

Applicant/Location	Program Type	Tax Credit Amount	Project Description
United Neighborhood Centers of Northeastern PA - Scranton, Lackawanna County	NPP 4/6	\$160,000	<p>While South Scranton experiences an influx of foreign-born residents with untapped skills, knowledge, and energy, the struggling economy and neighborhood blight continue to be major challenges. Through this project, United Neighborhood Centers will enhance the business district of the Cedar Avenue Corridor by: instituting an incubator for small businesses, offering entrepreneurship and leadership skills to the new immigrant community, and expanding the Farmers Market through an increase in vendors and customers. The Market will bring fresh foods to a neighborhood that has been categorized as a food desert. UNC's Community Health office will move to a Cedar Avenue storefront for greater visibility and consumer access. The development of the Peoples Security Bank building into a permanent site for the business incubator and offices for UNC and the United Neighborhood Community Development Corporation, will make South Scranton an appealing location for new business and economic growth. UNC estimates that 1,540 residents will be impacted by one or more aspects of this revitalization project over the next year, and the business property vacancy rate will drop to 8%. UNC is partnering with the Scranton Area Foundation and Penn State Scranton to institute a small business incubator, which will move permanently to the Peoples Security Bank building when renovations begin, along with two floors of administrative offices for UNC and UNCDC. The incubator will feature space for about 12 business participants at any given time. UNC will launch the Cedar Iron District, a major streetscape initiative to improve the aesthetics of the neighborhood and create safe space for pedestrian and bike traffic between the Elm Street footprint and downtown Scranton. Also, UNC will work with 180 low-income residents through ongoing ESL/Citizenship classes. UNC will increase vendors and customers to the Farmers Market, to further add to the vibrancy and commercial activity in the neighborhood.</p>

<p>Scranton Neighborhood Housing Services, Inc. dba Neighborhood Housing Services of Lackawanna County - Scranton, Lackawanna County</p>	<p>SPP</p>	<p>\$22,500</p>	<p>NeighborWorks of Northeastern Pennsylvania (NWNPA) seeks to continue its crucial foreclosure-prevention services. Through this program, NWNPA will assist city residents with crucial homeownership services to help prevent future mortgage delinquency and foreclosure. Assistance will be provided through outreach to prospective and current homeowners and education about steps to avoid foreclosure as well as loss mitigation counseling to assist the borrower with identifying a positive outcome to mortgage delinquency. Most specifically, programming will focus on the following: Education and Counseling on Sustainable Homeownership, Foreclosure Mitigation Counseling and Residential Foreclosure Diversion. The most direct way to measure the impact of this project is by evaluating how many Scranton homeowners will be assisted/how many foreclosures will be averted through the provision of counseling and loss mitigation services. From July 2018 to date, we provided 125 residents in the City of Scranton with foreclosure prevention education, counseling and services. In 2019-2020, we plan to work with at least 180 Scranton homeowners and prospective buyers through this program. Also, as our priority is prevention, we note that many more homeowners will avoid mortgage delinquency through our upfront foreclosure-prevention education and budgeting assistance. We anticipate several hundred thousand dollars in direct and indirect savings to the city of Scranton for averted foreclosures as a result of work provided through this project during the performance period. This does not include future benefits of foreclosures/delinquencies averted through other prevention efforts.</p>
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