
Armenia township
Asylum township
Athens borough
Burlington borough
Burlington township
Canton borough
Canton township
Columbia township
Franklin township
Granville township
Herrick township
Le Raysville borough
Leroy township
Litchfield township
Monroe borough
Monroe township
New Albany borough
North Towanda township
Orwell township
Overton township
Pike township

Qualifying Municipality List Based on Distressed Area Criteria

Source - Census 2000 Summary File 3

Prepared by The Pennsylvania State Data Center

February 19, 2003

	Municipality Name	Municipality Name
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Bradford County continued

Rome borough
 Rome township
 Sayre borough
 Sheshequin township
 South Creek township
 Standing Stone township
 Stevens township
 Sylvania borough
 Terry township
 Towanda township
 Troy borough
 Troy township
 Tuscarora township
 Warren township
 Wells township
 West Burlington township
 Wilmot township
 Windham township
 Wyalusing borough
 Wyalusing township
 Wysox township

Bucks County

Bristol borough
 Bristol township
 Middletown township
 Upper Southampton township
 Warminster township

Butler County

Adams township
 Allegheny township
 Brady township
 Bruin borough
 Butler city
 Butler township
 Callery borough
 Cherry township
 Cherry Valley borough
 Chicora borough
 Clay township
 Clearfield township
 Clinton township

Ridgebury township

Butler County continued

Concord township
 Donegal township
 Eau Claire borough
 Fairview borough
 Fairview township
 Franklin township
 Harrisville borough
 Karns City borough
 Marion township
 Mars borough
 Mercer township
 Muddy Creek township
 Parker township
 Penn township
 Petrolia borough
 Portersville borough
 Prospect borough
 Saxonburg borough
 Slippery Rock borough
 Slippery Rock township
 Valencia borough
 Venango township
 Washington township
 West Liberty borough
 West Sunbury borough
 Worth township

Cambria County

Adams township
 Allegheny township
 Ashville borough
 Barr township
 Blacklick township
 Brownstown borough
 Cambria township
 Carrolltown borough
 Cassandra borough
 Chest township
 Chest Springs borough
 Clearfield township
 Conemaugh township
 Cresson borough

Qualifying Municipality List Based on Distressed Area Criteria

Source - Census 2000 Summary File 3

Prepared by The Pennsylvania State Data Center

February 19, 2003

	Municipality Name	Municipality Name
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Cambria County continued

Croyle township
 Daisytown borough
 Dale borough
 Dean township
 East Carroll township
 East Conemaugh borough
 East Taylor township
 Ebensburg borough
 Ehrenfeld borough
 Elder township
 Ferndale borough
 Franklin borough
 Gallitzin borough
 Gallitzin township
 Hastings borough
 Jackson township
 Johnstown city
 Lilly borough
 Lorain borough
 Loretto borough
 Lower Yoder township
 Middle Taylor township
 Munster township
 Nanty-Glo borough
 Northern Cambria borough
 Patton borough
 Portage borough
 Portage township
 Reade township
 Richland township
 Sankertown borough
 Scalp Level borough
 South Fork borough
 Stonycreek township
 Summerhill borough
 Summerhill township
 Susquehanna township
 Tunnelhill borough
 Vintondale borough

Cresson township

Cambria County continued

Washington township
 West Carroll township
 West Taylor township
 White township
 Wilmore borough

Cameron County

Driftwood borough
 Emporium borough
 Gibson township
 Grove township
 Lumber township
 Portage township
 Shippen township

Carbon County

Banks township
 Beaver Meadows borough
 East Side borough
 Franklin township
 Kidder township
 Lansford borough
 Lausanne township
 Lehigh township
 Lehighon borough
 Packer township
 Palmerton borough
 Parryville borough
 Penn Forest township
 Weatherly borough
 Weissport borough

Centre County

Bellefonte borough
 Burnside township
 College township
 Curtin township
 Ferguson township
 Haines township
 Howard borough
 Howard township
 Huston township

Qualifying Municipality List Based on Distressed Area Criteria

Source - Census 2000 Summary File 3

Prepared by The Pennsylvania State Data Center

February 19, 2003

	Municipality Name	Municipality Name
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Centre County continued

Miles township
 Millheim borough
 Patton township
 Penn township
 Philipsburg borough
 Port Matilda borough
 Rush township
 Snow Shoe borough
 Snow Shoe township
 South Philipsburg borough
 State College borough
 Taylor township
 Union township
 Unionville borough
 Worth township

Chester County

Avondale borough
 Caln township
 Coatesville city
 Londonderry township
 Modena borough
 New Garden township
 Pocopson township
 South Coatesville borough
 West Brandywine township
 West Chester borough

Clarion County

Ashland township
 Beaver township
 Brady township
 Callensburg borough
 Clarion borough
 Clarion township
 East Brady borough
 Elk township
 Emlenton borough
 Farmington township
 Foxburg borough
 Hawthorn borough
 Highland township
 Knox borough

Liberty township

Clarion County continued

Knox township
 Licking township
 Limestone township
 Madison township
 Millcreek township
 Monroe township
 New Bethlehem borough
 Paint township
 Perry township
 Piney township
 Porter township
 Redbank township
 Richland township
 Rimersburg borough
 St. Petersburg borough
 Salem township
 Shippenville borough
 Sligo borough
 Strattanville borough
 Toby township
 Washington township

Clearfield County

Beccaria township
 Bell township
 Bigler township
 Bloom township
 Boggs township
 Bradford township
 Brady township
 Brisbin borough
 Burnside borough
 Burnside township
 Chest township
 Chester Hill borough
 Clearfield borough
 Coalport borough
 Cooper township
 Covington township
 Curwensville borough
 Decatur township
 DuBois city

Qualifying Municipality List Based on Distressed Area Criteria

Source - Census 2000 Summary File 3

Prepared by The Pennsylvania State Data Center

February 19, 2003

	Municipality Name	Municipality Name
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Clearfield County continued

Ferguson township
 Girard township
 Glen Hope borough
 Goshen township
 Graham township
 Grampian borough
 Greenwood township
 Gulich township
 Houtzdale borough
 Huston township
 Irvona borough
 Jordan township
 Karthaus township
 Knox township
 Lawrence township
 Lumber City borough
 Mahaffey borough
 Morris township
 Newburg borough
 New Washington borough
 Osceola Mills borough
 Penn township
 Pike township
 Pine township
 Ramey borough
 Sandy township
 Troutville borough
 Union township
 Wallaceton borough
 Westover borough
 Woodward township

Clinton County

Allison township
 Avis borough
 Bald Eagle township
 Beech Creek borough
 Beech Creek township
 Castanea township
 Chapman township
 Crawford township
 East Keating township
 Flemington borough

Falls Creek borough

Clinton County continued

Greene township
 Liedy township
 Lock Haven city
 Logan township
 Loganton borough
 Mill Hall borough
 Noyes township
 Pine Creek township
 Renovo borough
 South Renovo borough
 Wayne township
 West Keating township

Columbia County

Ashland borough
 Beaver township
 Benton borough
 Benton township
 Berwick borough
 Bloomsburg town
 Briar Creek borough
 Briar Creek township
 Catawissa borough
 Catawissa township
 Centralia borough
 Cleveland township
 Conyngham township
 Fishing Creek township
 Franklin township
 Greenwood township
 Hemlock township
 Jackson township
 Locust township
 Madison township
 Main township
 Mifflin township
 Millville borough
 Montour township
 Mount Pleasant township
 North Centre township
 Orange township

Qualifying Municipality List Based on Distressed Area Criteria

Source - Census 2000 Summary File 3

Prepared by The Pennsylvania State Data Center

February 19, 2003

	Municipality Name	Municipality Name
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Columbia County continued

Pine township
 Roaring Creek township
 Scott township
 South Centre township
 Stillwater borough
 Sugarloaf township

Crawford County

Athens township
 Beaver township
 Bloomfield township
 Blooming Valley borough
 Cambridge township
 Cambridge Springs borough
 Centerville borough
 Conneaut township
 Conneaut Lake borough
 Conneautville borough
 Cussewago township
 East Fallowfield township
 East Mead township
 Greenwood township
 Linesville borough
 Meadville city
 North Shenango township
 Pine township
 Randolph township
 Richmond township
 Rockdale township
 Rome township
 Sadsbury township
 Saegertown borough
 South Shenango township
 Sparta township
 Spartansburg borough
 Spring township
 Springboro borough
 Steuben township
 Summerhill township
 Summit township
 Titusville city
 Townville borough
 Troy township

Orangeville borough

Crawford County continued

Venango borough
 Venango township
 Vernon township
 West Fallowfield township
 West Mead township
 West Shenango township
 Woodcock borough
 Woodcock township

Cumberland County

Carlisle borough
 East Pennsboro township
 Lower Allen township
 Newville borough
 North Newton township
 Shippensburg borough
 Shippensburg township
 West Pennsboro township

Dauphin County

Berrysburg borough
 Elizabethville borough
 Gratz borough
 Halifax borough
 Halifax township
 Harrisburg city
 Highspire borough
 Jackson township
 Jefferson township
 Lower Paxton township
 Lykens township
 Middletown borough
 Mifflin township
 Pillow borough
 Reed township
 Swatara township
 Washington township
 Wayne township
 Williams township
 Williamstown borough

Qualifying Municipality List Based on Distressed Area Criteria

Source - Census 2000 Summary File 3

Prepared by The Pennsylvania State Data Center

February 19, 2003

	Municipality Name	Municipality Name
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Delaware County

Aston township
 Chester city
 Chester township
 Colwyn borough
 Darby borough
 Darby township
 Lower Chichester township
 Marcus Hook borough
 Marple township
 Millbourne borough
 Radnor township
 Ridley township
 Upland borough
 Upper Chichester township
 Upper Darby township
 Yeadon borough

Elk County

Benezette township
 Highland township
 Jay township
 Johnsonburg borough
 Millstone township
 Ridgway borough
 Ridgway township
 Spring Creek township

Erie County

Albion borough
 Conneaut township
 Corry city
 Edinboro borough
 Erie city
 Greenfield township
 North East borough
 North East township
 Union City borough
 Venango township
 Wattsburg borough
 Wesleyville borough

Fayette County

Belle Vernon borough
 Brownsville borough
 Brownsville township
 Bullskin township
 Connellsville city
 Connellsville township
 Dawson borough
 Dunbar borough
 Dunbar township
 Everson borough
 Fairchance borough
 Fayette City borough
 Franklin township
 Georges township
 German township
 Henry Clay township
 Jefferson township
 Lower Tyrone township
 Luzerne township
 Markleysburg borough
 Masontown borough
 Menallen township
 Newell borough
 Nicholson township
 North Union township
 Ohiopyle borough
 Perry township
 Perryopolis borough
 Point Marion borough
 Redstone township
 Saltlick township
 Seven Springs borough
 Smithfield borough
 South Connellsville borough
 South Union township
 Springfield township
 Springhill township
 Stewart township
 Uniontown city
 Upper Tyrone township
 Vanderbilt borough
 Washington township

Qualifying Municipality List Based on Distressed Area Criteria

Source - Census 2000 Summary File 3

Prepared by The Pennsylvania State Data Center

February 19, 2003

	Municipality Name	Municipality Name
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Forest County

Barnett township
 Green township
 Harmony township
 Hickory township
 Howe township
 Jenks township
 Kingsley township
 Tionesta borough
 Tionesta township

Franklin County

Chambersburg borough
 Fannett township
 Mercersburg borough
 Metal township
 Peters township
 Washington township
 Waynesboro borough

Fulton County

Ayr township
 Brush Creek township
 Dublin township
 Licking Creek township
 McConnellsburg borough
 Taylor township
 Todd township
 Valley-Hi borough
 Wells township

Greene County

Aleppo township
 Carmichaels borough
 Center township
 Clarksville borough
 Cumberland township
 Dunkard township
 Franklin township
 Freeport township
 Gilmore township
 Gray township
 Greene township
 Greensboro borough

Wharton township

Greene County continued

Jackson township
 Jefferson borough
 Jefferson township
 Monongahela township
 Morgan township
 Morris township
 Perry township
 Rices Landing borough
 Richhill township
 Springhill township
 Washington township
 Wayne township
 Waynesburg borough
 Whiteley township

Huntingdon County

Alexandria borough
 Birmingham borough
 Brady township
 Broad Top City borough
 Carbon township
 Cass township
 Cassville borough
 Clay township
 Coalmont borough
 Cromwell township
 Dublin township
 Dudley borough
 Franklin township
 Henderson township
 Hopewell township
 Huntingdon borough
 Juniata township
 Lincoln township
 Logan township
 Mapleton borough
 Marklesburg borough
 Mill Creek borough
 Morris township
 Mount Union borough
 Oneida township
 Orbisonia borough

Qualifying Municipality List Based on Distressed Area Criteria

Source - Census 2000 Summary File 3

Prepared by The Pennsylvania State Data Center

February 19, 2003

	Municipality Name	Municipality Name
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Huntingdon County continued

Petersburg borough
 Porter township
 Rockhill Furnace borough
 Saltillo borough
 Shade Gap borough
 Shirley township
 Shirleysburg borough
 Smithfield township
 Springfield township
 Spruce Creek township
 Tell township
 Three Springs borough
 Todd township
 Union township
 Walker township
 Warriors Mark township
 West township
 Wood township

Indiana County

Armagh borough
 Armstrong township
 Banks township
 Black Lick township
 Blairsville borough
 Brush Valley township
 Buffington township
 Burrell township
 Canoe township
 Center township
 Cherryhill township
 Cherry Tree borough
 Clymer borough
 Conemaugh township
 Creekside borough
 East Mahoning township
 East Wheatfield township
 Ernest borough
 Glen Campbell borough
 Grant township
 Green township
 Homer City borough
 Indiana borough

Penn township

Indiana County continued

Marion Center borough
 Montgomery township
 North Mahoning township
 Pine township
 Plumville borough
 Rayne township
 Saltsburg borough
 Shelocta borough
 Smicksburg borough
 South Mahoning township
 Washington township
 West Mahoning township
 West Wheatfield township
 White township
 Young township

Jefferson County

Barnett township
 Beaver township
 Big Run borough
 Brookville borough
 Clover township
 Corsica borough
 Eldred township
 Falls Creek borough
 Gaskill township
 Heath township
 Henderson township
 Knox township
 McCalmont township
 Oliver township
 Perry township
 Pine Creek township
 Polk township
 Porter township
 Punxsutawney borough
 Reynoldsville borough
 Ringgold township
 Rose township
 Snyder township
 Summerville borough
 Sykesville borough

Qualifying Municipality List Based on Distressed Area Criteria

Source - Census 2000 Summary File 3

Prepared by The Pennsylvania State Data Center

February 19, 2003

	Municipality Name	Municipality Name
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Jefferson County continued

Union township
 Warsaw township
 Washington township
 Winslow township
 Worthville borough

Juniata County

Beale township
 Delaware township
 Fayette township
 Fermanagh township
 Lack township
 Mifflin borough
 Mifflintown borough
 Milford township
 Port Royal borough
 Spruce Hill township
 Thompsontown borough
 Turbett township
 Tuscarora township
 Walker township

Lackawanna County

Carbondale city
 Carbondale township
 Dalton borough
 Dickson City borough
 Dunmore borough
 Fell township
 Glenburn township
 Jermyn borough
 Jessup borough
 La Plume township
 Mayfield borough
 North Abington township
 Old Forge borough
 Olyphant borough
 Scranton city
 Taylor borough
 Vandling borough
 West Abington township

Timblin borough

Lancaster County

Columbia borough
 Elizabethtown borough
 Ephrata borough
 Ephrata township
 Lancaster city
 Lancaster township
 Manheim township
 Manor township
 Millersville borough
 Mount Joy township

Lawrence County

Bessemer borough
 Ellport borough
 Ellwood City borough
 Mahoning township
 Neshannock township
 New Beaver borough
 New Castle city
 New Wilmington borough
 North Beaver township
 Perry township
 Plain Grove township
 Scott township
 Shenango township
 South New Castle borough
 Taylor township
 Union township
 Volant borough
 Wampum borough
 Washington township
 Wayne township

Lebanon County

Annville township
 Cold Spring township
 Lebanon city
 North Cornwall township
 North Lebanon township
 Union township

Qualifying Municipality List Based on Distressed Area Criteria

Source - Census 2000 Summary File 3

Prepared by The Pennsylvania State Data Center

February 19, 2003

	Municipality Name	Municipality Name
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Lehigh County

Allentown city
Bethlehem city
South Whitehall township

Luzerne County

Ashley borough
Conyngnam township
Courtdale borough
Dupont borough
Duryea borough
Edwardsville borough
Exeter borough
Foster township
Freeland borough
Hanover township
Hazle township
Hazleton city
Hollenback township
Jeddo borough
Kingston borough
Luzerne borough
Nanticoke city
Nescopeck borough
Nescopeck township
Newport township
Pittston city
Plains township
Plymouth borough
Pringle borough
Shickshinny borough
Sugar Notch borough
Swoyersville borough
Warrior Run borough
West Hazleton borough
West Pittston borough
Wilkes-Barre city
Wilkes-Barre township
Wyoming borough

Lycoming County

Anthony township
Brown township
Cogan House township
Cummings township
Franklin township
Hughesville borough
Jackson township
Jersey Shore borough
Jordan township
McHenry township
McIntyre township
McNett township
Mifflin township
Mill Creek township
Moreland township
Muncy borough
Muncy township
Muncy Creek township
Penn township
Piatt township
Picture Rocks borough
Pine township
Porter township
Salladasburg borough
Shrewsbury township
Watson township
Williamsport city
Wolf township

McKean County

Annin township
Bradford city
Bradford township
Ceres township
Corydon township
Eldred borough
Eldred township
Foster township
Hamilton township
Hamlin township
Kane borough
Keating township

Qualifying Municipality List Based on Distressed Area Criteria

Source - Census 2000 Summary File 3

Prepared by The Pennsylvania State Data Center

February 19, 2003

	Municipality Name	Municipality Name
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McKean County continued

Lewis Run borough
 Liberty township
 Mount Jewett borough
 Norwich township
 Otto township
 Sergeant township
 Smethport borough
 Wetmore township

Mercer County

Coolspring township
 Deer Creek township
 Delaware township
 East Lackawannock township
 Fairview township
 Farrell city
 Findley township
 Fredonia borough
 French Creek township
 Greene township
 Greenville borough
 Grove City borough
 Hermitage city
 Jamestown borough
 Jefferson township
 Lake township
 Mercer borough
 Mill Creek township
 New Lebanon borough
 New Vernon township
 Otter Creek township
 Perry township
 Pine township
 Pymatuning township
 Salem township
 Sandy Creek township
 Sandy Lake borough
 Sandy Lake township

Lafayette township

Mercer County continued

Sharon city
 Sharpsville borough
 Sheakleyville borough
 Stoneboro borough
 West Salem township
 Wheatland borough

Mifflin County

Armagh township
 Bratton township
 Brown township
 Burnham borough
 Granville township
 Juniata Terrace borough
 Kistler borough
 Lewistown borough
 McVeytown borough
 Menno township
 Newton Hamilton borough
 Oliver township
 Union township
 Wayne township

Monroe County

Coolbaugh township
 East Stroudsburg borough
 Stroudsburg borough

Montgomery County

Abington township
 Bryn Athyn borough
 Cheltenham township
 Collegeville borough
 East Norriton township
 Franconia township
 Lower Merion township
 Lower Pottsgrove township
 Lower Providence township
 Norristown borough
 Pottstown borough
 Schwenksville borough
 Skippack township

Qualifying Municipality List Based on Distressed Area Criteria

Source - Census 2000 Summary File 3

Prepared by The Pennsylvania State Data Center

February 19, 2003

	Municipality Name	Municipality Name
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Montgomery County continued

Towamencin township
West Norriton township
Whitemarsh township

Montour County

Cooper township
Danville borough
Liberty township
Mahoning township
Mayberry township
Valley township
West Hemlock township

Northampton County

Bethlehem city
Easton city

Northumberland County

Coal township
Delaware township
East Cameron township
Kulpmont borough
Little Mahanoy township
McEwensville borough
Marion Heights borough
Milton borough
Mount Carmel borough
Mount Carmel township
Northumberland borough
Point township
Shamokin city
Sunbury city
Turbot township
Watson town borough
West Cameron township
West Chillisquaque township
Zerbe township

Perry County

Blain borough
Buffalo township
Duncannon borough
Howe township

Springfield township

Perry County continued

Jackson township
Juniata township
Landisburg borough
Miller township
New Buffalo borough
Newport borough
Northeast Madison township
Oliver township
Penn township
Saville township
Southwest Madison township
Toboyne township
Tyrone township
Watts township
Wheatfield township

Philadelphia County

Philadelphia city

Pike County

Dingman township
Milford borough
Milford township

Potter County

Abbott township
Allegany township
Austin borough
Bingham township
Clara township
East Fork district
Galeton borough
Genesee township
Harrison township
Hebron township
Hector township
Homer township
Keating township
Oswayo borough
Oswayo township
Pike township
Pleasant Valley township

Qualifying Municipality List Based on Distressed Area Criteria

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Prepared by The Pennsylvania State Data Center

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	Municipality Name	Municipality Name
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Potter County continued

Roulette township
 Sharon township
 Shinglehouse borough
 Stewardson township
 Summit township
 Sylvania township
 Ulysses borough
 Ulysses township
 West Branch township
 Wharton township

Schuylkill County

Ashland borough
 Auburn borough
 Barry township
 Blythe township
 Branch township
 Butler township
 Cass township
 Coaldale borough
 Cressona borough
 Deer Lake borough
 Delano township
 East Brunswick township
 East Norwegian township
 East Union township
 Eldred township
 Foster township
 Frackville borough
 Frailey township
 Gilberton borough
 Girardville borough
 Gordon borough
 Hegins township
 Hubley township
 Kline township
 McAdoo borough
 Mahanoy township
 Mahanoy City borough
 Mechanicsville borough
 Middleport borough
 Minersville borough
 Mount Carbon borough

Portage township

Schuylkill County continued

New Castle township
 New Philadelphia borough
 New Ringgold borough
 North Manheim township
 North Union township
 Norwegian township
 Palo Alto borough
 Pine Grove township
 Port Carbon borough
 Port Clinton borough
 Porter township
 Pottsville city
 Reilly township
 Ringtown borough
 Rush township
 Ryan township
 St. Clair borough
 Schuylkill township
 Schuylkill Haven borough
 Shenandoah borough
 Tamaqua borough
 Tower City borough
 Tremont borough
 Tremont township
 Union township
 Upper Mahantongo township
 Walker township
 Wayne township
 West Brunswick township
 West Mahanoy township
 West Penn township

Snyder County

Adams township
 Beaver township
 Beavertown borough
 Center township
 Chapman township
 Franklin township
 Freeburg borough
 Jackson township
 McClure borough

Qualifying Municipality List Based on Distressed Area Criteria

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	Municipality Name	Municipality Name
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Snyder County continued

Middlecreek township
 Monroe township
 Penn township
 Perry township
 Selinsgrove borough
 Shamokin Dam borough
 Spring township
 Union township
 Washington township
 West Beaver township
 West Perry township

Somerset County

Addison borough
 Addison township
 Allegheny township
 Benson borough
 Berlin borough
 Black township
 Boswell borough
 Brothersvalley township
 Callimont borough
 Casselman borough
 Central City borough
 Conemaugh township
 Confluence borough
 Elk Lick township
 Fairhope township
 Garrett borough
 Greenville township
 Hooversville borough
 Indian Lake borough
 Jenner township
 Jennerstown borough
 Larimer township
 Lower Turkeyfoot township
 Meyersdale borough
 Middlecreek township
 Milford township
 New Baltimore borough
 New Centerville borough
 Northampton township
 Ogle township

Middleburg borough

Somerset County continued

Paint borough
 Paint township
 Quemahoning township
 Rockwood borough
 Salisbury borough
 Seven Springs borough
 Shade township
 Shanksville borough
 Somerset borough
 Somerset township
 Southampton township
 Stonycreek township
 Stoystown borough
 Summit township
 Upper Turkeyfoot township
 Ursina borough
 Wellersburg borough
 Windber borough

Sullivan County

Cherry township
 Colley township
 Davidson township
 Dushore borough
 Eagles Mere borough
 Elkland township
 Forks township
 Forksville borough
 Fox township
 Hillsgrove township
 Laporte borough
 Laporte township
 Shrewsbury township

Susquehanna County

Apolacon township
 Ararat township
 Auburn township
 Bridgewater township
 Brooklyn township
 Choconut township
 Dimock township

Qualifying Municipality List Based on Distressed Area Criteria

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	Municipality Name	Municipality Name
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Susquehanna County continued

Forest Lake township
 Franklin township
 Friendsville borough
 Gibson township
 Great Bend borough
 Great Bend township
 Hallstead borough
 Harford township
 Harmony township
 Herrick township
 Hop Bottom borough
 Jackson township
 Jessup township
 Lanesboro borough
 Lathrop township
 Liberty township
 Little Meadows borough
 Middletown township
 Montrose borough
 New Milford borough
 New Milford township
 Oakland borough
 Oakland township
 Rush township
 Silver Lake township
 Springville township
 Susquehanna Depot borough
 Thompson borough
 Thompson township
 Union Dale borough

Tioga County

Bloss township
 Blossburg borough
 Brookfield township
 Charleston township
 Chatham township
 Clymer township
 Covington township
 Deerfield township
 Delmar township
 Duncan township
 Elk township

Forest City borough

Tioga County continued

Elkland borough
 Farmington township
 Gaines township
 Hamilton township
 Jackson township
 Knoxville borough
 Lawrence township
 Lawrenceville borough
 Liberty borough
 Liberty township
 Mansfield borough
 Middlebury township
 Morris township
 Nelson township
 Osceola township
 Putnam township
 Richmond township
 Roseville borough
 Rutland township
 Shippen township
 Sullivan township
 Tioga borough
 Tioga township
 Union township
 Ward township
 Wellsboro borough
 Westfield borough
 Westfield township

Union County

Buffalo township
 Gregg township
 Kelly township
 Lewisburg borough
 Limestone township
 New Berlin borough
 Union township
 White Deer township

Venango County

Allegheny township
 Barkeyville borough

Qualifying Municipality List Based on Distressed Area Criteria

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	Municipality Name	Municipality Name
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Venango County continued

Cherrytree township
 Clinton township
 Clintonville borough
 Cornplanter township
 Cranberry township
 Emlenton borough
 Franklin city
 Frenchcreek township
 Irwin township
 Mineral township
 Oil City city
 Oilcreek township
 Pinegrove township
 Pleasantville borough
 Polk borough
 President township
 Richland township
 Rockland township
 Rouseville borough
 Sandycreek township
 Scrubgrass township
 Sugarcreek borough
 Utica borough
 Victory township

Warren County

Bear Lake borough
 Brokenstraw township
 Cherry Grove township
 Clarendon borough
 Columbus township
 Deerfield township
 Eldred township
 Elk township
 Freehold township
 Limestone township
 Mead township
 Pittsfield township
 Pleasant township
 Sheffield township
 Southwest township
 Spring Creek township
 Sugar Grove borough

Canal township

Warren County continued

Sugar Grove township
 Tidioute borough
 Triumph township
 Warren city
 Watson township
 Youngsville borough

Washington County

Allenport borough
 Beallsville borough
 Bentleyville borough
 Blaine township
 Buffalo township
 Burgettstown borough
 California borough
 Canonsburg borough
 Canton township
 Carroll township
 Charleroi borough
 Claysville borough
 Coal Center borough
 Cokeburg borough
 Deemston borough
 Donegal township
 Donora borough
 Dunlevy borough
 East Bethlehem township
 Elco borough
 Ellsworth borough
 Finleyville borough
 Houston borough
 Long Branch borough
 Marianna borough
 Monongahela city
 New Eagle borough
 North Bethlehem township
 North Charleroi borough
 Roscoe borough

Qualifying Municipality List Based on Distressed Area Criteria

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	Municipality Name	Municipality Name
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Washington County continued

Somerset township
South Strabane township
Speers borough
Stockdale borough
Twilight borough
Union township
Washington city
West Alexander borough
West Bethlehem township
West Brownsville borough
West Pike Run township

Wayne County

Berlin township
Bethany borough
Buckingham township
Canaan township
Cherry Ridge township
Clinton township
Dreher township
Dyberry township
Hawley borough
Honesdale borough
Lebanon township
Manchester township
Mount Pleasant township
Oregon township
Palmyra township
Preston township
Prompton borough
Scott township
South Canaan township
Starrucca borough
Sterling township
Texas township
Waymart borough

Westmoreland County

Arnold city
Arona borough
Avonmore borough
Bell township
Bolivar borough

Westmoreland County continued

Cook township
Delmont borough
Derry borough
Derry township
Donegal borough
Donegal township
East Huntingdon township
East Vandergrift borough
Export borough
Fairfield township
Greensburg city
Hempfield township
Hunker borough
Irwin borough
Jeannette city
Latrobe city
Laurel Mountain borough
Ligonier borough
Ligonier township
Loyalhanna township
Madison borough
Monessen city
Mount Pleasant borough
Mount Pleasant township
Municipality of Murrysville borough
New Florence borough
New Kensington city
New Stanton borough
North Belle Vernon borough
North Irwin borough
Oklahoma borough
Penn borough
Penn township
Rostraver township
St. Clair township
Salem township
Scottdale borough
Seward borough
Sewickley township
Smithton borough
South Greensburg borough
South Huntingdon township

Qualifying Municipality List Based on Distressed Area Criteria

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	Municipality Name	Municipality Name
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Westmoreland County continued

Sutersville borough

Trafford borough
Unity township
Vandergrift borough
West Newton borough
Youngstown borough
Youngwood borough

Wyoming County

Braintrim township
Clinton township
Eaton township
Factoryville borough
Forkston township
Laceyville borough
Lemon township
Mehoopany township
Meshoppen borough
Meshoppen township
Monroe township
Nicholson borough
Nicholson township
North Branch township
Northmoreland township
Noxen township
Tunkhannock borough
Tunkhannock township
Washington township
Windham township

York County

Hanover borough
Penn township
Spring Garden township
West Manchester township
York city